

The third part of the attack on the environment is the unfunded mandates law that the 104th Congress has already passed. This bill says that the Federal Government cannot ask State governments to enforce environmental laws unless the Federal Government provides the funding necessary to implement and enforce them. While the bill does not affect current laws, we would not have our Safe Drinking Water Act, Clean Water Act, or Clean Air Act if this law had been in place 25 years ago.

The final piece of the four-part attack is the so-called takings legislation. This legislation is based on the premise that anybody can do anything they want on their land, regardless of what the impact is on their neighbors, their community, and their country. Senator DOLE's takings bill forces the Government to pay cash to landowners who are asked to do something to protect the environment, such as putting a filter on a smokestack or not cutting trees within 50 feet of a river. Essentially, the bill forces the Government to pay a landowner not to pollute, not to harm endangered species, and not to fill in wetlands. Since our Government has a deficit already, it is clear that the proponents of takings legislation believe that the bill will force the Government to allow polluting since we cannot afford to pay people to stop.

This is only the tip of the iceberg. There are other bills to open hundreds of thousands of acres of wilderness to mining and oil drilling, perpetuate the golden giveaways in the 1872 mining law, turn over more public land to subsidized ranchers, and suspend environmental laws that regulate national forest logging. I am afraid that we face a difficult challenge protecting the environment in the 104th Congress. But I know that the environment is important to the American people. And I believe people will not tolerate these attacks. Everyone who shares even a remote concern for the environment and the world our children will inherit needs to be aware of the efforts underfoot. There are many ways that Americans can come together to stop the antienvironment effort. The people of this country did not ask this Congress to turn back the clock. They should not try and we should not let them.

#### STUDENTS ACROSS THE COUNTRY EMPHASIZE THE IMPORTANCE OF FEDERAL COLLEGE AID

Mr. KENNEDY. Mr. President, as we continue to navigate the budget process and make difficult decisions about spending cuts, we must look harder at our priorities and make sure that our choices are sensible.

It is easy to fall into the trap of looking at budget numbers in an abstract way and forget about the very real consequences that cuts in student aid will have on young men and women in this country.

The most compelling arguments for the preservation of student aid are

made by the recipients of that aid whose lives have been changed for the better by the education they have received. My office has received over 1,500 statements from students or former students responding to the proposed cuts of that aid. Almost to a person, they say that aid is crucial. I ask unanimous consent that a sample of these statements may be printed in the RECORD. The States where these students live or attend college are listed, but other identifying information has been removed.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

##### ALASKA

When my oldest sister went to college grants were offered to lower income students. Today, loans are the only offers in abundance. Education for America's future is not a priority. It should be.

##### ALABAMA

(1) After having gone bankrupt and losing a lot of my material goods in 1993, college did not appear to be in any way even close to an option. At that time I was not familiar that someone of my age could even apply for financial aid. I did apply. I was awarded with financial aid. I have been on the president's honor roll now for three out of five quarters at the University of Alabama-Birmingham. My major is Social Work with an emphasis in working with people with disabilities. I am also learning sign language. With the internalized experiences that I now have—in putting my life back together—I have too much to offer the field not to go in that direction. I hope one day to open a vocational training center in wood working and welding for the deaf. I will succeed.

I can certainly empathize with congressional constituents in attempting to cut the budget. It cannot be an easy task I know. But the last place that I would think that you would want to cut would be education.

##### ARIZONA

(1) I am now a Junior at the University of Arizona, and I am studying Material Science and Engineering. I come from a single parent household, and at the age of 18, I left home because my mother could not afford to keep up the rent on the home we lived in. Without the financial aid I get, I would have to work about 30 hours a week instead of the 12-15 hours that I do work now in order to support myself. Living with my mother's boyfriend is not an option because we do not see eye to eye on many things, and living there would put too much undo strain on all parties involved.

I am a first generation American of Mexican descent, therefore my mother didn't attend college and from what I have heard, my father didn't graduate from high school. I have an opportunity to be the first member of my entire extended family to attend a university and earn a degree. Financial aid is vital to my survival here.

I know there are more out there with my story, so please don't cut financial aid, it will hurt those of use who really need it. I can't afford to work many hours and go to school at the same time; not when I am working for an Engineering degree.

(2) My story is quite simple, really. I would not have gone to school without student aid. It is just that simple.

I graduated in 1993 from the University of Tulsa with a BS in Economics. I graduated Magna Cum Laude and Phi Beta Kappa. Currently, I am employed as a market analyst with WiTel, the fourth largest telecommunications company in the US.

None of these opportunities would have been possible without the SEOG and Pell Grants I received. My father was working class and only had an income of \$16,000/yr while I was in college. I worked 30 hours a week at various jobs, including a pawn shop and a financial planning firm, to cover my living expenses through school. Without the grants, however, my only option for paying tuition would have been loans. Mind you, I took \$8,000 in loans to cover tuition that was not paid by my grants, so I did not get a free ride. But borrowing much more than that would have made college costs prohibitive.

I am a pretty pragmatic person. Considering today's job market for college graduates, I could not have justified borrowing \$15,000 or \$20,000 to go to school as my earning potential would not have been enough to cover my loan payments upon graduation. Furthermore, there was no guarantee of a job upon graduation. Borrowing that amount of money would have been a poor risk. Without federal support, my life would not have succeeded as it has. Please support continued funding for student loans.

##### CALIFORNIA

(1) I grew up in rural California in a town called Laytonville. My high school consisted of 180 students. I graduated with 35 other individuals, about 10 of whom have gone on to postsecondary education. Of those people, I don't know of one who would be able to continue their education without federal financial aid. Due to unsustainable logging practices, the Laytonville economy (which used to be based on logging) is almost non-existent. The few legal jobs available are in education or in catering to the needs of wealthy tourists or the marijuana farmers that support most of the town. By continuing my Stanford education, I hope to be able to make meaningful contribution to society. I hope to work to improve the logging practices that destroyed the economy of my hometown.

My father commutes three hours a day to work as a paralegal and my mother makes under \$15,000 a year as a clerk in a clothing store. They cannot afford to pay for my education. Without federal support I would have to return home and choose between dodging police helicopters to make a decent living growing marijuana or barely subsisting on the wages of a gas station attendant. I have worked hard to reach Stanford. I would hate to have to spend the rest of my life knowing that my government was more interested in making missiles to sell overseas than in helping me to make a meaningful contribution to my country.

(2) I cannot even begin to express my gratitude to the programs that have allowed me to have the financial ability to pursue my education. Everyday I feel so fortunate to be able to have this opportunity. I always knew that I would go to college, but I never really thought about what a financial burden it could be.

My mother depends on her meager income and assistance from our immediate family to keep us financially stable. She came to this country from the political oppression of Vietnam in search of a better future. But, as her daughter, I wonder if it is any better for her as she endures 12-hour days, six days a week, as a manicurist, with no vacation, no health insurance, and no pension. My mother waits by the mailbox everyday to see if my financial aid will be as helpful next year as it has been this year. She has given up on her future and knows that she must work to survive. But, for me, she hopes not just for survival, but possibilities. When I was a child,

she would grab my hand and feel them to see if they were calloused like hers. Her one wish is that the hands of her children will be free of those callouses and they will be able to use their minds, rather than be condemned to a life of hard labor.

That is what it comes down to. You are talking about more than just monetary amounts; you are talking about possibilities. With the price tag of around \$13,000 to go to a University of California school, those with meager incomes are alienated from the institutions of higher learning. This is not right.

Why should children try if there will be no one to recognize the pure merit of a desire to learn? Take something else away, but do not take away the opportunity for people to better themselves.

