



Tom Steyer: Higher Heights Questionnaire

Issue & Policy Questions:

Healthcare

- 1. Please outline the specifics of your policy proposal on healthcare, including expanding access, what would be covered, lowering prescription drug costs and transition from the current system.**

Every American has the Right to Health: the foundation for a full and productive life. Yet for far too long, the corporate stranglehold on our health care system has kept Americans from accessing and affording the health care they need. To give Americans a real choice, my administration supports the creation of a public option. Every American should have the ability to choose the plan that best suits their health care needs. But choice is only meaningful if there are good options available. My administration's public option will compete aggressively with the insurance companies to drive down costs, expand coverage, and deliver quality health care.

The ability to access the care one needs is foundational to our sense of safety and possibility. It is key to our economic prosperity. I understand that different communities face different health care needs. For too long, tribal nations, women, veterans, rural communities, people with disabilities, and communities of color have been denied a full suite of health care services.

Controlling Costs: Ensure Affordable Care and Lower Prescription Drug Prices

It is imperative that our nation addresses the high costs within our healthcare system and puts in place a sustainable system that invests in keeping Americans healthy. My public option will be administered by the Centers for Medicare and Medicaid Services (CMS), which charges a far lower overhead than private insurers, but be fiscally separate from Medicare and Medicaid. It will enable the government to negotiate health care costs directly with medical groups and providers, just like Medicare does today.

This public option will negotiate with medical providers and drug companies while acting as a tireless advocate for the people enrolled on its roster. With an affordable, quality public option on the marketplace – available to any individual who chooses it for coverage – the message to private insurers will be crystal clear: compete on cost and quality of care, or lose customers.

Eliminate Surprise Bills

My plan will end surprise out-of-network medical billing by ensuring that emergency room expenses are equitably capped, that all medical professionals on call at an in-network facility accept the insurance that the facility as a whole accepts, that the lab contracted by an in-network facility accepts that facility's coverage, and that there is a cap on the price of services like emergency ambulances and air ambulances to prevent a medical disaster from sending a person into bankruptcy.

Control Prescription Drug Prices

When drug companies rig high profits through pay-for-delay agreements, price-gouging, or other shenanigans, my administration will boldly enforce consumer protections.

My plan will build on my home state's work to increase drug pricing transparency and work to significantly curtail the costs of prescription drugs. It will enable Medicare and the public option to jointly negotiate drug prices directly with manufacturers and extend these negotiated prices to private insurers, saving more than \$50 billion per year. It will also benchmark the cost of drugs against international standards and institute a price cap. The plan will also enable Americans to purchase FDA approved drugs from across international borders, advance nationwide pricing transparency, and eliminate the ability of drug manufacturers to expense the cost of advertisements and increase advertising disclosure requirements.

As a businessman, I understand the value of a competitive and innovative marketplace and know that choice is a fundamental American value and drives markets to respond to consumer demands. The rules that govern markets must be written by the people, not corporations.

It is time for patients and doctors — not the drug manufacturers or insurers — to be in charge of health care. I pledge to appoint officials within the Department of Justice, Department of Health and Human Services, and the Federal Trade Commission who believe strongly in consumer protection and a competitive marketplace. They will vigorously enforce antitrust regulations and consumer protection laws to ensure the health care system remains a truly competitive and innovative ecosystem. I will also crack down on improper payments and fraud in federal health care programs.

Protect the key provisions of the Affordable Care Act

The ACA provided needed protections for people with preexisting conditions, enabled young people to remain on their parents' plan through age 26, and established an open marketplace for individuals and small businesses to purchase insurance. I reaffirm these commitments to young people and the more than [half of Americans](#) with pre-existing conditions, and I will vigorously fight to prevent rolling back these protections. I also firmly believe in consumers' right to shop for the plan of their choice. I propose that the public option be offered side-by-side with private plans on the open exchanges, allowing any individual to purchase a plan on the exchanges if it fits their needs better than their current employer option.

Expand Coverage for the most vulnerable Americans

Even with those improvements, [millions](#) of Americans still lack coverage due to the cruelty of the Republican-controlled state governments that failed to expand Medicaid under the ACA. My plan will immediately offer fully subsidized enrollment in the public option for any qualifying individual who should be covered under an expanded Medicaid. My plan proposes to automatically enroll uninsured Americans in the public option when they engage with public assistance programs such as unemployment insurance, SNAP, or TANF. Medicaid-eligible patients who have not enrolled but seek care will be retroactively added to the Medicaid roster when they seek care, ensuring no American is scared to go to the hospital. I will also guarantee that every child has access to health care by automatically enrolling uninsured kids through their participation in the free and reduced price lunch program or retroactively enroll once they seek care. The result of these reforms is that all low-income Americans within 138% of the Federal Poverty Line will receive full coverage, with zero direct cost for their care.

