READINESS ASSESSMENT · FRAMEWORK & OVERVIEW

OBBBA Readiness Assessment

A comprehensive diagnostic and roadmap — know your exposure, act with confidence

Executive overview

The One Big Beautiful Bill Act's (OBBBA) major provisions took effect July 1, 2026, converting federal policy into direct financial, enrollment, and eligibility exposure at the institutional level. The OBBBA Readiness Assessment gives leadership a clear, evidence-based picture of where the institution is exposed, how ready each office is, and exactly what to do next — sequenced against the deadline. It is both a diagnostic and a plan: a maturity-scored readiness scorecard and a prioritized, owner-assigned roadmap.

Why act now

DATE	WHAT HAPPENS
Jan 1, 2026	Revised endowment excise tax applies (tax years beginning after 12/31/2025)
Jul 1, 2026	Loan caps, Grad PLUS elimination, RAP & Standard repayment, Pell changes, Workforce Pell, and the earnings-accountability framework take effect
~Jul 1, 2027	First program earnings-accountability results published
Jul 1, 2028	Existing borrowers must transition off legacy income-driven plans (auto-enroll in RAP); earliest accountability penalties

THE COST OF INACTION

- A program can lose federal Direct Loan eligibility after failing the earnings test — with real enrollment and revenue consequences.
- Graduate and professional enrollment can soften as Grad PLUS disappears and borrowing caps bind, pressuring net revenue.
- Families surprised by financing gaps late in the cycle create yield and reputational risk.
- Institutions that wait will be reconfiguring systems and defending data under deadline pressure, with little margin for error.

WHAT THE ASSESSMENT DELIVERS

- **Clarity.** A precise read of where the institution is exposed — and where it is already ready.
- **A score.** A maturity rating for each readiness domain, rolled into an overall readiness scorecard the board can absorb at a glance.
- **A plan.** A prioritized, owner-assigned roadmap sequenced against the 2026–27 deadline.
- **Capacity.** Optional hands-on support to execute the plan, not just receive it.

Assessment scope — the eight domains

The assessment examines every area OBBBA touches, so exposure isn't missed at the seams between offices.

	DOMAIN	WHAT WE EXAMINE	"READY" LOOKS LIKE
01	**Financial aid systems & packaging**	Award logic and loan-limit/RAP/Pell configuration for 2026–27; testing status	Reconfigured, tested, and validated before awarding
02	**Student & family communications**	Plans to reach affected students and Parent PLUS families	Proactive, segmented communications ready to deploy
03	**Enrollment & financing strategy**	Counselor readiness; graduate/professional net-revenue exposure; Workforce Pell fit	Accurate financing guidance and modeled enrollment impact
04	**Academic program accountability**	Programs near the earnings benchmarks; aid concentration; contingency plans	Known at-risk programs with an improvement/contingency plan
05	**Career outcomes & data**	Coverage and reliability of first-destination and earnings data	Complete, benchmark-aligned outcomes data by program
06	**Finance, tax & board oversight**	Endowment-tax applicability; eligibility exposure; board reporting	Exposure quantified; tax status confirmed; board informed
07	**Data integrity & governance**	Reproducibility and defensibility of program-level data; reconciliation	Governed, documented, reproducible program data
08	**Staffing & capacity**	Ownership, turnover, and specialized-skill availability	A named owner and the capacity to execute on schedule

The readiness maturity model

Each domain is scored on a four-level maturity scale, giving leadership a consistent way to see progress and target the next level.

LEVEL 01

Unaware / Reactive

No clear owner or plan; exposure unknown; program and outcomes data undefended.

LEVEL 02

Aware / Developing

Aware and started, but incomplete, uncoordinated, or dependent on individuals.

LEVEL 03

Defined / Managed

Coordinated plan with owners; systems configured and tested; data reproducible.

LEVEL 04

Optimized / Ready

Monitored and continuously improved; program outcomes actively managed; fully defensible.

The readiness scorecard

The assessment produces a scorecard rating each domain 1–4, with an overall readiness rating and priority flags. It becomes the institution's baseline and the tracker for progress. Illustrative structure:

DOMAIN	MATURITY (1–4)	PRIORITY
Financial aid systems & packaging	—	—
Student & family communications	—	—
Enrollment & financing strategy	—	—
Academic program accountability	—	—
Career outcomes & data	—	—
Finance, tax & board oversight	—	—
Data integrity & governance	—	—
Staffing & capacity	—	—
Overall readiness	—	—

Our approach

01 **Initiate**

Confirm scope and sponsor, issue the data request, identify contacts in each office, and set the schedule.

