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Docket ID ED-2026-OPE-0100

May 19, 2026

The National Association for the Education of Young Children (NAEYC) is a professional association with a membership that includes over 40,000 early childhood educators, faculty members, students, advocates, and allies across the country. Our mission is to increase access to high-quality early childhood education for all children birth through age 8 and to support those working within the early childhood education profession. It is on behalf of these members and mission that we write to offer comments on the Department of Education's proposed regulations around accountability in higher education through the earnings premium metric. We appreciate the Department's consideration of these comments as it prepares to issue final rules.

**We urge the Department to ensure that regulations for the earnings premium metric facilitate rather than limit current and prospective early childhood educators' access to early childhood education degrees.** We are concerned that limiting access to these higher education programs could disadvantage current and prospective ECE higher education students, the professional programs that prepare them, and the quality and supply of child care across the country.

Members of the early childhood education (ECE) profession, like other professions, require complex skills and knowledge to effectively support the individuals they are serving.<sup>1</sup> In the case of the early childhood profession they are supporting the care and education of young children, birth through age 8. Like other professions, these complex skills and knowledge are articulated in a set of core competencies for which the ECE profession relies on higher education institutions, specifically the early childhood education degree programs within them, to prepare individuals for practice. Like many other professions, such as nursing, law enforcement, social work, and the military, early childhood educators are providing essential services to the public, though the wages in these professions do not always reflect the essential, skilled nature of their work. And, like many other professions, obtaining discipline-specific degrees increases professionals' opportunities for career and wage advancement within their professions. In the early childhood education profession, those who hold formal preparation and degrees also have higher retention rates in the workforce.<sup>1</sup> This is particularly important during a time when there are child care shortages across every state and Washington, D.C.<sup>2</sup>

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<sup>1</sup> Who Stays in the Early Childhood Programs? Stability Starts with the Workforce. (March 2026). Buffet Early Childhood Institute. <https://buffettinstitute.nebraska.edu/policy-research/early-childhood-workforce-stability-and-retention>

<sup>2</sup> Measuring America's Licensed Child Care Supply. (April 2026). Center for American Progress. <https://www.americanprogress.org/article/measuring-americas-licensed-child-care-supply/>

Early childhood educators need and value higher education credentials<sup>ii</sup>; indeed almost 80% hold degrees or have some college credits.<sup>iii</sup> The cost of higher education, though, is often a barrier to accessing the ECE degrees they seek. There are many states that offer scholarships or grants to current and prospective early childhood educators to help minimize or fully defray the cost of an ECE degree, given the low wages in the profession. However, these programs are not available in every state and, if available, they may not be available to every eligible ECE student because of funding constraints.<sup>iv</sup> Hence, many educators, including early childhood educators, rely on student loans to access higher education. Approximately 60% of K-12 educators (including those that work in K-3 classrooms) borrow money to complete their education degrees.<sup>v</sup> Additionally, a 2023 RAPID survey found that over 20% of early childhood educators working in birth through five settings have student loans.<sup>vi</sup> If early childhood education programs in higher education lose access to federal student loans, this may disincentivize individuals from seeking these degrees or students may have to secure private loans which do not have as favorable terms as federal student loans.

We are also concerned about the implications of programs being shut down or eliminated as the result of a low-earnings designation, even where students have access to grants, scholarships, or other pathways to attain degrees and credentials without relying on federal financial aid.

We have five primary recommendations for changes to the proposed regulations:

**Recommendation #1: Exempt programs preparing individuals for high-skill, high-need, low-wage professions, like ECE, from the earnings premium metric.**

Congress has recognized through loan forgiveness programs such as the Public Service Loan Forgiveness (PSLF) program that there are professions providing essential services to the public that require formal preparation through higher education. Often, though, these professions may not offer wages that reflect the specialized competencies or essential nature of the work. PSLF was created to incentivize individuals to enter these professions (most of which continue to experience workforce shortages) and to help alleviate the cost of obtaining a higher education degree by offering loan forgiveness after several years of employment in the relevant professions. The PSLF statute names the following professions: “emergency management, civilian service to military personnel, military service, public safety, law enforcement, public interest law services, **early childhood education**, public service for individuals with disabilities or the elderly, public health, public education, public library services, school library, or other school-based services”.

If the earnings premium metric is enacted across all programs this could impede students’ access to federal student loans that allow them to pursue careers in areas of national need as defined by Congress in PSLF. We believe the regulations should exempt programs preparing individuals for these professions from this metric. This would allow these

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individuals to access federal student loans, as intended through PSLF, and address workforce shortages in critical areas of national need.