Increase Affordability for the Middle Class

For families, out of pocket costs matter most. Controlling overall health care costs is the most essential step to ensuring long-term affordability in the health care system. To help families address health care costs, I will expand the financial subsidies offered by the ACA.

My plan will cap the percentage of income any enrollee spends on their care to make this system more equitable. Those making between 138-400% of the Federal Poverty Line would continue to receive subsidies on a sliding scale, and those making above 400% of the Federal Poverty Line would spend a maximum of 8.5% of their total income on their health care premiums. Families would see additional savings as the plan would calculate the premium tax credit value based upon the cost of the gold plan, rather than the silver plan as it is now calculated. This would enable consumers to purchase a lower tiered plan — bronze or silver — and still have an additional funds from the tax credit left to spend on their deductible.

In the framework, individuals who receive their care through a large employer's plan could opt into the public option if it is better for their needs. For businesses with greater than 50 employees, there would be a penalty payment to help defray the cost of that enrollee's plan. The plan would also grow the Small Business Health Options Plan (SHOP) and allow businesses with fewer than 50 employees to opt into the public option or choose to offer the private plan.

This combined suite of reforms will ensure near universal access to affordable coverage, costing approximately \$1.5 trillion over 10 years.

2. How does your plan address the myriad of disparities – including chronic illness, underdiagnosing of illness, heart disease, mental health, access and affordability that negatively impact the health and well-being of Black women?

My administration will address long-standing racial inequities in the health care system, as a core part of all health plans.

My plan will ensure the vitality of community health care systems, including those in rural and low-income areas, by targeting additional resources to rural hospitals, encouraging community health centers, and investing in telemedicine. It will ensure that every kid in America has access to dental and eye care, as well as fight the opioid and mental health crises with billions of additional dollars for new and innovative programs. Together, we can create a better health care system that delivers better outcomes for patients in terms of physical health, mental health, and social belonging as core metrics of an improved health care delivery system.

3. What are your policy plans for the future of Social Security, Medicare and Medicaid?

Social Security is an intergenerational contract. Millions have paid into the program through their working years, earned benefits, and expect it to be there when they retire. Almost all elderly Americans receive Social Security benefits, however, one in three seniors are still economically insecure. Social Security provides a foundation of retirement protection for people at all earnings levels, but policy strategies are needed to help alleviate economic insecurity in what should be ones "Golden Years". I will explore

options to increase benefits and implement cost of living adjustments for those who rely on the system. I will oppose any effort to raise the retirement age, means-test, or cut Social Security benefits or cost-of-living adjustments. We will ensure the program's solvency by making more income subject to the Social Security payroll tax ("raise the cap"), increasing benefits, and making sure that they actually keep up with seniors' true cost-of-living.

Every American has a right to health care in the 21st century. I believe in a public option so that everybody in the country can choose to join Medicare, which can help drive down drug prices, hospital prices, and insurance prices for every American.

4. How will your administration protect Roe v. Wade and a woman's legal right to reproductive rights and justice?

It was the work of a generation to ensure that women are able to make their own decisions about their healthcare. Access to affordable, safe, and legal abortion has been fundamental to women's strides in education and the workforce. It is a central part of women's healthcare, affirms women's independence and agency in the world, and my administration will fiercely protect that right for generations to come. Our next president must make clear that women's health isn't a political football. Every woman has a right to make her own health care decisions, including the right to access abortion services. I would also begin to undo the dangerous policies that the Trump administration has established, such as the rule that prevents family planning clinics which receive Title X funds from referring women for abortions. There is no reason to withhold medical information from patients, and I would fully fund the Title X program.

When it comes to foreign policy, we need to reverse the regressive acts that the current administration has done: lift the gag order, reinstate family planning funding, increase educational efforts to prevent unwanted pregnancies and provide women and girls more opportunities. We should be uncompromising when it comes to protecting the rights and dignity of all Americans. Reproductive rights are human rights. For decades, anti-choice advocates have been undermining that right. States are enacting absurd obstacles to access reproductive health care, such as outright bans, closing down clinics, demanding waiting periods for examinations, and restricting abortion coverage in insurance plans. We need to make sure that everyone who needs access to reproductive health care receives it, regardless of their income level or where they live. It is time that we codify Roe v. Wade into law.

