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More about Klamath youth to the sea

Lombardo Tracker

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Tourists outraged after making shocking discovery at natural landmark: 'This is seriousl disgusting. This isn't just public land; it is sacred land.'

Visitors and guides stumbled upon an instance of vandalism at Coyote Buttes North in northern Arizona, and a Reddit user [shared](#) an image of the problem in the [r/Hiking](#) subreddit.

The photo shows that a visitor appeared to have carved the initials "S+A" onto the wall of The Wave, a massive rock formation in Coyote Buttes North. It, along with Coyote Buttes South, is considered part of the Paria Canyon-Vermilion Cliffs Wilderness.

This 112,500-acre stretch of wilderness is [managed](#) by the Bureau of Land Management, making it federally protected land.

"This isn't just public land; it is sacred land. This is seriously disgusting," one user [wrote](#), acknowledging the region's historical significance and the natural beauty that inspired Congress to [designate](#) it as land worth protecting.

It is so protected that one typically needs to go through a fairly exhaustive [permit](#) process even to visit the area.

Vandalism of any form is rarely acceptable, and it is usually considered illegal.

Environmental vandalism, in general, is something that should be condemned and called out everywhere it is seen, whether on federal land or elsewhere.

Preserving the natural beauty of the environment is crucial to ensuring [future generations can appreciate it](#). Protecting natural areas also helps ensure they can continue to provide habitats for the animals that call them home.

Those who destroy such beauty, such as by cutting down [trees](#) or carving their names into the surrounding [flora](#), should be reported to the proper authorities.

"It's frustrating that this place is one of the hardest to access for visitation and still these people vandalized it. They went through all the work to get there and felt the need to make their mark known above all others as if the place belonged to them," [wrote](#) another user on the post.

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**The Supreme Court just handed Trump his biggest victory of his second term**

[https://currently.att.yahoo.com/news/supreme-court-just-handed-trump-220000195.html?.tsrc=daily\\_mail&uh\\_test=1\\_11&.tsrc=daily\\_mail&segment\\_id&cid=crm\\_-1295960-20250716-455--A&bt\\_user\\_id=1zO74Ql2ujKoF0yspxXBQJk%2BdKATjCm0HtXCoTspdwG3ybR%2FSMUQ60tCT%2Fu9Sgf&bt\\_ts=1752655352009](https://currently.att.yahoo.com/news/supreme-court-just-handed-trump-220000195.html?.tsrc=daily_mail&uh_test=1_11&.tsrc=daily_mail&segment_id&cid=crm_-1295960-20250716-455--A&bt_user_id=1zO74Ql2ujKoF0yspxXBQJk%2BdKATjCm0HtXCoTspdwG3ybR%2FSMUQ60tCT%2Fu9Sgf&bt_ts=1752655352009)

**The Supreme Court's Latest Gift to Trump Is a Dark Turning Point**

<https://www.yahoo.com/news/supreme-court-latest-gift-trump-100000005.html>

### **A living shoreline, built one oyster at a time**

“From the eelgrass-lined shallows of Southern California to the tide-sloshed inlets of Puget Sound, scientists and restoration teams are betting on a humble bivalve to do more than just survive. Placed in the right context, oysters and their habitat partners, like eelgrass and cordgrass, can buffer waves, trap sediment, increase biodiversity, and create living, shifting edges that grow with the coast. But success is far from guaranteed. Restoration teams are grappling with climate stress, crab invasions, and a coastline crowded with human activity. They’re also experimenting with just how much grey infrastructure this local species needs to stand taller in the path of waves and sea level rise. Can these tiny creatures — and the scientists who study them — hold the line? ...” [Read more at Knee Deep Times.](#)

