CARPER) was added as a cosponsor of S. 1353, a bill to amend the Public Health Service Act to provide for the establishment of an Amyotrophic Lateral Sclerosis Registry.

S. 1603

At the request of Ms. SNOWE, the name of the Senator from Alaska (Mr. STEVENS) was added as a cosponsor of S. 1603, a bill to establish a National Preferred Lender Program, facilitate the delivery of financial assistance to small businesses, and for other purposes.

S. 1687

At the request of Ms. MIKULSKI, the name of the Senator from Arkansas (Mrs. LINCOLN) was added as a cosponsor of S. 1687, a bill to amend the Public Health Service Act to provide waivers relating to grants for preventive health measures with respect to breast and cervical cancers.

S. 1864

At the request of Mr. TALENT, the name of the Senator from Wyoming (Mr. ENZI) was added as a cosponsor of S. 1864, a bill to amend the Internal Revenue Code of 1986 to treat certain farming business machinery and equipment as 5-year property for purposes of depreciation.

S. 1934

At the request of Mr. SPECTER, the name of the Senator from Colorado (Mr. SALAZAR) was added as a cosponsor of S. 1934, a bill to reauthorize the grant program of the Department of Justice for reentry of offenders into the community, to establish a task force on Federal programs and activities relating to the reentry of offenders into the community, and for other purposes.

S. 2388

At the request of Mr. VOINOVICH, the name of the Senator from Minnesota (Mr. COLEMAN) was added as a cosponsor of S. 2388, a bill to establish a National Commission on the Infrastructure of the United States.

S. 2566

At the request of Mr. LUGAR, the name of the Senator from Ohio (Mr. VOINOVICH) was added as a cosponsor of S. 2566, a bill to provide for coordination of proliferation interdiction activities and conventional arms disarmament, and for other purposes.

S. 2585

At the request of Mr. SMITH, the name of the Senator from Maryland (Ms. MIKULSKI) was added as a cosponsor of S. 2585, a bill to amend the Internal Revenue Code of 1986 to permit military death gratuities to be contributed to certain tax-favored accounts.

S. 2644

At the request of Mrs. FEINSTEIN, the name of the Senator from Tennessee (Mr. ALEXANDER) was added as a cosponsor of S. 2644, a bill to harmonize rate setting standards for copyright licenses under sections 112 and 114 of title 17, United States Code, and for other purposes.

S. 2663

At the request of Mr. DODD, the names of the Senator from Arkansas (Mrs. LINCOLN), the Senator from New York (Mr. SCHUMER), and the Senator from Minnesota (Mr. COLEMAN) were added as cosponsors of S. 2663, a bill to amend the Public Health Service Act to establish grant programs to provide for education and outreach on newborn screening and coordinated followup care once newborn screening has been conducted, to reauthorize programs under part A of title XI of such Act, and for other purposes.

S. 2918

At the request of Mr. DURBIN, his name was added as a cosponsor of S. 2918, a bill to provide access to newspapers for blind or other persons with disabilities.

S. 3500

At the request of Mr. THOMAS, the name of the Senator from Arkansas (Mrs. LINCOLN) was added as a cosponsor of S. 3500, a bill to amend title XVIII of the Social Security Act to protect and preserve access of Medicare beneficiaries in rural areas to health care providers under the Medicare program, and for other purposes.

S. 3519

At the request of Mr. HATCH, the name of the Senator from South Dakota (Mr. JOHNSON) was added as a cosponsor of S. 3519, a bill to reform the State inspection of meat and poultry in the United States, and for other purposes.

S. 3521

At the request of Mr. GREGG, the name of the Senator from Virginia (Mr. ALLEN) was added as a cosponsor of S. 3521, a bill to establish a new budget process to create a comprehensive plan to rein in spending, reduce the deficit, and regain control of the Federal budget process.

S. CON. RES. 96

At the request of Mr. BROWNBACK, the name of the Senator from Iowa (Mr. GRASSLEY) was added as a cosponsor of S. Con. Res. 96, a concurrent resolution to commemorate, celebrate, and reaffirm the national motto of the United States on the 50th anniversary of its formal adoption.

S. RES. 507

At the request of Mr. BIDEN, the names of the Senator from Maine (Ms. COLLINS), the Senator from Arkansas (Mr. PRYOR), and the Senator from Maine (Ms. SNOWE) were added as cosponsors of S. Res. 507, a resolution designating the week of November 5 through November 11, 2006, as ''National Veterans Awareness Week'' to emphasize the need to develop educational programs regarding the contributions of veterans to the country.

S. RES. 508

At the request of Mr. BIDEN, the name of the Senator from Pennsylvania (Mr. SPECTER) was added as a cosponsor of S. Res. 508, a resolution designating October 20, 2006 as ''National Mammography Day''.

S. RES. 513

At the request of Mr. GRAHAM, the name of the Senator from California (Mrs. BOXER) was added as a cosponsor of S. Res. 513, a resolution expressing the sense of the Senate that the President should designate the week beginning September 10, 2006, as ''National Historically Black Colleges and Universities Week''.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. DURBIN (for himself and Ms. MIKULSKI):

S. 3588. A bill to amend the Public Health Service Act to authorize capitation grants to increase the number of nursing faculty and students, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

Mr. DURBIN. Mr. President, I would request the Chair to inform me when I have used 6 minutes of the 10 minutes I have requested.

We have a lot of bipartisan battles in the Senate. I am going to try to bring an issue to the consideration of the Senate and to their attention which I believe is very bipartisan. It affects the State of Alaska, the State of North Dakota, the State of Illinois, and the State of Maine. It affects us all. What I am speaking to is the shortage of nurses in America.

We face a critical shortage of nurses. The U.S. Department of Health and Human Services looked at all of the licensed nurses and found that in the year 2000, this country was 110,000 nurses short of what was necessary to provide adequate health care. By 2005, the shortage had doubled to 219,000 nurses. By 2020, we will be more than 1 million nurses short of what is necessary to maintain quality health care in America.

To avoid this shortage which the Department of Health and Human Services projects, we have to substantially increase the number of nursing graduates and those entering the workforce each year. Just to replace the nurses who are retiring, we need to increase student enrollment by at least 40 percent. The baseline supply for nurses—as you can see on this chart—in our country, for the current time and through the year 2020, is on a steady downward flow, whereas demand goes up dramatically. If we had 90 percent more nursing graduates, we still would not reach the projected demand in America as baby boomers reach the point where they need help and many others need quality nursing.

The problem is that there are not enough teachers at schools of nursing. That is what it comes down to. Last year, nursing schools across America denied admission to 35,000 qualified students because there just weren't enough teachers.

In my home State of Illinois, schools of nursing are denying qualified students admittance because of the shortage of teachers. This is an indication here. These are B.A. and graduate nursing programs in Illinois. These are the enrollees and these are the numbers turned away. As you can see, from the year 2002 to the present time, we are up to 2000 potential nursing graduates who are turned away each year despite their qualifications because, sadly, we can't keep up with teaching them.

The American Association of Colleges of Nursing surveyed more than 400 schools of nursing this last year. Two-thirds of the schools, represented by the blue part of this pie chart—69 percent reported vacancies on their faculty. An additional 15 percent said that they were fully staffed but still needed more faculty.

Statistics paint a bleak picture for the availability of nursing faculty now and into the future. Take a look at the age of full-time nursing faculty across America. Unfortunately, that reflects an older population now teaching in our nursing schools, soon to retire. The median age of a doctoral-prepared nursing faculty member in America is 52. The average age of retirement for faculty is 62. It is expected that 200 to 300 doctorally prepared faculty will be eligible for retirement each year from 2005 to 2012, reducing even more the faculty available to train the nurses we need.

We think help should be on the way, and it should start in the Senate. Our leader on the Democratic side of the aisle is Senator BARBARA MIKULSKI of Maryland. She has been the strong voice for nurses as long as she has served in the Senate. I am happy today to join her in introducing the Nurse Education Expansion and Development Act. The Act would provide schools of nursing with grants to hire and retain new faculty, purchase educational equipment, enhance clinical laboratories and expand and repair infrastructure. This bill would also require the Government Accountability Office, the GAO, to report on ways to increase participation in the nurse faculty profession.

Nurses care for our kids, our grandkids, our parents—people whom we love. We know the difference they make in everyone's life and increasingly we are noticing the difference when we do not have enough nurses, these dedicated men and women, when we need them the most. We must take deliberate action now to solve this critical health care problem. I urge all my colleagues on both sides of the aisle to support this Mikulski-Durbin legislation. I think this is an important step in the direction toward quality health care for generations to come.

Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

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

S. 3588

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Nurse Education, Expansion, and Development Act of 2006''.

SEC. 2. FINDINGS.

The Congress finds as follows:

(1) While the Nurse Reinvestment Act (Public Law 107–205) helped to increase applications to schools of nursing by 175 percent, schools of nursing have been unable to accommodate the influx of interested students because they have an insufficient number of nurse educators. It is estimated that—

(A) in the 2005–2006 school year—

(i) 66 percent of schools of nursing had both 1 to 16 vacant faculty positions and needed additional faculty; and

(ii) an additional 15.7 percent of schools of nursing needed additional faculty, but lacked the resources needed to add more positions; and

(B) 41,683 eligible candidates were denied admission to schools of nursing in 2005, primarily due to an insufficient number of faculty members.

(2) A growing number of nurses with doctoral degrees are choosing careers outside of education. Over the last few years, there has been a 12 percent increase in doctoral nursing graduates seeking employment outside the education profession.

(3) The average age of nurse faculty at retirement is 62.5 years. With the average age of doctorally-prepared professors currently at 57.5 years, a wave of retirements is expected within the next 10 years.

(4) Master's and doctoral programs in nursing are not producing a large enough pool of potential nurse educators to meet the projected demand for nurses over the next 10 years. While graduations from master's and doctoral programs in nursing rose by 10.5 percent and 1.5 percent, respectively, in the 2005–2006 school year, projections still demonstrate a shortage of nurse faculty. Given current trends, there will be at least 2,616 unfilled faculty positions in 2012.

(5) According to the November 2005 Monthly Labor Review from the Bureau of Labor Statistics, more than 1,200,000 new and replacement nurses will be needed by 2014.

SEC. 3. CAPITATION GRANTS TO INCREASE THE NUMBER OF NURSING FACULTY AND STUDENTS.

(a) GRANTS.—Part D of title VIII of the Public Health Service Act (42 U.S.C. 296p) is amended by adding at the end the following:

''SEC. 832. CAPITATION GRANTS.

''(a) IN GENERAL.—For the purpose described in subsection (b), the Secretary, acting through the Health Resources and Services Administration, shall award a grant each fiscal year in an amount determined in accordance with subsection (c) to each eligible school of nursing that submits an application in accordance with this section.

''(b) PURPOSE.—A funding agreement for a grant under this section is that the eligible school of nursing involved will expend the grant to increase the number of nursing faculty and students at the school, including by hiring new faculty, retaining current faculty, purchasing educational equipment and audiovisual laboratories, enhancing clinical laboratories, repairing and expanding infrastructure, or recruiting students.

''(c) GRANT COMPUTATION.—

''(1) AMOUNT PER STUDENT.—Subject to paragraph (2), the amount of a grant to an eligible school of nursing under this section for a fiscal year shall be the total of the following, as determined by the Secretary:

''(A) Not to exceed $1,800 for each full-time or part-time student who is enrolled at the school in a graduate program in nursing that—

''(i) leads to a master's degree, a doctoral degree, or an equivalent degree; and

''(ii) prepares individuals to serve as faculty through additional course work in education and ensuring competency in an advanced practice area.

''(B) Not to exceed $1,405 for each full-time or part-time student who—

''(i) is enrolled at the school in a program in nursing leading to a bachelor of science degree, a bachelor of nursing degree, a graduate degree in nursing if such program does not meet the requirements of subparagraph (A), or an equivalent degree; and

''(ii) has not more than 3 years of academic credits remaining in the program.

''(C) Not to exceed $966 for each full-time or part-time student who is enrolled at the school in a program in nursing leading to an associate degree in nursing or an equivalent degree.

''(2) LIMITATION.—In calculating the amount of a grant to a school under paragraph (1), the Secretary may not make a payment with respect to a particular student—

''(A) for more than 2 fiscal years in the case of a student described in paragraph (1)(A) who is enrolled in a graduate program in nursing leading to a master's degree or an equivalent degree;

''(B) for more than 4 fiscal years in the case of a student described in paragraph (1)(A) who is enrolled in a graduate program in nursing leading to a doctoral degree or an equivalent degree;

''(C) for more than 3 fiscal years in the case of a student described in paragraph (1)(B); or

''(D) for more than 2 fiscal years in the case of a student described in paragraph (1)(C).

''(d) ELIGIBILITY.—For purposes of this section, the term 'eligible school of nursing' means a school of nursing that—

''(1) is accredited by a nursing accrediting agency recognized by the Secretary of Education;

''(2) has a passage rate on the National Council Licensure Examination for Registered Nurses of not less than 80 percent for each of the 3 school years preceding submission of the grant application; and

''(3) has a graduation rate (based on the number of students in a class who graduate relative to, for a baccalaureate program, the number of students who were enrolled in the class at the beginning of junior year or, for an associate degree program, the number of students who were enrolled in the class at the end of the first year) of not less than 80 percent for each of the 3 school years preceding submission of the grant application.

''(e) REQUIREMENTS.—The Secretary may award a grant under this section to an eligible school of nursing only if the school gives assurances satisfactory to the Secretary that, for each school year for which the grant is awarded, the school will comply with the following:

''(1) The school will maintain a passage rate on the National Council Licensure Examination for Registered Nurses of not less than 80 percent.

''(2) The school will maintain a graduation rate (as described in subsection (d)(3)) of not less than 80 percent.

''(3)(A) Subject to subparagraphs (B) and (C), the first-year enrollment of full-time nursing students in the school will exceed such enrollment for the preceding school year by 5 percent or 5 students, whichever is greater.

''(B) Subparagraph (A) does not apply to the first school year for which a school receives a grant under this section.

''(4) Not later than 1 year after receipt of the grant, the school will formulate and implement a plan to accomplish at least 2 of the following:

''(A) Establishing or significantly expanding an accelerated baccalaureate degree nursing program designed to graduate new nurses in 12 to 18 months.

''(B) Establishing cooperative intradisciplinary education among schools of nursing with a view toward shared use of technological resources, including information technology.

''(C) Establishing cooperative interdisciplinary training between schools of nursing and schools of allied health, medicine, dentistry, osteopathy, optometry, podiatry, pharmacy, public health, or veterinary medicine, including training for the use of the interdisciplinary team approach to the delivery of health services.

''(D) Integrating core competencies on evidence-based practice, quality improvements, and patient-centered care.

''(E) Increasing admissions, enrollment, and retention of qualified individuals who are financially disadvantaged.

''(F) Increasing enrollment of minority and diverse student populations.

''(G) Increasing enrollment of new graduate baccalaureate nursing students in graduate programs that educate nurse faculty members.

''(H) Developing post-baccalaureate residency programs to prepare nurses for practice in specialty areas where nursing shortages are most severe.

''(I) Increasing integration of geriatric content into the core curriculum.

''(J) Partnering with economically disadvantaged communities to provide nursing education.

''(K) Expanding the ability of nurse managed health centers to provide clinical education training sites to nursing students.

''(5) The school will submit an annual report to the Secretary that includes updated information on the school with respect to student enrollment, student retention, graduation rates, passage rates on the National Council Licensure Examination for Registered Nurses, the number of graduates employed as nursing faculty or nursing care providers within 12 months of graduation, and the number of students who are accepted into graduate programs for further nursing education.

''(6) The school will allow the Secretary to make on-site inspections, and will comply with the Secretary's requests for information, to determine the extent to which the school is complying with the requirements of this section.

''(f) REPORTS TO CONGRESS.—The Secretary shall evaluate the results of grants under this section and submit to the Congress—

''(1) not later than 18 months after the date of the enactment of this section, an interim report on such results; and

''(2) not later than the end of fiscal year 2009, a final report on such results.

''(g) APPLICATION.—To seek a grant under this section, a school nursing shall submit an application to the Secretary at such time, in such manner, and containing such information and assurances as the Secretary may require.

''(h) AUTHORIZATION OF APPROPRIATIONS.—

''(1) IN GENERAL.—For the costs of carrying out this section (except the costs described in paragraph (2)), there are authorized to be appropriated $75,000,000 for fiscal year 2007, $85,000,000 for fiscal year 2008, and $95,000,000 for fiscal year 2009.

''(2) ADMINISTRATIVE COSTS.—For the costs of administering this section, including the costs of evaluating the results of grants and submitting reports to the Congress, there are authorized to be appropriated such sums as may be necessary for each of fiscal years 2007, 2008, and 2009.''.

