

Return to State of the Union Report

College Graduation Rates

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Section 1 Top 35 Countries with the Highest College Graduation Rates

Data Source: Organization for Economic Co-operation and Development (OECD) Education at a Glance, 2022. This data is consistent with Gallup global education surveys and reflects the percentage of adults aged 25-64 who have attained tertiary (college-level) education.

Rank	Country	College Graduation Rate (2022)
1	한국 Hanguk (South Korea)	73.0%
2	Canada	67.3%
3	日本 Nippon (Japan)	64.0%
4	United Kingdom	63.4%
5	Éire (Ireland)	62.6%
6	Australia	58.4%
7	Norge (Norway)	57.7%
8	Suisse or Schweiz (Switzerland)	56.3%
9	ישראל Yisra'el (Israel)	55.8%
10	Belgique (Belgium)	54.6%
11	Sverige (Sweden)	53.4%
12	Nederland (Netherlands)	52.9%

Rank	Country	College Graduation Rate (2022)
13	Danmark (Denmark)	52.1%
14	Suomi (Finland)	51.7%
15	New Zealand	51.2%
16	United States	50.3%
17	Österreich (Austria)	49.8%
18	République française (France)	49.2%
19	Deutschland (Germany)	48.7%
20	Česko (Czech Republic)	47.5%
21	Portugal	46.9%
22	España (Spain)	46.1%
23	Magyarország (Hungary)	45.3%
24	Polska (Poland)	44.8%
25	Estonia	44.2%
26	Slovenia	43.7%
27	Italia (Italy)	42.3%
28	Ελλάδα Elláda (Greece)	41.8%
29	Slovensko (Slovakia)	41.2%
30	Latvija (Latvia)	40.7%
31	Türkiye (Turkey)	38.5%
32	Chile	37.2%
33	Colombia	34.6%
34	Brasil (Brazil)	32.1%
35	México	28.3%

Source: OECD Education at a Glance 2022; data year 2022.

United States Ranking and Analysis

The United States ranks 16th among the top 35 countries with college graduation rates in this analysis, with a graduation rate of 50.3% for adults aged 25-64 (OECD, 2022). While the U.S. has one of the highest absolute numbers of college graduates in the world, several factors contribute to its relatively middle ranking among developed nations:

1. **Cost of Higher Education:** The United States has among the highest college tuition costs globally, creating significant financial barriers for many students. Student loan debt exceeds \$1.7 trillion, deterring completion rates among lower-income populations.
2. **Completion vs. Enrollment Gap:** While U.S. college enrollment rates are relatively high, completion rates lag. Approximately 40% of students who enroll in four-year programs do not complete their degrees within six years.
3. **Socioeconomic and Racial Disparities:** Significant gaps in college completion rates exist across racial and income groups. First-generation college students and students from lower-income households face higher attrition rates.
4. **Workforce Pathway Alternatives:** The United States has a robust vocational and trade sector, with many students and workers opting for community colleges, trade certifications, or entering the workforce directly without completing a four-year degree.

For the most recent data year (2023), the U.S. college graduation rate for adults aged 25-34 increased slightly to approximately 51.2%, reflecting modest gains driven by expanded access to online education programs and community college transfer pipelines.

References for Section 1 Data

Organization for Economic Co-operation and Development (OECD) – Education at a Glance 2022: <https://www.oecd.org/education/education-at-a-glance/>
World Bank Education Statistics: <https://datatopics.worldbank.org/education/>
UNESCO Institute for Statistics: <http://uis.unesco.org/>
Gallup World Poll Education Reports: <https://www.gallup.com/education/>
National Center for Education Statistics (NCES) – U.S. College Completion Data: <https://nces.ed.gov/>

Section 2 What Other Countries Have Done to Increase Their College Graduation Rates
The 8 Top Rated Countries with the Highest College Graduation Rates

Rank	Country	College Graduation Rate (2022)
1	한국 Hanguk (South Korea)	73.0%
2	Canada	67.3%
3	日本 Nippon (Japan)	64.0%
4	United Kingdom	63.4%
5	Éire (Ireland)	62.6%
6	Australia	58.4%
7	Norge (Norway)	57.7%
8	Suisse or Schweiz (Switzerland)	56.3%

Hanguk (South Korea)

Hanguk achieved the world's highest college graduation rate through a national cultural emphasis on education combined with aggressive government investment.

The Hanguk government, through the Ministry of Education (<https://www.moe.go.kr/>), mandated universal access to university preparatory curriculum and established the College Scholastic Ability Test (CSAT) as a standardized, merit-based pathway to higher education.

The government funds approximately 25% of university operating costs and caps tuition increases at public institutions.

