

**Fulfilling the Commitment:
Principles and Recommendations for Reforming Federal Student Aid**

The Rethinking Student Aid Study Group

The Principles Underlying the Recommendations

1. Targeted to those in need
2. Adequately funded
3. Clear, transparent, well-communicated
4. Predictable
5. Student-focused
6. Supporting both access and success
7. Using funds efficiently

Policy Recommendations

Simplify the federal student aid system, including both the application process and the programs

Improve the federal loan process, targeting subsidies at repayment assistance

Develop a federal savings program for low-income families

Reward states and institutions that support student success