(b) GAO STUDY.—

(1) IN GENERAL.—Not later than 1 year after the date of the enactment of this Act, the Comptroller General of the United States shall conduct a study and submit a report to the Congress on ways to increase participation in the nurse faculty profession.

(2) CONTENTS OF REPORT.—The report required by paragraph (1) shall include the following:

(A) A discussion of the master's degree and doctoral degree programs that are successful in placing graduates as faculty in schools of nursing.

(B) An examination of compensation disparities throughout the nursing profession and compensation disparities between higher education instructional faculty generally and higher education instructional nursing faculty.

By Mr. JEFFORDS (for himself, Ms. SNOWE, Mr. LAUTENBERG, Mr. CHAFEE, Mrs. BOXER, Mrs. FEINSTEIN, Mrs. CLINTON, Mr. LIEBERMAN, and Mr. OBAMA):

S. 3591. A bill to improve efficiency in the Federal Government through the use of high-performance green buildings, and for other purposes; to the Committee on Environment and Public Works,

Mr. JEFFORDS. Mr. President, it is with great pleasure that I rise today to introduce the High-Performance Green Buildings Act of 2006. This bipartisan bill will go far to further expand Federal green building initiatives and ensure our Federal buildings and schools are safe, efficient and good for the environment.

I would like to thank all of the bill's cosponsors for working with me in a bipartisan manner to introduce this important legislation and implore my colleagues to join us in moving this legislation forward. Not only will this bill improve Federal building efficiency and employee health and productivity, it also demonstrates the leadership of the Federal Government on high-performance green buildings. This bill seeks to codify existing green building initiatives outlined in memorandums of understanding or executive orders, and further enhances ongoing green building programs all across the Federal Government, including the White House. I commend the past and current leadership of the White House Office of the Federal Environmental Executive for all they have done within the administration.

Preliminary studies are showing that high-performance green buildings generate huge savings in utility costs due to their efficient operating systems. These studies have also demonstrated that high-performance green buildings provide a healthier work environment for the occupants, resulting in fewer absences due to illness. This in turn increases worker productivity and ensures fewer health related costs. All of these savings are generated, while sustaining very little impact on surrounding environments.

According to the Department of Energy, throughout the United States buildings account for 39 percent of total energy use, 70 percent of electricity consumption, 38.1 percent of greenhouse gas emissions, and 30 percent of raw materials use. The Environmental Protection Agency reports that building related construction and demolition debris account for nearly 37 percent of the total nonindustrial waste, generating 136 million tons of waste in a single year. Building occupants also consume 12 percent of potable water consumption. Why not build buildings that strive to conserve our precious resources, reduce the harmful pollutants that are damaging to the environment and utilize recycled building materials?

In an era of great security concern, green buildings have reduced energy requirements and may use renewable sources of energy that are off the electricity grid. Green buildings also use less water and some even collect rainwater to use throughout the building. Should there be a terrorist act that damages or destroys our Nation's resources, these buildings could assist in keeping our government up and running.

There is no downside to utilizing high-performance buildings. This initiative is taking off in the private sector. According to the U.S. Green Building Council, there are 500 certified green buildings across the United States with 3,000 in the pipeline. This legislation would ensure that the Federal Government is keeping pace with the real world and doing its part to protect the environment and provide a safe workplace for its employees.

In my home State of Vermont, environmental quality and economic opportunity are inextricably linked and green buildings are a visible representation of this connection. The design, construction, and functioning of green buildings will not only enhance environmental quality, worker productivity, and student learning, but will also contribute to the enhancement of a new economy. Environmental technologies and applications represent a new value added area of economic growth that is both efficient and effective.

The Federal Government can learn from progressive policies being implemented in the private sector, State government and our Nation's universities. For example, the University of Vermont, understanding the positive environmental, economic, and human resources benefits, recently adopted a green building policy for its campus that would ensure that all new construction and major renovations be at the certified level of the U.S. Green Building Council's, USGBC, Leadership in Energy and Environmental Design, LEED, green building rating system. This policy is both responsible and affordable.

In the 108th Congress, I introduced S. 2620, the High-Performance Green Buildings Act of 2004. This new bill updates that earlier version and includes a few new provisions. This legislation will coordinate the efforts within the

Federal Government to promote high-performance green buildings, provide public outreach, and expand existing research.

The General Services Administration, GSA, is the largest civilian landlord in the United States, with over 8,900 buildings in their current inventory. This legislation creates an office within GSA to oversee the green building efforts of agencies within the government. The GSA is a natural leader to focus on our Federal buildings and ensure that they are safe, healthy, and efficient. The GSA is working to provide quality work environments for Federal workers through green initiatives and is currently conducting research on how best to increase workplace effectiveness and occupant comfort. This bill will strengthen what they have already started.

The bill creates a green building advisory committee to advise the office within GSA. The committee will be comprised of key representatives from each relevant agency, State, and local governments, green building associations, experts within the building community, and environmental health experts for both adults and children. This committee will enable the Federal Government to stay up to date with technology and the latest advancements to ensure that high-performance green buildings operate with the maximum efficiency and provide a healthier environment for their occupants.

In addition, research efforts will be expanded to focus on buildings and the impact their systems have on human health and worker productivity. We just don't know enough about the impact of the built environment on its occupants. Take natural daylight for instance. Studies are showing that a simple thing like exposure to daylight actually makes employees more productive and reduces absences due to illness. I would like to pursue this further, as well as an indoor air quality program for all Federal facilities. We need to not only ensure the safety of working employees for existing buildings, but also during construction and renovation of facilities.

The High-Performance Green Buildings Act also requires that a good hard look be taken at the budget process we have used for years and explore ways to improve the approval process for government projects. We need to grow with the times and ensure that our budget process allows us to take full advantage of life-cycle costing. This means that we allow our financial experts to factor in savings that green buildings generate over time, and not just look at the upfront cost of a building. It has been documented that high-performance green buildings recover any initial upfront costs from incorporating efficient systems within the first few years of operation. The average life of a Federal building is over 50 years. In the times of soaring budget deficits, it is imperative the Federal Government pursue all cost-saving options.

High-performance green buildings are not just for Federal buildings, but involve any type of building, including schools. This legislation focuses on providing healthier, more efficient school facilities for our children. The Government Accountability Office reported years ago that over 14 million children have their health affected by poor conditions in schools. The Healthy Schools Network is now reporting 32 million children are at high risk of getting sick from their school facility. It is unacceptable to stand by and let the Nation's children become ill from preventable causes. This bill takes a modest step forward and provides $10 million in grants to state and local education agencies for technical assistance and the implementation of Environmental Protection Agency's, EPA, programs to address environmental conditions of our schools like the Tools for Schools Program and the Healthy Schools Environmental Assessment Tool, Healthy SEAT. The bill will help schools develop plans to focus on the design, construction, and renovation of school facilities, and look at systematic improvements for school siting, indoor air quality, reducing contaminants, and other health issues. This legislation also encourages research to study the effects these systems are having on student health and productivity. Our children deserve to learn in an environment that is safe and conducive to learning.

This bill will also promote leadership within the Federal Government by requiring all new construction and acquisition be green, that leases for Federal employees be energy efficient facilities and include green design features, and that guidelines be issued on how to best renegotiate existing leases to adopt these principles. Leadership is also promoted through Federal incentives for government agencies to build high-performance green buildings, as well as expanding the monitoring of each Federal agency's performance in meeting green building requirements and initiatives. It also creates a clearinghouse to keep individuals and entities, including the Federal Government, informed on the information and services that the office would provide.

Finally, by supporting this legislation, we will advance our understanding of green building technologies and implications and simultaneously advance our society. We have the capacity. This legislation provides the Federal leadership to convert our academic buildings to integral components of the curriculum rather than to just facilities that house programs. As learning centers and demonstration facilities, these green buildings will be an example to all of us to be environmentally responsible citizens.

I strongly encourage your support of the High-Performance Green Buildings Act of 2006 and ask unanimous consent that the text of the High-Performance Green Buildings Act of 2006 be printed in the RECORD, as well as the attached letters of support for the bill.

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

S. 3591

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the ''High-Performance Green Buildings Act of 2006''.

(b) TABLE OF CONTENTS.—The table of contents of this Act is as follows:

SEC. 2. DEFINITIONS.

In this Act:

(1) ADMINISTRATOR.—The term ''Administrator'' means the Administrator of General Services.

(2) COMMITTEE.—The term ''Committee'' means the Green Building Advisory Committee established under section 103(a).

(3) DIRECTOR.—The term ''Director'' means the individual appointed to the position established under section 101(a).

(4) FEDERAL FACILITY.—

(A) IN GENERAL.—The term ''Federal facility'' means any building or facility the intended use of which requires the building or facility to be—

(i) accessible to the public; and

(ii) constructed or altered by or on behalf of the United States.

(B) EXCLUSIONS.—The term ''Federal facility'' does not include a privately-owned residential or commercial structure that is not leased by the Federal Government.

(5) HIGH-PERFORMANCE GREEN BUILDING.—The term ''high-performance green building'' means a building that, during its life-cycle—

(A) reduces energy, water, and material resource use;

(B) improves indoor environmental quality including, reducing indoor pollution, improving thermal comfort, and improving lighting and acoustic environments that affect occupant health and productivity;

(C) reduces negative impacts on the environment throughout the life-cycle of the building, including air and water pollution and waste generation;

(D) increases the use of environmentally preferable products, including biobased, recycled content, and nontoxic products with lower life-cycle impacts;

(E) increases reuse and recycling opportunities;

(F) integrates systems in the building;

(G) reduces the environmental and energy impacts of transportation through building location and site design that support a full range of transportation choices for users of the building; and

(H) considers indoor and outdoor effects of the building on human health and the environment, including—

(i) improvements in worker productivity;

(ii) the life-cycle impacts of building materials and operations; and

(iii) other factors that the Office considers to be appropriate.

(6) LIFE-CYCLE.—The term ''life-cycle'', with respect to a high-performance green building, means all stages of the useful life of the building (including components, equipment, systems, and controls of the building) beginning at conception of a green building project and continuing through site selection, design, construction, landscaping, commissioning, operation, maintenance, renovation, deconstruction or demolition, removal, and recycling of the green building.

(7) LIFE-CYCLE ASSESSMENT.—The term ''life-cycle assessment'' means a comprehensive system approach for measuring the environmental performance of a product or service over the life of the product or service, beginning at raw materials acquisition and continuing through manufacturing, transportation, installation, use, reuse, and end-of-life waste management.

(8) LIFE-CYCLE COSTING.—The term ''life-cycle costing'', with respect to a high-performance green building, means a technique of economic evaluation that—

(A) sums, over a given study period, the costs of initial investment (less resale value), replacements, operations (including energy use), and maintenance and repair of an investment decision; and

(B) is expressed—

(i) in present value terms, in the case of a study period equivalent to the longest useful life of the building, determined by taking into consideration the typical life of such a building in the area in which the building is to be located; or

(ii) in annual value terms, in the case of any other study period.

(9) OFFICE.—The term ''Office'' means the Office of High-Performance Green Buildings established under section 102(a).

TITLE I—OFFICE OF HIGH-PERFORMANCE GREEN BUILDINGS

SEC. 101. OVERSIGHT.

(a) IN GENERAL.—The Administrator shall establish within the General Services Administration, and appoint an individual to serve as Director in, a position in the career-reserved Senior Executive service, to—

(1) establish and manage the Office in accordance with section 102; and

(2) carry out other duties as required under this Act.

(b) COMPENSATION.—The compensation of the Director shall not exceed the maximum rate of basic pay for the Senior Executive Service under section 5382 of title 5, United States Code, including any applicable locality-based comparability payment that may be authorized under section 5304(h)(2)(C) of that title.

SEC. 102. OFFICE OF HIGH-PERFORMANCE GREEN BUILDINGS.

(a) ESTABLISHMENT.—The Director shall establish within the General Services Administration an Office of High-Performance Green Buildings.

(b) DUTIES.—The Director shall—

(1) ensure full coordination of high-performance green building information and activities within the General Services Administration and all relevant agencies, including, at a minimum—

(A) the Environmental Protection Agency;

(B) the Office of the Federal Environmental Executive;

(C) the Office of Federal Procurement Policy;

(D) the Department of Energy;

(E) the Department of Health and Human Services;

(F) the Department of Defense; and

(G) such other Federal agencies as the Director considers to be appropriate;

(2) establish a senior-level Federal green building advisory committee, which shall provide advice and recommendations in accordance with section 103;

(3) identify and biennially reassess improved or higher rating standards recommended by the Committee;

(4) establish a national high-performance green building clearinghouse in accordance with section 104, which shall provide green building information through—

(A) outreach;

(B) education; and

(C) the provision of technical assistance;

(5) ensure full coordination of research and development information relating to high-performance green building initiatives under section 105;

(6) identify and develop green building standards that could be used for all types of Federal facilities in accordance with section 105;

(7) establish green practices that can be used throughout the life of a Federal facility;

(8) review and analyze current Federal budget practices and life-cycle costing issues, and make recommendations to Congress, in accordance with section 106; and

(9) complete and submit the report described in subsection (c).

(c) REPORT.—Not later than 2 years after the date of enactment of this Act, and biennially thereafter, the Director shall submit to Congress a report that—

(1) describes the status of the green building initiatives under this Act and other Federal programs in effect as of the date of the report, including—

(A) the extent to which the programs are being carried out in accordance with this Act; and

(B) the status of funding requests and appropriations for those programs;

(2) identifies within the planning, budgeting, and construction process all types of Federal facility procedures that inhibit new and existing Federal facilities from becoming high-performance green buildings as measured by—

(A) a silver rating, as defined by the Leadership in Energy and Environmental Design Building Rating System standard established by the United States Green Building Council (or an equivalent rating); or

(B) an improved or higher rating standard, as identified by the Committee;

(3) identifies inconsistencies, as reported to the Committee, in Federal law with respect to product acquisition guidelines and high-performance product guidelines;

(4) recommends language for uniform standards for use by Federal agencies in environmentally responsible acquisition;

(5) in coordination with the Office of Management and Budget, reviews the budget process for capital programs with respect to alternatives for—

(A) restructuring of budgets to require the use of complete energy- and environmental-cost accounting;

(B) using operations expenditures in budget-related decisions while simultaneously incorporating productivity and health measures (as those measures can be quantified by the Office, with the assistance of universities and national laboratories);

(C) permitting Federal agencies to retain all identified savings accrued as a result of the use of life-cycle costing for future high-performance green building initiatives; and

(D) identifying short- and long-term cost savings that accrue from high-performance green buildings, including those relating to health and productivity;

(6) identifies green, self-sustaining technologies to address the operational needs of Federal facilities in times of national security emergencies, natural disasters, or other dire emergencies;

(7) summarizes and highlights development, at the State and local level, of green building initiatives, including executive orders, policies, or laws adopted promoting green building (including the status of implementation of those initiatives); and

(8) includes, for the 2-year period covered by the report, recommendations to address each of the matters, and a plan for implementation of each recommendation, described in paragraphs (1) through (6).

(d) IMPLEMENTATION.—The Office shall carry out each plan for implementation of recommendations under subsection (c)(7).

SEC. 103. GREEN BUILDING ADVISORY COMMITTEE.

(a) ESTABLISHMENT.—Not later than 180 days after the date of enactment of this Act, the Director shall establish a committee to be known as the ''Green Building Advisory Committee''.

(b) MEMBERSHIP.—The Committee shall be composed of representatives of, at a minimum—

(1) each agency referred to in section 102(b)(1); and

(2) other relevant entities, as determined by the Director, including at least 1 representative of each of the following:

(A) State and local governmental green building programs.

(B) Independent green building associations or councils.

(C) Building experts, including architects, material suppliers, and construction contractors.

(D) Security advisors focusing on national security needs, natural disasters, and other dire emergency situations.

(E) Children and adult environmental health experts.

(c) MEETINGS.—The Director shall establish a regular schedule of meetings for the Committee, which shall convene a minimum of 6 times each year.

(d) DUTIES.—The Committee shall provide advice and expertise for use by the Director in carrying out the duties under this Act, including such recommendations relating to Federal activities carried out under sections 104 through 106 as are agreed to by a majority of the members of the Committee.

(e) FACA EXEMPTION.—The Committee shall not be subject to the Federal Advisory Committee Act (5 U.S.C. App.).

SEC. 104. PUBLIC OUTREACH.