5. How does your healthcare plan address access and affordability issues to the full range of reproductive services including contraception, comprehensive sex education, STI prevention and care, disparities in prenatal, pregnancy and postnatal care, which disproportionately impacts Black women, women of color, women who may not be able to afford these services and/or may not have the ability to travel long distances to access these services?

Universal health care must be a right — not a privilege — so everyone has the chance to live a healthy life. This must include women's whole health, including access to abortion, family planning, and cradle to grave care specific to women's needs. Through health reform and my Right to Health plan, I will hold the insurance and pharmaceutical companies accountable to patients not profits. My plan provides increased funding for telemedicine, automatic eligibility for low income individuals and a public option to increase competition in the healthcare marketplace. With an affordable, quality public

option on the marketplace that is available to any individual who chooses it for coverage, the message to private insurers will be crystal clear: compete on cost and quality of care, or lose customers.

6. Do you support the repeal of the Hyde Amendment? Why or why not?

Yes. The Hyde Amendment is discriminatory against women – particularly, low-income women, rural women and youth. The Amendment has blocked federal Medicaid funding for abortion services, for over 40 years, preventing Medicaid from covering abortion care – even when a patient’s health is at risk and their doctor recommends that they get an abortion. This policy disproportionately affects LGBTQ people, people of color, people from low-income and rural communities, immigrants and young people.

Economy

1. How will your administration address the racial wealth gap, the pay gap for women and promote economic security for middle, and low-income Americans?

Black women are paid 39% less and Latinas are paid 47% less than white men. My People Over Profits Economic Agenda advances the economic and civic value of shared prosperity above the pursuit of monetary profit. When corporations threaten this value, they and their executives, must be held accountable by a government of the people. We must enact new laws and strictly enforce existing rules to hold corporate power in check.

My People Over Profits Economic Agenda recognizes that American economic productivity and sustained economic growth is rooted in the health and welfare of its people. Unchecked capitalism takes away workers’ healthcare, dismantles pension programs, and curtails workplace protections — hard fought victories that must be built upon, not reversed. My plan will:

- Guarantee that Americans have five new constitutional rights — the right to healthcare, clean air and water, a livable wage, an equal vote, and a quality education. Government must work in partnership with all sectors of the economy to advance policies and programs that effectively, equitably, and efficiently deliver services that promote upward mobility and provide economic opportunity.
- Make our federal tax system more equitable. I will enact policies that ensure that all corporations and all income classes will pay their fair share. I will repeal the Trump tax cuts and institute a wealth tax that will generate over \$1.7 trillion for healthcare, education, environmental, and criminal justice programs.

2. How do your plans for economic growth address investment in underserved communities?

My People over Profits economic agenda will allocate increased resources to public schools and social service programs, address systemic gender and racial wealth disparities, and invest in a multi-year effort to rebuild America’s infrastructure (e.g. bridges, affordable housing, roads, ports, broadband networks, airports, etc) that will expand business opportunities, generate good paying jobs, and lead us to a renewable future. I will protect residents’ rights to self-determination as investments are made in their communities.

3. Do you support a \$15 minimum wage? Why or why not?

Yes, I support raising the federal minimum wage to \$15 per hour. A minimum wage has helped lift many families out of poverty and establishes a floor that workers must be paid – but we know that it is not enough. The minimum wage has not kept up with the true cost of living. I also support a living wage for all Americans.

4. How will your administration address the disparities in access to capital for Black women owned small businesses?

Actions speak louder than words: when Wall Street banks took advantage of millions of Americans during the recession, my wife Kat and I took action, and gave people an alternative to the big financial institutions that have treated customers, communities, and the planet so badly and that have left so many Americans out of shared prosperity.

We started a non-profit community bank with a simple theory – give people a fair deal and real economic power. We invested in the community, in businesses owned by women and people of color, and affordable housing. At Beneficial State Bank, we put the interests of consumers and borrowers first, and promote a regulatory framework that aligns with our philosophy that banks must do no harm and operate in a fair, transparent, and inclusive way. As president, I will apply this approach to government regulation of our financial institutions.

We need financial institutions that are more responsible to the interests of its customers. Banks' lending and credit practices should be guided by the values of depositors and support the kind of future that depositors want to see. Investment should support a new economy that is fully inclusive, sustainable, and just. Community banking can help expand access to fair and transparent credit for underserved communities and can fundamentally change our approach to lending.

