

## TARIQ HABASH

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### EXPERIENCE

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#### **Student Borrower Protection Center, Washington, D.C.**

*Head of Investigations, September 2018 – Present*

- Co-founded and launched the Student Borrower Protection Center; established and developed a nationally recognized research and advocacy nonprofit; forged numerous formal organizational partnerships; facilitated institutional expansion across personnel and issue areas, oversaw administrative responsibilities and certain vendor contracts; manages Investigations Project scope of work, staff, allocation of resources to maximize project budget, and develops short and long-term project priorities to advance organizational goals
- Leads organization's investigative and policy work to shine a spotlight on administrative failures to address the student debt crisis, including uncovering abuses within the Public Service Loan Forgiveness program, identifying failures by the Department of Education to rein in predatory for-profit schools, increasing transparency throughout the mismanagement of the student loan system during the COVID-19 pandemic, uncovering emerging risks in student finance including new forms of high-cost consumer credit and debt, and developing briefs and analyses of the companies and practices that allow predatory schools to evade critical regulations and consumer protections, among numerous other failures across the student finance and higher education systems
- Advises the Executive Director and external stakeholders, including state regulators, state law enforcement officials, and federal and state policymakers, in addition to leading coalition efforts formulating objectives and priorities while considering political implications related to student debt cancellation policy, broader higher education policy, for-profit school accountability, and emerging risks in student finance
- Manages and organizes multi-day trainings, conferences, and briefings for regulators and law enforcement officials, developing presentations, issue briefs, policy memos, and recommendations providing innovative solutions to strengthen consumer protections and develop short- and long-term strategies related to emerging risks in higher education and student finance
- Develops briefings and presents to Veterans Service Organizations, legal aid attorneys, teachers' unions, and student membership organizations on federal and state student loan and higher education policy, including updates on rapidly changing policies related to student loan repayment during the COVID-19 pandemic
- Leads strategic planning focused on holding the student loan industry accountable through expert research, federal and state advocacy, coalition building, and strategic meetings to uncover the socioeconomic impact of the student debt crisis across the student loan market
- Supervises team members, interns, legal fellows, and academic experts on ongoing investigative strategy, policy and research development, social media presence, and website design and development; maintaining open lines of communication to promote team building and empower staff to accomplish broader organizational goals
- Supports organizational expansion through development and drafting of grant applications, procurement of contracts with strategic partners, designing the scope of work and interviewing potential job and intern applicants, and identifies new research and investigative opportunities while building organizational support around those efforts; including using federal and state transparency laws to uncover tens of thousands of pages of records across multiple investigations to provide evidence of breakdowns in the student loan system, bolstering the need for comprehensive reform
- Provides expert technical assistance to federal and state policymakers on pending regulatory and legislative proposals related to student debt and consumer protection; advises federal and state legislators, law enforcement officials, state regulators, and press, while regularly testifying across the country on student debt issues, income share agreements, for-profit school abuses and regulations, forced arbitration, private student loan debt, lead generators, cohort default rate manipulation, predatory debt collection practices, and other consumer protections in higher education

#### **The Century Foundation, Washington, D.C.**

*Policy Associate / Senior Policy Associate, January 2016 – September 2018*

- Conducted groundbreaking research on the widespread use of forced arbitration by for-profit schools to evade law enforcement oversight, ultimately cited in the proposed and final borrower defense rule leading to new critical consumer protections
- Successfully uncovered rampant failures by the Department of Education under Betsy DeVos during the re-recognition of the failed accreditor ACICS

- Facilitated comprehensive FOIA and investigative research to boost transparency of borrower defense claim filings, uncovering the first ever breakdown of claims by institution
- Supported the drafting and strategic planning to secure a \$2 million grant to expand the scope of work for on higher education policy
- Led research tasks supporting numerous historical analyses of legislative and regulatory landscape of student debt and for-profit school accountability
- Drafted public comments on various federal and state regulations to related to student debt, accreditation, state authorization, and institutional accountability
- Worked in partnership with allies across student and borrower advocacy organizations, legal aid, institutions, and other stakeholders to develop new insights into higher education accountability using student testimony, investor calls, and financial disclosures
- Coordinated across policy teams to convene a working group of academic experts to develop recommendations for providing community colleges with the appropriate financial resources, co-authored final research paper of the working group
- Uncovered and analyzed communications pointing to conflicts of interest potential unethical practices of political appointees within the Education Department

**Lumina Foundation, Washington, D.C.**

*Policy Intern*, September 2015 – December 2015

- Developed reports, briefs, presentations, public remarks, and long-term deliverables for the Federal Policy Program, Student Financial Support Strategies Program, and the Today's Students Campaign
- Led a project within the Today's Student Campaign to develop narrative-style deliverables, including student stories, for policymakers
- Drafted issue briefs and analyzed existing research on Children's Savings Accounts and municipal, state, and private financial empowerment models to inform the Foundation's Affordability Benchmark
- Edited, analyzed, and developed chapters of the video series on the History of Federal Student Aid
- Produced long-term research project on current federal policies and reforms in higher education
- Briefed executive team, directors, and stakeholders on current and future policy objectives related to Goal 2025
- Attended Congressional hearings, briefings, and outside conferences related to student aid, federal policies, outcomes-based funding models, and overhauling the credentialing system