The Director, in coordination with the Committee, shall carry out public outreach to inform individuals and entities of the information and services available Government-wide by—

(1) establishing and maintaining a national high-performance green building clearinghouse, including on the Internet, that—

(A) identifies existing similar efforts and coordinates activities of common interest; and

(B) provides information relating to high-performance green buildings, including hyperlinks to Internet sites that describe the activities, information, and resources of—

(i) the Federal Government;

(ii) State and local governments;

(iii) the private sector (including nongovernmental and nonprofit entities and organizations); and

(iv) international organizations;

(2) identifying and recommending educational resources for implementing high-performance green building practices, including security and emergency benefits and practices;

(3) providing access to technical assistance on using tools and resources to make more cost-effective, energy-efficient, health-protective, and environmentally beneficial decisions for constructing high-performance green buildings, particularly tools available to conduct life-cycle costing and life-cycle assessment;

(4) providing information on application processes for certifying a high-performance green building, including certification and commissioning; and

(5) providing technical information, market research, or other forms of assistance or advice that would be useful in planning and constructing high-performance green buildings; and

(6) using such other methods as are determined by the Director to be appropriate.

SEC. 105. RESEARCH AND DEVELOPMENT.

(a) ESTABLISHMENT.—The Director, in coordination with the Committee, shall—

(1)(A) survey existing research and studies relating to high-performance green buildings; and

(B) coordinate activities of common interest;

(2) develop and recommend a high-performance green building research plan that—

(A) identifies information and research needs, including the relationships between health, occupant productivity, and each of—

(i) pollutant emissions from materials and products in the building;

(ii) natural day lighting;

(iii) ventilation choices and technologies;

(iv) heating, cooling, and system control choices and technologies;

(v) moisture control and mold;

(vi) maintenance, cleaning, and pest control activities;

(vii) acoustics; and

(viii) other issues relating to the health, comfort, productivity, and performance of occupants of the building; and

(B) promotes the development and dissemination of high-performance green building measurement tools that, at a minimum, may be used—

(i) to monitor and assess the life-cycle performance of facilities (including demonstration projects) built as high-performance green buildings; and

(ii) to perform life-cycle assessments;

(3) assist the budget and life-cycle costing functions of the Office under section 106;

(4) study and identify potential benefits of green buildings relating to security, natural disaster, and emergency needs of the Federal Government; and

(5) support other research initiatives determined by the Office.

(b) INDOOR AIR QUALITY.—The Director, in consultation with the Committee, shall develop and implement a comprehensive indoor air quality program for all Federal facilities to ensure the safety of Federal workers and facility occupants—

(1) during new construction and renovation of facilities; and

(2) in existing facilities.

SEC. 106. BUDGET AND LIFE-CYCLE COSTING AND CONTRACTING.

(a) ESTABLISHMENT.—The Director, in coordination with the Committee, shall—

(1) identify, review, and analyze current budget and contracting practices that affect achievement of high-performance green buildings, including the identification of barriers to green building life-cycle costing and budgetary issues;

(2) develop guidance and conduct training sessions with budget specialists and contracting personnel from Federal agencies and budget examiners to apply life-cycle cost criteria to actual projects;

(3) identify tools to aid life-cycle cost decisionmaking; and

(4) explore the feasibility of incorporating the benefits of green buildings, such as security benefits, into a cost-budget analysis to aid in life-cycle costing for budget and decision making processes.

SEC. 107. AUTHORIZATION OF APPROPRIATIONS.

There is authorized to be appropriated to carry out this title $4,000,000 for each of fiscal years 2007 through 2012, to remain available until expended.

TITLE II—HEALTHY HIGH-PERFORMANCE SCHOOLS

SEC. 201. DEFINITIONS.

In this title:

(1) HIGH-PERFORMANCE SCHOOL.—The term ''high-performance school'' has the meaning given the term ''healthy, high-performance school building'' in section 5586 of the Elementary and Secondary Education Act of 1965 (20 U.S.C. 7277e).

(2) LOCAL EDUCATIONAL AGENCY.—The term ''local educational agency'' has the meaning given the term in section 9101 of the Elementary and Secondary Education Act of 1965 (20 U.S.C. 7801).

(3) STATE EDUCATIONAL AGENCY.—The term ''State educational agency'' has the meaning given the term in section 9101 of the Elementary and Secondary Education Act of 1965 (20 U.S.C. 7801).

SEC. 202. GRANTS FOR HEALTHY SCHOOL ENVIRONMENTS.

(a) IN GENERAL.—The Administrator of the Environmental Protection Agency, in consultation with the Secretary of Education and the Secretary of Health and Human Services, may provide grants to State and local educational agencies for use in—

(1) providing technical assistance for programs of the Environmental Protection Agency (including the Tools for Schools Program and the Healthy School Environmental Assessment Tool) to schools for use in addressing environmental issues; and

(2) development of State school environmental quality plans, in partnership with the Environmental Protection Agency, that include—

(A) standards for healthy high-performance school building design, construction, and renovation;

(B) identification of ongoing school building environmental problems in the State, including assessment of information on the exposure of children to environmental hazards in school facilities, as provided by the Administrator of the Environmental Protection Agency;

(C) proposals for the systematic improvement (including benchmarks and timelines) of environmental conditions in schools throughout the State, including—

(i) school building siting, construction, and maintenance;

(ii) indoor air quality;

(iii) pest control;

(iv) radon contamination;

(v) lead contamination;

(vi) environmentally preferable purchasing of products for classroom instruction and for maintenance;

(vii) hazard identification and remediation; and

(viii) modes of transportation available to students and staff;

(D) recommendations for improvements in the capacity of the State to track child and adult health complaints relating to schools; and

(E) plans for operation as an emergency, self-sustaining evacuation center.

(b) OTHER GRANTS.—The Administrator of the Environmental Protection Agency may provide grants to qualified, nonprofit organizations to assist in community and public education on healthy school environments.

(c) COST SHARING.—

(1) FEDERAL SHARE.—The Federal share of the cost of a project or activity carried out using funds from a grant under subsection (a) shall not exceed 90 percent.

(2) NON-FEDERAL SHARE.—The non-Federal share of the cost of a project or activity carried out using funds from a grant under subsection (a) may be provided in the form of cash or in-kind goods and services.

(d) GRANT PRIORITY.—

(1) IN GENERAL.—In providing grants under this section for use in carrying out the program referred to in subsection (a)(1), the Administrator of the Environmental Protection Agency, in consultation with the Secretary of Education, shall give priority to school districts with need for environmental improvement as identified in the school environmental plans described in this section.

(2) RESPONSIBILITY OF SCHOOL DISTRICTS AND STATE EDUCATIONAL AGENCIES.—

(A) SCHOOL DISTRICTS.—Not later than 2 years after the date of enactment of this Act, and annually thereafter, each school district that receives funds from the Administrator of the Environmental Protection Agency to carry out a program described in subsection (a) shall submit to the State educational agency with jurisdiction over the school district a report that includes—

(i) a list of schools in the districts that, as of the date of the report, have accepted funds or other assistance from the Environmental Protection Agency for use in carrying out this section; and

(ii) an overview of the impact of the funds, including—

(I) general data regarding measures of student health and attendance rates before and after grant intervention; and

(II) descriptions of toxic or hazardous cleaning, maintenance, or instructional products eliminated or reduced in use as part of the promotion or remediation of the indoor air quality of schools within the school district; and

(iii) basic information on the potential influence of other factors (such as the installation of carpet and HVAC systems and similar activities) on air quality.

(B) STATE EDUCATIONAL AGENCY REPORTS.—Not later than 180 days after the date on which each State educational agency has received the annual reports under subparagraph (A) from all participating school districts, the State educational agency shall submit to the Administrator of the Environmental Protection Agency and Congress a consolidated report of all information received from the school districts.

SEC. 203. FEDERAL GUIDELINES FOR SITING OF SCHOOL FACILITIES.

The Administrator of the Environmental Protection Agency, in consultation with the Secretary of Education and the Secretary of Health and Human Services, shall develop school site selection guidelines that account for—

(1) the special vulnerability of children to hazardous substances or pollution exposures in any case in which the potential for contamination at a potential school site exists, as determined by the Administrator of the Environmental Protection Agency, in consultation with the Secretary of Education;

(2) modes of transportation available to students and staff; and

(3) the potential use of a school at the site as an emergency shelter.

SEC. 204. ENVIRONMENTAL HEALTH PROGRAM.

(a) IN GENERAL.—The Administrator of the Environmental Protection Agency, in consultation with the Secretary of Education, the Secretary of Health and Human Services, and other relevant agencies, shall issue guidelines for use by the State in developing and implementing an environmental health program for schools that—

(1) takes into account the status and findings of Federal research initiatives established under this Act and other relevant Federal law with respect to school facilities, including relevant updates on trends in the field, such as the impact of school facility environments on student and staff—

(A) health, safety, and productivity; and

(B) disabilities or special needs;

(2) provides research using relevant tools identified or developed in accordance with section 105 to quantify the relationships between—

(A) human health, occupant productivity, and student performance; and

(B) with respect to school facilities, each of—

(i) pollutant emissions from materials and products;

(ii) natural day lighting;

(iii) ventilation choices and technologies;

(iv) heating and cooling choices and technologies;

(v) moisture control and mold;

(vi) maintenance, cleaning, and pest control activities;

(vii) acoustics; and

(viii) other issues relating to the health, comfort, productivity, and performance of occupants of the school facilities;

(3) provides technical assistance on siting, design, management, and operation of school facilities, including facilities used by students with disabilities or special needs;

(4) collaborates with federally funded pediatric environmental health centers to assist in on-site school environmental investigations;

(5) assists States and the public in better understanding and improving the environmental health of children; and

(6) provides to the Office a biennial report of all activities carried out under this title, which the Director shall include in the report described in section 102(c).

(b) PUBLIC OUTREACH.—The Director shall ensure, to the maximum extent practicable, that the public clearinghouse established under section 104 receives and makes available—

(1) information from the Administrator of the Environmental Protection Agency that is contained in the report described in subsection (a)(6); and

(2) information on the exposure of children to environmental hazards in school facilities, as provided by the Administrator of the Environmental Protection Agency.

SEC. 205. AUTHORIZATION OF APPROPRIATIONS.

There is authorized to be appropriated to carry out this title $10,000,000 for the period of fiscal years 2007 through 2012, to remain available until expended.

TITLE III—STRENGTHENING FEDERAL LEADERSHIP

SEC. 301. INCENTIVES.

As soon as practicable after the date of enactment of this Act, the Director shall identify incentives to encourage the use of green buildings and related technology in the operations of the Federal Government, including through—

(1) the provision of recognition awards; and

(2) the maximum feasible retention of financial savings in the annual budgets of Federal agencies for use in reinvesting in future green building initiatives.

SEC. 302. FEDERAL PROCUREMENT.

(a) IN GENERAL.—Not later than 2 years after the date of enactment of this Act, the Director of the Office of Federal Procurement Policy, in consultation with the Director and the Under Secretary of Defense for Acquisition, Technology, and Logistics, shall promulgate revisions of the applicable acquisition regulations, to take effect as of the date of promulgation of the revisions—

(1) to direct any Federal procurement executives involved in the acquisition, construction, or major renovation (including contracting for the construction or major renovation) of any facility—

(A) to employ integrated design principles;

(B) to improve site selection for environmental and community benefits;

(C) to optimize building and systems energy performance;

(D) to protect and conserve water;

(E) to enhance indoor environmental quality; and

(F) to reduce environmental impacts of materials and waste flows; and

(2) to direct Federal procurement executives involved in leasing buildings, to give preference to the lease of facilities that—

(A) are energy-efficient; and

(B) to the maximum extent practicable, have applied contemporary high-performance and sustainable design principles during construction or renovation.

(b) GUIDANCE.—Not later than 90 days after the date of promulgation of the revised regulations under subsection (a), the Director shall issue guidance to all Federal procurement executives providing direction and instructions to renegotiate the design of proposed facilities, renovations for existing facilities, and leased facilities to incorporate improvements that are consistent with this section.

SEC. 303. FEDERAL GREEN BUILDING PERFORMANCE.

(a) IN GENERAL.—Not later than October 31 of each of the 2 fiscal years following the fiscal year in which this Act is enacted, and at such times thereafter as the Comptroller General of the United States determines to be appropriate, the Comptroller General of the United States shall, with respect to the fiscal years that have passed since the preceding report—

(1) conduct an audit of the implementation of this Act; and

(2) submit to the Office, the Committee, the Administrator, and Congress a report describing the results of the audit.

(b) CONTENTS.—An audit under subsection (a) shall include a review, with respect to the period covered by the report under subsection (a)(2), of—

(1) budget, life-cycle costing, and contracting issues, using best practices identified by the Comptroller General of the United States and heads of other agencies in accordance with section 106;

(2) the level of coordination among the Office, the Office of Management and Budget, and relevant agencies;

(3) the performance of the Office in carrying out the implementation plan;

(4) the design stage of high-performance green building measures;

(5) high-performance building data that were collected and reported to the Office; and

(6) such other matters as the Comptroller General of the United States determines to be appropriate.

(c) CONSULTATION.—The Director shall consult with the Committee to enhance and assist the implementation of the Environmental Stewardship Scorecard announced at the White House Summit on Federal sustainable buildings in January 2006, to measure the implementation by each Federal agency of sustainable design and green building initiatives.

TITLE IV—DEMONSTRATION PROJECT

SEC. 401. COORDINATION OF GOALS.

(a) IN GENERAL.—The Director shall establish guidelines to implement a demonstration project to contribute to the research goals of the Office.

(b) PROJECTS.—In accordance with guidelines established by the Director under subsection (a) and the duties of the Director described in title I, the Director shall carry out—

(1) for each of fiscal years 2008 through 2013, 1 demonstration project in a Federal building selected by the Director in accordance with relevant agencies and described in subsection (c)(1), that—

(A) provides for the evaluation of the information obtained through the conduct of projects and activities under this Act; and

(B) achieves a platinum rating, as defined by the Leadership in Energy and Environmental Design Building Rating System standard established by the United States Green Building Council (or equivalent rating); and

(2) no fewer than 4 demonstration projects at 4 universities, that, as competitively selected by the Director in accordance with subsection (c)(2), have—

(A) appropriate research resources and relevant projects to meet the goals of the demonstration project established by the Office; and

(B) the ability—

(i) to serve as a model for high-performance green building initiatives, including research and education;

(ii) to identify the most effective ways to use high-performance green building and landscape technologies to engage and educate undergraduate and graduate students;

(iii) to effectively implement a high-performance green building education program for students and occupants;

(iv) to demonstrate the effectiveness of various high-performance technologies in each of the 4 climatic regions of the United States described in subsection (c)(2)(B); and

(v) to explore quantifiable and nonquantifiable beneficial impacts on public health and employee and student performance.

(c) CRITERIA.—

(1) FEDERAL FACILITIES.—With respect to the existing or proposed Federal facility at which a demonstration project under this section is conducted, the Federal facility shall—

(A) be an appropriate model for a project relating to—

(i) the effectiveness of high-performance technologies;

(ii) analysis of materials, components, systems, and emergency operations in the building, and the impact of those materials, components, and systems, including the impact on the health of building occupants;

(iii) life-cycle costing and life-cycle assessment of building materials and systems; and

(iv) location and design that promote access to the Federal facility through walking, biking, and mass transit; and

(B) possess sufficient technological and organizational adaptability.

(2) UNIVERSITIES.—With respect to the 4 universities at which a demonstration project under this section is conducted—

(A) the universities should be selected, after careful review of all applications received containing the required information, as determined by the Director, based on—

(i) successful and established public-private research and development partnerships;

(ii) demonstrated capabilities to construct or renovate buildings that meet high indoor environmental quality standards;

(iii) organizational flexibility;

(iv) technological adaptability;

(v) the demonstrated capacity of at least 1 university to replicate lessons learned among nearby or sister universities, preferably by participation in groups or consortia that promote sustainability;

(vi) the demonstrated capacity of at least 1 university to have officially-adopted, institution-wide ''green building'' guidelines for all campus building projects; and

(vii) the demonstrated capacity of at least 1 university to have been recognized by similar institutions as a national leader in sustainability education and curriculum for students of the university; and

(B) each university shall be located in a different climatic region of the United States, each of which regions shall have, as determined by the Office—

(i) a hot, dry climate;

(ii) a hot, humid climate;

(iii) a cold climate; or

(iv) a temperate climate (including a climate with cold winters and humid summers).

(d) REPORT.—Not later than 1 year after the date of enactment of this Act, and annually thereafter through September 30, 2013—

(1) the Director shall submit to the Administrator a report that describes the status of the demonstration projects; and

(2) each University at which a demonstration project under this section is conducted shall submit to the Administrator a report that describes the status of the demonstration projects under this section.

SEC. 402. AUTHORIZATION OF APPROPRIATIONS.

(a) FEDERAL DEMONSTRATION PROJECT.—There is authorized to be appropriated to carry out the Federal demonstration project described in section 401(b)(1) $10,000,000 for the period of fiscal years 2008 through 2013, to remain available until expended.

(b) UNIVERSITY DEMONSTRATION PROJECTS.—There is authorized to be appropriated to carry out the university demonstration projects described in section 401(b)(2) $10,000,000 for the period of fiscal years 2008 through 2013, to remain available until expended.

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

THE AMERICAN INSTITUTE OF ARCHITECTS,
Washington, DC, June 15, 2006.