#### COLORADO

My husband and I have an adopted 17 year old son, just beginning his senior year of high school. He wants very much to attend college. My husband is a blind customer-service representative for a large company. Just before Christmas, my husband's company told him and some other employees that if they wanted to keep their jobs they would have to take a rather large pay cut. From the beginning, we did not feel that the public schools in this area could give our son the basics in education that he needed. We elected to spend our money on his tuition and thought that he would be able to apply for aid when he got ready to consider college. We struggled to put our son through private school, from kindergarten through high school, because we feel that a good education is a worthwhile expenditure. It is all we can do to handle our bills, especially now with the pay cut. I just do not see how our son can manage to attend college if aid is not available.

I am certain that there are other families who feel that education is a vital part of the future of our country. How can we have leaders if our children can't get the education they need to prepare them? Please do not cut aid to students.

#### GEORGIA

1) In 1994, I made the decision to quit my job, leave home, and borrow \$10,000 to finance my first year of education as a returning graduate student. My situation is not unusual. Because of the demands of graduate study most students are required—either by department regulations or by the demands of their workload—to abandon their sources of income.

Before arriving at my decision—to abandon my home and income—I had to be sure that my debt would be manageable both during and after my graduate education. Had the current structure not been in place, I would not have been able to seek my degree. America would have had one less instructor to help our students be competitive and one more bartender to mix drinks and pour beer.

As a teacher, I will not be making the doctor's salary quoted by Rep. Goodling. To me, a \$100 to \$400 increase in loan payments is not "pennies a month." My situation is not the exception, but the rule. Please leave the loan system intact. Do not prevent those of us who need it most the chance to improve ourselves and, through our work, improve the nation.

2) My name is David Lamar Brand, Jr., and I am a second year student at Mercer University School of Medicine in Macon, GA. If it were not for federal subsidized student loans, I would not have been able to attend college. My parents, who themselves never attended college, were not able to finance my education. With the help of need-based student aid including scholarships, grants, work-study, PLUS loans, and federal subsidized student loans, I attained a Bachelor of

Science in Engineering degree from Tulane University in 1989. Without the help of the student loans I would have been just another high school graduate looking for a mediocre job.

Currently in medical school, I am still depending on student loans for my survival. This year alone I borrowed nearly \$36,000 to finance my tuition, books, equipment, and personal expenses. At the end of my medical education I will owe approximately \$250,000 including my loans from college and the accrual of interest on my current unsubsidized loans.

I leave you with two thoughts. The first being that the interest subsidized by the federal government will be repaid later in the form of tax dollars that I as a doctor will pay for the rest of my life compared to the tax dollars from the high school graduate with a mediocre job that I would have been if it were not for these loans. Please do not deny others the same opportunities that I had.

Second, we must remember that education is the gateway to a better life for disadvantaged youths and adults. If we do not provide help to those seeking an education, we will end up paying for it with some other type of government assistance. Do not deny an affordable education to those who need this assistance. This country would lose many great minds and achievers if that were to happen.

#### IDAHO

1) I'm a veterinarian who is completing a second degree (Ph.D) so that I can teach veterinary medicine and conduct research in reproductive physiology.

Vet school required taking out very large loans. Although I worked at regular and work-study jobs throughout four years of college, I graduated \$26,000 in debt and very tired. I have been working 80-100 hours weekly for 4 years trying to get my PhD. I am now looking at entry-level teaching jobs that pay \$25,000 yearly, and post-doctoral positions that pay even less.

I consider myself very fortunate to be able to do what I have done with my life and I would never complain about a system that allows me the freedom to do this. It's been great—but I know that paying back my loans will be a struggle for me, and for many like me. I think we should encourage education and not make financial aid more limited than it is now. I urge Congress to take responsible action to continue federal funding of student aid.

#### ILLINOIS

I come from an underprivileged background: I grew up on welfare in an atmosphere of drugs and severe domestic violence. I never received any incentive or support (financial or emotional) from my family to attend college. I financed my education myself, and worked very hard as a college student. I graduated from the University of California at Berkeley as the valedictorian of my department (summa cum laude with a 4.0 GPA). I decided to pursue a Ph.D. so that I could become a teacher and inspire students to improve their lives and the world around them as my college professors had inspired me.

The University of Chicago, whose tuition and living expenses total more than \$30,000 per year (more than my parents' income combined), is only affordable due to assistance from the Javits Fellowship. If this fellowship is eliminated, I WILL HAVE TO QUIT GRADUATE SCHOOL!

Elimination of the Jacob Javits Fellowship will force many of the best, most talented humanities graduate students in this country out of school and prevent us from achieving our goal of improving society through education. Please, do not let this happen.

#### INDIANA

1) I'm writing to protest the proposed financial aid cuts for higher education.

I am a single parent who struggled from 1986 through 1990 to earn my BA in sociology, and I have a son who will be applying to college next year.

During my undergraduate career I worked 10-30 hours per week in a factory in addition to taking a full course load. I am also the sole parental role model for my two sons, now aged 21 and 16. At that point there had already been substantial cuts in federal financial aid. I am now strapped with a sizable student loan debt!

With the planned cuts, I am worried that my sons futures may be jeopardized by lack of financial aid. Please remind Congress that student aid is the key that unlocks the financial door to education.

2) As a mother of five with husband on disability/retirement income, I can only work enough hours to provide food, shoes, and haircuts. The kids are all above average students and I expect them to earn scholarships as well as handle part-time jobs, but this will not cover the total costs of college.

My oldest daughter attends Loyola U. of Chicago which costs \$19,900 a year. A \$4,000 a year scholarship was needed to allow her to attend. Next year our second daughter is going to Ball State . . . once again only possible because of financial aid.

Without financial aid both daughters would be working at McDonald's without much of a future in sight. Help keep my family's dreams alive.

#### IOWA

1) I live in Iowa City, and I grew up in rural western Illinois. My parents were poor and I did not know anything about financial aid when I graduated from high school in 1968. Because I thought I would not be able to afford college, I went to junior college for a year and then decided to get involved in the changes going on around me.

I got involved with my community and homeless people. I worked and lived with homeless people as a Catholic worker in the midwest. When I was 35 years old I decided I really needed to have an education.

I went to a junior college for a year on financial aid and worked at night as a switchboard operator. Then I went to Marycrest College in Davenport, Iowa and got a degree in Social Work. I continued to work nights at the hospital as a switchboard operator and continued to go to school. I would not have made it through school if it had not been for the financial aid I received.

2) I was born and raised on a small dairy farm in Iowa—the same quarter section farm on which my father was born and raised and still lives; the same farm which my great-grandparents purchased when they emigrated from Germany in the 1870's. As the eldest of five children, I worked alongside my parents on the farm from an early age. My parents went to work full-time when they graduated from 8th grade—my father as a farmer and my mother as a domestic worker. As most loving parents do, they wanted their children to have a better life than they had, so they were supportive of our educations. Even with all the farm work there was to be done, we still had time to study.

When I was a high school student and began to speak of attending college, my parents sadly and gently informed me that college was an impossible dream. The University was too far away (this was Iowa State University in Ames, Iowa, just 180 miles from where we lived), it was too expensive, and "people like us" just didn't go to college.

I was a National Merit Scholar, a member of the National Honor Society, and I graduated from high school with a 4.0 gpa.

I did win several scholarships, but without the other student aid I received—including grants, work-study, and guaranteed student loans—I would never have been able to attend even an inexpensive state university. My parents were only able to contribute less than \$1,000 to my education.

I graduated with honors and distinction from Iowa State in 1985. I earned a National Science Foundation Fellowship and received a Ph.D. at the Massachusetts Institute of Technology in 1991.

Cutting financial aid for undergraduate and graduate education will make it much harder, and in some instances, impossible, for people from working class and working poor backgrounds to receive formal educations and to "move up the socio-economic ladder" in this society.

