Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act

**ZERO-INTEREST FEDERAL LOANS TO INSTITUTIONS**

- Continued, broad-based federal access to capital is needed to assist institutions with the recovery.
- If smaller classes enroll this fall, and students that do enroll have greater need, institutions will sustain continued operational losses from COVID-19 for the next four years.
- We hope you will provide access for higher education access to low- or zero-interest federal loans to address our sector’s particular needs.
- Please make federal lending programs, such as the Paycheck Protection Program or the Main Street Lending Program, available to colleges and universities. Any programs that have a ceiling on employee numbers for eligibility should not include any student workers in the employee count.