5. How do your plans address climate change and “green jobs” impact communities of color?

My work on climate began in local communities impacted by the climate crisis in Northern California. Communities of color are more often adversely affected by the impacts and causes of climate change. The people closest to the problems understand the solutions that will work best in their communities. My Justice Centered Climate Plan will lift up local voices and build a Civilian Climate Corps — a combined service, training, and job creation effort — to implement tailored solutions specific to the needs of individual communities. I will protect residents' rights to self-determination as investments are made in their communities, ensuring that people living in areas heavily burdened by pollution and climate impacts are not displaced by development, and protecting the right to return to their communities if they have been displaced by climate-related disasters by creating a federal rent replacement insurance fund for victims of climate related disasters. I will support increasing support for affordable housing, transit-oriented development, home ownership, and protections against displacement.

My plan mobilizes over \$200B towards providing safe and clean drinking water to every American, improving water management and irrigation practices, and investing in upstream watersheds to ensure that water supplies are protected for generations to come.

Together, we will eliminate diesel pollution and super pollutants from industrial sites, warehouse operations, freeways, and other major sources that are disproportionately sited in Indigenous communities and communities where lower-income people and people of color live.

We can empower 100,000 community public servants each year to help achieve the ambitious goals of the Justice Centered Climate Plan. Corps members will work with local leaders to develop and implement plans focused on how best to address climate impacts in their communities. One of the central missions of the Corps will be to organize an inclusive and democratic process in communities that are particularly vulnerable to climate change, have suffered the effects of environmental racism, and have historically experienced underinvestment.

6. Do you support reparations? If so, please describe your specific policy proposals to address the systematic and institutional legacy of slavery, Jim Crow and other forms of racism and discrimination. If not, please explain.

Yes. A debt is owed to the descendants of formerly enslaved Africans - a debt we have yet to settle as a nation. In order to start the process of healing, Americans need to understand that institutional racism has robbed generations of African-American families the ability to acquire and accumulate economic wealth.

We are long overdue to have an honest conversation about how this has disadvantaged the black community and fueled inequality. There are still outstanding questions about what form a reparations program would take, who would benefit, and how it would be financed. I support creating a Slavery Reconciliation Commission to analyze the lasting effects of slavery and how to provide redress for the centuries of oppression, rape, torture, and murder inflicted upon generations of African-Americans. This work will be difficult, but necessary, and way overdue.

1. Please outline the specifics of your plan to address criminal justice reform and include relevant information on returning citizens, over-policing and sentencing reforms.

America's criminal justice system perpetuates a system of mass incarceration and punishment, not rehabilitation and restorative justice. This system was built on — and still suffers from — rampant racism. We must reform our criminal justice system to reflect the rule of law for all, not just those powerless to defend themselves. I will work to end cash bail, reduce the prison population, stop the school to prison pipeline, end recidivism, eliminate private prisons, restructure parole and probation, promote better policing methods and training to reduce police brutality, exercise his clemency powers where appropriate, and increase resources for public defenders and community intervention programs. Spending time in the criminal justice system can haunt someone's life long after they've served their time — my administration will fight for the rights of those re-entering society by supporting rehabilitation and access to support services like housing, job training, and voting registration.

2. How will your administration work with the Department of Justice to handle police misconduct and death in custody issues in state and local police departments?

In too many of our towns and cities, the relationship between our police force and communities of color is toxic. Instead making communities feel safer, police are seen as a threat. Innocent black and brown Americans are profiled, harassed, and searched. Too often they are shot. This broken relationship harms the communities who are unfairly targeted, and disadvantages the cops who need community involvement to report crimes so they can keep our cities and towns safe.

Some politicians have also stoked the flames of white supremacy, with racist and bigoted rhetoric, putting our country's black, brown, and religious minority communities at risk. And we've seen the deadly results when this hate is armed. I will take immediate action to combat this.

The federal government needs to track and investigate deaths that occur in police custody. When police officers are breaking the law, they too must be prosecuted. We need to have a zero tolerance policy for abuses of power. We need greater training for police officers that involves policing experts, prioritizes cross-cultural communications, and ensures greater diversity in policing departments. As president, I am prepared to direct the necessary funding and assistance to make sure our communities are safe, and feel safe.

3. Please outline your specific policy proposals on gun safety. Do you view gun violence as a public health issue?

Yes, from mass shootings to suicides to school drills to police use of force, gun violence is a public health epidemic. I am ready to implement the urgent commonsense gun safety reforms we desperately need.