The Brain Hanguk 21 Plus Program (BK21), administered by the National Research Foundation of Korea (<https://www.nrf.re.kr/>), channels over \$1 billion annually into university research and graduate scholarship programs.

The Hanguk Education Development Institute (KEDI) (<https://www.kedi.re.kr/>) tracks graduation outcomes and coordinates policy adjustments.

Private cram schools (hagwons) supplement formal education for over 70% of students.

The result is a society where college attendance and completion are near-universal expectations, backed by both cultural norms and institutional support.

Canada

Canada's high graduation rate reflects a decentralized but well-funded provincial education system.

The Council of Ministers of Education Canada (CMEC) (<https://www.cmec.ca/>) coordinates inter-provincial standards and equity initiatives. Each province provides direct grants to universities and offers income-based student assistance through the Canada Student Loans Program administered by Employment and Social Development Canada (ESDC) (<https://www.canada.ca/en/employment-social-development.html>).

Quebec's cegep system (general and vocational colleges) provides a structured two-year transition between secondary school and university, dramatically improving completion rates by ensuring students are academically prepared.

British Columbia's Transfer System (<https://www.bccat.ca/>) allows seamless credit transfer between community colleges and universities, enabling students to begin at lower-cost institutions and complete degrees at major universities.

The Canada Millennium Scholarship Foundation and its successor Scholarships Canada (<https://www.scholarshipscanada.com/>) provide need and merit-based aid.

Statistics Canada tracks completion rates by demographic group, enabling targeted interventions for Indigenous and rural students.

Nippon (Japan)

Nippon's Ministry of Education, Culture, Sports, Science and Technology (MEXT) (<https://www.mext.go.jp/en/>) has implemented a multi-decade strategy to expand access to and completion of higher education. MEXT administers the Nippon Student Services Organization (JASSO) (<https://www.jasso.go.jp/en/>), which provides both loans and grants to over 1.2 million students annually.

The 2020 Higher Education Support Program (HESP) dramatically expanded need-based grants, eliminating tuition for low-income students at national universities.

Nippon's kosen (technical college) system provides a five-year post-secondary technical education, keeping students in structured educational pathways from age 15. Major corporations including Toyota, Sony, and Mitsubishi sponsor university programs and guarantee employment upon graduation, creating strong incentives for degree completion.

Nippon's University Ranking and Quality Assurance system, managed by the National Institution for Academic Degrees and Quality Enhancement of Higher Education (NIAD-QE) (<https://www.niad.ac.jp/english/>), ensures consistent graduation standards across institutions.

United Kingdom

The United Kingdom's Higher Education Funding Council for England (HEFCE), now replaced by the Office for Students (OfS) (<https://www.officeforstudents.org.uk/>), regulates university quality and completion rates.

The Student Loans Company (SLC) (<https://www.slc.co.uk/>) administers income-contingent repayment loans that reduce the upfront financial burden of higher education, with repayments triggered only when graduates earn above a threshold income.

Universities UK (<https://www.universitiesuk.ac.uk/>) has led sector-wide initiatives including the 'Mind the Gap' campaign to close racial and socioeconomic completion disparities.

The Widening Participation strategy, funded through the OfS, requires universities to set and meet targets for enrolling and graduating students from disadvantaged backgrounds or risk losing funding. Access and Participation Plans are published for each institution.

The UK's Graduate Outcome Survey tracks post-graduation employment and income, creating accountability for institutions and informing prospective students about return on investment.

Éire (Ireland)

Éire Department of Further and Higher Education, Research, Innovation and Science (<https://www.gov.ie/en/organisation/departments/departments-of-further-and-higher-education-research-innovation-and-science/>) has overseen dramatic increases in graduation rates since the elimination of undergraduate tuition fees in 1996.

The Higher Education Authority (HEA) (<https://hea.ie/>) funds universities through the Free Fees Initiative and manages the Student Universal Support Éire (SUSI) grant program, which provides means-tested maintenance and tuition support to approximately 78,000 students annually.

Éire National Access Plan establishes targets for participation by underrepresented groups including Travellers, students with disabilities, and those from disadvantaged socioeconomic backgrounds.

The Quality and Qualifications Éire (QQI) (<https://www.qqi.ie/>) maintains the National Framework of Qualifications, ensuring credentials are portable and recognized by employers.

Éire strong foreign direct investment environment, particularly in technology and pharmaceuticals, creates powerful labor market incentives for degree completion.

Australia

Australia's Department of Education (<https://www.education.gov.au/>) administers the Higher Education Loan Program (HELP), an income-contingent loan system that eliminates upfront tuition costs.

The Australian Tertiary Admission Rank (ATAR) system provides a clear, merit-based pathway from secondary to tertiary education.

The Tertiary Education Quality and Standards Agency (TEQSA) (<https://www.teqsa.gov.au/>) regulates quality and tracks completion rates, with institutions facing funding consequences for poor outcomes.