#### KANSAS

Although I was a class salutatorian, a Kansas state scholar, and a National Merit semifinalist, I could not have attended college without financial aid. I worked from twenty to forty hours a week, attended classes, and valiantly tried to participate in extra-curricular activities. Without financial aid, I would not have made it. Even with some aid I struggled quite a bit: not with classwork, but with finances.

I went to the University of Kansas. I remember wishing so hard that I could audition for plays there, or play my clarinet in the band—but I had to work, and work every day. It took me five years to obtain my undergraduate degree, even though I'd started my undergraduate years as an Honors student and a Watkins-Berger scholar.

I hope that you will enhance student financial aid and not reduce it at all. I met some students from working class families at the university level, but most students came from more privileged backgrounds. Lucky people who have not known hunger sometimes do not understand what it's like to have very little in a land of plenty, and they overlook the needs that they have not known. I worry that lawmakers may choose to remain ignorant and ignore the needs of intelligent people who lack money. I think that self-supporting students deserve governmental support as they strive to create opportunities beyond birthright.

#### KENTUCKY

I am originally from Knox County, Kentucky. Knox county is a very poor county in the southeastern part of the state. I suppose that in most people's mind Knox County would be their vision of "Appalachia." Although most of my extended family graduated from high school, no one had attended college before.

Because of my disability, I believed that if I were to succeed in fulfilling my dreams, I needed to go to college. We did not have any money to pay college tuition, books, room and board or any of the other expenses typically incurred by college students. Like most other folks in Knox County, we worried about food and housing from month to month.

Thanks to student aid programs (and the support of many people), I work every day and continue to pay back those student loans. I'm very thankful for that opportunity. Without the student aid support I would not have attended college at all. I can only speculate on my fate if I had not been able to take advantage of federal student aid programs. Because of my disability, socio-economic status, and other social factors, I would suspect that I would still be in southeastern Kentucky dreaming my dreams—without any means to fulfill them.

#### MARYLAND

1) I am a 26 year old single black male who is the first in my family to come this far in

education. Most of the funding for my undergraduate education came from federal financial aid. Any money saved, earned, or given from my family went to supplement the federal aid.

My funding for medical school is solely dependent upon financial aid, without which school would be an impossible goal for me. Even when financial aid is given it is usually just to cover school costs, i.e. tuition and fees, etc. So covering costs for basic needs such as food, shelter and clothing becomes a hardship. I am not selfish in thinking that I am the only one who have these difficulties in trying to better themselves. If financial aid is cut the government will be doing all of us a dis-service.

2) I'm a native of Baltimore and come from a blue-collar background (proudly, I might add); my father has been a barber for most of his life; my mother stayed at home to care for me and my brother when we were in school. I got a great deal out of my early education; I grew not only intellectually, but also as an individual. I decided to continue my education and go to college.

I was a first generation college student. I qualified for almost every form of federal student aid and after graduation I owed approximately \$5,000. I went to graduate school so that I could "give back" to a community which gave me so much. After I received my degree I had a total of \$32,000 in debt.

Now it's 1995, and I've done what I set out to do. I currently work at the Catholic University of America in Washington, DC in the Career Services Office. My salary, unfortunately, has not eased the financial burden of my debt. Consider this: I've been paying my student loans, on time, for almost 5½ years; I still owe approximately \$27,000 dollars. I've paid, to date, over \$18,000 in student loans on a balance of \$32,000, and I still owe \$27,000! There is something wrong with this! If the Republicans get their way, I'll be considered a lucky one. There's got to be a better way. Imagine what my payments would be if the interest had begun accruing on the receipt of the loans.

Many of the people in my generation are probably not going to be able to afford to send their children to college. A college education will be something for the elite few, not the majority of the people. Someone like myself, who had the desire to attend college and the obstacles to prevent that from happening, won't be able to go. If we want to remain a country of opportunity, then we must make opportunities not only available, but available to everyone.

3) I am currently a senior majoring in theater who will have \$20,000 in debt when I graduate. If Stafford Loans are eliminated, or if there are any cuts in my student aid, my future education plans will be impacted. My future education plans are to work after graduation so that I can pay off my loans and then return to school for an Masters in Fine Arts. I would like to teach another generation of theater professionals.

Senator Kennedy, when you talk on Capitol Hill to other members of the Senate, please tell them that cuts in student aid will cause me to have to drop out of school because the aid, especially the loans, make it possible for me to continue my education without having to do without some of the other essentials like food.

#### MASSACHUSETTS

1) Two years ago I discovered that I had a tumor on my spinal cord. My life as a ship-builder ended that day and my life as a student began again. I applied for Federal financial aid and received a Pell Grant and a \$700 scholarship. In January of 1994 I started my first semester towards an Associate's Degree in Civil Engineering. I have been attending

school on a fulltime basis (as my impairment allows) ever since. I have re-applied for another grant for the next fall semester. I have also applied for a grant in my son's name, who with any luck, will be my classmate next semester.

My illness has wiped out my family's savings and the income from my job. To make a long story short, it hasn't been a very productive or pleasant two years since the first operation. If it hadn't been for the Pell Grant and the scholarship I received, the devastating effects of my illness would have been compounded. Because of them my life has a new direction, and my children have a chance at furthering their education as well. To lose these benefits now would be like sentencing my kids to prison. They have suffered enough because of my misfortune. The Pell Grant and other grants and scholarships won't put them through Harvard, but they will at least afford my children the opportunities they richly deserve.

2) My mother always taught me that education was the key to advancement. She also made an example of this by returning to night school to receive her college degree as a single parent with three children. I am sure that financial aid had a significant part to play in helping her achieve her goal. My childhood was spent in subsidized housing and the food in my house was bought with food stamps. Though I never discussed money with her in my childhood, I have gleaned from later conversations with her friends that the four of us lived well below the poverty line. It is very clear to me that one of my mother's strongest motivations for pursuing her degree was to escape the welfare system, and I am positive that she could not have done that without government aid.

I, like my mother, believe that education is the key to advancement. Without the support of government aid, I would not have the opportunities to prove my theory. My mother died when I was thirteen and I have not spoken with my abusive father since I was four. Although I have legal guardians, they are not responsible for financing my own education. Since I am solely responsible for financing my own education, any deduction in grant monies or loans made available to students has far reaching repercussions for my future.

My dreams have brought me to where I am, and my hard work has kept me here. I urge you to do all that is in your power to help me and others like myself to continue to reach our goals. We are America's future, but without learning the proper tools in the present the future will be able to build will not be an improvement on today's world. Please don't stop us before we have begun. Please don't allow federal student aid to be cut.

3) It is difficult growing up when one's parents are separated, but my brother and I managed to do reasonably well despite financial limitations. We worked hard to save money for our college costs, delivering papers and mowing lawns. We worked at a beef packing plant during the summer before our junior years.

During my first year in college, I worked cleaning other students' rooms to help supplement the scholarships and minimal financial aid I received. At the beginning of my sophomore year a majority of these scholarships disappeared, as is the nature of most grants earned in high school competitions. I began working three simultaneous jobs on campus so that I could remain in college. The only advantage of this circumstance is that I certainly learned frugality, though I think I'd learned that in my first 18 years. If there were more financial aid, I might have

been able to work only two jobs, and dedicated more time to my studies. With less financial aid, there is no way I would have been able to obtain my degree.

## MICHIGAN

1) I am a law student at Syracuse University. I graduated from the University of Michigan undergraduate program. I am a 24 year old African American male. I was born and raised in Flint, Michigan (one of the worst places for a young minority to grow up). My father and sister are incarcerated, my other sister is a recovering crack addict and my mother is currently taking care of 6 grandchildren.