### **Teeny tiny trackers take to the water**

“For biologists around the world, the invention of small, portable acoustic, radio, and satellite tracking tags has revolutionized their understanding of where animals go and how they live. But limitations in the technology mean they’ve only studied a fraction of underwater life, says Robert Lennox, a biologist at Dalhousie University in Nova Scotia. Consider, for instance, the delta smelt (*Hypomesus transpacificus*). These slender, silvery fish — which average just 6.5-centimeters (2.5-inches) long — are found only in California’s Sacramento-San Joaquin Delta. To help the fish recover, scientists want to restore the delta and manage how water flows across the land, as well as boost the population with hatchery-raised smelt. But to concentrate their efforts on what will benefit the fish the most, scientists still need to answer some pretty fundamental questions about how smelt use their delta. Now, however, breakthroughs in tagging technology are opening a window into the lives of smelt and other small swimmers — a shift some scientists say could transform our understanding of the underwater world’s more minute creatures. ...” [Read the full story at Biographic.](#)

### **Klamath River Accord signed by groups from around world**

“The First Descent was more than an achievement for youth from tribes along the Klamath River. As part of the celebration for the 30-day, Source-to-Sea 310-mile journey, the Indigenous youth along with others from river basins around the world signed the first-ever Klamath River Accord on Sunday. The accord is described by officials as “a call to action for dam removals and a halt to new construction of dams across the globe.” Along with Indigenous youth, it was signed by tribal leaders and allied organizations from multiple river basins around the world — including Chile, Bolivia, New Zealand, China, and the United States. Signing of the Klamath River Accord was the culmination of a two-day “Global Free Rivers Symposium” held in Requa, Calif., which is located near where the Klamath River reaches the Pacific Ocean. It followed the first Source-to-Sea descent of the Klamath River by multi-tribal youth that celebrated the largest dam removals in U.S. history. ...” [Read more from the Herald & News.](#)

### **Restoration begins on Klamath River tributaries following historic dam removal**

“Restoration work is now underway on five key tributaries of the Klamath River following the largest dam removal and river restoration project in US history. The effort aims to support the recovery of native fish populations, including salmon, that once thrived in the [watershed](#) spanning northern California and southern Oregon. Design and engineering firm Stantec, working as a subcontractor for Resource Environmental Solutions (RES), is leading the

restoration design of Beaver Creek, Jenny Creek, Spencer Creek, Camp Creek, and Scotch Creek. These streams were partially submerged for more than a century due to dam reservoirs. The last of four hydroelectric dams was removed in 2024 as part of the Klamath Hydroelectric Settlement Agreement (KHSA), reopening more than 400 miles of fish habitat. The removal marked a key milestone for tribal nations, anglers, and conservation groups that advocated for river restoration. The Klamath River, once home to the third-largest salmon population in the western US, suffered sharp declines due to habitat loss caused by the dams. ... ” [Read more from International Water & Power.](#)

### **The west's Megadrought might not let up for decades, study suggests**

“A megadrought has sapped water supplies, ravaged farms and ranches, and fueled wildfires across the American Southwest for going on 25 years. Not in 12 centuries has the region been so dry for so long. Now comes worse news: Relief might still be decades away. According to new findings published in the journal Nature Geoscience, the dry spell is no mere bout of bad luck, no rough patch that could end anytime soon. Instead, it seems to be the result of a pattern of Pacific Ocean temperatures that is “stuck” because of global warming, said Victoria Todd, a doctoral student in paleoclimatology at the University of Texas at Austin who led the new research. That means the drought could continue through 2050, perhaps even 2100 and beyond — effectively, Ms. Todd said, for as long as humans keep heating up the planet. ... ” [Read more from the New York Times.](#)

**SEE ALSO:** [Relief From Drought in Southwest U.S. Likely Isn't Coming, According to New Research](#), from University of Texas

### **Report: Proposed Tucson data centers would guzzle water, eat power**

“A data center project near Tucson will use the equivalent of about two golf course’s worth of water a year once fully built out, a new draft agreement between city and Project Blue released Monday says. The data center complex proposed near the Pima County fairgrounds and another within the city limits would become both the top water and electricity user in the area, officials said. The Tucson City Council is expected to discuss Project Blue for the first time during its afternoon study session on Aug. 6. No action will be taken at the meeting because the discussion is for information only, City Manager Tim Thomure said Monday. The first action the council must take will be to consider annexation of the the 290-acre parcel of land near the fairgrounds. That could happen when the council meets Aug. 19 and be final by October, the city says. ... ” [Read more from the Arizona Daily Star.](#)