Universities Australia (<https://www.universitiesaustralia.edu.au/>) has implemented the Indigenous Tutorial Assistance Scheme (ITAS) and Aboriginal and Torres Strait Islander Support Programs to address historically low graduation rates in Indigenous communities.

The Bradley Review of Higher Education (2008) set a national target of 40% of 25-34 year-olds holding a bachelor's degree, which has been exceeded. Regional University Network (RUN) (<https://www.run.edu.au/>) coordinates support for students in remote areas, including technology access and mentoring programs.

Norge (Norway)

Norge provides tuition-free higher education at public universities, funded through the Norwegian government via the Ministry of Education and Research (<https://www.regjeringen.no/en/dep/kd/>).

The Norge State Educational Loan Fund (Lanekassen) (<https://www.lanekassen.no/en-GB/>) provides universal living stipends and interest-free loans to all students regardless of income, eliminating financial barriers to completion.

Norge's Samordna opptak (the Norwegian Universities and Colleges Admissions Service) (<https://www.samordnaopptak.no/info/english/>) coordinates transparent, merit-based admissions.

The Norge Agency for Quality Assurance in Education (NOKUT) (<https://www.nokut.no/en/>) conducts external quality reviews and publishes completion data for each institution.

Norge's strong labor market, with high wages across sectors, combined with free tuition and generous stipends, creates conditions where financial hardship is rarely a barrier to completing a degree.

The government's Competence Reform initiative provides paid educational leave for workers, encouraging degree completion among employed adults.

Schweiz (Switzerland)

Schweiz's Federal Department of Economic Affairs, Education and Research (EAER) (<https://www.wbf.admin.ch/wbf/en/home.html>) oversees a dual-track higher education system that channels students into either universities or universities of applied sciences (Fachhochschulen), dramatically reducing mismatched enrollment and improving completion rates.

The Schweiz University Conference (SUC) (<https://www.swissuniversities.ch/en/>) coordinates inter-cantonal funding and quality standards.

Schweiz's vocational education and training (VET) system, widely regarded as the world's best, provides structured pathways to higher education for students who begin in apprenticeships, ensuring continuity of educational development.

The Schweiz National Science Foundation (SNSF) (<https://www.snf.ch/en>) funds university research fellowships that enable graduate students to complete advanced degrees with financial support.

Cantonal (state) governments provide supplementary funding for universities, with the richer cantons cross-subsidizing poorer ones through the inter-cantonal university agreement.

College Graduation Rates by World Region (2022)

