

**National Career Development Association (NCDA)
Government Relations Committee**

Board Briefing Memo

Congressional Review Act (CRA) Resolution: Federal Student Loan Rule

Background

Senator Jeff Merkley's office reached out to the NCDA Government Relations Committee with a request to endorse the CRA following our public statement and comment earlier this year. This offers NCDA an opportunity to continue supporting relevant public policy that aligns with NCDA's policy platform and member needs.

About Congressional Review Act (CRA) Resolutions:

The Congressional Review Act (CRA) is a tool that Congress may use to overturn rules issued by federal agencies. The CRA was included as part of the Small Business Regulatory Enforcement Fairness Act (SBREFA), which was signed into law on March 29, 1996. The CRA requires agencies to report on their rulemaking activities to Congress and provides Congress with a special set of procedures under which to consider legislation to overturn those rules. To continue reading [click here](#).

About the Policy:

The Congressional Review Act (CRA) resolution introduced by Senator Jeff Merkley and Representative Suzanne Bonamici seeks to overturn a recently finalized U.S. Department of Education rule that restructures elements of the federal student loan system, including provisions that cap federal borrowing and modify program eligibility and repayment structures. The rule is positioned by its authors as a fiscal and administrative reform measure intended to manage long-term federal lending exposure and system sustainability. However, it has also generated significant concern among education, workforce, and student advocacy stakeholders regarding its potential impact on access to postsecondary education and training pathways, particularly for nontraditional, low-income, and first-generation learners who rely on federal aid to finance credential attainment.

Career Development Perspective:

From a career development and workforce systems perspective, key considerations for the Board's review include the potential downstream effects on educational access, career entry, and labor market supply in credential-dependent fields such as healthcare, education, and public service. Changes that constrain borrowing capacity may influence enrollment decisions, program completion rates, and participation in upskilling or re-skilling pathways essential to workforce adaptability.

Government Relations Recommendation:

The Government Relations Committee offers this briefing to support informed Board discussion on how federal student loan policy intersects with NCDA's mission to promote equitable access to career development opportunities and alignment between education pathways and labor market needs. We recommend that the Board review, discuss, and approve endorsing this CRA to continue NCDA's advocacy efforts to support the future of the profession, students, and clients.

Contact:

Sarah JanTausch & Steven Thomas, NCDA GRC Co-Chairs
governmentsrelations@ncda.org