Hon. JAMES M. JEFFORDS,
U.S. Senate, Dirksen Senate Office Building, Washington, DC.

DEAR SENATOR JEFFORDS: The American Institute of Architects has identified ''sustainability'' as the number one issue among our 75,000 members nationwide. We are concerned about the effects that America's pattern of energy use is having on the world's climate. And we are particularly concerned about the adverse effects that thoughtlessly designed buildings can have on the natural environment.

We believe that it is currently possible to design and operate buildings of all types in ways that conserve resources and drastically reduce their environmental impact. For that reason, we strongly support incentives to create more sustainable architecture.

The High Performance Green Buildings Act of 2006, which you are sponsoring, is an excellent start toward moving the federal government in the direction of sustainable architecture. The bill will create a specific Office of High Performance Green Buildings within the General Services Administration as well as an Advisory Committee of green building experts to assist that office in advancing the cause of sustainability within the federal government.

The bill will also mandate the consideration of life-cycle costing in the design and procurement of federal buildings; a concept long supported by the AIA. The bill will create a grants program for high performance and healthy schools, as well as health-based guidelines for school construction. It is a matter of great concern to the AIA that our Nation's school facilities are in a degraded condition and that significant improvement in student health and productivity could be achieved through upgrading the structures that now house our next generations.

The AIA is particularly supportive of the provisions of the bill that call for revisions to the Federal Acquisition Regulations to incorporate green design criteria into Federal contracting for construction or renovation of Federal buildings.

The AIA commends you for your leadership in taking on these complex issues that are closely intertwined with the Nation's environmental, energy and educational future. The AIA supports your efforts, supports your bill and would like to work with you to get it passed into law.

Sincerely,

CHRISTINE W. MCENTEE,
Executive Vice President/CEO.

HEALTHY SCHOOLS NETWORK, INC.,
June 23, 2006.

Support for High-Performance Green Buildings Act of 2006.

Hon. JAMES JEFFORDS,
U.S. Senate, Dirksen Senate Office Building, Washington, DC.

DEAR SENATOR JEFFORDS: Children do better with a little fresh air and sunshine, indoors and out. The call for healthier schools is a ''back to basics'' drive, recalling neighborhood schools with high ceilings and tall windows that captured natural light and ventilation and with durable floors and walls that were easy to maintain.

Healthy Schools Network, Inc. is a national environmental health not for profit representing parent, environment, health, and education groups and individuals who are dedicated to ensuring that every child and school employee has an environmentally healthy school. Our reports, informational services, and advocacy have shaped new policies, laws, regulations, and funds for school facilities in New York and Federally, and fostered local and state coalitions Nationwide. We were honored to receive a US EPA Children's Health Protection Award in 2005 for our Healthy Schools/Healthy Kids Clearinghouse that has helped parents, schools, and nonprofits in every state.

We support the High-Performance Green Buildings Act of 2006 and the creation of an Office of High-Performance Green Buildings. We strongly support the Act's *Title II Healthy High Performance Schools provisions to improve our nation's school facilities and our children's health and learning*.

Title II authorizes U.S. EPA, advised by Education and Health and Human Services, to make grants to the *states to develop school environmental quality plans*, including state standards for school design that incorporate energy efficiency, indoor air quality, and low-emission interior finishes and products, as well as resource conservation. This one step alone will allow each state to adapt design protocols for use by local schools, as well as to consider how best to ''mix and match'' public and private resources for implementation. In addition, the creation of systematic state plans could identify ongoing school environmental problems and propose locally appropriate and system-wide improvements for siting, indoor air quality, lead contamination and pest problems, ''green'' purchasing, and outline plans for using schools as emergency centers.

The Act also authorizes U.S. EPA to develop Federal guidelines for the siting of schools, taking into account the special vulnerability of children to hazardous substances, modes of transportation, and the potential use of schools as emergency shelters. U.S. EPA and the Agency for Toxic Substances and Disease Registry have collected data on schools sited near or adjacent to hazardous facilities.

In addition, Title II authorizes US EPA, advised by Education and Health and Human Services, to issue guidelines for use by states in developing and implementing an environmental health program for schools. This program would provide research on children's health and school facilities and provide technical assistance on siting, design, management, and operation of schools; collaborate with the Federally sponsored pediatric environmental health specialty units to assist with any onsite environmental investigations; and assist states and the public in understanding and improving the environmental health of children.

This Nation has a long way to go to ensure that our children have healthy learning places. In 1996, the US GAO estimated that the poor condition of schools daily eroded the health of 14 million children. US EPA estimates that half of the nation's 120,000 schools have compromised indoor environmental quality. Indoor air pollution is a top-five human health hazard; asthma is the leading cause of absenteeism and the leading occupational disease among teachers. In 2004, the US Department of Education Office of the Under Secretary published its Congressionally mandated National Priority Study A Summary of Scientific Findings on Adverse Effects of Indoor Environments on Students' Health, Academic Peiformance and Attendance (http://www.iehinc.com/PDF / effects%20on%20students.pdf), finding that the evidence suggested that poor environments adversely influences student health, performance, and attendance. In the national report Lessons Learned (2006), which presents state by state data analyses and stories of sick or injured children, our office and our two dozen organizational collaborators estimated the number of children at high risk at 32 million of the 54 million enrolled. (See http://www.healthyschools.org/guides materials.html)

The need for healthier schools is now. At a time when our nation is demanding a better performance from every child and from every school, we need to ensure that every child has an environmentally healthy school. Healthier school facilities, designed, built, and cleaned and maintained as healthy high performance facilities—often at no additional local cost—are known to positively affect children's performance and attendance and teacher productivity. They are also associated with lower suspension rates. Designing more energy efficient facilities or replacing old heating and ventilating systems with up to date efficient systems or systems using renewable energy resources could save schools and their taxpayers billions of dollars annually.

We commend you for your leadership on these important issues and look forward to working with you and the sponsors towards the timely enactment and funding for this important legislation.

Sincerely,

CLAIRE L. BARNETT,
Executive Director.

ENVIRONMENTAL AND ENERGY STUDY INSTITUTE,
Washington, DC, June 27, 2006.

Hon. JAMES M. JEFFORDS,
U.S. Senate,
Washington, DC.

DEAR SENATOR JEFFORDS: The Environmental and Energy Study Institute (EESI) strongly supports the High-Performance Green Buildings Act of 2006 you are introducing to advance the development of green building facilities for both federal agencies and schools. This legislation will:

—increase U.S. competitiveness in the increasingly global green building market

—accelerate expansion of the green building market within the United States through widespread Federal procurement, expanded research, and establishment of a green building information clearinghouse

—improve student and worker health and productivity through better indoor air quality

—increase U.S. energy savings

—support the growth of domestic recycled and biobased product markets that can help reduce the country's reliance on imported oil and

—reduce the environmental impacts of the country's built environment.

The General Services Administration (GSA) owns and operates more than 500,000 buildings with over 3 billion square feet, making it the largest landlord in the United States. With this amount of owned space, the GSA has the influence to ensure that Federal buildings across the country are shining examples of smart building design. Through incentives laid out in this legislation, the Federal Government can lead the country by example in incorporating green building designs that save buildings money in operational costs. That is good government!

Furthermore, green buildings have improved indoor air quality; this too saves the Federal Government money due to reduced sickness and absenteeism among its workforce. The American Lung Association estimates that indoor air pollution costs businesses more than $100 billion a year due to death, sick days, direct medical costs, loss of productivity, and damage to materials and equipment. The Environmental Protection Agency projects that 3,500 to 6,500 premature deaths per year are the result of the effects of indoor air pollutants.

Due to the heightened susceptibility of children to airborne pollutants because of their less developed immune systems, EESI applauds your bill's provisions to provide schools grant assistance as well as technical assistance in developing green building design. In fact, 20 percent of the U.S. population, nearly 55 million people, are in U.S. elementary and secondary schools, 110,000 of which were reported to have unsatisfactory indoor air quality in the 1990s. Without grants like those outlined in your bill, most school districts would not be able to fund green building projects. EESI's previous work on this topic has found that schools need Federal studies. They need a clearinghouse to provide information, and they need grants to implement these projects and realize their far-reaching benefits.

EESI strongly supports the use of recycled and biobased products as components of the bill's green building design. Fabricated from renewable domestic crops, biobased products do not ''offgas'' or emit airborne toxins like their petroleum-based counterparts which can aggravate respiratory systems and negatively affect health. Biobased products, along with improvements in ventilation, enhance indoor air quality and improve occupant health. They are also biodegradable and therefore not harmful to the environment. Furthermore, biobased products can be produced domestically; providing evermore economic opportunities to every state's agricultural sector.

Even as U.S. Federal agencies and schools face tightening budgets, many green building measures can be incorporated with minimal up-front costs while yielding enormous savings during a building's lifetime. Your bill's provision to establish an Office of High Performance Green Buildings would elevate attention to this issue and would play an essential role as provider/distributor of solid information so that agencies can pursue ''greening'' of buildings more easily, efficiently and economically.

Demonstration projects can engage undergraduate and graduate students—the leaders of tomorrow—who will learn first-hand about these innovations and take the experience with them in their careers. These projects also will incorporate smart siting and planning so that commuters can access them through many modes of transportation including mass transit, biking and walking. By incorporating these concerns, these projects not only address the energy consumed by the buildings themselves but the energy consumed in our transportation sector.

U.S. buildings consume about 40 percent of the country's annual primary energy use. Because the Federal Government is the country's largest energy consumer, your bill truly helps the Federal Government lead by example.

Sincerely,

CAROL WERNER,
Executive Director, Environmental and Energy Study Institute.

By Mr. KENNEDY (for himself, Mr. DODD, Ms. MIKULSKI, Mr. SCHUMER, Mr. HARKIN, Mrs. CLINTON, and Mr. LIEBERMAN):

S. 3593 A bill to amend the Higher Education Act of 1965 to provide additional support to students; to the Committee on Finance.

Mr. KENNEDY. Mr. President, it is a privilege to join my colleagues in introducing the Student Debt Relief Act to lower college expenses for millions of families and help ensure that cost is not a barrier to a college education.

Earlier today, my colleagues and I released a report on ''The College Cost Crunch,'' which contains detailed information showing that students and their families in every State are struggling with skyrocketing college costs and rising student loan debt.

The report makes clear that the American dream is at risk unless college becomes more affordable. Parents and students know how important a college education is in our rapidly changing world, and they're willing to make immense sacrifices in order to afford it. But that sacrifice is getting harder and harder as college costs go up and as student debt increases as well.

It is unacceptable in this era when higher education in the United States is becoming more important, that it is also becoming more and more expensive. As the report shows, the cost of attending a public 4-year college has increased 32 percent since 2000, while median family incomes have increased by only 6 percent over the same time period.

Today, the cost of attendance is over $12,000 at public colleges and over $26,000 at private colleges, and federal student aid has not kept pace with these rising costs. The maximum Pell grant covered 51 percent of the cost of college in 1986, but it covered only 35 percent of the cost last year.

As a result, families and students are borrowing more than ever from the federal government and from private banks to finance higher education. Sixty-two percent of undergraduates at 4-year colleges are borrowing to finance their educations. The average student graduates with over $19,000 in student loan debt.

We need to solve this debt crisis now before it spirals even farther out of control.

Ensuring access to college is key to our opportunity, our economy, and to our values as a nation.

It affects opportunity, because each year 400,000 qualified students do not go to a 4-year college, because they cannot afford to do so.

It affects our economy, because we need to equip all of our citizens with a college education to compete effectively in the global economy.

It affects our values, because high college costs and high student debt are discouraging young Americans from taking lower paying public service jobs, from buying homes, and even from getting married and starting a family.

On July 1, to make matters even worse, students and families face one of the biggest student loan interest rate hikes in the history of the program—almost 2 percentage points in a single year.

Our bill deals with these issues in several ways.

First, it provides mandatory funding for an immediate increase in the maximum Pell grant from $4,050 to $5,100, with additional increases each year.

The bill also reforms the current student loan programs and uses the savings to pay for additional increases in need-based aid. This proposal—known as the Student Aid Reward Act, or the STAR Act—generates $13 billion over 10 years for new Pell grants—at zero cost to the government and taxpayers—by encouraging schools to use the more efficient Direct Loan Program instead of the guaranteed loan program.

The bill cuts student loan interest rates in half—to 3.4 percent for students and 4.25 percent for parents. This change will save average borrowers nearly $4,000 in interest payments over the life of their loans.

The bill gives borrowers the option to help keep loan payments manageable by tying the payments to income level and capping the payments at 15 percent of a borrower's income. This provision will enable young people to pursue their passions in public service careers such as teaching and social work, without worrying about making ends meet as they repay their debt.

The bill also extends and expands a popular college tuition tax deduction, which Republicans allowed to expire at the end of last year. The IRS estimates that nearly 4.7 million students and families took advantage of the deduction in 2004, which allowed them to deduct up to $4,000 in tuition expenses from their taxes.

In Massachusetts, these changes would help thousands of students. If the Pell grant is increased to $5,100, Massachusetts would receive $63 million in new Pell grant aid. 4,700 additional students would receive grants, and the average grant would increase by more than $620—from $2,329 to $2,950. If student loan interest rates are cut in half, students in Massachusetts would save $3,470 over the life of their loans.

With more options to make loan payments contingent on income, new teachers in Massachusetts, who earn $34,000 a year, would have a reduction of 22 percent in their monthly loan payments, and after 10 years, their loans would be forgiven.

Congress needs to act now to make education a priority and do more to help struggling students and families.

But the administration and the Republican Congress have other priorities. Earlier this year, they perpetrated the biggest raid on student aid in the history of the program—stripping $12 billion from the program to offset tax giveaways for the wealthiest Americans.

If we returned tax rates for the wealthiest Americans to their levels when President Bush took office, we could pay for this entire proposal, and pay for other priorities for struggling middle class families as well.

Some of these proposals pay for themselves by cutting wasteful bank subsidies from the student loan programs and directing those funds to help students afford college. Report after report has shown that the Direct Loan Program saves taxpayer money. It is time for the Republican Congress to stand up to their friends in the lending industry and do what's right for students and families and the Nation.

We also need new investments in education if we are serious about reviving the American dream of a college education.

When Congress passed the G.I. bill after World War II, the Nation reaped a benefit of $7 for every $1 invested in sending our returning troops to college.

We need that kind of investment again to assure prosperity for our families and our Nation in the years ahead. The Student Debt Relief Act is a good step in the right direction, and I urge my colleagues to support it.

I ask unanimous consent that our report and the text of the bill be printed in the RECORD.

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

S. 3593

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Student Debt Relief Act of 2006''.

SEC. 2. INCREASE IN FEDERAL PELL GRANTS.

(a) IN GENERAL.—Section 401(b)(2)(A) of the Higher Education Act of 1965 (20 U.S.C. 1070a(b)(2)(A)) is amended by striking clauses (i) through (v) and inserting the following:

''(i) $5,100 for academic year 2007–2008;

''(ii) $5,400 for academic year 2008–2009;

''(iii) $5,700 for academic year 2009–2010;

''(iv) $6,000 for academic year 2010–2011; and

''(v) $6,300 for academic year 2011–2012,''.

(b) ADDITIONAL FUNDS.—For an academic year, in the case in which discretionary amounts appropriated to carry out the Federal Pell Grant program under subpart 1 of part A of title IV of the Higher Education Act of 1965 (20 U.S.C. 1070a et seq.) for such academic year are sufficient to fund a maximum Federal Pell Grant award of $4,050, then there are authorized to be appropriated, and there are appropriated, additional amounts to carry out the amendment made by subsection (a) as follows:

(1) For academic year 2007–2008, $4,310,000,000.

(2) For academic year 2008–2009, $5,563,000,000.

(3) For academic year 2009–2010, $6,982,000,000.

(4) For academic year 2010–2011, $8,398,000,000.

(5) For academic year 2011–2012, $9,831,000,000.

SEC. 3. STUDENT AID REWARD PROGRAM.

Part G of title IV of the Higher Education Act of 1965 (20 U.S.C. 1088 et seq.) is amended by inserting after section 489 the following:

''SEC. 489A. STUDENT AID REWARD PROGRAM.

''(a) PROGRAM AUTHORIZED.—The Secretary shall carry out a Student Aid Reward Program to encourage institutions of higher education to participate in the student loan program under this title that is most cost-effective for taxpayers.

''(b) PROGRAM REQUIREMENTS.—In carrying out the Student Aid Reward Program, the Secretary shall—

''(1) provide to each institution of higher education participating in the student loan program under this title that is most cost-effective for taxpayers, a Student Aid Reward Payment, in an amount determined in accordance with subsection (c), to encourage the institution to participate in that student loan program;

''(2) require each institution of higher education receiving a payment under this section to provide student loans under such student loan program for a period of 5 years after the date the first payment is made under this section;

''(3) where appropriate, require that funds paid to institutions of higher education under this section be used to award students a supplement to such students' Federal Pell Grants under subpart 1 of part A;

''(4) permit such funds to also be used to award need-based grants to lower- and middle-income graduate students; and

''(5) encourage all institutions of higher education to participate in the Student Aid Reward Program under this section.