### **'House appropriators OK cuts to Interior, EPA, other agencies**

“House Appropriations subcommittees approved three fiscal 2026 bills Tuesday with significant cuts to energy, environment and climate initiatives. The House Interior and Environment Appropriations Subcommittee passed its bill on a party-line 8-5 vote. The legislation would slash funding for the Interior Department, EPA and other environmental agencies, though not as deeply as proposed by President Donald Trump’s budget plan. Subcommittee Chair Mike Simpson (R-Idaho) noted the legislation has funding for EPA grants that support water infrastructure and reduce air pollution. In addition, it targets several agency rules for the power sector. “The bill doubles down on rolling back burdensome and costly regulations from the prior administration,



and it helps unleash American energy and domestic mineral development,” Simpson said. ... ”  
[Read more from E&E News.](#)

**NOAA was developing a way to predict extreme rainfall — until Trump officials stopped it**  
“The Commerce Department has indefinitely suspended work on a crucial tool to help communities predict how rising global temperatures will alter the frequency of extreme rainfall, according to three current and former federal officials familiar with the decision, a move that experts said will make the country more vulnerable to storms supercharged by climate change. The tool is part of the National Oceanic and Atmospheric Administration’s Atlas 15 project — a massive dataset that will show how often storms of a given duration and intensity could be expected to occur at locations across the United States. The project was intended to be published in two volumes: one that would assess communities’ current risks, and a second that would project how those risks will change under future climate scenarios. The release of Atlas 15 had been long awaited by civil engineers, regional planners and other groups that use NOAA’s precipitation frequency estimates to develop regulations and design infrastructure. Many parts of the country rely on decades-old data to determine their rainfall risks, and there is no authoritative national dataset of how rainfall and flood threats will rise in a warmer world. ... ” [Read more from the Washington Post.](#)

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- **California tribes warn of rising food insecurity** after the USDA cut a program supplying fresh, local food. In Humboldt County, the Hoopa Valley Tribe is [scrambling to support its seniors and farmers.](#)
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Review | A personal investigation of Indigenous history on Martha’s Vineyard

In “Nothing More of This Land,” journalist Joseph Lee writes about the past, present and future of the Aquinnah Wampanoag.

Read in The Washington Post: <https://apple.news/AEyP4m33MSUaBWAUdDwpJ0g>

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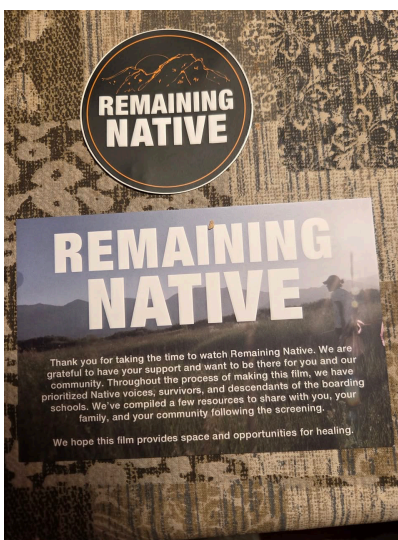
From Ian Zabarte:

**The link is to registration for the NRC public meeting to remove limits on radiation exposure:** Please register and provide comments.

<https://events.gcc.teams.microsoft.com/event/d9bb152c-e2ae-49b2-a0f4-3303c1b25b1b@e8d01475-c3b5-436a-a065-5def4c64f52e>