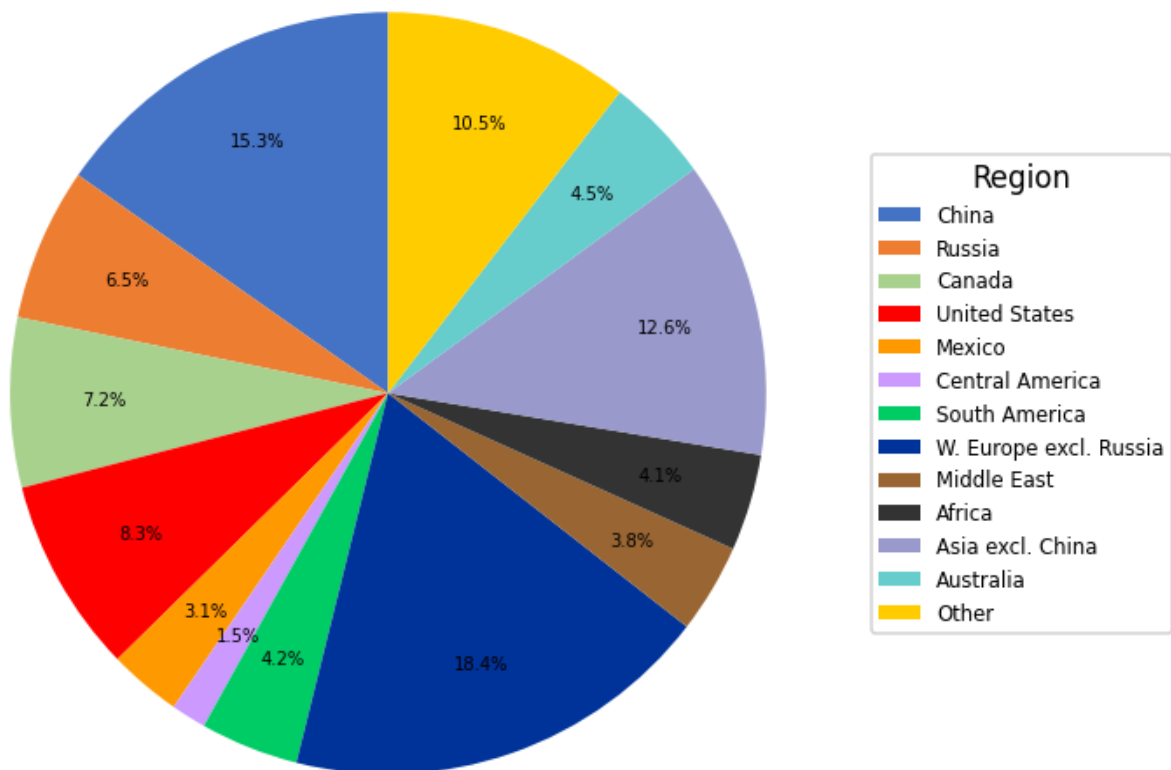


Figure 2: Estimated share of global college graduates by region. Data based on OECD, World Bank, and UNESCO data for 2022.

Section 3 What the U.S. Can Do to Increase Its College Graduation Rates

The United States can significantly increase its college graduation rates by implementing a comprehensive national strategy that addresses the root causes of non-completion: financial barriers, academic under-preparation, lack of institutional support, and workforce alignment. The following policy recommendations draw on evidence from countries with the highest graduation rates.

First, the **federal government** should expand need-based grant aid through a reformed Pell Grant program, raising the maximum grant to cover full tuition and living expenses at public institutions for students from households earning below 200% of the federal poverty level. The current maximum Pell Grant covers only a fraction of total college costs, leaving low-income students reliant on debt. The Department of Education (<https://www.ed.gov/>) should administer an enhanced grant system modeled on Éire / Ireland's SUSI program and Canada's Canada Student Grant program.

Second, **Congress should mandate that public universities develop and publish annual completion plans**, with funding tied to demonstrated improvement in graduation rates, especially for first-generation, minority, and low-income students. The National Center for Education Statistics (NCES) (<https://nces.ed.gov/>) should publicly report six-year graduation rates by institution, disaggregated by race, income, and first-generation status.

Third, the **United States should establish a national credit transfer framework**, modeled on British Columbia's Transfer System, enabling seamless transfer of credits between community colleges and four-year universities. The American Association of Collegiate Registrars and Admissions Officers (AACRAO) (<https://www.aacrao.org/>) and the American Council on Education (ACE) (<https://www.acenet.edu/>) should coordinate the development of transferable course equivalencies across all 50 states.

Fourth, the **federal government should fund a national advising initiative**, placing trained academic and career advisors in every Title IV-eligible institution. Research consistently shows that advising interventions — particularly proactive, data-driven outreach to at-risk students — significantly improve retention and completion rates. The American College Personnel Association (ACPA) (<https://www.myacpa.org/>) and NACADA: The Global Community for Academic Advising (<https://nacada.ksu.edu/>) should develop national standards for advising programs.

Fifth, **employers should be incentivized through tax credits to provide tuition assistance**, flexible scheduling, and paid educational leave for employees seeking to complete degrees, modeled on Norge's Competence Reform. The Internal Revenue Service (IRS) should expand the scope of Section 127 educational assistance tax exclusion from \$5,250 to \$15,000 annually.

Section 4 References

The following references were used in the preparation of Sections 2 and 3 of this document:

Section 2 References

Hanguk Ministry of Education: <https://www.moe.go.kr/>

National Research Foundation of Korea (Brain Korea 21 Program): <https://www.nrf.re.kr/>

Korean Education Development Institute (KEDI): <https://www.kedi.re.kr/>

Council of Ministers of Education Canada (CMEC): <https://www.cmec.ca/>

Employment and Social Development Canada (ESDC): <https://www.canada.ca/en/employment-social-development.html>

British Columbia Council on Admissions & Transfer (BCCAT): <https://www.bccat.ca/>

Nippon Student Services Organization (JASSO): <https://www.jasso.go.jp/en/>

Nippon Ministry of Education, Culture, Sports, Science and Technology (MEXT): <https://www.mext.go.jp/en/>

Office for Students (OfS), United Kingdom: <https://www.officeforstudents.org.uk/>

Student Loans Company (SLC), United Kingdom: <https://www.slc.co.uk/>

Higher Education Authority (HEA), Éire / Ireland: <https://hea.ie/>

Quality and Qualifications Éire / Ireland (QQI): <https://www.qqi.ie/>

Tertiary Education Quality and Standards Agency (TEQSA), Australia: <https://www.teqsa.gov.au/>

Universities Australia: <https://www.universitiesaustralia.edu.au/>

Norwegian State Educational Loan Fund (Lanekassen): <https://www.lanekassen.no/en-GB/>

Norwegian Agency for Quality Assurance in Education (NOKUT): <https://www.nokut.no/en/>