Over the years, I have tried to do all that I could for my family and am the first in my family to attend college. Without financial aid, this would not have been possible, and without continued financial aid I will not be able to pursue my dream of becoming an attorney. Where I am from role models carry guns, flash money, and kill over a pair of sneakers. There are many youngsters ready to fill the shoes of those "role models." I want those who choose to fill my shoes to have every opportunity and help to do so. Do not cut financial aid! If anything, increase it.

2) I was a migrant farmworker in the early 1970's in Texas. I traveled to Michigan, and in 1978 was accepted to the University of Michigan, Ann Arbor. Because of the poverty of my family, I've had to work very hard for every nickel that I've ever earned. I was also motivated and inspired by my teachers to look at education as my primary goal.

I have done this. I am a successful professional working at Grand Valley State University as an advocate for other students coming up the pipeline. In all cases financial aid is the bottom line issue on which decisions are to go to college.

Today, however, government tries to make education a commodity which only the rich can attain. Even in the 1970's I had to work 25-30 hours a week to support my education and continue to contribute to my family.

I knew that financial aid was the factor that made college possible for me. With the rising costs of tuition, every student must face this issue. The cost of a college education continues to rise much more quickly than the inflation rate. Students therefore must work to supplement their loans, and often stay many more than 4 years.

The burden of the costs weigh on students long after graduation. They must pay off expensive loans for years.

Let's not make financial aid a political issue. It should not become a political tool that helps to perpetuate poverty and create a permanent underclass.

An education not only help individuals become productive citizens, but also helps maintain America's high quality of life. As financial aid becomes more difficult to access, it is more difficult for me to convince young people that education is a worthwhile investment.

## MINNESOTA

I am currently a freshman at the Massachusetts Institute of Technology. It has been a dream come true to be able to attend this university. I am from a rural town in Minnesota, and no one in my high school usually goes farther than the Minnesota/North Dakota area for college. After being accepted here last year, I still thought that school at MIT was a dream that would not come true, because of the \$28,000 a year price tag.

After filling out every scholarship application I could find, I received awards of \$6,900 for this year, but that still left a big gap in finances. My parents make approximately \$45,000 a year, and I also have two younger siblings, so my parents told me they could

not help me for school other than transportation to and from school. After receiving my financial aid package, MIT assessed that my parents could pay approximately \$5,000, and I could pay approximately \$1,400, as well as \$2,500 in work study, and \$5,500 in government subsidized loans. This made MIT more affordable, but I still had to pay both my parent's and my portions of the bill. So, I worked over 65 hours a week last summer, saving every penny for school.

I made it through this year with not too many loans, but if government cuts are imposed, I may not be able to afford school here, especially if my loans are not subsidized while I am in school. I would have to take out loans to make monthly payments on other loans! Mounting tuition only adds to the problem.

I urge you and other members of Congress to keep supporting higher education to your fullest capabilities. Forcing bright students to leave good schools because of mounting costs not only cheats them out of a good education, it also cheats our country. I hope you will support America's future.

## MISSOURI

Here is my student aid story. I hope it helps.

I grew up in Joplin, Missouri—the eldest of three daughters in a lower-middle-class family. Neither of my parents was a college graduate, but my mother instilled in me a love of reading, which led me to pursue a B.A. in English at the University of Missouri/Columbia. Although my parents wanted me to go to college, they could not contribute very much. My first semester at U.M.C., on December 4th, my father committed suicide. I was devastated by his sudden death and considered dropping out of college. However, with the encouragement of many professors who felt that I had potential, I made it through college with government grants and loans—as well as countless part-time jobs—as a waitress, a maid, a cook, a technical writer, and a tutor. I graduated from college in three and a half years, and then earned an M.A. and a Ph.D. in English. Now I teach technical writing and literature at Kansas State University. I've paid back all of my loans.

In short, financial aid eventually allowed me to be self-sufficient, which in turn assured that my youngest sister could attend college "without" financial aid. Nobody wants to depend of government aid if funds are available elsewhere. Perhaps your children haven't needed it because your college educations ensured that you earned adequate salaries. But for those children whose parents haven't had the advantages of a college education, government aid is often essential.

## MONTANA

I am the director of Student Financial Aid at the College of the Great Falls in Great Falls, Montana. I am a graduate of Rice University in Houston, Texas. And to be frank, my degree would not have been possible without the benefit of Federal Title IV Aid. More important, in the course of my undergraduate career I borrowed—and REPAYED—\$2750 in Federal National Direct Student Loan monies, and \$5000 in Stafford Loans. In addition, I received Federal Pell Grants in each of the seven semesters that it took me to earn my B.A.

Beyond these resources I worked forty to fifty hours a week year-round to pay the remaining expenses of my college education because my parents could not afford to send me and my sisters to school at the same time.

Do I appreciate what I have received? Emphatically, yes! I know where my help came from. In return I have given the last ten years of my life to students working as a

student financial aid administrator to assist others achieve their educational dreams, as you helped me from 1980 to 1984.

I believe in this system: the federal, state, and institutional financial aid delivery system. I believe that educating this generation of Americans is the key to success of this nation in the next \* \* \*.

## NEW HAMPSHIRE

I am a sophomore at Dartmouth College and am extremely concerned about the Republican's proposed cuts to financial aid. Although Dartmouth is known for its wealthy student body, about sixty percent of its students are on financial aid, and couldn't possibly do without it. I belong to this majority of students who are in need of financial aid. Not only has financial aid allowed me to get an education that challenges and fosters my intellectual growth and curiosity, but it has allowed me to go to college. Without aid, I simply wouldn't even be able to go to any college.

I graduated from a high school that boasted of many graduates who have gone on to higher education. A friend and I both graduated fifth in our class. Her family is quite wealthy, so a Harvard tuition was a feasible investment. My family, on the other hand, could not even afford a state school education for me. Financial aid and federal loans make up all of my tuition.

When I was in high school, college was a viable dream. I knew that if I could demonstrate my intellectual capacity and potential, I would be able to continue my education from financial aid. If I had known that financial aid would be reduced and that I couldn't afford to go to college no matter how intelligent I proved to be, I wouldn't have been inspired to do as well. Are America's brightest students destined to receive only a high school education and work only menial jobs for the rest of their lives simply because they can't afford higher education?

## NEW JERSEY

1) I am a Junior at Princeton University. I am from Chicago and I attended a public high school located in the heart of the city.

My family has always taught me to work my hardest, regardless of the odds. I take great pride in saying that my family is very close. When it came time to apply to colleges, I wasn't even thinking of Princeton. My father then said to me, "you know, maybe you should start shooting for better schools." I thought I might as well give it a try. I applied and was accepted. It was the biggest thrill of my life. I had been recognized as someone who had worked hard enough to attend one of the best schools in the world.

The only way I could afford to attend Princeton is through financial aid, which makes up more than half of my tuition. Every day that I walk down the sidewalk to classes, I take a moment to appreciate my life. I realize that few are given this opportunity.

Reducing financial aid is the biggest mistake that Congress could make. I strongly support and trust our federal government, but reductions in federal aid would be a great injustice to that trust. Please find another place to make federal cuts because the federal financial aid program, and the student it serves, cannot afford it.

(2) I am an assistant professor of English at Princeton University and I am writing to express my dismay at the possibility that federal funding of student aid at both the graduate and undergraduate levels might be cut. I am the recipient of such aid—through student loans—at Howard University (where I earned my B.A.) and later at Stanford University (where I earned my Ph.D. in English Literature). Without those loans, I could

not possibly have earned my degrees, and would not now be one of the very few African-American female academics employed by an Ivy League institution.

I am one of eight children born to an African Methodist Episcopal minister and his wife. I was raised in western Pennsylvania in a small coal mining and steel mill region outside of Pittsburgh. While my father's salary was small, and my mother did housework for pay, all of my parents' children finished high school and four of the eight finished college. All of them did so with the help of some form of federally funded student aid: three of the four who finished college did so on the GI bill; I am the only non-veteran and the only one to have earned a Ph.D.