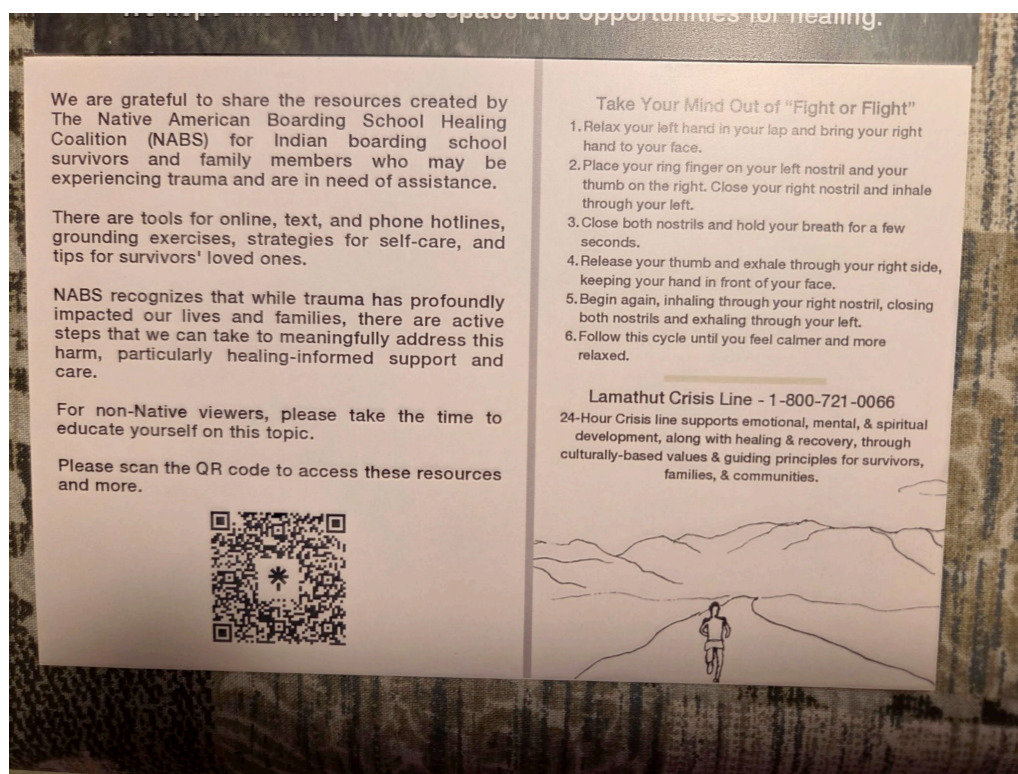
More information is at: <https://www.nrc.gov/pmns/mtg?do=details&Code=20250860>