Swiss Universities (swissuniversities.ch): <https://www.swissuniversities.ch/en/>

Swiss National Science Foundation (SNSF): <https://www.snf.ch/en>

Section 3 References

U.S. Department of Education: <https://www.ed.gov/>

National Center for Education Statistics (NCES): <https://nces.ed.gov/>

American Association of Collegiate Registrars and Admissions Officers (AACRAO): <https://www.aacrao.org/>

American Council on Education (ACE): <https://www.acenet.edu/>

NACADA: The Global Community for Academic Advising: <https://nacada.ksu.edu/>

American College Personnel Association (ACPA): <https://www.myacpa.org/>

OECD Education at a Glance 2022: <https://www.oecd.org/education/education-at-a-glance/>

Section 5 Draft of a House Bill

**118th CONGRESS
2d Session**

H.R. ____

A BILL

To increase college graduation rates in the United States through federal investment, institutional accountability, and coordinated government and private action, and for other purposes.

SHORT TITLE

This Act may be cited as the 'American College Completion and Graduation Enhancement Act of 2024' or the 'ACCGEA'.

SECTION 1. Definitions

As used in this Act:

- (1) "College Graduation Rate" means the percentage of students who complete a bachelor's degree or associate degree program within 150% of normal program time, as tracked by the National Center for Education Statistics (NCES) Integrated Postsecondary Education Data System (IPEDS).
- (2) "Covered Institution" means any institution of higher education, as defined in section 101 of the Higher Education Act of 1965 (20 U.S.C. 1001), that participates in any program under title IV of such Act.
- (3) "Eligible Student" means any student enrolled at a Covered Institution who is a United States citizen, permanent resident, or eligible non-citizen, as defined in 20 U.S.C. 1091(a)(5).
- (4) "First-Generation Student" means a student whose parents or legal guardians have not completed a bachelor's degree at a two- or four-year institution in the United States or abroad.
- (5) "Low-Income Student" means a student from a household with income at or below 200% of the federal poverty level as established annually by the Department of Health and Human Services.
- (6) "Secretary" means the Secretary of Education, unless otherwise specified.
- (7) "State" means each of the 50 states, the District of Columbia, Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, and the Commonwealth of the Northern Mariana Islands.

- (8) "Underrepresented Student" means a student who is a member of a racial or ethnic group that has historically been underrepresented in higher education, including but not limited to African American, Hispanic, Native American, and Pacific Islander students.
- (9) "Completion Plan" means a written institutional plan, submitted to the Secretary, detailing specific strategies, measurable targets, timelines, and resource allocations designed to improve the Covered Institution's College Graduation Rate.
- (10) "Income-Contingent Repayment" means a student loan repayment plan under which monthly payments are capped as a percentage of the borrower's discretionary income, with remaining balances forgiven after a specified period of qualifying payments.

SECTION 2. Enacting Clause

- (a) General Authority. Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, that the federal government shall take all actions described in this Act to increase college graduation rates for Eligible Students at Covered Institutions throughout the United States.
- (b) Findings. Congress finds that:
 - (1) The United States ranks 16th globally in college graduation rates among adults aged 25 to 64, with a graduation rate of approximately 50.3%, well below leading nations such as Hanguk (73.0%), Canada (67.3%), and Nippon (64.0%);
 - (2) Financial barriers, including rising tuition, student debt, and inadequate grant aid, are the primary reasons students do not complete college degrees;
 - (3) Systemic racial and socioeconomic disparities result in dramatically lower graduation rates for Low-Income Students, First-Generation Students, and Underrepresented Students;
 - (4) Countries with the highest graduation rates share common characteristics including universal need-based financial aid, institutional accountability systems, robust academic advising, and strong public-private partnerships;
 - (5) Increasing the United States college graduation rate by 10 percentage points would add an estimated 6 million additional degree holders to the workforce, reducing income inequality and increasing federal and state tax revenues;
 - (6) Federal, state, institutional, corporate, and individual actions are all necessary to achieve meaningful and lasting improvements in college graduation rates.
- (c) Purpose. The purpose of this Act is to establish a comprehensive national framework that increases college graduation rates in the United States by at least 15 percentage points within 10 years of enactment, with targeted efforts to close graduation rate gaps for Low-Income Students, First-Generation Students, and Underrepresented Students.