Specifically, we recommend that the definition of “eligible non-gainful employment program” in section §668.2 be amended to exempt programs from being subject to the earnings premium measure that are preparing individuals for professions that are named as areas of national need in the Public Service Loan Forgiveness (PSLF) program. The Department can easily identify, via CIP code, the programs that specifically prepare individuals for these professions. In the case of early childhood education, this includes programs with the following CIP codes: 13.1015, 13.1209, 13.1210, 19.0706, 19.0707, 19.0708, and 19.0709.

In addition to exempting specific CIP Codes based on the professions named in PSLF, the Department should allow institutions to submit requests for programs to be exempted if they can demonstrate through federal or state sources (such as [Health Resources & Services Administration](#) and the Bureau of Labor Statistics) that a program is preparing individuals for a profession experiencing a workforce shortage. This latter process could take place when institutions are verifying the program cohort lists that the Department will submit annually to each institution.

While we prefer the regulations address program exemptions as outlined in the paragraphs above, an alternative approach could be to amend section §668.14(h)(2) to expand the allowable reasons for appealing a “low earning outcome” designation to include requesting a program(s) exemption if the institution can demonstrate through federal or state sources (such as [Health Resources & Services Administration](#) and the Bureau of Labor Statistics) that the program(s) is preparing individuals for a profession experiencing a workforce shortage.

**Recommendation #2: Regulations should ensure the accuracy and relevance of the wage data used to set the threshold of wage comparisons for graduates.**

The earnings threshold definition in section §668.2 will unfairly impact programs preparing individuals for early childhood education careers as it uses aggregated median wages of all adults age 25-34 in a state/nation and does not take into account in-state geographic, gender and racial wage differences. The Census’ and Bureau of Labor Statistics’ wage data shows that there are very real wage differences based on geographic areas within states, gender and race/ethnicity. We are concerned that the current definition in the proposed regulation would disadvantage students and programs within institutions of higher education located in more rural areas of a state as well as programs preparing individuals for high-skill, high-demand professions that are predominately female and that are traditionally low paying. While the Department, in the proposed regulations, explained its decision not to take into account wage differentiation across demographics and geographic regions within states, we urge the Department to reconsider this so that regulations include more nuanced wage comparison thresholds.

NAEYC has compiled a [state-by-state table of wage data](#) drawn from the 2024 American Community Survey that shows that in almost every state, the wage gap between men and women’s earnings is \$8,000 or more, with a majority of states showing a \$10,000-\$14,000 gap. Only in Vermont and Washington, D.C. is the gender wage gap less than \$5,000. Many states also show a \$5,000-\$10,000 wage gap between white adults and black adults who hold a high school diploma. Below is an excerpt from the table to demonstrate the wage gaps in 10 states and at the national level.

### State-by-State Median Earnings Data<sup>3</sup>

*Median earnings estimates derived from the U.S. Census Bureau’s 2024 ACS 5-year data (this is an excerpt from the [state-by-state table](#))*

	Median earnings of all adults with high school diploma	Median earnings of men with a high school diploma	Median earnings of women with a high school diploma	Median earnings of white adults with a high school diploma	Median earnings of black adults with a high school diploma
<b>National</b>	\$35,287	\$39,459	\$29,381	\$36,787	\$30,470
<b>Alabama</b>	\$31,352	\$37,971	\$24,661	\$32,935	\$28,293
<b>Arkansas</b>	\$32,118	\$36,992	\$26,116	\$32,444	\$29,794
<b>Florida</b>	\$33,293	\$36,549	\$29,442	\$35,287	\$30,827
<b>Idaho</b>	\$35,534	\$40,668	\$26,116	\$35,534	\$24,114
<b>Indiana</b>	\$35,287	\$40,693	\$27,205	\$36,577	\$29,364
<b>Mississippi</b>	\$30,458	\$35,287	\$23,995	\$36,549	\$24,661
<b>Missouri</b>	\$34,822	\$39,172	\$28,230	\$35,287	\$28,154
<b>Ohio</b>	\$34,822	\$40,263	\$28,230	\$36,577	\$27,205
<b>South Carolina</b>	\$33,052	\$37,621	\$27,127	\$36,549	\$28,408
<b>Virginia</b>	\$35,910	\$41,168	\$29,477	\$38,225	\$32,645

Taken together, because of the extensive wage gaps across demographic groups, using the aggregated median earnings of all adults age 25-34 as the earnings threshold for all undergraduate programs will significantly skew how early childhood education programs will perform on the earnings premium metric. Our profession is 98% female, and over a third of our workforce are women of color.