### Patricia Lynch

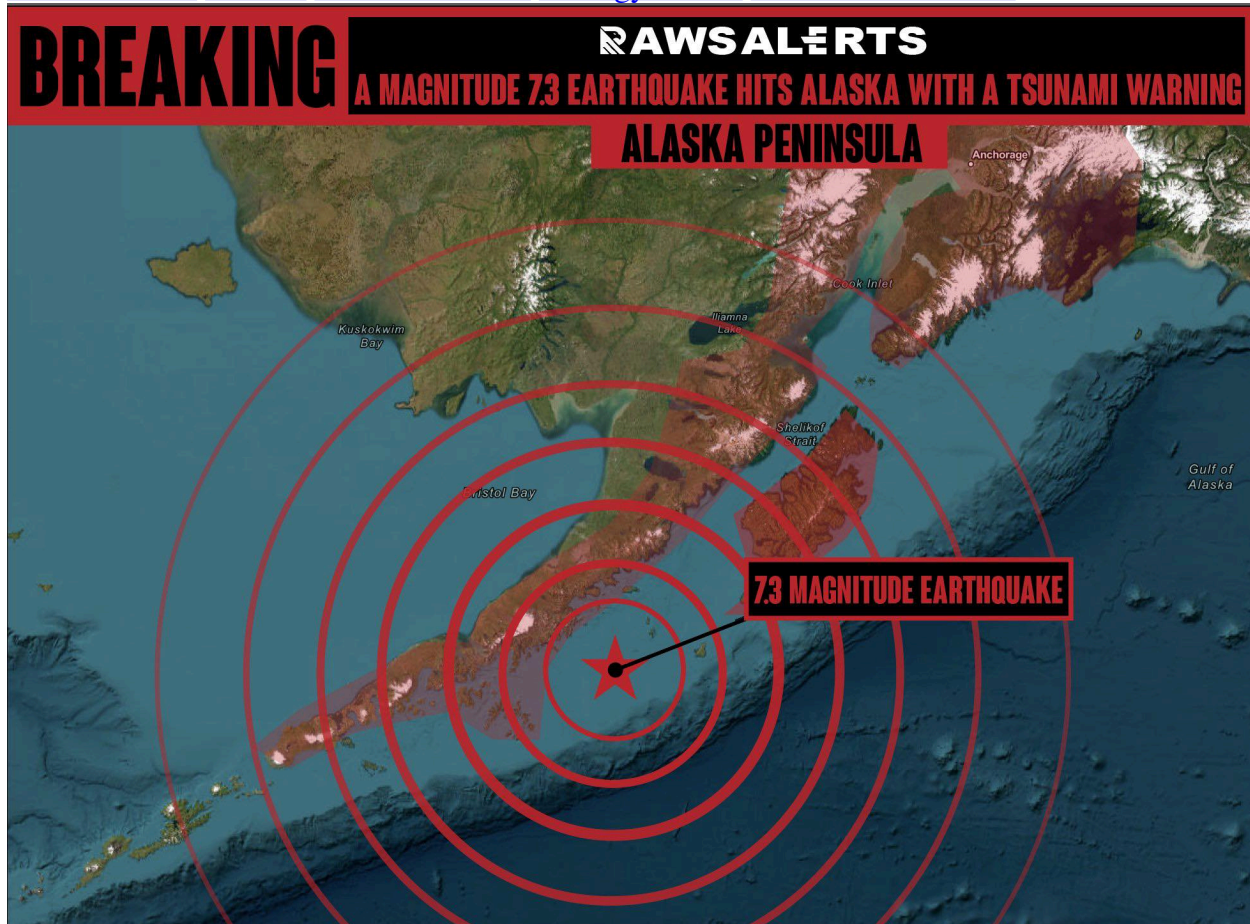
Yesterday we drove out to Yerington, NV, with Chris Archer, Hilary's mom, to attend a **showing of the documentary "Remaining Native"** which is about Ku Stevens' ( a 17 year old Piaute) who created a Remembrance Run to honor his great grandfather's running away from the Stewart Indian Boarding School 50 miles away in Carson City. His great grandfather was 7/8 years old when he was removed from the Yerington Piaute Reservation and placed in the school. He ran away three times and they didn't make him go back after the last escape. Ku was contacted by Paige Bethmann, a Mohawk filmmaker, who heard about what he was going to do and wanted to film it. The result is a powerful movie about Ku's desire to attend the University of Oregon as a runner and a tribute to all victims of Indian boarding schools. Beth, Ku and his parents were there to answer questions and there were quite a few tears in the audience. We had a nice Mexican dinner at El Superior restaurant afterwards. For those of you who know my friend Cheri Emm, Ku's father is her cousin. It was a moving experience and you can learn more by googling the movie or Ku Stevens. We hope to join the Remembrance Run (walk for us) in the future.



## SOMTOM

Russia's discovery of 511 billion barrels of oil in Antarctica's Weddell Sea could spark a global showdown. The massive find violates the spirit of the 1959 Antarctic Treaty, which bans mining. Experts fear it's a strategic move masked as science, challenging decades of environmental protection.

[#AntarcticaOil](#) [#Russia](#) [#GlobalTensions](#) [#EnergyPolitics](#) [#EnvironmentalRisk](#)



## Rachel Hurley

Sirens are currently blaring across parts of Alaska following a tsunami warning triggered by a powerful 7.3 magnitude earthquake off the state's coastline. The U.S. Tsunami Warning Center has issued the alert for a broad stretch of the Alaska Peninsula, warning that a tsunami capable of significant coastal inundation is either underway or expected imminently. Residents in affected areas are advised to take immediate precautions, as dangerous flooding and strong, potentially life-threatening currents could persist for several hours after the first wave arrives. This is still developing.

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Nationally, today is “Good Trouble Lives On”, a day to respond to attacks on our civil and human rights, the targeting of marginalized communities and to remind us all the power lies with the people. So what are you doing?