The way to that Ph.D. was neither continuous nor smooth. I have worked and attended school at the same time since I was in the 10th grade—I held clerical jobs at my high school during the school year (part-time), and worked in various local firms during the summers. But while I was accustomed to having to work and go to school at the same time, I found myself in great difficulty once I started undergraduate school. I worked 32 hours a week to pay for my education and dropped out of undergraduate school in the middle of my second year because I could not continue working the long hours and keeping my grade point average up at the same time. During the next eight years I worked various jobs in Washington, D.C.: I was a waitress, a line worker at the Government Printing Office, a bookstore clerk at the Smithsonian Museum of History Book store, a receptionist, secretary, and word processor at various research firms, and a night shift work processor at various law firms in Washington, D.C.

I could have continued doing clerical work, but I really wanted to finish my college education. To that end, I enrolled at Howard University and finished my undergraduate degree in June of 1979 because, and only because, I was able to borrow a subsidized undergraduate student loan that helped me pay for my tuition and fees at Howard. I worked 40 hours a week and took care of my child because while the loan helped me with my college costs, I still had to pay rent, buy groceries, pay for child care; in short, I had to work to sustain life for my child and myself, therefore, the loans were absolutely necessary in order for me to pay for and finish my college education.

During my first year of graduate school while at Howard University, I applied to Stanford University's graduate program in English and was accepted. I received a graduate fellowship from Stanford which paid my tuition and fees, but which only supplied enough of a monthly stipend for a single person to live on very frugally: The living amount (beginning in September of 1980) was approximately \$5,000 per year. While I could have half-starved my way through graduate school as many of my friends did, I could not take care of my child on that money. Once again the federal student loan program came to my rescue. I borrowed from the student loan program for six of the seven years I was in graduate school. My seventh year I won a national doctoral fellowship at Williams College and finished my dissertation there before successfully going into the job market.

When I finished my Ph.D. in August of 1987, I was considerably in debt. However, I was also immediately employed by the University of Texas at Austin where I taught three years. I have been employed by Princeton since September of 1990. And I have, without pause, continued to pay my student loans. I continue to pay them even as I write this. They were the best investment that I could have made in my future; and they represent

an investment in me that my country made. Now, I am a gainfully employed, tax-paying citizen in a higher tax bracket, and my son has just completed his first year of college at the University of Maryland. I guess you (or anyone else) could say that I'm a federal student loan success story; but more than that, I am paying back interest that will help to underwrite other such successes.

Please do not allow this program to be cut. I could not have gone through school without that aid. And if we care about ensuring that inherited wealth—or even simply inherited middle class standing—are not the only roads to success, then federal funding of student aid is one of the very few ways, that ambitious and hard-working citizens, not fortunate enough to have been born in wealthy families, can make themselves part of the productive forces of this country.

3) I am writing to stress my opposition to cuts made in federal funding of student aid. I am very concerned for the future of this country, and the direction it is heading. Reducing funding for student is potentially dangerous for the future of this country, for individuals self-esteem and image, and the cycle continues.

I returned to school as a single mother, in Flint, Michigan—and without the aid of the government I would never have gotten an education, never graduated at the very top of my class—and asked to deliver the commencement address at University of Michigan last year and I would not be in graduate school right now, at Rutgers University.

As a former welfare mother, a woman who has no family support, as a committed citizen I would never have realized my potential and never discovered the importance of giving back to society if society had not first invested in me. The struggle has been long, tedious, discouraging enough given the political opinions about both welfare and single mothers. With cuts in student aid, my life as I know it, and the future possibilities for my son as I now foresee it, would be non-existent. I urge you to do everything possible to stop the cuts. In fact, I would encourage increased funding in student aid. It has made all the difference in the world for me.

#### NEW YORK

1) I am recent college graduate. My student loans have left me with an \$18,000 debt.

Please tell the Senate that cuts in student aid will change the face of education as we know it. Very few families can afford tuition. I come from a middle class family. Because my parents' salaries were deemed higher than the typically financially disadvantaged family, I was not given much financial aid from any school. High tuition forced my parents to take out loans for themselves in addition to my loans. They also dipped into their retirement accounts. No family can afford to take out \$18,000-\$25,000 out of their yearly income. Without help of student loans, higher education in quality institutions would be a pipe dream for many families.

2) Thank you for your continued opposition to the Republicans' efforts to cut funding for student aid. This policy, which sacrifices long-term investment in human capital for a short-term and limited savings, is extremely misguided. Student aid provides upward social mobility for working class, poor, and immigrant people. It's not welfare, it's not a giveaway, it's an investment. But instead of giving you statistics, let me relate how the combination of student aid and guaranteed loans has helped me.

In 1981, I was 28 years old and was alternately collecting unemployment or working a dead-end job in a copy shop for \$4.25 an hour. I got tired of trying to make ends meet so I decided to return to school and applied

for admission to Baruch College, the business college of the City University of New York (CUNY), to study about computer information systems. I didn't know much about student aid resources at that time, and CUNY was just barely affordable. Because of my income status, I was able to receive a deep discount on my tuition (although at that time CUNY's tuition was less than \$500 per semester) through Pell Grants. I was also able to make ends meet through a combination of National Defense Student Loans (which I have since paid back in full) and New York State Guaranteed Student Loans (which I will have paid back in one more year, at 9% interest, so it is not a giveaway!)

I was able to continue from Baruch's bachelor's in business administration program to its masters program, and in 1985 I graduated with a Master of Science in Computer Information Systems Degree. I most likely could not have finished these studies without the support of the government student aid programs.

I have since earned my Ph.D in Computer Science (which I was able to pay for without government student aid) and am now teaching full time at Baruch College as an assistant professor.

The point of my story is that the government's student aid programs provided me with the opportunity to change from a marginal member of society to a very productive one. I now can pay my own way in society, and contribute quite a sizeable portion of my income to society paying taxes and making charitable donations. Reliable and realistic student aid programs made this possible for me and millions like me. And in case anyone asks, I am a second-generation Irish Catholic whose father was a blue-collar worker in warehouses all his life. I do not fit the stereotype that people use to demonize recipients of student aid.

Please continue to remind your Senate colleagues, especially those from New York, that it would be extremely short sighted for the federal government to eviscerate the student aid programs. In the long run, the lost tax revenues, greater burdens on social supports, and the less trained and less competitive work force will cost the country much more than the cost of the programs. And in my case, the proposed capital gains tax cuts (which will be funded at the expense of realistic student aid programs) will not foster my investment in the economy nearly as much as did the student aid programs available to me. Those programs enabled me to earn enough money to be able to invest in the economy in the first place.

Please remind your colleagues that education is an investment, NOT a welfare program! Thanks for sticking up for the students.

3) I am a first year student at New York University. It is one of the largest and also one of the most expensive private schools in America. But, unlike the Ivy League schools with comparable tuitions, there is not an enormous endowment for scholarships. I knew that money would be a problem because my parents are divorced and my mother owns a small business which does not make much money.

I am a straight A student with an SAT score of 1490, so I felt sure that I would qualify for all of the extra money that is supposedly out there somewhere. So, I started applying for outside scholarships from private corporations and philanthropists. I applied for well over five hundred scholarships, and I was not rejected for any of them. But, I also did not get money for any of them. What I got instead was five hundred post

cards informing me that none of the corporations or other private sources give scholarships any longer. It seems that because of the tough economy, private companies do not have any money to spare anymore, or perhaps education is just not considered to be a priority in this country anymore.