SECTION 3. Requirements by Government Agencies

- (a) Department of Education. The Secretary of Education shall:
- (1) Establish the National College Completion Initiative (NCCI) within 180 days of enactment, which shall serve as the primary federal coordinating body for programs and activities under this Act;
 - (2) Require all Covered Institutions receiving Title IV funding to submit a Completion Plan within one year of enactment and update such plans biennially;
 - (3) Increase the maximum Pell Grant award by \$3,000 per academic year, adjusted annually for inflation, and expand eligibility to include students enrolled at least half-time in programs of at least one academic year leading to a certificate or degree;
 - (4) Expand the Federal Work-Study Program to prioritize jobs with demonstrated educational benefit and flexible scheduling for working students;
 - (5) Develop and publish annually a national dashboard of college graduation rates disaggregated by institution, state, race, income, gender, and first-generation status, publicly accessible through the College Scorecard website;
 - (6) Award competitive grants to Covered Institutions that demonstrate measurable improvement in graduation rates for Low-Income Students, First-Generation Students, and Underrepresented Students;
 - (7) Establish a National Credit Transfer Framework, in coordination with States and Covered Institutions, to ensure that credits earned at any accredited two-year or four-year institution are transferable to any other accredited institution within the same State, and encourage interstate transfer agreements;
 - (A) The National Credit Transfer Framework shall be developed in consultation with the American Association of Collegiate Registrars and Admissions Officers (AACRAO), the American Council on Education (ACE), and representatives from community colleges and four-year universities in each State;
 - (B) By not later than two years after enactment, the Secretary shall publish model transfer articulation agreements for the 50 most common academic program pathways.
 - (8) Convert all federal student loan repayment to Income-Contingent Repayment as the default option, with monthly payments capped at 5% of discretionary income for undergraduate loans and loan forgiveness after 20 years of qualifying payments;
 - (9) Fund a National Academic Advising Program, placing one full-time professional academic advisor for every 200 students at Covered Institutions receiving more than \$5 million in Title IV funds annually.
- (b) Department of Labor. The Secretary of Labor shall:
- (1) Establish the Workforce-Education Alignment Program, which shall identify high-demand occupations in each State and coordinate with the Department of Education and Covered Institutions to develop or expand degree programs aligned with those occupations;

- (2) Expand Registered Apprenticeship programs to include pathways to associate's and bachelor's degrees, enabling workers to earn academic credit for apprenticeship training;
 - (3) Coordinate with the Department of Education to publish an annual Workforce-Education Gap Report identifying fields where additional college graduates are needed and recommending policy responses.
- (c) Department of Health and Human Services. The Secretary of Health and Human Services shall:
- (1) Expand Child Care and Development Fund (CCDF) eligibility to include all Low-Income Students enrolled at least half-time in accredited higher education programs, enabling parents to attend and complete college;
 - (2) Coordinate with the Department of Education to establish on-campus mental health and wellness programs at Covered Institutions with fewer than 5,000 students, which lack the resources to independently fund such programs.
- (d) National Science Foundation and National Endowment for the Humanities. The Director of the National Science Foundation and the Chairman of the National Endowment for the Humanities shall jointly:
- (1) Fund research grants for evidence-based interventions proven to increase college completion rates, with priority given to interventions targeting Low-Income Students, First-Generation Students, and Underrepresented Students;
 - (2) Publish findings from funded research on a publicly accessible federal database within 90 days of completion.

SECTION 4. Requirements by Government Officials

- (a) President of the United States. The President shall:
- (1) Designate college graduation rate improvement as a national priority in the annual State of the Union Address for the first three years following enactment of this Act;
 - (2) Appoint a White House Coordinator for College Completion within 90 days of enactment, who shall report directly to the President and coordinate activities under this Act across all federal departments and agencies;
 - (3) Convene an annual White House Summit on College Completion, inviting state governors, university presidents, corporate leaders, nonprofit organizations, and student representatives to assess progress and develop coordinated action plans.
- (b) Governors. Each State Governor shall:
- (1) Designate a State Coordinator for College Completion within 180 days of enactment who shall coordinate State activities under this Act, including working with public universities, community colleges, and employers;
 - (2) Submit to the Secretary an annual State College Completion Report detailing the State's graduation rates by institution and demographic group, State-funded programs to improve completion, and measurable goals for the following year;

- (3) Encourage State legislators to pass State-level legislation to establish performance-based funding systems that tie a portion of State funding to Covered Institutions' graduation rate outcomes.
- (c) State Legislators. State legislators are encouraged to:
- (1) Enact State-level grant programs supplementing federal Pell Grants for Low-Income Students attending in-State public universities;
 - (2) Pass legislation creating statewide credit transfer agreements between public two-year and four-year institutions;
 - (3) Fund expanded dual enrollment programs enabling high school students to earn college credits prior to enrollment, improving retention and time-to-degree.
- (d) University and College Presidents. The president or chief executive of each Covered Institution shall:
- (1) Submit the Completion Plan required under Section 3(a)(2) of this Act, signed by the president or chief executive, to the Secretary;
 - (2) Appoint a Chief Completion Officer or equivalent administrator responsible for implementing and monitoring the institution's Completion Plan;
 - (3) Publish the institution's graduation rates disaggregated by race, income, and first-generation status on the institution's official website in a prominently accessible location;
 - (4) Certify annually to the Secretary that the institution has allocated sufficient resources to meet the requirements of this Act.