02 **Discover**

Conduct structured interviews across every affected office and review key data, systems, and current-state documentation.

03 **Analyze**

Score each domain against the maturity model; quantify financing and enrollment exposure; check endowment-tax applicability; assess program-level accountability risk and aid concentration.

04 **Prioritize**

Rank gaps by risk and urgency, separating what must be fixed before 2026–27 from what can follow, each with a clear owner.

05 **Report & roadmap**

Deliver the scorecard, exposure analysis, and a sequenced roadmap, and present an executive readout to leadership.

Data & inputs we review

- Program inventory and CIP coding; enrollment and completer data; graduate outcomes/first-destination data.
- Aid packaging configuration and the systems that produce it; Pell and loan rule setup.
- Program-level federal aid concentration; endowment and student-count data for the tax check.
- Data governance artifacts: definitions, documentation, reconciliation, and reporting methodology.

What you receive

- **Executive exposure summary.** A concise read of institutional exposure and readiness for the cabinet and board.
- **Readiness scorecard.** Maturity by domain with an overall rating and priority flags.
- **Program accountability risk register.** Programs near the benchmarks, with aid concentration and contingency notes.
- **Financing & enrollment exposure analysis.** Graduate/professional and Parent PLUS exposure and its revenue implications.
- **Prioritized roadmap.** A sequenced, owner-assigned plan with target dates against the 2026–27 deadline.
- **Department action briefs.** Focused guidance for each office that must execute.
- **Executive readout.** A leadership presentation of findings, exposure, and the plan.

Engagement options

OPTION	WHAT'S INCLUDED	DURATION	BEST FOR
Focused Readiness Review	One or two highest-risk domains; targeted scorecard and quick-win actions	~2–3 weeks	A fast, low-cost confidence check
Comprehensive Assessment	All eight domains; full scorecard, exposure analysis, and roadmap	~4–6 weeks	Meaningful graduate/professional or data exposure
Assessment + Implementation	The comprehensive assessment plus hands-on support to execute (IRaaS, systems, governance)	Ongoing	Institutions that need capacity to act, not just a plan

Typical timeline

PHASE	ACTIVITIES	TYPICAL DURATION
Initiate	Scope, sponsor, data request, scheduling	~3–5 days
Discover	Interviews and data/system review	1–2 weeks
Analyze	Maturity scoring, exposure and program-risk analysis	1–2 weeks
Report & roadmap	Scorecard, roadmap, and executive readout	~1 week

Roles & responsibilities

WHAT WE PROVIDE

- Experienced assessors across financial aid, IR, the registrar, career services, and finance; the framework, analysis, scorecard, and roadmap; and an executive readout.

WHAT WE NEED FROM YOU

- A named institutional sponsor and points of contact in each affected office.
- Access to program, enrollment, completer, outcomes, and aid-configuration data under appropriate agreements.
- Time for focused interviews and a readout session with leadership.

What the assessment typically surfaces

- Programs sitting just below the earnings benchmark where a modest outcomes improvement changes eligibility.
- Aid packaging not yet reconfigured or tested for the new rules.
- Thin or low-coverage outcomes data that cannot substantiate a program if challenged.
- Program-level data that cannot be reproduced or defended, and undocumented, person-dependent methodology.
- No named owner or coordinated plan — readiness stalled behind day-to-day work.

Outcomes & success measures

- Leadership knows exactly where the institution is exposed — and where it is already ready — with a maturity baseline.
- A defensible data foundation and a concrete, sequenced plan against the deadline.
- Clear ownership and a board-ready view heading into the most consequential aid-policy change in a generation.

Why CampusWorks & Dynamic Campus

End-to-end reach across systems and reporting; cross-office authority; institutional memory that doesn't leave; and experience across many institutions and SIS platforms — so the assessment leads directly into support if you want it.

NOTE: Some OBBBA provisions are still being finalized through Department of Education rulemaking; the assessment reflects current guidance and is updated as details are confirmed. It is a planning engagement, not legal, tax, or compliance advice.

Get started

Know your exposure. Act with confidence.

Let's scope a readiness assessment and map your OBBBA exposure before the deadline sets the pace for you.

CAMPUSWORKS + Dynamic Campus