''(c) AMOUNT.—The amount of a Student Aid Reward Payment under this section shall be not less than 50 percent of the savings to the Federal Government generated by the institution of higher education's participation in the student loan program under this title that is most cost-effective for taxpayers instead of the institution's participation in the student loan program that is not most cost-effective for taxpayers.

''(d) TRIGGER TO ENSURE COST NEUTRALITY.—

''(1) LIMIT TO ENSURE COST NEUTRALITY.—Notwithstanding subsection (c), the Secretary shall not distribute Student Aid Reward Payments under the Student Aid Reward Program that, in the aggregate, exceed the Federal savings resulting from the implementation of the Student Aid Reward Program.

''(2) FEDERAL SAVINGS.—In calculating Federal savings, as used in paragraph (1), the Secretary shall determine Federal savings on loans made to students at institutions of higher education that participate in the student loan program under this title that is most cost-effective for taxpayers and that, on the date of enactment of this section, participated in the student loan program that is not most cost-effective for taxpayers, resulting from the difference of—

''(A) the Federal cost of loan volume made under the student loan program under this title that is most cost-effective for taxpayers; and

''(B) the Federal cost of an equivalent type and amount of loan volume made, insured, or guaranteed under the student loan program under this title that is not most cost-effective for taxpayers.

''(3) DISTRIBUTION RULES.—If the Federal savings determined under paragraph (2) is not sufficient to distribute full Student Aid Reward Payments under the Student Aid Reward Program, the Secretary shall—

''(A) first make Student Aid Reward Payments to those institutions of higher education that participated in the student loan program under this title that is not most cost-effective for taxpayers on the date of enactment of this section; and

''(B) with any remaining Federal savings after making Student Aid Reward Payments under subparagraph (A), make Student Aid Reward Payments to the institutions of higher education eligible for a Student Aid Reward Payment and not described in subparagraph (A) on a pro-rata basis.

''(4) DISTRIBUTION TO STUDENTS.—Any institution of higher education that receives a Student Aid Reward Payment under this section—

''(A) shall distribute, where appropriate, part or all of such payment among the students of such institution who are Federal Pell Grant recipients by awarding such students a supplemental grant; and

''(B) may distribute part of such payment as a supplemental grant to graduate students in financial need.

''(5) ESTIMATES, ADJUSTMENTS, AND CARRY OVER.—

''(A) ESTIMATES AND ADJUSTMENTS.—The Secretary shall make Student Aid Reward Payments to institutions of higher education on the basis of estimates, using the best data available at the beginning of an academic or fiscal year. If the Secretary determines thereafter that loan program costs for that academic or fiscal year were different than such estimate, the Secretary shall adjust by reducing or increasing subsequent Student Aid Reward Payments rewards paid to such institutions of higher education to reflect such difference.

''(B) CARRY OVER.—Any institution of higher education that receives a reduced Student Aid Reward Payment under paragraph (3)(B), shall remain eligible for the unpaid portion of such institution's financial reward payment, as well as any additional financial reward payments for which the institution is otherwise eligible, in subsequent academic or fiscal years.

''(e) DEFINITION.—In this section:

''(1) STUDENT LOAN PROGRAM UNDER THIS TITLE THAT IS MOST COST-EFFECTIVE FOR TAXPAYERS.—The term 'student loan program under this title that is most cost-effective for taxpayers' means the loan program under part B or D of this title that has the lowest overall cost to the Federal Government (including administrative costs) for the loans authorized by such parts.

''(2) STUDENT LOAN PROGRAM UNDER THIS TITLE THAT IS NOT MOST COST-EFFECTIVE FOR TAXPAYERS.—The term 'student loan program under this title that is not most cost-effective for taxpayers' means the loan program under part B or D of this title that does not have the lowest overall cost to the Federal Government (including administrative costs) for the loans authorized by such parts.''.

SEC. 4. REDUCTION IN INTEREST RATES.

(a) FFEL.—Section 427A(l) of the Higher Education Act of 1965 (20 U.S.C. 1077a(l)) is amended—

(1) in paragraph (1)—

(A) by striking ''or 428C'' and inserting '', 428C, or 428H'';

(B) by striking ''6.8 percent'' and inserting ''3.4 percent''; and

(C) by adding at the end the following: ''Notwithstanding subsection (h), with respect to any loan under section 428H for which the first disbursement is made on or after July 1, 2006, the applicable rate of interest shall be 6.8 percent on the unpaid principal balance of the loan.''; and

(2) in paragraph (2), by striking ''8.5 percent'' and inserting ''4.25 percent''.

(b) DIRECT LOANS.—Section 455(b)(7) of the Higher Education Act of 1965 (20 U.S.C. 1087e(b)(7)) is amended—

(1) in subparagraph (A)—

(A) by striking ''and Federal Direct Unsubsidized Stafford Loans'';

(B) by striking ''6.8 percent'' and inserting ''3.4 percent''; and

(C) by adding at the end the following: ''Notwithstanding the preceding paragraphs of this subsection, for Federal Direct Unsubsidized Stafford Loans for which the first disbursement is made on or after July 1, 2006, the applicable rate of interest shall be 6.8 percent on the unpaid principal balance of the loan.''; and

(2) in subparagraph (B), by striking ''7.9 percent'' and inserting ''4.25 percent''.

SEC. 5. IN-SCHOOL CONSOLIDATION.

Section 428(b)(7)(A) of the Higher Education Act of 1965 (20 U.S.C. 1078(b)(7)(A)) is amended by striking ''shall begin'' and all that follows through the period and inserting ''shall begin—

''(i) the day after 6 months after the date the student ceases to carry at least one-half the normal full-time academic workload (as determined by the institution); or

''(ii) on an earlier date if the borrower requests and is granted a repayment schedule that provides for repayment to commence at an earlier date.''.

SEC. 6. CONSOLIDATION LOAN CHANGES.

Section 428C(a)(3) of the Higher Education Act of 1965 (20 U.S.C. 1078–3(a)(3)) is amended to read as follows:

''(3) DEFINITION OF ELIGIBLE BORROWER.—For the purpose of this section, the term 'eligible borrower' means a borrower who—

''(A) is not subject to a judgment secured through litigation with respect to a loan under this title or to an order for wage garnishment under section 488A; and

''(B) at the time of application for a consolidation loan—

''(i) is in repayment status as determined under section 428(b)(7)(A);

''(ii) is in a grace period preceding repayment; or

''(iii) is a defaulted borrower who has made arrangements to repay the obligation on the defaulted loans satisfactory to the holders of the defaulted loans.''.

SEC. 7. REDUCTION OF DIRECT LOAN ORIGINATION FEES.

Section 455(c) of the Higher Education Act of 1965 (20 U.S.C. 1087e(c)) is amended—

(1) in paragraph (1)—

(A) by striking ''4.0 percent'' and inserting ''3.0 percent''; and

(B) by striking ''shall'' and inserting ''is authorized to''; and

(2) in paragraph (2)—

(A) in subparagraph (A), by striking '' '3.0 percent' for '4.0 percent' '' and inserting '' '2.0 percent' for '3.0 percent' '';

(B) in subparagraph (B), by striking '' '2.5 percent' for '4.0 percent' '' and inserting '' '1.5 percent' for '3.0 percent' '';

(C) in subparagraph (C), by striking '' '2.0 percent' for '4.0 percent' '' and inserting '' '1.0 percent' for '3.0 percent' '';

(D) in subparagraph (D), by striking '' '1.5 percent' for '4.0 percent' '' and inserting '' '0.5 percent' for '3.0 percent' ''; and

(E) in subparagraph (E), by striking '' '1.0 percent' for '4.0 percent' '' and inserting '' '0.0 percent' for '3.0 percent' ''.

SEC. 8. ELIMINATION OF EXCEPTIONAL PERFORMER STATUS FOR LENDERS.

(a) REPEAL.—Section 428I of the Higher Education Act of 1965 (20 U.S.C. 1078–9) is repealed.

(b) CONFORMING AMENDMENTS.—Part A of title IV of the Higher Education Act of 1965 (20 U.S.C.1070 et seq.) is amended—

(1) in section 428(c)(1)—

(A) by striking subparagraph (D); and

(B) by redesignating subparagraphs (E) through (H) as subparagraphs (D) and (G), respectively; and

(2) in section 438(b)(5), by striking the matter following subparagraph (B).

SEC. 9. SCHOOLS AS LENDERS.

Section 435(d) of the Higher Education Act of 1965 (20 U.S.C. 1085(d)) is amended—

(1) in paragraph (2)(C), by inserting ''Federal or'' after ''not to supplant,''; and

(2) by adding at the end the following:

''(7) ELIGIBLE LENDER TRUSTEE USE BY ELIGIBLE INSTITUTION.—In the case of an eligible institution that uses an eligible lender trustee for the purpose of qualifying as an eligible lender under paragraph (2), such eligible lender trustee shall be subject to the requirements of paragraphs (2) through (5).''.

SEC. 10. ADMINISTRATIVE ACCOUNT FOR DIRECT LOAN PROGRAM.

Section 458 of the Higher Education Act of 1965 (20 U.S.C. 1087h) is amended—

(1) in subsection (a)—

(A) by striking paragraphs (2) and (3) and inserting the following:

''(2) MANDATORY FUNDS FOR FISCAL YEARS 2007 THROUGH 2011.—Each fiscal year there shall be available to the Secretary, from funds not otherwise appropriated, funds to be obligated for—

''(A) administrative costs under this part and part B, including the costs of the direct student loan programs under this part; and

''(B) account maintenance fees payable to guaranty agencies under part B and calculated in accordance with subsection (b),

not to exceed (from such funds not otherwise appropriated) $904,000,000 in fiscal year 2007, $943,000,000 in fiscal year 2008, $983,000,000 in fiscal year 2009, $1,023,000,000 in fiscal year 2010, $1,064,000,000 in fiscal year 2011, and $1,106,000,000 in fiscal year 2012.'';

(B) by redesignating paragraphs (4) and (5) as paragraphs (3) and (4), respectively; and

(C) in paragraph (3) (as redesignated in subparagraph (B)), by striking ''paragraph (3)'' and inserting ''paragraph (2)''; and

(2) in subsection (b), by striking ''(a)(3)'' and inserting ''(a)(2)''.

SEC. 11. INCOME CONTINGENT REPAYMENT FOR PUBLIC SECTOR EMPLOYEES.

Section 455(e) of the Higher Education Act of 1965 (20 U.S.C. 1087e(e)) is amended by adding at the end the following:

''(7) REPAYMENT PLAN FOR PUBLIC SECTOR EMPLOYEES.—

''(A) IN GENERAL.—The Secretary shall forgive the balance due on any loan made under this part or section 428C(b)(5) for a borrower—

''(i) who has made 120 payments on such loan pursuant to income contingent repayment; and

''(ii) who is employed, and was employed for the 10-year period in which the borrower made the 120 payments described in clause (i), in a public sector job.

''(B) PUBLIC SECTOR JOB.—In this paragraph, the term 'public sector job' means a full-time job in emergency management, government, public safety, law enforcement, public health, education (including early childhood education), or public interest legal services (including prosecution or public defense).

''(8) RETURN TO STANDARD REPAYMENT.—A borrower who is repaying a loan made under this part pursuant to income contingent repayment may choose, at any time, to terminate repayment pursuant to income contingent repayment and repay such loan under the standard repayment plan.''.

SEC. 12. DEFINITIONS OF PARTIAL FINANCIAL HARDSHIP AND ECONOMIC HARDSHIP.

(a) PARTIAL FINANCIAL HARDSHIP.—Section 435 of the Higher Education Act of 1965 (20 U.S.C. 1085) is amended by inserting after subsection (m) the following:

''(n) PARTIAL FINANCIAL HARDSHIP.—For purposes of this part and part E, the term 'partial financial hardship' means the amount by which the borrower's annual Federal educational debt burden exceeds 15 percent of the difference between—

''(1) the borrower's adjusted gross income; and

''(2) the poverty line applicable to the borrower's family size as determined under section 673(2) of the Community Services Block Grant Act.''.

(b) ECONOMIC HARDSHIP.—Section 435(o) of the Higher Education Act of 1965 (20 U.S.C. 1085(o)) is amended—

(1) in paragraph (1)—

(A) in subparagraph (A)(ii), by striking ''100 percent of the poverty line for a family of 2'' and inserting ''150 percent of the poverty line applicable to the borrower's family size'';

(B) by striking subparagraph (B); and

(C) by redesignating subparagraph (C) as subparagraph (B); and

(2) in paragraph (2), by striking ''(1)(C)'' and inserting ''(1)(B)''.

SEC. 13. DEFERRALS.

(a) FISL.—Section 427(a)(2)(C) of the Higher Education Act of 1965 (20 U.S.C. 1077(a)(2)(C)) is amended to read as follows:

''(C) provides that—

''(i) periodic installments of principal need not be paid, but interest shall accrue and be paid, during any period—

''(I) during which the borrower—

''(aa) is pursuing at least a half-time course of study as determined by an eligible institution; or

''(bb) is pursuing a course of study pursuant to a graduate fellowship program approved by the Secretary, or pursuant to a rehabilitation training program for individuals with disabilities approved by the Secretary,

except that no borrower shall be eligible for a deferment under this clause, or a loan made under this part (other than a loan made under section 428B or 428C), while serving in a medical internship or residency program;

''(II) not in excess of 3 years during which the borrower is seeking and unable to find full-time employment; or

''(III) during which the borrower has, or will have, an economic hardship described in section 435(o), as determined by the lender in accordance with regulations prescribed by the Secretary under such section; and

''(ii) during any period during which a borrower has, or will have, a partial financial hardship defined in section 435(n), as determined by the lender in accordance with regulations prescribed by the Secretary under such section, the borrower—

''(I) need only pay the portion of the periodic installments of principal and interest that exceeds the borrower's partial financial hardship for such period; and

''(II) may defer the remaining amount of principal and interest (which interest shall continue to accrue) for such period,

and provides that any such period shall not be included in determining the 10-year period described in subparagraph (B);''.

(b) INTEREST SUBSIDIES.—Section 428(b)(1)(M) of the Higher Education Act of 1965 (20 U.S.C. 1078(b)(1)(M)) is amended to read as follows:

''(M) provides that—

''(i) periodic installments of principal need not be paid, but interest shall accrue and be paid by the Secretary, during any period—

''(I) during which the borrower—

''(aa) is pursuing at least a half-time course of study as determined by an eligible institution, except that no borrower, notwithstanding the provisions of the promissory note, shall be required to borrow an additional loan under this title in order to be eligible to receive a deferment under this clause; or

''(bb) is pursuing a course of study pursuant to a graduate fellowship program approved by the Secretary, or pursuant to a rehabilitation training program for disabled individuals approved by the Secretary,

except that no borrower shall be eligible for a deferment under this clause, or loan made under this part (other than a loan made under 428B or 428C), while serving in a medical internship or residency program;

''(II) not in excess of 3 years during which the borrower is seeking and unable to find full-time employment, except that no borrower who provides evidence of eligibility for unemployment benefits shall be required to provide additional paperwork for a deferment under this clause;

''(III) not in excess of 3 years during which the borrower—

''(aa) is serving on active duty during a war or other military operation or national emergency; or

''(bb) is performing qualifying National Guard duty during a war or other military operation or national emergency; or

''(IV) during which the borrower has, or will have, an economic hardship described in section 435(o), as determined by the lender in accordance with regulations prescribed by the Secretary under such section; and

''(ii) during any period during which a borrower has, or will have, a partial financial hardship defined in section 435(n), as determined by the lender in accordance with regulations prescribed by the Secretary under such section, a portion of the periodic installments of principal and interest need not be paid as follows:

''(I) the Secretary shall first pay the portion of the periodic installments of interest due that does not exceed the borrower's partial financial hardship for such period, and any amount of interest due in excess of the borrower's partial financial hardship for such period shall be paid by the borrower; and

''(II) the borrower shall pay the periodic installments of principal due for such period, reduced by the difference between the partial financial hardship and the amount of interest paid under subclause (I);''.

