Chair Murray, Ranking Member Burr, and Members of the Committee:

It is humbling to be before you today. Two decades ago, I sat in this room as a legislative assistant to a Member of this Committee. I could not have imagined that I would someday find myself at this table.

I want to thank President Biden for the honor of this nomination. I thank the Members of the Committee for sharing their experience and insight in our recent conversations and for the consideration you are giving me today.

I'm joined here today by my wife Stephanie. Stephanie and I hope to share with our infant son, Joseph, two great gifts my parents gave to me.

The first is an excellent education. I attended strong public schools and -- with the help of Pell grants, student loans, and my parents' sacrifices – went on to two great research universities. Every young person should have the same opportunities those schools created for me.

The second is a commitment to giving back to something greater than yourself. My mother showed her idealism every day by putting her heart and soul into a civil service job. She believed in government service as a way to improve Americans' lives. Inspired by her, I have spent my career in public service.

Twenty-five years ago, my first permanent job was working on financial aid at the U.S. Department of Education. Among the career employees and political appointees there, I found people whose talent and depth of commitment reminded me of my mother. I saw how Secretary Dick Riley treated every single person with respect and inspired each member of his team to do their best work.

As a congressional staffer, I saw how George Miller combined idealism and legislative skill. Through other positions in the Senate, the White House, and the Department of Education, I was fortunate to have the opportunity to learn from other great education leaders like Arne Duncan, Cecilia Muñoz, and others. Most recently, I led a nonprofit called The Institute for College Access & Success that conducts research into higher education policy. In each position, I sought to expand the circle of college opportunity, increase college scholarships, and make student loans easier to repay.

I have come to believe that few, if any institutions have as much potential to meet America's most important challenges as our colleges and universities do. They can boost people out of poverty and raise living standards. While there is no silver bullet to eradicating racial injustice, colleges can do as much as any single institution to equalize opportunity. And at time when, too often, we talk past one another, colleges can foster the exchange of new perspectives and promote empathy and understanding.

To take advantage of that potential, though, we need to face three challenges. The first is the damage caused by the Covid-19 pandemic. More than 500,000 fewer students enrolled this year, and many may never return. Colleges, some already financially fragile, are struggling with higher costs and lower revenues. Students will face academic gaps, mental health needs, and a weak job market for years to come. If I am confirmed as Under Secretary, I will work every day to get students and colleges the resources and guidance they need.

Second, there is a crisis in the student loan program. For too long, the easy answer to rising college costs has been larger and larger loans. During the Great Recession, state funding fell by \$2,000 per student at public colleges, while annual borrowing grew by \$1,100. Young people bear the weight of beginning

their careers in a hole due to large college debts. In particular, the crisis among Black borrowers – more than a third of whom default within 12 years – should weigh on our consciences. We need to continue to explore ways to provide relief for students under the burden of loan debt, while helping current and future students with affordable options.

Finally, we need to invest in making colleges a more reliable, more inclusive path to the middle class. Too often, students do not complete their program or their degree does not lead to a career. We can do better. We know this can be done. For example, community colleges in New York City, Chicago, and Fort Worth have found ways to nearly double graduation rates. San Antonio colleges offer adult retraining programs in health care and other fields that break the cycle of poverty.

We should invest in colleges committed to expanding opportunity, including community colleges, Historically Black Colleges and Universities, Minority-Serving Institutions, and others. We should support all kinds of successful education and training programs, not just those that lead to four-year degrees.

I am inspired by the opportunity to serve President Biden and Secretary Cardona, whose ideas are as big as these challenges. Many members of this committee have compelling solutions of their own that will support our recovery.

If you decide to support my confirmation, I promise to put my whole heart into working with you to offer all young people the same opportunities I hope to offer my son.

Thank you. I look forward to our discussion.