There is such a large difference between my family's income and the cost of attending college that I knew that I would not be able to go to NYU without some sort of financial aid. Luckily, I qualified for a federal Stafford loan. Without this loan, I honestly would not have been able to go to college. I think that it is absolutely ludicrous that our government would even consider cutting financial aid. Education is so important, and I think that something is seriously wrong with a government that does not use its resources to help people who cannot afford to go to school. There are so many people my age who have the drive, the intelligence, and the determination to make wonderful students, and it is not fair that those of us who come from poor or middle income families are not allowed access to the same education as the wealthy.

Today, you hear so much about equal opportunity, but at the same time, there is such enormous injustice in the educational system of this country. I cannot believe that anyone would ever consider cutting student aid programs. I know that the government has a very tough job in balancing the budget now that we are so far in debt, but sacrificing the future of this country is not the answer. Because we really are the future of this country, I hate to think what will happen if we all come of age without an education.

There is a great misconception that there are lots of private scholarships out there to be claimed. And we are not willing to "find a cheaper school" as I was told on many occasions. I refuse to settle for a mediocre education while students with the same or even lower grades and definitely a lower level of determination get the best education in the country simply because they come from a family that has more money. We, as the future of this country, demand equal opportunities. We demand an end to the tyranny of the rich. We demand an education. Once upon a time the government did not think that that request was such a frivolous one. It would be tragic to think that they have changed their minds. Please tell the government that this investment is the most important one that it could possibly make.

#### NORTH CAROLINA

I thought that Congress would be interested in stories about how student aid has changed lives. I have a story for you, and I'll try to keep it brief. I need to go to bed, because I have to work in the morning.

I used to be a welfare mom. My ex-husband used to slap the kids around, drunk or sober, and I decided that my kids and I couldn't afford to live that way any more. My two sons were becoming violent, and I didn't want my two daughters growing up as victims, so I left him.

It made him pretty angry when we walked out, so he refused to pay child support. It's obvious that four children cannot be supported on minimum wage, so I decided to use welfare and student aid and go to college.

I went to a community college for two years, and then was accepted at the University of North Carolina School of Journalism and Mass Communications. I have one class left to take before graduating in August.

What a difference education has made for me! There is no way I could have gone to Carolina without every penny of scholarship money, loans, and Pell grants I could muster. It would have been out of the question.

I'd be stuck on welfare, or poorer working without it. My college career has meant more to me than I can possibly relate in a letter, and I've had some of the best professors our educational system has to offer, and learned much more than the skills I can use every day on my job. I'm not on welfare any more, but write for a weekly newspaper. It's a start, and I believe that one day I'll move on to something that pays more, and will enable me to pay more taxes!

My college education has changed my life, and the lives of my children. I think they understand the value of education now, and will be proud when their mama actually graduates. I know they're glad we're not on welfare anymore.

If I had more time, money, and childcare, I'd come and speak on the Senate floor.

2) The idea of reducing the amount of federal monies for students scares the hell out of me. You see I am a first-generation college student. I'm getting ready to start my senior year of college, and plan to go on to graduate school. My family only supports me in that they fall into one of the brackets which qualify for federal aid. My mom only went to high school and my dad didn't even finish junior high.

My Mom, who was a single parent with two kids for a long time, imbued me with a sense of personal responsibility. I have worked since I was 13 and am paying all my own bills in school. Because of federal aid I was able to attend a small liberal arts school where I have flourished and become, in my humble opinion, an educated and socially conscious member of society.

I'm involved in community service activities through a scholarship I receive that allows me to spend approximately ten hours per week during the academic year doing service. I have worked with underprivileged kids and built homes in inner-city Pittsburgh. I've coordinated the first-ever student-initiated service learning conference for college folks on HIV/AIDS issues.

Mr. Kennedy, you and your colleagues in the Senate give me hope that this country can cure its social ills. I want to help you do that, but I can't unless I receive a quality education that prepares me for the rough future ahead. I plan on getting a master's degree in either social work or community planning.

Thank you very much for listening to me, and godspeed.

#### OKLAHOMA

I'm writing to plead that Congress pass no legislation that would reduce or eliminate student financial aid. Although I'm no longer a student, I would never have made it past my first year of college without financial aid.

I returned to school after serving six years on active duty in the Army. Now, you may think that the Army provides substantial financial assistance for school but that's not truly the case. The only assistance the Veteran's Educational Assistance Program, which provided a mere \$180 per month. This is not enough to pay rent, let alone buy food, pay bills and pay tuition and textbooks for college. I left the military because I wanted an education but was suffering because of this desire to improve myself.

To try to make ends meet, I entered the Army Reserves and worked part time. This still didn't meet my expenses. During my first year in college my car was repossessed, my phone, gas, water, and electricity disconnected (I was studying by the light of a little oil lamp) and I was sued as a result of my inability to pay my bills. I had resorted to selling my blood plasma twice a week in order to gain the money to keep myself fed. I tried to obtain assistance through welfare pro-

grams, such as the Low Income Energy Assistance Program, but was informed that, in spite of being poor enough to qualify, I was ineligible because I was a student.

Finally, Financial Aid realized that I wasn't making sufficient money to be able to go to school and survive at the same time. I was awarded loans, federal grants and student work-study. Using this financial assistance, I was able to complete my BS degree and continued on to obtain my Ph.D. Without this assistance, I would never have been able to make it past the first semester of college.

Please do whatever it takes to discourage the Congress from limiting financial aid to students. A good education is not something that should be restricted to the economic elite.

#### PENNSYLVANIA

1) All of us in academia are shocked at the intended proposals to cut money for higher education and the arts. A skeptic might consider this the natural reaction of just another special interest group out for its own gain. I assure you this is not the case. There are very few true academics left in this country today. Already the funding is scarce, and many qualified applicants never get to pursue the education they desire—the education they are willing to sacrifice to acquire. No one enters academia or arts for the money. We do it because we feel driven to it, because we see something valuable in it that is worth pursuing and preserving. The sacrifices far outweigh even the social prestige that a lucky few acquire. Therefore, we are not asking a lot. We do not require the billions that go toward building high-tech airplanes and such, just a little money so that the dedicated few can preserve what are our most treasured possessions: our knowledge, our wisdom, and our culture.

When I think about how much money is spent on the average garbage TV show or movie in comparison to the ballet, the symphony, or the study of advanced subjects, I feel like crying, but all I can do is laugh because it is so ridiculous. As a result, our children's heads are filled with garbage and violence. They have no idea of even their own cultural and intellectual treasures, let alone those of their ancestors. Without a few generations, we stand to lose so much just for the sake of a few dollars. But I cannot think of any money better spent. We here at the University of Pennsylvania work six or seven days a week year round, often way into the night. Do you know how much I earn on my present Foreign Language Area Studies scholarship? \$800 per month. People on welfare make more than I do. Even people working at fast food chains make more than that, and they get nights and weekends off. But you know what? I do not regret it at all. I feel so privileged to be part of such a great institution. I love my work and I love my life. I do not mind being poor because my knowledge makes me rich.

Moreover, when I graduate with my Ph.D. in Indian languages, I will have the joy of sharing that knowledge with countless students over the years. This is my life's goal, my life's work. All I want is that people like me be allowed to make those sacrifices which will enrich us all as Americans, and contribute to a better society.

2) I am a sophomore at the University of Pennsylvania here in Philadelphia. I know that I could write forever about the merits of student aid on a national scale, but I feel that I should get right to the point by showing what cuts in student aid would do to my family, my education, and my future.

I was born in a poor section of Cleveland, Ohio, where I still reside. I am the second person and the first man from either side of my family to have the opportunity to go to



college. I am here because of several reasons, not the least of which is the generous financial assistance that I have received from the University, student loans, federal assistance, and private scholarships. If it were not for this type of financial help, I could not think of attending any college, much less one of the caliber of the University of Pennsylvania. Also, my mother, a graduate of Case Western Reserve University in Cleveland, has courageously decided to return to college to pursue her doctorate in Anthropology. She is currently in her first year of study at the University of Florida where she has justifiably earned a full scholarship with a small stipend. The catch in my mother's situation: she is not allowed to hold a job as a condition of her scholarship.