(c) DIRECT LOANS.—Section 455(f) of the Higher Education Act of 1965 (20 U.S.C. 1087e(f)) is amended—

(1) in paragraph (2)(D), by striking ''not in excess of 3 years''; and

(2) by adding at the end the following:

''(5) PARTIAL FINANCIAL HARDSHIP DEFERMENT.—During any period during which a borrower has, or will have, a partial financial hardship defined in section 435(n), as determined by the Secretary in accordance with regulations prescribed under such section, a portion of the periodic installments of principal and interest need not be paid as follows:

''(A) In the case of a Federal Direct Stafford Loan, a Federal Direct Consolidation Loan that consolidated only Federal Direct Stafford Loans, or a combination of such loans and Federal Stafford Loans for which the student borrower received an interest subsidy under section 428—

''(i) the amount of interest for such period that does not exceed the borrower's partial financial hardship shall not accrue, and any amount of interest due in excess of the borrower's partial financial hardship shall be capitalized or be paid by the borrower; and

''(ii) the borrower shall pay the periodic installments of principal due for such period, reduced by the difference between the partial financial hardship and the amount of interest paid under clause (i).

''(B) In the case of a Federal Direct PLUS Loan, a Federal Direct Unsubsidized Stafford Loan, or a Federal Direct Consolidation Loan not described in subparagraph (A)—

''(i) the amount of interest and principal that equals the borrower's partial financial hardship for such period need not be paid but may be deferred or capitalized by the borrower; and

''(ii) any amount of interest or principal due in excess of the borrower's partial financial hardship for such period shall be paid by the borrower.''.

(d) PERKINS.—Section 464(c) of the Higher Education Act of 1965 (20 U.S.C. 1087dd(c)) is amended—

(1) by striking paragraph (2)(A)(iv) and inserting the following:

''(iv) during which the borrower has, or will have, an economic hardship described in section 435(o), as determined by the lender in accordance with regulations prescribed by the Secretary under such section; or''; and

(2) by adding at the end the following:

''(8) PARTIAL FINANCIAL HARDSHIP DEFERMENT.—During any period during which a borrower has, or will have, a partial financial hardship defined in section 435(n), as determined by the lender in accordance with regulations prescribed by the Secretary under such section, a portion of the periodic installments of principal and interest need not be paid as follows:

''(A) the Secretary shall first pay the periodic installments of interest due for such period that does not exceed the borrower's partial financial hardship, and any amount of interest due in excess of the borrower's partial financial hardship shall be paid by the borrower; and

''(B) the borrower shall pay the periodic installments of principal due reduced by the difference between the partial financial hardship and the amount of interest paid under subparagraph (A).''.

SEC. 14. MAXIMUM REPAYMENT PERIOD.

Section 455(e) of the Higher Education Act of 1965 (20 U.S.C. 1087e(e)) is amended by adding at the end the following:

''(7) MAXIMUM REPAYMENT PERIOD.—In calculating the extended period of time for which an income contingent repayment plan under this subsection may be in effect for a borrower, the Secretary shall include all time periods during which a borrower of loans under part B, part D, or part E—

''(A) is not in default on any loan that is included in the income contingent repayment plan; and

''(B)(i) qualifies for economic hardship described in section 435(o);

''(ii) has a partial financial hardship defined in section 435(n);

''(iii) makes payments under a standard repayment plan described in section 428(b)(9)(A)(i) or 455(d)(1)(A), or

''(iv) makes payments under an extended repayment plan described in section 428(b)(9)(A)(iv) or 455(d)(1)(C).''.

SEC. 15. INCREASE IN CONSOLIDATION LOAN LENDER FEES.

(a) AMENDMENT.—Paragraph (2) of section 438(d) (20 U.S.C. 1087–1(d)) is amended to read as follows:

''(2) AMOUNT OF LOAN FEES.—

''(A) IN GENERAL.—Except as provided in subparagraph (B), with respect to any loan made under this part for which the first disbursement was made on or after October 1, 1993, the amount of the loan fee that shall be deducted under paragraph (1) shall be equal to 0.50 percent of the principal amount of the loan.

''(B) CONSOLIDATION LOANS.—With respect to any loan made under section 428C on or after April 1, 2006, the amount of the loan fee that shall be deducted under paragraph (1) shall be equal to 1.0 percent of the principal amount of the loan.''.

(b) EFFECTIVE DATE.—The amendment made by subsection (a) shall apply with respect to any loan made, insured, or guaranteed under part B of title IV of the Higher Education Act of 1965 (20 U.S.C. 1071 et seq.) for which the first disbursement is made on or after April 1, 2006.

SEC. 16. COLLEGE TUITION DEDUCTION AND CREDIT FOR INTEREST ON HIGHER EDUCATION LOANS.

(a) EXPANSION OF DEDUCTION FOR HIGHER EDUCATION EXPENSES.—

(1) AMOUNT OF DEDUCTION.—Subsection (b) of section 222 of the Internal Revenue Code of 1986 (relating to deduction for qualified tuition and related expenses) is amended to read as follows:

''(b) LIMITATIONS.—

''(1) DOLLAR LIMITATIONS.—

''(A) IN GENERAL.—Except as provided in paragraph (2), the amount allowed as a deduction under subsection (a) with respect to the taxpayer for any taxable year shall not exceed the applicable dollar limit.

''(B) APPLICABLE DOLLAR LIMIT.—The applicable dollar limit for any taxable year shall be determined as follows:

''Taxable year:	**Applicable dollar amount:**
2006	$8,000
2007 and thereafter	$12,000.

''(2) LIMITATION BASED ON MODIFIED ADJUSTED GROSS INCOME.—

''(A) IN GENERAL.—The amount which would (but for this paragraph) be taken into account under subsection (a) shall be reduced (but not below zero) by the amount determined under subparagraph (B).

''(B) AMOUNT OF REDUCTION.—The amount determined under this subparagraph equals the amount which bears the same ratio to the amount which would be so taken into account as—

''(i) the excess of—

''(I) the taxpayer's modified adjusted gross income for such taxable year, over

''(II) $65,000 ($130,000 in the case of a joint return), bears to

''(ii) $15,000 ($30,000 in the case of a joint return).

''(C) MODIFIED ADJUSTED GROSS INCOME.—For purposes of this paragraph, the term 'modified adjusted gross income' means the adjusted gross income of the taxpayer for the taxable year determined—

''(i) without regard to this section and sections 199, 911, 931, and 933, and

''(ii) after the application of sections 86, 135, 137, 219, 221, and 469.

For purposes of the sections referred to in clause (ii), adjusted gross income shall be determined without regard to the deduction allowed under this section.

''(D) INFLATION ADJUSTMENTS.—

''(i) IN GENERAL.—In the case of any taxable year beginning in a calendar year after 2006, both of the dollar amounts in subparagraph (B)(i)(II) shall be increased by an amount equal to—

''(I) such dollar amount, multiplied by

''(II) the cost-of-living adjustment determined under section 1(f)(3) for the calendar year in which the taxable year begins, by substituting 'calendar year 2005' for 'calendar year 1992' in subparagraph (B) thereof.

''(ii) ROUNDING.—If any amount as adjusted under clause (i) is not a multiple of $50, such amount shall be rounded to the nearest multiple of $50.''.

(2) QUALIFIED TUITION AND RELATED EXPENSES OF ELIGIBLE STUDENTS.—

(A) IN GENERAL.—Section 222(a) of the Internal Revenue Code of 1986 (relating to allowance of deduction) is amended by inserting ''of eligible students'' after ''expenses''.

(B) DEFINITION OF ELIGIBLE STUDENT.—Section 222(d) of such Code (relating to definitions and special rules) is amended by redesignating paragraphs (2) through (6) as paragraphs (3) through (7), respectively, and by inserting after paragraph (1) the following new paragraph:

''(2) ELIGIBLE STUDENT.—The term 'eligible student' has the meaning given such term by section 25A(b)(3).''.

(3) DEDUCTION MADE PERMANENT.—Title IX of the Economic Growth and Tax Relief Reconciliation Act of 2001 (relating to sunset of provisions of such Act) shall not apply to the amendments made by section 431 of such Act.

(4) EFFECTIVE DATE.—The amendments made by this subsection shall apply to payments made in taxable years beginning after December 31, 2005.

(b) CREDIT FOR INTEREST ON HIGHER EDUCATION LOANS.—

(1) IN GENERAL.—Subpart A of part IV of subchapter A of chapter 1 of the Internal Revenue Code of 1986 (relating to nonrefundable personal credits) is amended by inserting after section 25D the following new section:

''SEC. 25E. INTEREST ON HIGHER EDUCATION LOANS.

''(a) ALLOWANCE OF CREDIT.—In the case of an individual, there shall be allowed as a credit against the tax imposed by this chapter for the taxable year an amount equal to the interest paid by the taxpayer during the taxable year on any qualified education loan.

''(b) MAXIMUM CREDIT.—

''(1) IN GENERAL.—Except as provided in paragraph (2), the credit allowed by subsection (a) for the taxable year shall not exceed $1,500.

''(2) LIMITATION BASED ON MODIFIED ADJUSTED GROSS INCOME.—

''(A) IN GENERAL.—If the modified adjusted gross income of the taxpayer for the taxable year exceeds $50,000 ($100,000 in the case of a joint return), the amount which would (but for this paragraph) be allowable as a credit under this section shall be reduced (but not below zero) by the amount which bears the same ratio to the amount which would be so allowable as such excess bears to $20,000 ($40,000 in the case of a joint return).

''(B) MODIFIED ADJUSTED GROSS INCOME.—The term 'modified adjusted gross income' means adjusted gross income determined without regard to sections 199, 222, 911, 931, and 933.

''(C) INFLATION ADJUSTMENT.—In the case of any taxable year beginning after 2006, the $50,000 and $100,000 amounts referred to in subparagraph (A) shall be increased by an amount equal to—

''(i) such dollar amount, multiplied by

''(ii) the cost-of-living adjustment determined under section (1)(f)(3) for the calendar year in which the taxable year begins, by substituting '2005' for '1992'.

''(D) ROUNDING.—If any amount as adjusted under subparagraph (C) is not a multiple of $50, such amount shall be rounded to the nearest multiple of $50.

''(c) DEPENDENTS NOT ELIGIBLE FOR CREDIT.—No credit shall be allowed by this section to an individual for the taxable year if a deduction under section 151 with respect to such individual is allowed to another taxpayer for the taxable year beginning in the calendar year in which such individual's taxable year begins.

''(d) LIMIT ON PERIOD CREDIT ALLOWED.—A credit shall be allowed under this section only with respect to interest paid on any qualified education loan during the first 60 months (whether or not consecutive) in which interest payments are required. For purposes of this paragraph, any loan and all refinancings of such loan shall be treated as 1 loan.

''(e) DEFINITIONS.—For purposes of this section—

''(1) QUALIFIED EDUCATION LOAN.—The term 'qualified education loan' has the meaning given such term by section 221(d)(1).

''(2) DEPENDENT.—The term 'dependent' has the meaning given such term by section 152.

''(f) SPECIAL RULES.—

''(1) DENIAL OF DOUBLE BENEFIT.—No credit shall be allowed under this section for any amount taken into account for any deduction under any other provision of this chapter.

''(2) MARRIED COUPLES MUST FILE JOINT RETURN.—If the taxpayer is married at the close of the taxable year, the credit shall be allowed under subsection (a) only if the taxpayer and the taxpayer's spouse file a joint return for the taxable year.

''(3) MARITAL STATUS.—Marital status shall be determined in accordance with section 7703.''.

(2) CONFORMING AMENDMENT.—The table of sections for subpart A of part IV of subchapter A of chapter 1 of the Internal Revenue Code of 1986 is amended by inserting after the item relating to section 25D the following new item:

''Sec. 25E. Interest on higher education loans.''.

(3) EFFECTIVE DATE.—The amendments made by this section shall apply to any qualified education loan (as defined in section 25E(e)(1) of the Internal Revenue Code of 1986, as added by this section) incurred on, before, or after the date of the enactment of this Act, but only with respect to any loan interest payment due after December 31, 2005.

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

The College Cost Crunch: A State-by-State Analysis of Rising Tuition and Student Debt

Federal student aid has not kept pace with the rising cost of attending college. As a consequence, students and parents have been forced to rely more heavily on loans to finance higher education. Now, with interest rates rising by nearly two percentage points, paying off student loans will become even more difficult. The prospect of high student loan debt can deter qualified students from pursuing or completing a college education. And for those who do graduate from college, studies show that increasing student debt is affecting professional and personal decisions, such as what career to pursue or when to buy a home. If America is to remain a land of opportunity, we must ensure that college is affordable for all and that the pursuit of higher education is determined by one's ability and hard work, not by one's bank account.

College Education: More Important, More Expensive

A college education is more important than ever in ensuring success in our increasingly competitive economy. It improves one's chances of being employed, having higher earnings, and entering the middle class. People with a bachelor's degree earn over 62 percent more on average than those with only a high school diploma. Over a lifetime, the gap in earning potential between a person with a high school diploma and a bachelor's degree is more than $1 million. (College Board, 2005)

But while a college education has become more important to economic success, the cost has become an even greater barrier to getting a degree. The cost of attending a public four-year college increased 32 percent between the 2000-2001 and 2004-2005 school years. The cost of attending a private four-year college also has risen considerably – a 21 percent increase – and has reached nearly $26,500 a year. (U.S. Department of Education, Digest of Education Statistics, 2001 and 2005) Over the same period, median family income increased less than six percent. (U.S. Census Bureau, Historical Income Tables) After financial aid is taken into account, 28 percent of the average family income is required to pay for annual college expenses at a public four-year college. (The National Center for Public Policy and Higher Education, Measuring Up 2004)

Paying for College: A Shift from Grants to Loans

The federal government has long recognized the personal and public benefits of making college affordable. The federal Pell Grant program, which is the nation's largest need-based grant program, has proven to be indispensable for millions of students who might not otherwise have had the financial resources to pursue a college degree. But the maximum federal Pell Grant award has not kept pace with the rising cost of attending college. While the maximum Pell Grant covered 51 percent of the cost of tuition, fees, room and board at a public four-year college during the 1986-1987 school year, it covered only 35 percent of those costs in 2004-2005. (Analysis of Department of Education data)

Without adequate federal grants, students and their parents have had to rely increasingly on student loans to finance their college educations. More students are borrowing, and borrowing larger amounts, than ever before. The percentage of undergraduates at four-year colleges taking out loans has risen to over 60 percent, and the average amount of federal student loan debt upon graduation has increased from $8,946 in 1992-1993 to $17,400 in 2003-2004. When private loans are factored in as well, average student loan debt in 2003-2004 was over $19,000. (National Postsecondary Student Aid Study 1993 and 2004, National Center for Education Statistics)

While the amount of student loans has grown over time, the impact has been moderated in recent years by historically low interest rates. Students have minimized the effects of high debt by consolidating loans at low, fixed rates. But interest rates for Stafford loans have risen substantially over the past two years, increasing from 3.4 to 5.3 percent last year and will be rising again on July 1 – to 7.14 percent for outstanding loans and 6.8 percent on new loans. (Congressional Research Service) As a result, loan payments will be considerably higher for students taking out new loans and for those who did not consolidate their loans in recent years.

Student Debt's Impact on Attending and Completing College

Regrettably, the opportunity of a college education is not available to all qualified students. The high cost of attending college, combined with insufficient grant aid, can price students out of a college education. Even with student loans and work-study programs, students can be confronted with thousands of dollars of unmet financial need that they simply cannot afford to pay. After all aid, loans and work are taken into account, the lowest income students still face nearly $5,800 in unmet need. (Business Higher Education Forum, 2005) Consequently, each year, more than 400,000 low- and moderate-income high school graduates who are fully prepared to attend a four-year college do not do so because of financial barriers. About 170,000 of these students will attend no college at all. (Advisory Committee on Student Finance Assistance, June 2002)

The need to take out student loans can also cause students to delay starting school, prevent them from attending a more expensive college, or prevent students who begin college from graduating. Students who attempt college but leave without a degree can become burdened with an unmanageable student loan debt. About 18 percent of people who leave school without completing a degree borrow more than $20,000. (Nellie Mae Corporation, February 2003)

Student Debt's Impact on Post-Graduate Decisions

Large student debt also affects career and life decisions after graduation. A new study examined the burden of student loan debt on people who would like to pursue public service careers such as teaching and social work – careers that are low-paying yet essential to America's future and to the communities in which we live. It found that 23 percent of public college graduates and 38 percent of private college graduates would have an unmanageable level of student debt if they were to live on the salary of a starting teacher. The outlook is even bleaker for social work. Student debt would be unmanageable for 37 percent of public college graduates and 55 percent of private college graduates living on the salary of a starting social worker. (State PIRGs' Higher Education Project, April 2006)

The most recent National Student Loan Survey has found that student debt can affect other major life decisions. For the first time in fifteen years, the survey found that the probability of owning a home decreases as student debt levels increase. While student debt is not the primary determinant of home ownership, the survey found that an additional $5,000 of debt reduces the probability of owning home by about one percent. The survey also measured the perceived impact of student loan debt and found that 30 percent of respondents said they delayed buying a car because of student loan debt, 21 percent said they delayed having children because of student loan debt, and 14 percent said they delayed getting married because of student loan debt. (Nellie Mae Corporation, February 2003)

Budget Reconciliation: A Missed Opportunity to Expand College Affordability

At the end of 2005, federal lawmakers were presented with a realistic opportunity to address college affordability. It was proposed that Congress could reduce excessive subsidies going to student loan lenders and use those savings to substantially increase need-based aid to all students eligible for Pell Grants. But the Republican-controlled Congress had other priorities. Instead of increasing grants to all Pell-eligible students, Republicans stripped $12 billion from the student loan program and used it to offset more tax breaks for the wealthy instead of more aid for students. Only a very small amount of additional savings went to student aid. This new aid program is so restrictive that the Congressional Budget Office estimates that less than ten percent of Pell eligible students will receive additional grant aid this year. To make matters worse, in the same bill, Congress also increased interest rates for PLUS loans to parents, from the previously-scheduled fixed rate of 7.9 percent to 8.5 percent.