I support universal background checks, red flag laws, banning assault weapons and restricting high-capacity magazines. I support prohibitions on 3D firearm printing, and barring gun possession for those who have been convicted of domestic violence. I think that gun manufacturers should not be immune to civil liability. If Congress continues to ignore its job, I'm prepared to take executive action.

The tragedies that we have been forced to endure are a direct result of a sick democracy that is not responding to the needs and desires of the electorate. By and large the American people agree on how we should solve this problem. They want Washington to act. They pleaded with their representatives, and begged them to do something – anything. But the NRA, armed with money and lots of lobbyists, has corrupted our democracy, and instead, Washington politicians write the rules that put corporate profits over people. Over 90 percent of Americans agree that there should be universal background checks for gun purchases. They support stopping dangerous people from buying guns, implementing waiting periods, and supporting federal databases to track gun sales. But because Congress refuses to cross a gun lobby that fill politicians' campaign coffers, we see more senseless and preventable deaths.

Enough is enough. If Congress won't act – even in the face of tragic school shootings and deadly gun violence across the country because the gun manufacturers and the NRA won't allow it – the American people will.

Over the last two election cycles, I led the largest effort to engage and mobilize young voters. No other group of Americans understands the damage that guns can do better

than our young people. It is an issue that they care about deeply, because it is something that has affected them first-hand. They've had to run the school shooting drills, they've seen members of their families and communities hurt by gun violence, and had it not been for them speaking out with such moral clarity and refusing to quiet down, too many would not now feel an urgency to act. That is why I was proud to partner with Giffords: Courage to Fight Gun Violence and Everytown for Gun Safety on a nationwide initiative to register high school students to vote ahead of the 2018 midterm elections.

That's why I have proposed reforming the FEC, so when the NRA continues to ignore campaign finance laws, it will be met with appropriate fines and penalties. And, it is why I plan to introduce bills in both the House and Senate to establish a national referendum process, so voters can more directly address the issues that affect their lives – including gun control.

4. Do you support the death penalty?

No, I'm against it. You can't take it back. It's immoral — our values should reflect how we treat even the worst among us. And, it's more expensive, and impractical.

5. How will you strengthen the Voting Rights Act, protect voting rights and ballot access?

I support the Voting Rights Advancement Act and the Native American Voting Rights Act which need to be signed into law immediately. We will increase the voice of the American people in our political system by establishing a national referendum process, will increase voter participation, thwart congressional gridlock, and give the American people more power in their democracy. In addition, we will initiate a National Vote-By-Mail System to make voting more convenient by providing all voters with ballots and allowing voters more time to participate in our democracy. This system would also increase overall election security and participation. I will also fight to pass HR1, the For the People Act.

My Structural Reform agenda includes repealing Citizens United. Corporations are not people and we must break the stranglehold over our politicians by getting dark money out of the political system. The Supreme Court decision in Citizens United must be overturned and public financing of campaigns must become the law of the land. We will reform the broken FEC by making necessary changes to its budget and commissioner composition, as well as maintain independence from other branches of government and penalty enforcement.

I support congressional term limits. The longer an elected official serves in Congress, the less connected they are to their constituents — and the more beholden they become to corporate interests and lobbyists. I propose a term limit of 12 total years that would allow our elected officials in both the House and Senate to focus less on getting re-elected and more on doing what's right.

6. Will your administration recognize violence perpetrated by white supremacist hate groups as acts of domestic terrorism?

Yes. Our government must be of, by, and for the people. That means all of us — not just some. We must actively call out racism, white nationalism, LGBTQ and gender bias, as well as work to address the disparities still defining too much of American life. I will vigorously defend the civil rights of all Americans, work across agencies to reform policies that reinforce inequality, and ensure justice in our housing, education, access to capital, environmental, agriculture, health and human services programs, and election processes. I will fight to pass the Domestic Terrorism Prevention Act and Disarm Hate Act, fund DHS programs on domestic terrorism, including groups designated as white supremacists, and issue an annual public report on domestic terrorism.

7. What type of judges will you seek to appoint to the Federal bench and the Supreme Court?

Nominating someone to sit on the nation's highest courts is one of the most consequential decisions that a president can make. As the guardians of our constitutional rights, Supreme Court judicial nominations have far-reaching implications that can last generations and should have a record of academic achievement and judicial temperament. When making a decision, I would consult with non-profit organizations, policy advocates, labor unions, and experts within the legal community, including the American Constitution Society, the Alliance for Justice, and the American Bar Association. I would use the utmost care when selecting judges for our nation's courts and would seek those who can decide impartially, uphold the Constitution faithfully, and take the oath of office solemnly.