[Stewart Indian School](#) ·

Follow

Recently the Bureau of Indian Affairs approved the transfer of over 50 boxes of Stewart Indian School archives from the Nevada State Museum to the Stewart Indian School Cultural Center & Museum. Our amazing Curator Chris Ann Gibbons and volunteers like Ms. Dianne Williams here are thoughtfully going through the archives and giving them some much needed love. They are dusting, cleaning, and rehousing in museum appropriate archival packaging. This collection has sat dormant for decades and we are excited at the Stewart stories hiding in this collection. Thank you to our wonderful volunteers and the Bureau of Indian Affairs! Stay tuned for new stories which emerge as a result of this project.

The Stewart Indian School Cultural Center & Museum is open to the public Mondays-Fridays 10 am to 5 pm. There is no admission to visit the museum or take the self-guided walking tour of the Stewart Campus.

[Nevada Department of Native American Affairs](#)



House releases Interior-EPA spending bill with deep cuts

“House Republican appropriators unveiled their fiscal 2026 funding legislation for the Interior Department and EPA, with steep cuts proposed for both agencies. The bill would approve about \$38 billion for agencies under its purview, nearly \$3 billion below the fiscal 2025 amount. Interior would get about \$14.8 billion and EPA would be funded at \$7 billion, a 23 percent cut for the environment agency. The legislation is, however, more generous than the president’s budget request. The bill would appropriate about \$9.2 billion above what the White House requested. The Interior and Environment Appropriations Subcommittee will meet Tuesday to

mark up the bill as lawmakers race to fund the government before the Sept. 30 deadline. Congress did not pass final appropriations bills last year, instead leaning on continuing resolutions. ... ” [Read more from E&E News](#).

ICYMI: Klamath River Accord calls for the halt of new dams, supports removal efforts

“On Sunday, July 13, the first-ever Klamath River Accord was signed by Indigenous youth, Tribal leaders and allied organizations from multiple river basins around the world, including Chile, Bolivia, New Zealand, China and the United States. Rios to Rivers, a nonprofit organization, said in a press release that the call to action is for dam removals and a halt to new construction of dams across the globe. The Klamath River Accord was the culmination of a two-day “Global Free Rivers Symposium” held at the mouth of the Klamath River, following the first source-to-sea descent of the Klamath River by multi-tribal youth that celebrated the largest dam removals in history on that river. ... ” [Read more from KRCR](#).

More about Klamath youth to the sea

Indigenous youth complete first descent of undammed Klamath River from source to sea

“On July 11, several dozen Indigenous youth from the Klamath Basin and beyond completed a historic 310-mile, month-long source-to-sea “first descent” of the recently undammed Klamath River beginning in Oregon and ending at the mouth of the river on the Yurok Reservation. “As the youths, ages 13 to 20, approached the sand spit adjacent to the Klamath’s mouth in their bright-colored kayaks, tribal elders, family members, friends and supporters waved and cheered them on,” according to a press statement from Rios to Rivers. “I feel so proud to have completed this trip, and am feeling grateful for the support of my family and the fact that I got to honor my grandma’s legacy in her fight for dam removal,” said Ke-Get Omar Dean V, 18, a member of the Yurok Tribe. “We got to complete this journey because of the people that came before us and ensured a free-flowing river.” ... ” [Read more from the Daily Kos](#).

SEE ALSO: [Native American teens kayak major US river to celebrate removal of dams and return of salmon](#), from ABC News

Lombardo Promise Tracker: What pledges has the governor kept in his first two years?

<https://thenevadaindependent.com/nvleg/2025/promise-tracker>

2025 Lombardo Veto Tracker: Governor breaks own record after rejecting 87 bills <https://thenevadaindependent.com/article/2025-lombardo-veto-tracker-bipartisan-ballot-drop-box-bill-rejected>

Nevada Policy Tracker: A quick guide to key issues in the 2025 legislative session

<https://thenevadaindependent.com/nvleg/2025/policy-tracker>

Trump’s law reshapes federal loans and Pell Grants, impacting college students

The law sunsets a loan program for graduate students and makes short-term workforce training eligible for Pell Grants.

by [Amy DiPierro and Michael Burke | EdSource](#) July 9, 2025, 6:20 a.m.

This story was [originally published](#) by EdSource. [Sign up](#) for their daily newsletter.