This means that she, with the stipend as her only source of income, cannot contribute to my education in any way. My father, who recently has found new employment, is left, along with me, to pay a significant amount of money to the University which we can barely afford now. We have trouble paying the bills as it is; it would be even more difficult (and perhaps impossible) to do it if student aid is cut.

I can barely afford school. As a young Black man growing up in an urban environment, I have faced the dangers that the streets present to us. I have seen a man die. I have buried my murdered cousin. I have been harassed and nearly beaten by police. However, when I see my young cousin who at 10 has proven to be an excellent student and a budding young botanist, I see the potential that is in so many young children that are in the urban neighborhoods of these United States.

If you truly care about the training of the future leaders of this nation, then I would urge you to remember my words. Remember them as the vote on this issue comes up. Think about the children—your children—your constituents who elected you—and what you are in Washington to do. Listen to your conscience.

3) I'm not sure if I'm addressing you properly, but I wanted to open a line of communication I was interested to hear that there is a possibility that student aid program funding may be cut. I'm a twenty-five year old "non-traditional" student at Temple University in Philadelphia. The federal and state aid make it possible for me to maintain my status as a full-time student. I have a learning disability that requires special arrangements for both testing, and note taking. This unfortunately makes employment concurrent to schoolwork next to impossible. I have managed to volunteer a few hours of my time, when I'm able, to our Disability Resources and Services center on our campus. In addition, I've been hired by the University as a Residential Assistant in our resident halls for next year. My total income for next year, should provide me with only 33% of the money needed to attend school full-time. Because my disability was not recognized sooner than two years ago, a "traditional" college education was not possible upon graduation.

I appeal to you as a student who is trying to serve himself and his fellow students, to please consider the impact and burden that further limitations in student aid would cause to those in my position. Please don't take away the future for me.

Thank you for your time, and I trust that you will make a decision that serves those of us that rely on aid to provide a future.

#### TENNESSEE

1) Though I am a Republican, this is one issue about which the party and I disagree. I will be a sophomore at Boston College next fall, and my attendance is contingent upon

the amount of financial aid my family receives. It has always been my dream to go to school in Boston, and so far I have been able to live out that dream; however, if I were to lose any federal aid, I would be forced to drop out of BC. My financial aid package includes everything from work study to grants and scholarships, and Stafford and Perkins loans, each at the maximum amount. I beg all of the members of the Senate to make budget cuts elsewhere. Do not take away my dream.

Don't ruin our country's future by denying financially challenged students the opportunity to learn the priceless lessons that college and graduate school can teach us. American society requires a college degree, if not a post-graduate degree. How is my generation supposed to enter the competitive job market without such degrees? If the Senate cuts federal student aid, you might as well make increases in unemployment and welfare benefits. There are too many qualified students who would be forced into poverty if they could not rely on federal student aid. Please do not do this to me, my family, my friends, my generation, and our country.

2) Federal and private financial aid have paid for the majority of my college education. I come from a very low-income (less than \$3,000 per year) family in upper eastern Tennessee. We have a somewhat colloquial lifestyle—I spent years without running water and electricity (and I'm only 22 now!). We are basically a farming family. I am the first person in my family to graduate college and I would not have been able to accomplish this without aid. Contrary to popular belief, poor people do not "live off the dole" constantly, nor are we completely unable to "make a contribution to society." Yet, because the military is running out of places from which to steal money, my government is threatening to take these opportunities away from me.

Had these budget cuts been implemented during my first years in college, I would not have been able to afford to come here. My life would be very different. I would probably have been forced to find work in a factory. I urge Congress to think of the human aspect of student aid and to realize what repercussions your decisions might have.

#### TEXAS

1) I am a first year student at Princeton University. I attended high school in a small town just outside of Austin, Texas. My high school was not known for sending students to Ivy League schools. In fact, it struggles to send students to college at all. The drop-out rate is about 60% and the school district is one of the poorest in the state. My acceptance to Princeton was a great shock to all of my peers. I overwhelmed them that they could know someone who was attending Princeton or at least about to. To my peers, Princeton was this rich, white conservative school that only the Vanderbilts and the Kennedys of our nation attend. Never in the minds of my peers would such a school allow a poor Mexican girl from Del Valle to attend it.

Of course, I could not have attended without the help of financial aid. My father is in prison right now and my mother is recovering from a heroin addiction. During my senior year of high school (about a week after I found out about my acceptance to Princeton), my mother abandoned my younger sister and me for her drugs. My aunt gladly took us in, but being on welfare she was hardly capable of feeding two extra mouths. Money was tight while I was there but we always managed. There was no way we could have managed to pay \$28,000 a year just to make my life dream possible.

If I do not continue to receive financial aid, my career here at Princeton will be

short-lived and my struggle and those of other like myself will have been in vain.

2) I am a 41 year old Hispanic male, father of 4 and preparing to take my comprehensive exams for my doctorate in January, 1996. We were field workers in Michigan and I recall asking my father why we had to work in the fields and he would tell me it was because he did not have any education. I was in the 7th grade when I told my father as we were picking cherries that I was going to get a doctorate and thus I would never have to pick in the fields. My dad encouraged me to do it. At the time, I had no idea what a doctorate was but I had looked it up in the dictionary and read that a doctorate was the highest degree obtainable. I graduated high school and went on to Central Michigan University but dropped out to take care of my mother and eight brothers and sisters after my father dies in a car accident.

After working hard and not making any economical gains, I told my wife in the summer of 1987 that I was going to go back to college to get a Ph.D. At the time, I had two children, my wife worked at home due to the high cost of day care. I could barely make ends meet with my three jobs working as a pizza delivery driver, a bus driver, and a custodian. I knew that I could not afford to go to school but thank God for people like you that helped to provide financial aid that my family needed in order for me to attend school.

While attending school, I did not quit my three jobs because I still could not afford to and I needed the health insurance that the custodian position provided. I kept telling my wife how great it was going to be when I finished my education but inside I had doubts that I would be able to complete my education due to financial reasons.

However, I had overlooked one thing. As I received more education, I was able to take higher paying jobs. In 1989, I took a position at the University of North Texas Financial Aid Office. The position did not pay that much so I continued delivering pizzas on the weekends. Often I would work 34 hours from Friday to Sunday. In time, my position at the Financial Aid Office was upgraded and I was able to quit the pizza delivery job. I received my undergraduate degree in 1990 from the University of North Texas, my Master's degree in 1991, and began my doctoral work. I was recruited for a position from another department of the university. I left the financial aid office, and took the position of Research Scientist. Later, I was again recruited, this time for Assistant Dean of Students. But, when I told my supervisors of the position, they gave me another offer which is my current position as Assistant to the Dean at the School of Community Service at the University of North Texas. I am also teaching two classes in Race and Ethnic Relations per academic year at UNT. All of this has been made possible because of financial aid.

3) I am a graduating medical student at Baylor College of Medicine in Houston, Texas. Many people here are very nervous now that we hear that loan subsidies may be cut. As a student who received subsidized Stafford and Perkins loans while here in medical school, I wanted to voice my opinion that these subsidies are not only of great benefit, but an integral part of allowing us to become the physicians this country needs.

Let me state that as an undergraduate, I did not receive any federal aid because my parents had planned for my college educational needs. They saved enough to pay for four years of college which has helped me immensely. However, my parents, who I consider to be of a middle class background, did not have the finances to pay for medical school. Student loans were my means to stay in school.

People have argued that students frivolously spend this money, but I assure you that our financial aid department had a yearly budget that helped us meet our needs and we could not obtain loans beyond the monetary amount in their budget. In fact, there were crucial times in our lives that were never covered in the Baylor budget such as fees for taking the medical licensure exams, parking fees for the medical center, and residency application and interview costs.