Education

1. Please outline your platform on K-12 education, and Post-Secondary education opportunities other than two-or four-year college like apprenticeships, trade school etc.?

The United States spends more on public education than any other country, yet we do not rank at the top of student achievement or testing results, putting American children and our country's future prosperity at risk. In a new American economy, we must lead the world in educational achievement, scientific research and technological innovation for the 21st century.

2. Do you support charter schools?

I would end public funding for charter schools and responsibly phase them out. Existing charter schools must be held to the same standards as any traditional public school, including in terms of transparency, accountability, and educator qualifications. The way to fix our education system is not by working around it, but by actually dealing with the challenges head-on.

3. How will your education plans address the school to prison pipeline, the over-discipline of Black girls and protect programs like STEM?

In order to keep young people out of prison, it's important to keep them in school.

I will fight for the right to education for all Americans. This includes a strong math foundation, a fundamental need for kids wanting to progress in STEM/STEAM fields. Once they graduate, we also want the door to college to be open for any student who dreams of building a better future for themselves. That's why I have been working to reduce student debt, ensuring that kids are properly nourished at school, and guaranteeing their access to social services. That way, students from all family backgrounds can afford quality higher education.

I think representation matters especially when it comes to teachers and who are in the schools educating. My public service plan addresses this a bit through creating incentives for HBCU grads to go into teaching with living stipends so that we can increase the number of black educators in the classroom.

4. Do you support increasing teacher pay?

Yes. Teachers have one of the most important jobs in America – they are responsible for preparing the workforce of tomorrow and inspiring our children. Yet many teachers feel undervalued and struggle to get by on wages that do not meet their financial needs on their salaries, forcing many to work multiple jobs. That ends when I take office. We must be intentional in our quest to give education professionals the tools they need to succeed in the classroom and in their personal and civic lives. We can end the teacher shortage in America and strengthen the profession by raising starting salaries, having meaningful standards of preparation, and providing career growth opportunities that work to continually improve and contribute to students, schools, and the education profession that they have chosen.

5. How will your administration address funding disparities among school districts?

My mom was a teacher in New York Public Schools and I believe in public schools. They are the foundation of the promise of America -- that everyone has a fair shot in life. However, right now that isn't true. The education you receive and the opportunities you have are determined by the zip code you reside in. Restoring equality of opportunity in this country starts with making sure that every child has access to the same quality education – no matter where they live, the color of their skin or their family's income. My administration will fight for students and families to ensure that schools have sustained, reliable funding to meet the needs of each and every student. Our shared prosperity has been undermined by decades of underinvestment in our public schools and universities. It's time we right this wrong and invest in our students and teachers.

6. How will you address the student loan crisis in America?

The crushing burden of student debt is fueling inequality, hurting our economy, and making it much harder for far too many Americans to achieve success. We must make higher education affordable and available to everyone. I will tackle the student debt crisis head-on by forgiving certain types of student loan debt, reforming the public service student loan forgiveness program, making the refinancing of student loans easier,

cracking down on predatory student loan servicers, and expanding access to educational benefits through my New National Public Service Plan. I was proud to support AB376 in California which worked to pass a Student Borrowers Bill of Rights, and I will do the same as president to support:

- New “rules of the road” for student loan companies --requiring them to act in the best interest of borrowers (e.g., processing student loan payments without delay and reporting accurate postings to accounts and prohibiting them from assessing excessive late fees -- capped at 6% of past-due balance).
- Special protections for vulnerable populations, military families, teachers, and other public service workers, disabled borrowers, and older Americans - by providing a private right of action for borrowers to sue their servicer.
- A new Student Borrower Advocate, to help borrowers resolve their complaints with their student loan servicers. The Advocate will be housed in the Consumer Financial Protection Bureau.

7. How do your plans for higher education address HBCU's?

My HBCU 2030 plan will address these financial hardships, expand economic opportunities, and ensure that our nation's African American students have the ability to succeed and lead from out front. My 4-part plan will invest \$125 billion in federal resources over 10 years to enhance the White House Initiative on HBCUs and strengthen Centers of Innovation across HBCU campuses, establish a Board of Regents for long-term governance, and foster community impact partnerships across public and private sectors.