A Need for a New Direction on College Affordability

Democrats recognize that students and their families are struggling to cover the rising cost of college and are making college affordability a top priority. Specifically, Democrats propose to:

- **Cut student loan costs and make payments manageable.** Because interest rates on new Stafford loans are set to rise to a fixed 6.8 percent on July 1, current college students will eventually have higher monthly debt payments than graduates who were able to consolidate their student loans at low fixed rates in recent years. Democrats support efforts to make student loans affordable, such as lowering interest rates or expanding options to limit loan payments to a specified percentage of the borrower's income.

- **Expand Pell Grants.** President Bush still has not followed through on his six-year-old campaign promise to increase the maximum Pell Grant to $5,100. Under his budget proposal for Fiscal Year 2007, the maximum Pell Grant would remain at $4,050 – where it has been frozen for the past four years, despite skyrocketing tuition and fees. Democrats are committed to raising the maximum Pell Grant award to $5,100.

- **Make college tuition deductible from taxes.** The Republican-controlled Congress allowed a popular tax deduction for college tuition to expire at the end of 2005. In 2003, over 3.4 million Americans benefited from this tax deduction. Preliminary data from the Internal Revenue Service shows that in 2004, 4.7 million took advantage of the deduction, which allowed qualified taxpayers to deduct up to $4,000 in tuition and fees from their taxable income. Republicans chose to include capital gains and dividends tax breaks – but not the college tuition tax deduction – in the tax reconciliation conference report approved earlier this year. Democrats support extending this tax deduction this year so taxpayers can benefit from it when filing their 2006 tax returns and have proposed increasing the deduction to $12,000. Democrats also support expanding access to the Hope and Lifetime Learning tax credits for qualified postsecondary education expenses.

Examining How States Are Affected by Rising Tuition and Student Debt

Rising tuition and student loan debt is a national problem. No state has escaped the college cost crunch. But individual states have been affected to different degrees. This report provides information on the college affordability problem in each state as well as how students and their families in each state would benefit from Democratic proposals. The following tables and individualized state reports provide information for each state on:

- The rising cost of college;
- The erosion of the value of the Pell Grant;
- The amount of student loan debt incurred by college graduates;
- The amount of family income needed to pay for college;
- The amount of savings if student loan interest rates were cut in half;
- The reduction in monthly costs if student loan payments were capped at 15 percent of a borrower's discretionary income;
- The increase in the average Pell Grant award and the number of students eligible if the maximum Pell Grant were increased to $5,100; and
- The number of students and families who are likely to benefit from re-instituting the college tuition tax deduction, which expired at the end of 2005.

The Rising Cost of College Threatens Access to a Degree					
Tuition, Fees, Room & Board at Public Four-Year Institutions					
State	2000-2001[1]	2004-2005[2]	State	2000-2001	2004-2005
Alabama	$7,338	$9,819	Montana	$7,607	$9,867
Alaska	$8,386	$9,936	Nebraska	$7,335	$10,704
Arizona	$7,872	$10,863	Nevada	$8,252	$10,464
Arkansas	$6,789	$8,734	New Hampshire	$11,717	$14,651
California	$9,592	$13,356	New Jersey	$11,998	$16,349
Colorado	$8,360	$10,243	New Mexico	$7,085	$8,675
Connecticut	$10,512	$13,824	New York	$10,254	$12,441
Delaware	$10,290	$13,353	North Carolina	$7,080	$9,450
District of Columbia[3]	$2,070	$2,070	North Dakota	$6,405	$9,011
Florida	$7,944	$9,335	Ohio	$10,449	$15,256
Georgia	$7,455	$9,439	Oklahoma	$6,000	$8,451
Hawaii	$8,286	$9,131	Oregon	$9,397	$12,177
Idaho	$6,763	$9,066	Pennsylvania	$11,087	$14,771
Illinois	$9,533	$12,803	Rhode Island	$11,104	$13,541
Indiana	$9,232	$12,240	South Carolina	$9,065	$12,165
Iowa	$7,589	$11,541	South Dakota	$6,979	$8,944
Kansas	$6,650	$9,397	Tennessee	$7,661	$9,445
Kentucky	$6,921	$9,400	Texas	$7,634	$10,233
Louisiana	$6,304	$7,973	Utah	$6,623	$8,348
Maine	$9,361	$11,826	Vermont	$12,836	$15,658
Maryland	$10,846	$14,108	Virginia	$8,744	$11,616
Massachusetts	$9,206	$13,687	Washington	$8,917	$11,902
Michigan	$9,841	$12,658	West Virginia	$7,287	$9,450
Minnesota	$8,146	$11,958	Wisconsin	$7,385	$9,872
Mississippi	$7,181	$9,019	Wyoming	$7,017	$8,514
Missouri	$8,201	$11,356	United States	$8,655	$11,441

[1] National Center for Education Statistics, "Digest of Education Statistics 2001"
[2] National Center for Education Statistics, "Digest of Education Statistics 2005"
[3] Figure Includes Tuition and Fees Only

The Rising Cost of College Threatens Access to a Degree

Tuition, Fees, Room & Board at Private Four-Year Institutions

State	2000-2001[4]	2004-2005[5]	State	2000-01	2004-2005
Alabama	$14,248	$17,520	**Montana**	$14,298	$17,918
Alaska	$14,378	$21,423	**Nebraska**	$16,381	$19,725
Arizona	$14,935	$19,448	**Nevada**	$17,397	$20,594
Arkansas	$13,361	$17,040	**New Hampshire**	$24,525	$29,728
California	$24,993	$30,186	**New Jersey**	$23,860	$29,751
Colorado	$23,599	$27,361	**New Mexico**	$18,985	$19,304
Connecticut	$27,818	$33,965	**New York**	$25,171	$30,907
Delaware	$14,041	$17,368	**North Carolina**	$20,169	$24,600
District of Columbia	$27,143	$31,594	**North Dakota**	$11,392	$12,525
Florida	$19,800	$23,793	**Ohio**	$21,045	$25,594
Georgia	$19,743	$24,734	**Oklahoma**	$15,397	$19,168
Hawaii	$15,997	$17,866	**Oregon**	$23,306	$27,493
Idaho	$17,783	$11,388	**Pennsylvania**	$24,779	$30,637
Illinois	$21,941	$26,966	**Rhode Island**	$26,157	$30,907
Indiana	$21,390	$26,490	**South Carolina**	$17,583	$21,237
Iowa	$19,454	$23,012	**South Dakota**	$15,398	$18,076
Kansas	$15,627	$19,736	**Tennessee**	$18,139	$22,035
Kentucky	$14,727	$19,262	**Texas**	$16,973	$22,218
Louisiana	$22,154	$26,583	**Utah**	$8,576	$10,521
Maine	$22,689	$28,371	**Vermont**	$22,312	$27,261
Maryland	$26,034	$30,515	**Virginia**	$18,700	$23,277
Massachusetts	$28,669	$35,470	**Washington**	$21,510	$26,021
Michigan	$16,040	$19,286	**West Virginia**	$18,338	$19,067
Minnesota	$21,556	$25,946	**Wisconsin**	$20,271	$24,574
Mississippi	$13,717	$16,460	**Wyoming**	N/A	N/A
Missouri	$17,852	$21,431	**United States**	$21,907	$26,489

[4] National Center for Education Statistics, "Digest of Education Statistics 2001"
[5] National Center for Education Statistics, "Digest of Education Statistics 2005"

The Declining Purchasing Power of the Pell Grant Forces Students to Borrow More[6]					
State	Percentage of College Costs of $2,100 Maximum Pell Grant in 1986-87	Percentage of College Costs of $4,050 Maximum Pell Grant in 2004-2005	State	Percentage of College Costs of $2,100 Maximum Pell Grant in 1986-87	Percentage of College Costs of $4,050 Maximum Pell Grant in 2004-2005
Alabama	62%	41%	**Montana**	51%	41%
Alaska	53%	41%	**Nebraska**	63%	38%
Arizona	55%	37%	**Nevada**	60%	39%
Arkansas	75%	46%	**New Hampshire**	46%	28%
California	40%	30%	**New Jersey**	43%	25%
Colorado	47%	40%	**New Mexico**	58%	47%
Connecticut	49%	29%	**New York**	45%	33%
Delaware	54%[7]	30%	**North Carolina**	69%	43%
District of Columbia	N/A	N/A	**North Dakota**	67%	45%
Florida	54%	43%	**Ohio**	43%	27%
Georgia	58%	43%	**Oklahoma**	72%	48%
Hawaii	49%	44%	**Oregon**	53%	33%
Idaho	56%	45%	**Pennsylvania**	41%	27%
Illinois	47%	32%	**Rhode Island**	39%	30%
Indiana	44%	33%	**South Carolina**	50%	33%
Iowa	61%	35%	**South Dakota**	62%	45%
Kansas	60%	43%	**Tennessee**	62%	43%
Kentucky	64%	43%	**Texas**	55%	40%
Louisiana	59%	51%	**Utah**	53%	49%
Maine	46%	34%	**Vermont**	30%	26%
Maryland	39%	29%	**Virginia**	42%	35%
Massachusetts	50%	30%	**Washington**	53%	34%
Michigan	44%	32%	**West Virginia**	51%	43%
Minnesota	52%	34%	**Wisconsin**	58%	41%
Mississippi	54%	45%	**Wyoming**	62%[8]	48%
Missouri	62%	36%	**United States**	51%	35%

[6] HELP Committee calculations based on cost of tuition, fees, room and board data from National Center for Education Statistics, "Digest of Education Statistics 1988" and "Digest of Education Statistics 2005" and data on maximum appropriated Pell Grant from Congressional Research Service.

[7] Based on 1986-87 tuition, fees, room and board data from Integrated Postsecondary Education Data System

[8] Based on 1986-87 tuition, fees, room and board data from Integrated Postsecondary Education Data System

More and More Students Are Graduating from College with Huge Education Debt

State	Percent of Under-graduates with Loans[9]	Average Debt per Graduate[10]	State	Percent of Under-graduates with Loans	Average Debt per Graduate
Alabama	62%	$17,277	**Montana**	55%	$16,920
Alaska	53%	$12,948	**Nebraska**	67%	$17,356
Arizona	59%	$16,089	**Nevada**	44%	$12,818
Arkansas	55%	$17,383	**New Hampshire**	67%	$21,332
California	56%	$15,340	**New Jersey**	57%	$16,450
Colorado	55%	$16,833	**New Mexico**	51%	$12,746
Connecticut	59%	$19,093	**New York**	59%	$17,594
Delaware	46%	$15,694	**North Carolina**	62%	$16,484
District of Columbia	53%	$21,675	**North Dakota**	67%	$21,331
Florida	58%	$18,574	**Ohio**	62%	$19,665
Georgia	53%	$15,337	**Oklahoma**	55%	$16,297
Hawaii	41%	$14,716	**Oregon**	63%	$18,105
Idaho	54%	$24,527	**Pennsylvania**	72%	$19,866
Illinois	66%	$16,104	**Rhode Island**	62%	$20,826
Indiana	65%	$18,506	**South Carolina**	63%	$16,734
Iowa	77%	$22,025	**South Dakota**	72%	$18,889
Kansas	69%	$16,029	**Tennessee**	59%	$19,346
Kentucky	54%	$15,579	**Texas**	56%	$16,618
Louisiana	53%	$17,531	**Utah**	44%	$11,039
Maine	65%	$18,341	**Vermont**	69%	$20,604
Maryland	50%	$15,054	**Virginia**	63%	$16,474
Massachusetts	62%	$17,353	**Washington**	61%	$17,601
Michigan	57%	$17,941	**West Virginia**	64%	$17,697
Minnesota	67%	$19,468	**Wisconsin**	68%	$16,815
Mississippi	57%	$14,534	**Wyoming**	43%	N/A
Missouri	65%	$15,678	**United States[11]**	62%	$19,300

[9] Proportion of Student Loan Borrowers Among Full-Time First-Time Undergraduates at Four-Year Institutions. Calculations by the Project on Student Debt at the Institute for College Access and Success, based on data from the National Center for Education Statistics (NCES), Integrated Postsecondary Education Data System (IPEDS) 2004, Data Analysis System (DAS)

[10] Average Debt of Graduates from Four-Year Colleges and Universities. Calculations by the Project on Student Debt from campus data available on www.economicdiversity.org. Includes only campuses reporting total debt through the Common Data Set initiative. Averages are weighted by campus enrollment.

[11] NCES, "National Postsecondary Student Aid Study 2004," compiled by Congressional Research Service

Percent of Family Income Needed to Pay for One Year at a Four-Year Public College, After Financial Aid			
State Name	Percent of Average Family Income[12]	State Name	Percent of Average Family Income
Alabama	27%	**Montana**	31%
Alaska	21%	**Nebraska**	24%
Arizona	30%	**Nevada**	27%
Arkansas	26%	**New Hampshire**	32%
California	32%	**New Jersey**	34%
Colorado	24%	**New Mexico**	27%
Connecticut	29%	**New York**	32%
Delaware	30%	**North Carolina**	25%
District of Columbia	N/A	**North Dakota**	25%
Florida	25%	**Ohio**	36%
Georgia	24%	**Oklahoma**	23%
Hawaii	23%	**Oregon**	34%
Idaho	22%	**Pennsylvania**	35%
Illinois	30%	**Rhode Island**	35%
Indiana	29%	**South Carolina**	32%
Iowa	28%	**South Dakota**	23%
Kansas	23%	**Tennessee**	27%
Kentucky	22%	**Texas**	26%
Louisiana	23%	**Utah**	18%
Maine	34%	**Vermont**	41%
Maryland	29%	**Virginia**	26%
Massachusetts	31%	**Washington**	31%
Michigan	32%	**West Virginia**	29%
Minnesota	23%	**Wisconsin**	22%
Mississippi	26%	**Wyoming**	24%
Missouri	27%	**United States**	28%

[12] The National Center for Public Policy and Higher Education, "Measuring Up 2004: The National Report Card on Higher Education."

Borrowers Across the Nation Would Save Thousands from Democratic Plan to Cut Student Interest Rates			
State Name	Savings for Average Borrower of Democratic Interest Rate Cut[13]	State Name	Savings for Average Borrower of Democratic Interest Rate Cut
Alabama	$3,455	**Montana**	$3,384
Alaska	$2,588	**Nebraska**	$3,470
Arizona	$3,217	**Nevada**	$2,563
Arkansas	$3,475	**New Hampshire**	$4,265
California	$3,067	**New Jersey**	$3,289
Colorado	$3,366	**New Mexico**	$2,549
Connecticut	$3,818	**New York**	$3,518
Delaware	$3,138	**North Carolina**	$3,295
District of Columbia	$4,334	**North Dakota**	$4,265
Florida	$3,713	**Ohio**	$3,932
Georgia	$3,066	**Oklahoma**	$3,258
Hawaii	$2,942	**Oregon**	$3,620
Idaho	$4,903	**Pennsylvania**	$3,972
Illinois	$3,220	**Rhode Island**	$4,164
Indiana	$3,701	**South Carolina**	$3,346
Iowa	$4,404	**South Dakota**	$3,778
Kansas	$3,205	**Tennessee**	$3,868
Kentucky	$3,114	**Texas**	$3,323
Louisiana	$3,505	**Utah**	$2,208
Maine	$3,667	**Vermont**	$4,120
Maryland	$3,011	**Virginia**	$3,294
Massachusetts	$3,470	**Washington**	$3,520
Michigan	$3,587	**West Virginia**	$3,538
Minnesota	$3,892	**Wisconsin**	$3,361
Mississippi	$2,906	**Wyoming**	N/A
Missouri	$3,134	**United States[14]**	$3,859

[13] Calculations by HELP Committee staff based on interest rate cut from 6.8% fixed rate to 3.4% fixed rate and average student aid debt per graduate (Project on Student Debt at The Institute for College Access and Success calculations from campus data available on www.economicdiversity.org), assuming 10-year loan repayment.
[14] National average total student aid debt per graduate from NCES, "National Postsecondary Student Aid Study 2004," compiled by Congressional Research Service.