The domestic policy law signed by President Donald Trump will have major implications on how students in California and across the country pay for college, with analysts describing it as the most consequential federal higher education legislation in decades.

The most significant changes will impact access to federal loans and borrower repayment plans. The law also amends Pell Grant eligibility standards, expands qualified expenses for 529 college savings accounts, and is expected to raise the endowment tax on a few private universities, including Stanford.

Republican lawmakers [say](#) their suite of higher education policies aims to make college more affordable and reel in student debt while broadening access to career and technical education. Critics [warn](#) the package's financial aid measures will do just the opposite, making higher education more expensive for low- and moderate-income students.

"This is the biggest set of changes to higher education policy in America since at least 1992," said Robert Kelchen, a professor of higher education at the University of Tennessee, noting that the Higher Education Act hasn't been reauthorized since 2008. "In this reconciliation bill, there are effectively pieces of legislation that congressional Republicans have been working on for years."

The Grad PLUS program will stop accepting new borrowers

The federal Grad PLUS program, loans which make it possible for graduate students to borrow up to the cost of attendance minus other financial aid, will stop accepting borrowers this time next year. Current borrowers, however, will be grandfathered in and allowed to continue accessing those loans.

Graduate students will still have access to direct unsubsidized federal loans, but the bill caps those at \$50,000 per year for students in professional programs, such as those studying to become lawyers or doctors, and most other graduate degrees at \$20,500 per year.

The changes will reduce access to graduate school, particularly for low-income students who don't have other funding options, said Melanie Storey, president and CEO of the National Association of Student Financial Aid Administrators, a nonprofit membership organization representing financial aid professionals at colleges across the country. "Very capable students who come from more modest backgrounds may be unwilling to pursue graduate or professional education."

Some of those students may borrow from private lenders, but those loans "won't come with the same kinds of terms and conditions and protections that a federal loan has," she added.

The University of Southern California may be hit particularly hard by the loss of those PLUS loans. "They have so many graduate programs, and they have a lot of students who do not get financial aid," Kelchen said.

The Grad PLUS program disbursed about \$2 billion to students at California colleges and universities in the 2023-24 school year, federal data shows.

Lower caps on Parent PLUS loans will limit borrowing

Under the federal Parent PLUS loan program, parents used to have the ability to borrow up to the total cost of a student's college education. A new cap starting July 2026 will limit borrowers to \$20,000 per year and a lifetime maximum of \$65,000 per student. Supporters [argue](#) that borrowing limits will slow rising tuition.

Parent PLUS loans have been “the loans of last resort” for students whose parents don't qualify for private loans because of their credit, Kelchen said, so reducing the borrowing limit may hit students with substantial financial need the hardest. A brief by the Education Trust [characterized](#) them as “a double-edged sword for Black borrowers” in particular, who tend to have fewer resources to pay for college due to long-standing inequities in wealth and income.

Capping the Parent PLUS program will likely either “discourage students from attending college or limit their choices,” Storey said.

Institutions will need to get creative to ensure low-income and first-generation students can continue enrolling, said Emmanuel Guillory, senior director of government relations at the American Council on Education.

“It's hard to say that institutions will just find a way to make up the difference and will offer more institutional aid for low-income students to help them be able to cover the cost,” he said.

Former students' earnings will determine loan access

The reconciliation bill puts postsecondary programs to a new test: In order to access federal student loans, alumni must earn more than peers who didn't study for the same degree.

Congressional Republicans say the idea is to hold colleges and universities accountable for what alumni ultimately earn when they join the workforce. Loosely, for a given field of study, an undergraduate degree program can continue accessing federal loans if the median earnings of former students exceed the median earnings of high school graduates in the same state. Graduate programs maintain access to federal loans by comparing former students to similarly situated bachelor's degree holders.

“It's a really significant step towards the kind of focus on educational outcomes that we have seen both Republicans and Democrats talk about in recent years,” said Clare McCann, policy director at the Postsecondary Education & Economics Research Center. But McCann said it's problematic that the measure [doesn't apply a similar standard to undergraduate certificate programs](#).