SECTION 5. Requirements by Corporations

- (a) Employer Tuition Assistance Requirement. Any corporation, company, partnership, or other employer with 500 or more employees that contracts with the federal government in an amount exceeding \$1,000,000 in any calendar year shall:
- (1) Offer educational assistance benefits of not less than \$10,000 per year per full-time employee, consistent with Section 127 of the Internal Revenue Code, for employees pursuing a college degree;
 - (2) Establish a flexible scheduling policy permitting employees enrolled in college courses to adjust their work schedules by up to 10 hours per week to accommodate class attendance and study;
 - (3) Report annually to the Department of Labor the number of employees utilizing employer-provided tuition assistance and the graduation outcomes of those employees.
- (b) Corporate Scholarship and Pipeline Programs. All publicly traded corporations with annual revenues exceeding \$500,000,000 are encouraged to:
- (1) Establish scholarship programs of not less than \$5,000,000 annually for Low-Income Students, First-Generation Students, and Underrepresented Students;
 - (2) Partner with Covered Institutions to develop curriculum aligned with industry needs, funded internship programs, and guaranteed post-graduation employment interviews for qualified graduates;

- (3) Designate a Chief Education Officer or equivalent corporate officer to oversee the corporation's higher education partnership programs.
- (c) Tax Incentives for Corporate Participation.
- (1) The Secretary of the Treasury, in coordination with the Internal Revenue Service, shall expand the Section 127 educational assistance tax exclusion from \$5,250 to \$15,000 per employee per year, effective for tax years beginning after the date of enactment of this Act;
 - (2) Corporations that increase employee college graduation rates by 10 percentage points or more over a five-year period shall receive an additional corporate income tax credit of 20% of tuition assistance expenditures for that year;
 - (A) The IRS shall promulgate regulations within one year of enactment defining eligible expenditures and the verification process for claiming this credit.

SECTION 6. Requirements by Private Citizens

- (a) Individual Philanthropic Action. Private citizens, including individual philanthropists, foundations, and nonprofit organizations, are encouraged to:
- (1) Establish scholarship endowments at Covered Institutions, with priority for endowments that fund recurring scholarships of not less than \$5,000 per year for Low-Income Students, First-Generation Students, or Underrepresented Students;
 - (2) Volunteer as mentors for first-generation and low-income college students through programs established by Covered Institutions or national organizations such as iMentor (<https://imentor.org/>) and College Advising Corps (<https://advisingcorps.org/>);
 - (3) Advocate at the local, state, and federal level for increased public investment in higher education and need-based financial aid.
- (b) Tax Incentives for Individual Charitable Contributions.
- (1) Individuals who make charitable contributions to scholarship funds for Low-Income Students at Covered Institutions shall receive an above-the-line federal income tax deduction for such contributions, not to exceed \$25,000 per taxable year;
 - (2) The Secretary of the Treasury shall promulgate regulations within one year of enactment to define qualifying scholarship funds and the process for claiming this deduction.
- (c) Community and Civic Organization Responsibilities. Community organizations, faith communities, and civic groups are encouraged to:
- (1) Partner with local school districts to provide college awareness programming beginning in the 6th grade, including college campus visits, first-generation student mentoring, and information on financial aid options;
 - (2) Provide support services to college students in local communities, including emergency food, housing assistance, transportation, and child care, modeled on community college wraparound service programs.

SECTION 7. Penalty Clauses

(a) Institutional Non-Compliance.

- (1) A Covered Institution that fails to submit the required Completion Plan within 12 months of enactment, or that fails to submit a biennial update, shall be subject to a reduction in Title IV funding of not more than 5% per year of non-compliance;
- (2) A Covered Institution whose graduation rate for Low-Income Students or Underrepresented Students declines by more than 5 percentage points over a three-year period, without a demonstrated plan for improvement, shall be subject to enhanced monitoring by the Department of Education and may be required to use a portion of Title IV funds for targeted completion interventions;
 - (A) Enhanced monitoring shall include annual site visits by Department of Education officials and submission of quarterly progress reports;
 - (B) Institutions under enhanced monitoring for more than three consecutive years shall be required to develop and implement a federally approved Turnaround Completion Plan.

(b) Corporate Non-Compliance.

- (1) A corporation subject to the requirements of Section 5(a) that fails to offer the required educational assistance benefits or flexible scheduling shall be subject to a civil penalty of not more than \$10,000 per affected employee per year of non-compliance;
- (2) The Department of Labor shall have authority to investigate alleged violations and impose civil penalties after providing the employer an opportunity to cure the violation within 90 days of notice.

