



OFFICE OF THE VICE PRESIDENT – GRADUATE AND UNDERGRADUATE AFFAIRS
AND VICE PROVOST – EQUITY, DIVERSITY AND INCLUSION

OFFICE OF THE PRESIDENT
1111 Franklin Street
Oakland, California 94607-5200

October 21, 2025

CHANCELLORS
ACADEMIC COUNCIL CHAIR PALAZOGLU
LABORATORY DIRECTOR WITHERELL
ANR VICE PRESIDENT HUMISTON

Re: Systemwide Review of Proposed Presidential Policy on Education Loan Practices

Dear Colleagues:

Enclosed for systemwide review are proposed revisions to Presidential Policy on Education Loan Practices.

The federal Consumer Financial Protection Bureau (CFPB) issued guidance on [§ 1026.46\(b\)\(5\)](#) Regulation Z clarifying that their supervisory authority extends to school entities when they offer private education loans as defined in section 140 of the Truth in Lending Act, 15 U.S.C. 1650. While the regulation's definition of private education loan has included loans, Income Share Agreements, billing plans, and other agreements; the update on CFPB's authority newly acknowledged inclusion of institutions of higher education. As a result, legal counsel recommended that UC's current Education Loan Practices Policy be updated to include programs that provide extension of credit, namely deferred tuition plans. At present, UC has one deferred tuition plan, a pilot program at UC Davis, that meets the definition of a private educational loan.

The purpose of UC's Educational Loan Practices policy is to ensure the protection of students through our systemwide assessment of educational loans. Policy revisions were drafted by legal counsel in consultation with Student Financial Support, Budget Analysis and Planning, and Institutional Advancement. The key issue is the inclusion of Deferred Tuition Plans, plans covered under the existing federal regulation on private education loans and which must conform to federal rules. The inclusion of these plans in the policy ensures the protection of students through a systemwide assessment of educational loans.

Systemwide Review

Systemwide review is a public review distributed to the Chancellors, the Chair of the Academic Council, the Director of the Lawrence Berkeley National Laboratory, and the Vice President of Agriculture and Natural Resources requesting that they inform the general University community, especially affected employees, about policy proposals. Systemwide review also includes a mandatory, 90-day full Senate review.

Employees should be afforded the opportunity to review and comment on the draft policy. Attached is a Model Communication which may be used to inform non-exclusively represented employees about these

October 21, 2025

Page 2

proposals. Systemwide Labor Relations at the Office of the President is responsible for informing the bargaining units representing union membership about policy proposals.

We would appreciate receiving your comments no later than **January 30, 2026**. Please submit your comments to Shawn.Brick@ucop.edu. If you have any questions, please contact Shawn Brick at Shawn.Brick@ucop.edu.

Sincerely,



Yvette Gullatt

Vice President for Graduate and Undergraduate Affairs
Vice Provost for Equity, Diversity and Inclusion

Enclosures:

- 1) Draft Presidential Policy on Education Loan Practices (clean copy)
- 2) Draft Presidential Policy on Education Loan Practices (tracked-changes copy)
- 3) Model Communication

cc: President Milliken

Provost and Executive Vice President Newman

Executive Vice Chancellors/Provosts

Executive Vice President and Chief Operating Officer Nava

Executive Vice President Rubin

Senior Vice President Bustamante

Vice President Brown

Vice President and Chief of Staff Kao

Vice President Lloyd

Vice President Maldonado

Academic Council Vice Chair Scott

Vice Provost Varsanyi

Vice Provosts/Vice Chancellors of Academic Affairs/Personnel

Deputy Provost Lee

Associate Vice President Matella

Associate Vice President McRae

Associate Vice Provost Brick

Deputy General Counsel Woodall

Assistant Vice Provosts/Assistant Vice Chancellors for Academic Personnel

Senior Principal Counsel Sanchez

Senior Counsel Kim

Deputy Chief HR Officer and Chief of Staff Henderson

Executive Director Anders

Executive Director Lin

Executive Director Menezes

Chief of Staff Beechem

Chief of Staff Levintov

Chief Policy Advisor McAuliffe

LBL Chief Human Resources Officer Crosson

Director Chin

Director Garcia

October 21, 2025

Page 3

Director Medina

Director Weston-Dawkes

Associate Director Dicaprio

Associate Director Soria

Associate Director Woolston

Assistant Director LaBriola

Policy Analyst Durrin

Program Policy Analyst D'Agostino

Policy Advisory Committee