**New England Board of Higher Education, Boston, MA**

*Policy Researcher*, August 2014 – June 2015

- Led research project assessing costs and benefits of reducing time to degree for various student populations by institution type
- Analyzed and reported data gathered through Google Analytics to improve the Board's website traffic strategies, student resources, and search engine optimization
- Collaborated with the President and Director of Policy on efforts related to the Higher Education Innovation Challenge grant project, catalyzing New England higher education institutions innovative student success strategies
- Researched and analyzed key trends, promising practices, and inter- and intra-state policies in higher education across New England
- Synthesized and presented policy briefs to key stakeholders including institutions and policymakers

**Department of Housing and Residential Life, University of Miami, Coral Gables, FL**

*Project Coordinator*, July 2013 – August 2014

- Conducted qualitative research and statistical analysis through on-campus surveys of students and staff to assess areas for future development within First Year Experience program
- Managed the operations and budget for the multi-day hiring process of Resident Assistants across six residential buildings that house thousands of students
- Managed an overflow of 200 first year residential students while running day-to-day operations at an off-campus location, ensuring that students maintained access to critical resources including transportation, food, emergency services, and on-campus programming
- Created and presented diversity and inclusion, safety, and student engagement training modules to student employees overseeing housing and residential life on campus
- Briefed and reported to the Director of Student Life, and presented to the Vice President of Student Affairs and the Dean of Students

## ENGAGEMENTS

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### **Biden For President**

*Convener and Drafter, Education Policy Committee, September 2020 – November 2020*

### **Parkside Civic Association**

*Treasurer / Recording Secretary / Board Member, January 2018 – Present*

- Fundraises for civic association events and meetings
- Manages civic association budget and collect dues from community members
- Organizes community Homeowners Associations (HOAs) in negotiations with developers in the community to create a Community Benefits Agreement (CBA) in coordination with ANC elected officials to limit displacement of long-time residents within the community and guarantee for equitable benefits for all residents
- Facilitates meetings and take notes with community members across civic association neighborhoods, ANC elected officials, City Councilmembers, Department of Transportation, National Park Service, law enforcement, energy companies, developers, and other stakeholders

### **New Leaders Council**

*Senior Policy Advisor, 2017 – 2018*

- Advised cohorts on policy recommendations around student debt cancellation and higher education accountability
- Managed and edited the annual research report from NLC fellows focused on education, workforce, and economic development
- Presented at New Leaders Council annual conference as an expert on consumer protection and education policy

### **Florida DNC: Get Out the Vote 2016**

*Volunteer, October 2016 – November 2016*

### **Charlie Crist For Governor**

*Volunteer, May 2014 – July 2014*

## EDUCATION

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**Harvard Graduate School of Education, Cambridge, MA**

*Master of Education, May 2015*

Higher Education Policy

**University of Miami, Coral Gables, FL**

*Bachelor of Arts, May 2013*

Economics and Political Science Double Major  
Pi Sigma Alpha National Political Honor Society

## SELECTED PUBLICATIONS

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[Broken Promises: How the Department of Education's Failures and Industry's Abuses Deny FFEL Borrowers Public Service Loan Forgiveness](#)

*Lead Author, Report* – Student Borrower Protection Center (December 2020)

[Affirming Accountability: How the Biden Administration Can Stop the Shady Companies Helping For-Profit Colleges Evade Responsibility for Driving Students into Default](#)

*Lead Author, Issue Brief* – Student Borrower Protection Center (December 2020)

[Broken Promises: The Untold Failures of ACS Servicing](#)

*Co-Author, Report* – Student Borrower Protection Center (October 2020)

[Broken Promises: Employer Certification Failure](#)

*Co-Author, Report* – Student Borrower Protection Center (August 2020)

[Shadow Student Debt](#)

*Lead Author, Report* – Student Borrower Protection Center (July 2020)

[The CARES Act Leaves Behind Millions of Student Loan Borrowers](#)

*Lead Author, Blog* – Student Borrower Protection Center (March 27, 2020)

[Student borrowers in Colorado should have greater protections against predatory practices](#)

*Co-Author, Op-Ed* – Boulder Daily Camera (December 6, 2019)

[Will Income-Share Agreements Be the Next Payday Loans?](#)

*Co-Author, Op-Ed* – The American Prospect (July 2, 2019)

[The Predatory Underworld of Companies that Target Veterans for a Buck](#)

*Co-Author, Blog* – Student Borrower Protection Center (February 1, 2019)

[Keeping the Promise of Public Service Loan Forgiveness](#)

*Lead Author, Report* – Student Borrower Protection Center (December 19, 2018)

[Policy Strategies for Pursuing Adequate Funding of Community Colleges](#)

*Co-Author, Report* – The Century Foundation (October 25, 2018)

[Home Loan Criteria Out of Sync with Today's Student Debt Reality](#)

*Lead Author, Issue Brief* – The Century Foundation (July 11, 2018)

[College Fraud Claims Up 29 Percent Since August 2017](#)

*Co-Author, Report* – The Century Foundation (May 30, 2018)

[College Complaints Unmasked](#)

*Co-Author, Report* – The Century Foundation (November 8, 2017)

[K–12 Private School Vouchers and College Pell Grants: An Ill-Fitting Comparison](#)

*Co-Author, Blog* – The Century Foundation (April 24, 2017)

[Have Student Loan Guaranty Agencies Lost Their Way?](#)

*Co-Author, Report* – The Century Foundation (September 29, 2016)

[How College Enrollment Contracts Limit Students' Rights](#)

*Co-Author, Report* – The Century Foundation (April 28, 2016)