We recommend that the Department use the median earnings of women with a high school diploma or with a baccalaureate degree as the earnings threshold for ECE programs (at the undergraduate and graduate level, respectively) and other programs preparing individuals for professions that are predominately female. This would include all programs that fall

<sup>3</sup> All estimates are from the 2024 American Community Survey (ACS), 5-Year Estimates and reflect working adults ages 25–34 who were not enrolled in postsecondary education at the time of the survey. “Working adults” are defined as individuals with nonzero earnings in the previous year.

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within the 13 CIP code (education) and all programs that fall within the 19.07 CIP code (human development, family studies and related services).

**Recommendation #3: Given the high stakes of this provision and the new data verification, collection and reporting that both higher education institutions and the Department will have to undertake, we urge the Department to delay implementation of the regulations until at least July 1, 2027.**

There are several reasons to delay implementation.

First, enacting a delay would provide time for the Department to complete an impact analysis specific to ECE and potentially other high-skill, high-demand, low-wage programs (such as those defined in PSLF). The analysis could examine how these programs will likely perform on the earnings premium metric (the analysis provided during negotiated rulemaking did not use the exact same measures that are required in the earnings premium metric) and based on the results then examine the potential impact on these critical workforces.

Second, last fall higher education institutions and the Department completed the first round of submitting/collecting data for the financial value transparency (FVT) requirements. The U.S. Department of Education has not yet published that data which includes some of the components of the earnings premium metric. Institutions and the public should have access to that data to evaluate it for accuracy and to analyze the findings and impact on the programs within institutions prior to the Department carrying out another significant round of data collection/reporting for the high-stakes earnings premium metric. We are concerned that the staffing shifts and reductions at the Department and the transition of many functions within the Department to other agencies are contributing to the delay and will inhibit the Department's capacity to calculate the earnings premium measure (a high-stakes measure) in an accurate, timely fashion.

Third, there is past precedent at the Department for delaying implementation of regulations, and, in fact, in recent years the Department delayed implementation of the financial value transparency and gainful employment regulations. Additionally, while the Department, in the proposed regulations, explained its decision not to follow the Master Calendar, we urge the Department to abide by the statutory requirement that federal education regulations finalized after November 1 of a calendar year, "...shall not become effective until the beginning of the second award year after such November 1 date." As such, these regulations as well as the other regulations developed for the higher education provisions included H.R. 1 should not go into effect until at least the 2027-2028 award year.

There is significant transparency in place already about wages in the early childhood education field and the professions named in PSLF. Delaying implementation of these regulations would not hinder students' ability to make informed decisions about taking out student loans to support their postsecondary education goals. The Department's College

Scorecard includes information regarding graduates' earnings across all institutions and programs. Higher education programs already publish wage data on their websites, including for ECE programs. Additionally, many students in ECE programs already have a role in the ECE field and are well aware of wages and future earnings potential.

**Recommendation #4: Streamline the cohort aggregation structure for small programs.**

In section §668.2, the proposal for aggregating program completers to reach the 30-person threshold increases the complexity of data collection and reduces the meaningfulness of the earnings premium metric for the six-digit CIP program being evaluated on the earnings premium metric. We recommend that the Department use the cohort aggregation model that is currently in place for the gainful employment and financial value transparency regulations. Using the existing cohort aggregation structure would build on systems already in place at the Department and institutions of higher education.

If the threshold for 30 completers is still not reached under this structure, then programs should be exempted from the earnings premium metric for that year. As noted in our explanation under Recommendation #3, there is already significant transparency in place in higher education institutions about wages across a multitude of fields. ECE programs already publish ECE wage, employment data and other student and program outcome data on their program pages because of existing federal reporting requirements as well as institutional and programmatic accreditor requirements.

**Recommendation #5: Regulations should allow for maximum flexibility for students using federal student loans to choose and afford programs aligned to their education and career interests and to reduce the administrative burden for higher education institutions complying with the reporting and tracking requirements related to which programs are eligible for federal student loans.**

The earnings premium metric introduces both academic and administrative uncertainty and tracking burdens for students and institutions. Institutions will be shifting toward more "program-level" accountability than previous regulations have required and thus striving to monitor, communicate and navigate a landscape where specific majors could become ineligible. Given that the status of "federal student loan eligible" programs may change year to year, this increases the burden on higher education institutions – including their student aid offices, registrars, advising personnel, and faculty– to accurately track programs' status and advise students about their federal financial aid options across programs. Institutions will be spending additional resources (e.g., personnel and financial) on meeting the administrative requirements of this provision rather than expending their resources on supporting students in meeting their education goals.

