

SBPC Emerging Scholars Program

The SBPC Emerging Scholars Program seeks to support and elevate the research of young scholars working on issues related to student loan debt and the student debt crisis. Leveraging the resources and networks of SBPC, the Emerging Scholars Program aims to help lay the foundation for the next generation of student debt researchers across disciplines and to produce high-quality, actionable research on the education financing market.

SBPC Emerging Scholars will enjoy unique access to student loan policy experts at the SBPC and beyond. In addition, SBPC Emerging Scholars will have the chance as desired to access proprietary datasets managed by the Student Loan Law Initiative, a partnership between the SBPC and the University of California. Those datasets include the following:

- **The University of California Consumer Credit Panel (UCCCP)**, a proprietary longitudinal dataset of anonymized consumer credit information from one of the three nationwide credit reporting agencies. The UCCCP contains tradeline information for approximately 40 million consumers from 2004-2021. This includes a nationally representative 2 percent sample of U.S. adult consumers with credit records and a 100 percent sample of consumers residing in California.
- **The Student Loan Servicer Historical Dataset**, a proprietary dataset consisting of anonymized student loan-level records from a large servicer that has spent decades handling federal loans.

Using these resources, SBPC Emerging Scholars will generate new insights regarding the student debt crisis. As part of the Emerging Scholars Program, SBPC Emerging Scholars will produce the following over the course of 1-2 academic years:

- At least one academic paper that can be submitted to a journal and/or used on the academic job market;
- At least one presentation of the academic paper; and
- Periodic blog posts and/or issue briefs and memoranda intended for a public audience and/or policymakers regarding student loan debt, as determined in collaboration with SBPC staff.

SBPC Emerging Scholars need not be quantitative empiricists, and may instead work in fields such as legal research. However, they must be in or have recently graduated from a graduate program such as a JD or PhD program.

SBPC Emerging Scholars will be expected to commit ~5 hours per week to this work, and can receive grants of up to \$5,000 to support their research, as determined on a case-by-case basis.

SBPC Emerging Scholars will be expected to design and propose their own research agenda with consultation from SBPC staff, and to execute on that agenda independently with periodic oversight.

Applications for the Emerging Scholars program are rolling, and there is no deadline or cycle for applications. To be considered for this program, applicants should submit a brief (1-page maximum) introduction and research agenda, including a brief statement on their educational and research background, the main focus areas and research questions they hope to answer through this opportunity, and how this research connects to existing research or policy conversations and debates. Applicants should also submit a CV or resume.

For any questions or more information, please contact emergingscholars@protectborrowers.org

Applications from persons of color, LGBTQI persons, women, and persons with disabilities are strongly encouraged.