(c) Government Official Non-Compliance. Government officials who fail to fulfill mandatory requirements under this Act shall be subject to:

- (1) Public reporting to Congress by the Secretary and the Government Accountability Office (GAO);
- (2) A required written explanation submitted to the appropriate Congressional oversight committee within 60 days of the identified failure.

SECTION 8. Effective Dates and Implementation

(a) Effective Date. Except as otherwise provided in this Act, the provisions of this Act shall take effect 90 days after the date of enactment.

(b) Implementation Deadlines.

- (1) Within 90 days of enactment: The President shall appoint the White House Coordinator for College Completion;
- (2) Within 180 days of enactment: The Secretary shall establish the National College Completion Initiative and publish interim regulations implementing Section 3 of this Act;

- (3) Within one year of enactment: All Covered Institutions shall submit Completion Plans; the Department of Treasury and IRS shall publish final regulations for tax incentives under Sections 5(c) and 6(b);
 - (4) Within two years of enactment: The Secretary shall establish the National Credit Transfer Framework; all federal student loan programs shall default to Income-Contingent Repayment;
 - (5) Within five years of enactment: The Secretary shall report to Congress on the national college graduation rate, with specific data on the impact of this Act on rates for Low-Income Students, First-Generation Students, and Underrepresented Students.
- (c) Regulations. The Secretary and other designated officials shall promulgate such regulations as are necessary to implement this Act.

SECTION 9. Appropriations or Budgetary Notes

- (a) Authorization of Appropriations. There are authorized to be appropriated to carry out this Act:
- (1) For the Department of Education, \$10,000,000,000 for fiscal year 2025 and each of the five succeeding fiscal years, to fund the National College Completion Initiative, expanded Pell Grants, and competitive completion grants to Covered Institutions;
 - (2) For the Department of Labor, \$1,500,000,000 for fiscal year 2025 and each of the five succeeding fiscal years, to fund Workforce-Education Alignment Programs and expanded Registered Apprenticeship programs;
 - (3) For the Department of Health and Human Services, \$2,000,000,000 for fiscal year 2025 and each of the five succeeding fiscal years, to expand child care access for Low-Income Students and fund mental health support programs at Covered Institutions;
 - (4) For the National Science Foundation and National Endowment for the Humanities, \$500,000,000 for fiscal year 2025 and each of the five succeeding fiscal years, to fund research on evidence-based completion interventions;
 - (5) For general administration and oversight, including the White House Office of College Completion and GAO studies, \$100,000,000 for fiscal year 2025 and each of the five succeeding fiscal years.
- (b) Budgetary Offset. The Congressional Budget Office (CBO) estimates that the increased tax revenues from higher-earning college graduates will offset approximately 40% of the appropriations authorized under this Act over a 20-year period. The remaining costs are justified by the significant long-term economic and social benefits of a more educated workforce.
- (c) Rescission Authority. If an agency fails to obligate funds authorized under this Act within two fiscal years of appropriation, the Secretary of the Treasury is authorized to rescind unobligated balances and redirect them to the Department of Education for Pell Grant expansion.

Endnotes

1. Section 3(a)(7) – National Credit Transfer Framework:

Modeled on British Columbia's Transfer System (<https://www.bccat.ca/>) and Suomi's open university system (<https://www.helsinki.fi/en/open-university>). Similar frameworks operate in Canada, Australia, Deutschland, and Nippon, where inter-institutional credit transfer is a legal right.

2. Section 5(a)(1) – Employer Tuition Assistance: Consistent with Norge's Competence Reform (<https://www.regjeringen.no/en/dep/kd/>),

République française's Individual Training Account (CPF) (<https://www.moncompteformation.gouv.fr/>), and Deutschland's Educational Leave laws (Bildungsurlaub).

Australia's employer education leave provisions and Nippon's corporate scholarship programs also informed this section.

3. Section 6(a)(2) – Student Mentoring: England's HEFCE (now OfS) Widening Participation programs (<https://www.officeforstudents.org.uk/advice-and-guidance/promoting-equal-opportunities/>) and Canada's CMEC mentoring initiatives informed this provision.

4. Section 3(a)(8) – Income-Contingent Repayment:

Modeled after Australia's HECS-HELP system (<https://www.studyassist.gov.au/>), England's Student Loan Repayment system (<https://www.studentloanrepayment.co.uk/>), and Sverige's student loan system (<https://www.csn.se/languages/english.html>).

5. Section 7 – Penalty Clauses: Inspired by England's Office for Students' funding conditions (<https://www.officeforstudents.org.uk/advice-and-guidance/regulation/>), which ties institutional funding to publication of Access and Participation Plans and measurable completion targets.