In addition, by defining "program" at the six-digit CIP level, the potential shifting status of programs' eligibility to participate in the federal student loan program adds complications

to student patterns related to changing majors. Approximately a third of all students change their majors at least once within their first three years of enrollment. Additionally, about 10% of students change their majors more than once.<sup>vii</sup> Students will now have to take into account the financial aid eligibility of programs if they change majors. This "moving target" and shifting environment for both institutions and students may steer both away from offering or enrolling in vital, yet lower-earning majors such as early childhood education, forcing them to unfairly balance their academic passions and career aspirations against a shifting regulatory federal funding landscape for their program.

In closing, to be clear, we support the intent of H.R. 1's higher education provisions to ensure that federal student loan dollars (taxpayer funds) are wisely invested and to support students' and families' in making informed choices about taking out federal student loans. However, using a single measure like the *do no harm* provision does not take into account the full value of a program. We are concerned that while well intended, this provision could inadvertently dismantle and defund career pipelines for high-skill, high-need, public service professions such as early childhood education - pipelines that produce the essential workers that our communities and other sectors rely upon. We believe that investing in students' ability to access ECE higher education pathways is a wise investment for their own professional preparation, for the young children and families they serve (or will serve), for the quality and supply of child care in every community, and for the American economy (after all, without quality and abundant child care, families cannot participate in and contribute to the workforce).

We also believe that early childhood educators are providing an essential public good and should take on little to no debt to obtain ECE degrees that often lead to wages that do not yet reflect the high-skill nature of their work. Because early childhood education is not yet funded as a public good nor receives public subsidies to the extent of other industries (e.g., K-12 education, healthcare, agriculture, energy, the military) the ECE field is in a catch-22 that will likely disproportionately impact ECE higher education programs' performance on the earnings premium metric. Families cannot afford to pay more for child care; child care programs cannot operate on thinner margins than they already do; and early childhood educators cannot subsidize the early childhood field with even lower wages. As noted earlier, many states have put in place scholarships and loan forgiveness programs specifically targeted to early childhood educators to minimize or eliminate the cost of obtaining ECE higher education degrees, and some states are making progress on increasing their public investments in early childhood education which in turn is helping increase compensation in the profession. We are concerned that if the proposed regulations are enacted as-is, they will harm this progress and negatively impact the supply and quality of child care across this country.

Thank you for the opportunity to provide perspectives from the early childhood education profession during the public comment period as these regulations are finalized. As a national ECE organization with many state and local affiliates across the

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country, NAEYC would welcome the opportunity to work with the Department to ensure a framework that better supports all students, communities and high-skill, high-demand, low-wage professions, such as ECE. Should you have any questions or would like additional information, please contact Daniel Hains, Chief Policy and Professional Advancement Officer, at [dhains@naeyc.org](mailto:dhains@naeyc.org)

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<sup>i</sup> <https://pubmed.ncbi.nlm.nih.gov/26269871/>

<sup>ii</sup> Increasing Qualifications, Centering Equity: Experiences and Advice from Early Childhood Educators of Color (2019). NAEYC and The Education Trust. [https://www.naeyc.org/sites/default/files/wysiwyg/user-74/increasing\\_qualifications\\_centering\\_equity.pdf](https://www.naeyc.org/sites/default/files/wysiwyg/user-74/increasing_qualifications_centering_equity.pdf); Centering Quality, Centering Equity: Lessons Learned in Increasing Early Childhood Educator Credentials. A joint report of The Institute for College Access & Success and the Georgetown University Center on Poverty and Inequality <https://www.georgetownpoverty.org/wp-content/uploads/2024/07/Centering-Quality-Centering-Equity-report-July2024.pdf>.

<sup>iii</sup> National Survey of Early Care and Education 2019, Child and Family Data Archive, available at <https://www.childandfamilydataarchive.org/cfda/archives/cfda/studies/37941>

<sup>iv</sup> [TEACH Early Childhood National Center](#) has partnerships in 23 states through which comprehensive scholarships are offered to ECE students to complete ECE degrees. Additionally, as students progress through their degree, they receive bonuses or raises through their ECE employer. Other states, such as Delaware and Washington have scholarship programs for ECE higher education students to help defray or fully cover the costs of obtaining an ECE degree.

<sup>v</sup> Wei, W., García, E., DiNapoli, M. A., Jr., Patrick, S. K., & Leung-Gagné, M. (2025). *In debt: Student loan burdens among teachers* [Brief]. Learning Policy Institute. <https://learningpolicyinstitute.org/product/student-loans-among-teachers-brief>

<sup>vi</sup> <https://rapidsurveyproject.com/wp-content/uploads/2024/10/STUPN0432-Factsheet-Provider-student-loan-debt-240924.pdf>