

# One Big Beautiful Bill Act (OB3) Update

- Law-Making Process
- Negotiated Rulemaking Committees
- RISE Provisions
- AHEAD Provisions
- Applicability to Barton

*10-Feb-2026 BOT Meeting*

# Law-Making Process

Phase 1: Legislative Process (From Bill to Law)

Phase 2: Regulatory Process (From Law to Regulation)

1. Negotiated Rule-Making Process
2. Proposed Rule
3. Public Comment Period
4. Final Rule
5. Codification

# Negotiated Rulemaking Committees

- RISE Committee (Reimagining and Improving Student Education)

Timeline: Late 2025

Focus: Federal Student Loan Changes

- AHEAD Committee (Accountability in Higher Education and Access through Demand-driven Workforce Pell)

Timeline: December 2025 – January 2026

Focus: Institutional Accountability, Workforce Pell

# RISE Provisions

- Clarified Loan Limits and Some Loan Elimination
- Clarified New Student Loan Repayment Plans
- Addressed Certain Loan Repayment Issues

# AHEAD Provisions

- Clarified Federal Pell Grant Changes
- Clarified Certain Changes to the Federal Methodology
- Clarified Institutional Accountability Determinations

# Workforce Pell

- 150-600 Clock Hours, 8 – 14 weeks in length
- Portable, stackable, work-ready credential
- State-determined high-demand training
- 70% or greater completion or placement rate (180)
- Program cost not exceeding earnings for 3 prior years

Program	Credit Hours	Clock Hours	Program Length in Weeks
Advanced Emergency Medical Technician	10	150	16
Commercial Driver's License	5	62.5	16
Emergency Medical Responder	7	105	8 or 16
Emergency Medical Technician	12	180	8 or 16
Medication Aide	5	62.5	3, 8, or 16
Nursing Aide	5	62.5	3, 8, or 16
Occupational Safety and Health	6.5	81.25	4
Phlebotomy	4	60	16, 24, or 32

# Federal Parent PLUS Loan Limits

- Limit of \$20,000 per year per student
- Limit of \$65,000 aggregate per student

Aid Year	Total Plus Loans	Total Plus \$ Amt
2016-17	7	29,797
2017-18	4	18,928
2018-19	10	47,506
2019-20	8	39,455
2020-21	4	26,000
2021-22	5	23,850
2022-23	4	12,112
2023-24	3	15,100
2024-25	7	39,151

# Federal Loan Program Lifetime Loan Limits

- Lifetime Loan Limit of \$257,500
- Little to no impact on Barton students.



# FAFSA Asset Exemptions

- Reinstates exemption of family farm and family-owned small business assets from the federal methodology calculation.
- Some Barton students may be more eligible for Federal Pell.

# Federal Loan Recalculation

- Federal student loans required to be recalculated by enrollment intensity.
- Directly impact Baron students.
- Significantly increase work for FA staff.

Enrollment Intensity Chart	
Credit Hours	Enrollment Intensity
12 (or more)	100%
11	92%
10	83%
9	75%
8	67%
7	58%
6	50%

# Cost of Attendance Pell Impact

- Students receiving aid to COA will lose Federal Pell eligibility
- Threshold = \$1 under COA
- Increased monitoring and work for the FA Office

Fall and Spring Semesters				
Full Time				
Commuter Students Living Off-Campus or with Parents				
	One Term (Fall or Spring) In-State	One Term (Fall or Spring) Out-of-State	Annual (Fall and Spring) In-State	Annual (Fall and Spring) Out-of-State
Tuition & Fees	2,045	2,296	4,090	4,592
Books & Supplies	760	760	1,520	1,520
Personal Expenses	1,300	1,300	2,600	2,600
Living Expenses	5,195	5,195	10,390	10,390
Transportation	1,005	1,005	2,010	2,010
Total	10,305	10,556	20,610	21,112

Fall and Spring Semesters				
Full Time				
Commuter Students Living Off-Campus or with Parents				
	One Term (Fall or Spring) In-State	One Term (Fall or Spring) Out-of-State	Annual (Fall and Spring) In-State	Annual (Fall and Spring) Out-of-State
Tuition & Fees	2,045	2,296	4,090	4,592
Books & Supplies	760	760	1,520	1,520
Personal Expenses	1,300	1,300	2,600	2,600
Living Expenses	4,084	4,084	8,168	8,168
Transportation	1,005	1,005	2,010	2,010
Total	9,194	9,445	18,388	18,890

# Institutional Accountability

- Created a new accountability measure that will cause a program to lose Federal Direct Loan eligibility if it fails the “low earnings outcomes” measure 2 out of 3 years.
- Test data shows only 2% of programs nationwide are at risk.
- ED test data showed all Barton Gainful Employment and Financial Value Transparency programs passed the earnings test. Dated January 5, 2026

# Questions?

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