An [analysis](#) by Preston Cooper, a senior fellow at the right-leaning American Enterprise Institute, found that many associate degree programs could lose access to student loans, although associate degree students may be less likely to finance their educations in the first place.

“The promise of a lot of these programs is that you shouldn't have to borrow,” Cooper said. “I kind of think that if these programs do have earnings outcomes that are so low, we probably

shouldn't be giving students loans for those programs, because it's very unlikely that they'll be able to repay their loans in full."

SAVE, other repayment plans will close to new borrowers

The repayment terms will also change, reducing the number of plan choices to just two: a standard repayment plan and the Repayment Assistance Plan, which ties payment size to the borrower's income. Supporters [argue](#) that doing so simplifies the options available to borrowers while putting them on a path to repay loan balances in full.

Most existing income-driven plans will later close to new borrowers, including the popular Saving on a Valuable Education (SAVE) plan, a Biden administration [initiative](#) aimed at lowering monthly payments. In California, about 600,000 borrowers are enrolled in the SAVE plan, according to the Student Borrower Protection Center.

"For most borrowers, their payments will be drastically more expensive on a monthly and annual basis," said Aissa Canchola Bañez, policy director of the Student Borrower Protection Center.

Loan deferments for economic hardship will be eliminated, and new limits will be placed on forbearance.

Lawmakers nixed a Pell proposal that worried colleges

The version of the reconciliation bill passed by the U.S. House of Representatives would have increased academic credit requirements per semester to be considered a part-time or full-time student under the Pell Grant program. That proposal sparked concern among officials at [California State University](#) and the [University of California](#) that tens of thousands of their students would receive less money from Pell — or would lose eligibility altogether because they don't take enough classes each term.

The universities may now breathe a sigh of relief: The final law makes more incremental adjustments to Pell, such as making students who receive full scholarships from other sources ineligible for Pell.

Students can use Pell for short-term workforce training

Starting in July 2026, Pell Grant recipients will be able to spend their awards on educational programs that last more than eight but less than 15 weeks at accredited institutions. Supporters of extending Pell to shorter programs say doing so will make educational programs [more accessible](#) to adult students who are already in the workforce.

Kelchen said workforce Pell Grants have gained traction among a broad spectrum of policymakers due to frustration regarding the value of a college degree. "The goal is, by trying to encourage short-term credentials, you get people in through [an educational program] fast and back out into the economy," he said.

But some are skeptical about the return on investment of weeks-long credential programs. Wesley Whistle, a project director who monitors higher education policy at the left-leaning think

tank New America, said student earnings after completing short-term certificate programs “aren’t good on average” and that even when they do boost earnings, the positive effect “tends to fade after a year or two.” Researchers with the Institute of Education Sciences reported [similar findings](#).

Families with 529 plans will have more spending options

The law also makes [several changes to 529 plans](#), investment accounts typically used to save money for college, in which earnings are tax-deferred and withdrawals for qualified educational expenses are tax-exempt. The new law, starting in 2026, adds items including tutoring, standardized testing fees and some educational therapies to the list of qualified expenses while students are in K-12. After high school, the law also allows funds to be used for some professional credentials, not just college.

Researchers at the Brookings Institution have found that 529 plans [mainly benefit wealthy families](#) while costing the federal government billions in tax revenue. “Low-income people don’t have enough money to be able to save in this way,” McCann said.

In California, the state’s 529 plan — ScholarShare 529 — [managed more than \\$15.6 billion](#) in more than 439,000 accounts as of June 2024.

A few selective universities will see an endowment tax hike

Critics, including the [American Council on Education](#), have also warned that another provision of the law — increasing the endowment tax at a relatively small number of private universities from 1.4% to as much as 8% — could indirectly reduce the institutional financial aid available to their students. However, [proponents argue](#) that elite colleges hoard wealth while charging students exorbitant tuition. Based on their current endowment-to-student ratios, Stanford University and the California Institute of Technology would likely be among the universities to see a tax increase, while the University of Southern California, with its much larger student body, would probably be exempt.

<https://www.berkeleyside.org/2025/07/09/trumps-law-reshapes-federal-loans-and-pell-grants-impacting-college-students>