

Colleen Campbell  
Director of Postsecondary Education  
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Colleen Campbell is the director of the Postsecondary Education team at the Center for American Progress. Ms. Campbell began her career as a financial aid administrator at The Juilliard School, where she managed the loan program. There, she counseled students, processed aid applications, served on the enrollment management committee, and managed the college's default prevention and outreach activities. During her time as a financial aid administrator, Congress passed the Higher Education Opportunity Act and the Healthcare and Education Reconciliation Act, which put Ms. Campbell on the front lines of implementing the transition to 100 percent Direct Lending, the introduction of multiple income-driven repayment options, and the first round of Gainful Employment regulations.

Recognizing the need for systemic change in the financial aid system, Ms. Campbell decided to further her education as a graduate student at the University of Michigan. While enrolled, she served as an intern in the Department of Education's Policy and Program Studies Service, the research arm of the Office of Planning, Evaluation, and Policy Development. At ED she assisted with research related to the second round of Gainful Employment regulations and Parent PLUS loan credit standards.

Ms. Campbell graduated with a Master of Public Policy and Master of Arts in Higher Education in 2014 and began working full-time in policy. She first served as a research analyst at the Institute for Higher Education Policy, then transitioned to a senior policy analyst role at the Association of Community College Trustees, or ACCT. During her tenure at ACCT she published two significant studies on student loan repayment, *A Closer Look at the Trillion* and *Lost in the Trillion*, which examined the outcomes of community college borrowers in Iowa, Kentucky, and Louisiana. Her research showed that, contrary to popular conceptions, low-balance borrowers have the highest likelihood of default, and provided quantitative analysis showing that default rates varied significantly by loan servicer. At this time, she began in earnest to examine loan servicing practices and standards, developing the expertise that brings her to this panel today.

For the last two years, Ms. Campbell has served on the Postsecondary Education team at the Center for American Progress. During this time, she has developed a body of work on loan repayment and loan servicing analysis and recommendations, among other topics related to college affordability and equitable repayment policies. She also co-authored *Beyond Tuition*, the Center's plan to provide affordable, high-quality, and accountable postsecondary education for all students. She has become a leading voice on the Department of Education's efforts to implement the Next Generation Financial Services Environment, which is intended to supplant the current servicing system. Ms. Campbell's expertise has been featured in the *New York Times*, *Washington Post*, *National Public Radio*, and the higher education trade presses.