I still had to borrow \$70,000 over my four years to make ends meet. If I did not have federal loans, my bill would have increased by as much as 30%. I am astounded that Congress would consider cutting student loans. I know our country is looking for ways to increase the physician numbers in underserved areas and increase the number of generalist physicians. Yet, Congress would consider cutting college loans that help us to contain our debt load and pursue careers in areas that we love but do not pay as well. Please understand that government loans have not only allowed me to become a physician, they have allowed me to pursue my career goals to be a primary care pediatrician serving a hometown community that needs me. I hope that you are willing to allow the students that follow behind me to have the same opportunities to serve the medical community, their families, and the patients that need them.

4) I am a single parent trying to get my Bachelor's Degree at the University of Texas at Arlington. I have been in school for 7 years working full-time and going to school part-time. Each year I see tuition go up, fees go up, book costs skyrocket, and less money to go to school on.

The reason I depend on federal financial aid is to get out of poverty. At the present time, my salary is \$1.00 higher than the cut-off for food stamps and any public assistance. I do not receive my child support because I cannot locate my ex-husband. I want to make a better life for my daughter and myself. My education is the answer to bettering my life. When you cut funding, you guarantee that I will not get an education.

Even though I am a Republican and have been for more than 20 years, I might just vote Democrat the next time around.

#### VERMONT

I attend an elite liberal arts college in Vermont, a long way from my home in Tennessee. I was raised by a single mother, who is also attending college. My financial aid award from Middlebury totaled more dollars than her salary. Still, I am walking a thin line. Without the same level of financial aid from Middlebury next year, I will not be able to return. I am not the only person in this situation. The government loan and grant programs are absolutely essential for me to continue my education here. Government loans would also be necessary for me to attend the state universities in Tennessee, and the prospect of cuts in student aid concern me very much. The GOP has become the party of greed. Please don't allow these cuts to take place.

#### WASHINGTON

1) Normally, I support the Republican viewpoint, but I must oppose cuts to student aid. This country appears to be sliding from the forefront of science and technology, and the only way to keep our status as world leaders in the sciences is to educate our citizens. The cost of higher education has skyrocketed. At my alma mater, Central Washington University, tuition has doubled over the past ten years. The cost of textbooks and housing has similarly risen.

I would not have been able to attend college—I received my B.S., M.S. and am now

working on my Ph.D.—without financial assistance. I do not view this as a handout—most of my aid is in the form of loans that I am currently paying back. I believe that making cuts in student aid will just hurt this country in great ways.

2) I am a Junior at Western Washington University in Washington State. My ultimate goal is to go into medicine, something I have aspired to since my Freshman year of high school. I went to a small high school and received little help by the way of scholarships when I left, even though I was Senior class president and ranked 4th in my class. The money was just not there. I did not worry because I knew I could still go to school with the help of financial aid.

If it had not been for work-study programs, loans, and grants, I would not be pursuing this goal today. And now you say that this aid may be cut. Do you intend to revert back to the time when only an elite few got an education and the rest of the country worked for peanuts? What are you thinking?

Why is education becoming such a challenge to receive? This is scary to me, so scary because my life-line right now, my reason for living, is the fact that I am going to school. I am learning so much and growing so much, that I can hardly believe how narrow-minded I used to be.

My parents' contribution to my education has been zero. We are already in that bracket which states that we make too much money to receive very much aid. Their paychecks will never allow for a \$10,000 which would be the effect on my aid. How can I make you understand that this is completely out of the question? You are taking from me my right to pursue happiness, which I may need to remind you is a Constitutional right. If I cannot go to school (and without aid, I cannot go to school), I will have lost the one aspect of my life that I value the most. And I know that I am not alone. For my one story there are thousands more like it. The livelihood of this country depends on its youth and that youth's ability to get educated. If you take that away from us, you will be responsible for the destruction, demise, and collapse of this country.

3) When I approached my father about going to college about ten years ago, he said, "Sure, great idea, but don't expect me to pay for it." Based on that statement, I knew I was on my own; I decided to do my best in school and try to get into West Point, or another service academy. I decided that I wanted to go to college and that I was going to get there somehow.

As a female, I knew that was a long shot. In the early 80's, when I was in high school, the first female cadets were just graduating from West Point. I applied and over the course of a year I finally got word from my Congressman that he had nominated me to attend the U.S. Military Academy at West Point, over almost 500 other candidates, a number of whom were my classmates and friends. Due to a knee injury and surgery, and the subsequent effect on my grades, West Point did not accept me, though that nomination is still one of the most important accomplishments of my life.

One of the routes to college had now closed and I had to take another look at how badly I wanted to get a degree. I worked for a few years and decided that if I really wanted to go where I wanted and do what I wanted to do, I had to go back to school. My mother (a college graduate with two degrees who returned to school in her late thirties and graduated thanks to government student loans), was, at that time working at the University of Alaska in Fairbanks and made me an offer I could not refuse. She said that I could move up to Alaska with her and she would take care of the roof over my head if

I attended school full-time. The offer was great, but once again I faced the dilemma of where to get the money to pay for my tuition and book fees. I took my mom up on her offer based solely on the reassuring words of the financial aid counselor that government student loans were available.

I did go to Alaska and in the four years I was there, graduated with a degree in history and a minor in Japanese. I was the first person on my father's side of the family ever to graduate from college. I have been paying my loans back for two years now and every payment has been on time. I owe a great deal to the government's student loan program, and it goes way beyond money.

How can one base such a program on dollars alone? My mom was a welfare mom for awhile after my parents divorced in the late 1970's. But, her desire to go further, get an education, and the assistance of student loans got her off welfare and helped her to earn her degrees and make a great living. She set a great example for me in terms of how far an education can take you, and I am proud to say this is one government-supported program I am proud to be a second generation recipient.

#### WISCONSIN

1) Prior to enrolling in undergraduate school I was a high school drop-out and lived on the Bad River Indian Reservation in Odanah, Wisconsin. I lived off of the USDA food distribution program and relief monies. In addition to being just another impoverished Native-American Indian, I am deaf. During my undergraduate studies I was fortunate enough to have received grants from the Bureau of Indian Affairs, a Wisconsin Deaf grant, a vocational rehabilitation grant, and a Pell grant for each year that I attended Northland College.

After receiving my BS I found that I was over \$10,000 in debt from student loans that I needed in spite of my many grants. Most of my graduating class weren't so lucky. Many of them had debts in excess of \$50,000, making repayment a doubtful proposition without first earning a more advanced degree and further accumulation of debts. I can not over-emphasize that without the Pell program and the student loan program, I would not have been able to be where I am today. Nor would I be going in the direction that I am.

Being Indian and deaf in Ashland County, Wisconsin, spells long term poverty. Because I've gone to school and earned fellowships, I have not had to seek relief monies or participate in USDA commodity food distribution programs. I feel that it is important to ask what is the rate of return on education dollars. My own experience is one where no more relief monies are required by me. When I consider the situations of other students I know, I find the Republicans' proposed cuts amazing.

2) I understand that we need to balance the budget, yet if we don't educate the people how can we compete in the world and pay off the debt when the next generation won't have good paying jobs so we can put money back into the system. I'm very proud of my parents, and my parents are very proud of me. Everytime I go back to school my Mom says, "I'm very proud of you. You have chances I only dreamed of." To have my mother say that makes me realize how far I could go. I don't want the one dream I have, of going places my mother only dreamed of going, be cut short because of money. That hurts me deeply and I only hope that you see it my way. During the summer I work at least 18 hours a day and my body aches at night. I work every chance I get and still financial aid is like a life preserver which keeps me afloat. If financial aid is cut, my dreams may drown.