Democratic Plan to Make Debt Repayment Contingent on Income Would Significantly Reduce Monthly Loan Payments for Starting Teachers[15]

State	Starting Teachers' Salary	State Average Debt per Graduate	Reduction in Monthly Loan Payment	Percent Reduction in Monthly Loan Payment
Alabama	$30,973	$17,277	$50	25%
Alaska	$40,027	$12,948	$22	15%
Arizona	$28,236	$16,089	$52	28%
Arkansas	$26,129	$17,383	$62	31%
California	$35,135	$15,340	$36	21%
Colorado	$31,296	$16,833	$48	25%
Connecticut	$34,462	$19,093	$47	21%
Delaware	$34,566	$15,694	$38	21%
District of Columbia	$38,566	$21,675	$42	17%
Florida	$30,969	$18,574	$54	25%
Georgia	$35,116	$15,337	$36	21%
Hawaii	$37,615	$14,716	$30	18%
Idaho	$25,908	$24,527	$89	31%
Illinois	$35,114	$16,104	$38	21%
Indiana	$29,784	$18,506	$56	26%
Iowa	$26,967	$22,025	$75	30%
Kansas	$28,530	$16,029	$51	28%
Kentucky	$28,416	$15,579	$50	28%
Louisiana	$29,655	$17,531	$53	26%
Maine	$25,901	$18,341	$66	31%
Maryland	$33,760	$15,054	$38	22%
Massachusetts	$34,041	$17,353	$43	22%
Michigan	$34,377	$17,941	$44	21%
Minnesota	$30,772	$19,468	$57	25%
Mississippi	$28,106	$14,534	$47	28%
Missouri	$28,938	$15,678	$49	27%

[15] HELP Committee estimates calculated using the U.S. Department of Education's "Income Contingent Repayment Plan Calculator" (http://www.ed.gov/offices/OSFAP/DirectLoan/RepayCalc/dlentry2.html), using average debt levels calculated by the Project on Student Debt at the Institute for College Access and Success from campus data available on www.economicdiversity.org. Calculations based on formula for current Income Contingent Repayment option in the Direct Loan Program (either 20% cap on income or income percentage factors); actual reduction in monthly payment resulting from Democratic proposal to cap payments at 15% of income might differ slightly from estimates provided. Democratic proposal also expands income contingent repayment option to all borrowers.

Democratic Plan to Make Debt Repayment Contingent on Income Would Significantly Reduce Monthly Loan Payments for Starting Teachers[16]				
State	Starting Teachers' Salary	State Average Debt per Graduate	Reduction in Monthly Loan Payment	Percent Reduction in Monthly Loan Payment
Montana	$24,032	$16,920	$67	35%
Nebraska	$28,527	$17,356	$55	28%
Nevada	$27,942	$12,818	$42	28%
New Hampshire	$27,367	$21,332	$71	29%
New Jersey	$37,061	$16,450	$35	18%
New Mexico	$31,920	$12,746	$35	24%
New York	$36,400	$17,594	$39	19%
North Carolina	$27,572	$16,484	$54	29%
North Dakota	$24,108	$21,331	$85	34%
Ohio	$28,692	$19,665	$62	27%
Oklahoma	$29,473	$16,297	$50	27%
Oregon	$33,396	$18,105	$47	22%
Pennsylvania	$34,140	$19,866	$50	22%
Rhode Island	$32,902	$20,826	$55	23%
South Carolina	$27,883	$16,734	$55	28%
South Dakota	$25,504	$18,889	$70	32%
Tennessee	$30,449	$19,346	$57	26%
Texas	$32,741	$16,618	$44	23%
Utah	$26,130	$11,039	$39	31%
Vermont	$25,819	$20,604	$75	32%
Virginia	$32,437	$16,474	$45	23%
Washington	$30,159	$17,601	$52	26%
West Virginia	$26,692	$17,697	$61	30%
Wisconsin	$23,952	$16,815	$67	35%
Wyoming[17]	$28,900	$19,300	$61	27%
United States[18]	$31,704	$19,300	$54	24%

[16] HELP Committee estimates calculated using the U.S. Department of Education's "Income Contingent Repayment Plan Calculator" (http://www.ed.gov/offices/OSFAP/DirectLoan/RepayCalc/dlentry2.html), using average debt levels calculated by the Project on Student Debt at the Institute for College Access and Success from campus data available on www.economicdiversity.org. Calculations based on formula for current Income Contingent Repayment option in the Direct Loan Program (either 20% cap on income or income percentage factors); actual reduction in monthly payment resulting from Democratic proposal to cap payments at 15% of income might differ slightly from estimates provided. Democratic proposal also expands income contingent repayment option to all borrowers.

[17] Wyoming debt data not available. Calculation based on U.S. average debt level.

[18] National average total student aid debt per graduate from NCES, "National Postsecondary Student Aid Study 2004," compiled by Congressional Research Service.

Democratic Proposal to Increase the Pell Grant to $5,100 Would Mean More Aid for Over Five Million Needy Students

	Award Year 2007-2008			Award Year 2007-2008			Award Year 2007-2008		
	$4,050 Max. Award (Current Services)*			$5,100 Max. Award*			Increase with $5,100 Max Award		
State Name	Aid Available	Recipients	Average Award	Aid Available	Recipients	Average Award	Increase in Aid Available	Increase in Recipients	Increase in Average Award
Alabama	$267,343,000	104,576	$2,556	$358,974,948	110,881	$3,237	$91,631,948	6,305	$681
Alaska	$10,851,000	4,855	$2,235	$14,570,407	5,148	$2,830	$3,719,407	293	$595
Arizona	$392,913,000	181,889	$2,160	$528,681,028	193,063	$2,738	$135,768,028	11,174	$578
Arkansas	$150,632,000	59,078	$2,550	$202,260,929	62,641	$3,229	$51,628,929	3,563	$679
California	$1,488,578,000	581,505	$2,560	$1,936,237,922	603,272	$3,210	$447,659,922	21,767	$650
Colorado	$173,257,000	74,721	$2,319	$232,640,758	79,226	$2,936	$59,383,758	4,505	$617
Connecticut	$77,322,000	35,526	$2,176	$103,823,669	37,668	$2,756	$26,501,669	2,142	$580
Delaware	$21,661,000	10,039	$2,158	$29,085,730	10,645	$2,732	$7,424,730	606	$574
District of Columbia	$39,794,000	17,073	$2,331	$53,433,167	18,103	$2,952	$13,639,167	1,030	$621
Florida	$722,888,000	303,522	$2,382	$964,104,568	318,347	$3,028	$241,216,568	14,825	$646
Georgia	$429,185,000	176,654	$2,430	$572,618,240	185,667	$3,084	$143,433,240	9,013	$654
Hawaii	$31,838,000	12,796	$2,488	$42,750,776	13,567	$3,151	$10,912,776	771	$663
Idaho	$81,477,000	31,850	$2,558	$109,403,014	33,770	$3,240	$27,926,014	1,920	$682
Illinois	$510,144,000	204,742	$2,492	$681,585,734	214,789	$3,173	$171,441,734	10,047	$681
Indiana	$238,871,000	106,682	$2,239	$320,743,800	113,115	$2,836	$81,872,800	6,433	$597
Iowa	$156,588,000	69,040	$2,268	$210,258,702	73,203	$2,872	$53,670,702	4,163	$604
Kansas	$122,213,000	52,685	$2,320	$164,102,132	55,862	$2,938	$41,889,132	3,177	$618
Kentucky	$203,884,000	83,461	$2,443	$273,765,073	88,494	$3,094	$69,881,073	5,033	$651
Louisiana	$250,917,000	96,612	$2,597	$336,918,195	102,438	$3,289	$86,001,195	5,826	$692
Maine	$45,014,000	19,123	$2,354	$60,443,034	20,276	$2,981	$15,429,034	1,153	$627
Maryland	$155,387,000	69,394	$2,239	$208,645,506	73,578	$2,836	$53,258,506	4,184	$597
Massachusetts	$183,315,000	78,701	$2,329	$246,145,707	83,446	$2,950	$62,830,707	4,745	$621
Michigan	$403,731,000	168,506	$2,396	$544,208,914	179,938	$3,024	$140,477,914	11,432	$628
Minnesota	$173,637,000	77,702	$2,235	$233,151,223	82,387	$2,830	$59,514,223	4,685	$595
Mississippi	$206,667,000	76,428	$2,704	$277,501,644	81,036	$3,424	$70,834,644	4,608	$720
Missouri	$235,124,000	101,507	$2,316	$315,712,839	107,628	$2,933	$80,588,839	6,121	$617
Montana	$47,370,000	18,711	$2,532	$63,606,712	19,839	$3,206	$16,236,712	1,128	$674
Nebraska	$69,232,000	31,072	$2,228	$92,961,621	32,946	$2,822	$23,729,621	1,874	$594
Nevada	$42,326,000	18,938	$2,235	$56,832,740	20,080	$2,830	$14,506,740	1,142	$595
New Hampshire	$30,958,000	14,244	$2,173	$41,568,934	15,103	$2,752	$10,610,934	859	$579

Democratic Proposal to Increase the Pell Grant to $5,100 Would Mean More Aid for Over Five Million Needy Students

	Award Year 2007-2008			Award Year 2007-2008			Award Year 2007-2008		
	$4,050 Max. Award (Current Services)*			$5,100 Max. Award*			Increase with $5,100 Max Award		
New Jersey	$251,753,000	102,172	$2,464	$338,040,630	108,333	$3,120	$86,287,630	6,161	$656
New Mexico	$102,063,000	42,448	$2,404	$137,045,257	45,008	$3,045	$34,982,257	2,560	$641
New York	$967,302,000	380,414	$2,543	$1,289,071,972	400,279	$3,220	$321,769,972	19,865	$677
North Carolina	$346,801,000	144,389	$2,402	$466,209,727	152,534	$3,056	$119,408,727	8,145	$654
North Dakota	$37,613,000	15,395	$2,443	$50,504,548	16,323	$3,094	$12,891,548	928	$651
Ohio	$467,725,000	193,244	$2,420	$629,620,211	206,565	$3,048	$161,895,211	13,321	$628
Oklahoma	$192,384,000	78,991	$2,436	$258,323,171	83,754	$3,084	$65,939,171	4,763	$648
Oregon	$148,395,000	62,218	$2,385	$199,256,933	65,969	$3,020	$50,861,933	3,751	$635
Pennsylvania	$435,876,000	182,497	$2,388	$595,196,010	196,752	$3,025	$159,320,010	14,255	$637
Rhode Island	$50,809,000	21,961	$2,314	$68,223,206	23,285	$2,930	$17,414,206	1,324	$616
South Carolina	$187,802,000	78,851	$2,382	$252,171,491	83,605	$3,016	$64,369,491	4,754	$634
South Dakota	$42,757,000	17,983	$2,378	$57,412,599	19,068	$3,011	$14,655,599	1,085	$633
Tennessee	$243,778,000	101,931	$2,392	$327,333,197	108,077	$3,029	$83,555,197	6,146	$637
Texas	$1,021,239,000	422,666	$2,416	$1,351,317,392	440,698	$3,066	$330,078,392	18,032	$650
Utah	$149,868,000	62,950	$2,381	$201,235,191	66,745	$3,015	$51,367,191	3,795	$634
Vermont	$20,612,000	9,233	$2,232	$27,677,304	9,789	$2,827	$7,065,304	556	$595
Virginia	$230,662,000	98,680	$2,337	$309,722,021	104,630	$2,960	$79,060,021	5,950	$623
Washington	$206,722,000	87,967	$2,350	$277,576,601	93,271	$2,976	$70,854,601	5,304	$626
West Virginia	$96,617,000	37,722	$2,561	$129,732,727	39,997	$3,244	$33,115,727	2,275	$683
Wisconsin	$159,212,000	70,161	$2,269	$213,781,476	74,391	$2,874	$54,569,476	4,230	$605
Wyoming	$21,679,000	9,156	$2,368	$29,109,644	9,708	$2,999	$7,430,644	552	$631
United States	$12,980,008,804	5,314,907	$2,442	$17,301,438,379	5,600,719	$3,089	$4,321,429,575	285,812	$647

*Estimate does not include any of the proposed changes to Pell in the President's FY2007 Budget.

Note: Estimates are from the PB 2007 update. United States totals include Puerto Rico and other U.S. Territories

Source: American Council on Education and HELP Committee Calculations

Millions of Students and Families Have Benefited from the College Tuition Tax Deduction			
State Name	Students and Families Benefiting from Tuition Tax Deduction[19]	State Name	Students and Families Benefiting from Tuition Tax Deduction
Alabama	39,157	**Montana**	11,411
Alaska	13,636	**Nebraska**	25,509
Arizona	74,301	**Nevada**	25,776
Arkansas	18,969	**New Hampshire**	18,336
California	475,242	**New Jersey**	121,775
Colorado	73,680	**New Mexico**	25,691
Connecticut	51,809	**New York**	238,254
Delaware	11,291	**North Carolina**	90,237
District of Columbia	8,518	**North Dakota**	8,706
Florida	163,345	**Ohio**	134,885
Georgia	90,145	**Oklahoma**	38,421
Hawaii	17,197	**Oregon**	53,264
Idaho	18,516	**Pennsylvania**	147,850
Illinois	181,998	**Rhode Island**	13,820
Indiana	73,093	**South Carolina**	36,364
Iowa	37,364	**South Dakota**	8,167
Kansas	39,948	**Tennessee**	51,587
Kentucky	35,720	**Texas**	249,008
Louisiana	45,063	**Utah**	34,229
Maine	14,429	**Vermont**	7,970
Maryland	90,237	**Virginia**	104,936
Massachusetts	97,107	**Washington**	95,236
Michigan	138,474	**West Virginia**	16,929
Minnesota	82,496	**Wisconsin**	84,346
Mississippi	21,094	**Wyoming**	7,551
Missouri	64,506	**United States**	3,642,075

[19] IRS Statistics of Income Division, Tax Year 2003, data compiled by the Senate Finance Committee

THE COLLEGE COST CRUNCH:

STATE ANALYSES

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Alabama Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Alabama increased 34%, from $7,338 to $9,819 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Alabama increased 23% from $14,248 to $17,520 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 34%, median family incomes in Alabama have increased only 3% since 2000.[2] After financial aid is taken into account, 27% of the average family income in Alabama is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Alabama the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 41% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 62% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Alabama, 62% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Alabama owed $17,277 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Alabama Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Alabama college graduates would save $3,455 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Alabama earning $30,973,[12] who graduate with the state average student loan debt of $17,277,[13] would see a reduction of about $50,[14] or 25%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 6,305 more Alabama college students would be eligible for $91,631,948 in additional need-based grant aid.[15] The average grant in Alabama would increase by $681, from $2,556 to $3,237.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 39,157 Alabama students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Alaska Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Alaska increased 18%, from $8,386 to $9,936 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Alaska increased 49% from $14,378 to $21,423 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 18%, median family incomes in Alaska have increased only 4% since 2000.[2] After financial aid is taken into account, 21% of the average family income in Alaska is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Alaska the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 41% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 53% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Alaska, 53% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Alaska owed $12,948 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Alaska Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Alaska college graduates would save $2,588 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Alaska earning $40,027,[12] who graduate with the state average student loan debt of $12,948,[13] would see a reduction of about $22,[14] or 15%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 293 more Alaska college students would be eligible for $3,719,407 in additional need-based grant aid.[15] The average grant in Alaska would increase by $595, from $2,235 to $2,830.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 13,636 Alaska students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Arizona Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Arizona increased 38%, from $7,872 to $10,863 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Arizona increased 30% from $14,935 to $19,448 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 38%, median family incomes in Arizona have increased only 10% since 2000.[2] After financial aid is taken into account, 30% of the average family income in Arizona is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Arizona the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 37% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 55% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Arizona, 59% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Arizona owed $16,089 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Arizona Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Arizona college graduates would save $3,217 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Arizona earning $28,236,[12] who graduate with the state average student loan debt of $16,089,[13] would see a reduction of about $52,[14] or 28%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 11,174 more Arizona college students would be eligible for $135,768,028 in additional need-based grant aid.[15] The average grant in Arizona would increase by $578, from $2,160 to $2,738.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 74,301 Arizona students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Arkansas Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Arkansas increased 29%, from $6,789 to $8,734 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Arkansas increased 28% from $13,361 to $17,040 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 29%, median family incomes in Arkansas have increased only 18% since 2000.[2] After financial aid is taken into account, 26% of the average family income in Arkansas is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Arkansas the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 46% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 75% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Arkansas, 55% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Arkansas owed $17,383 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Arkansas Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Arkansas college graduates would save $3,475 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Arkansas earning $26,129,[12] who graduate with the state average student loan debt of $17,383,[13] would see a reduction of about $62,[14] or 31%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 3,563 more Arkansas college students would be eligible for $51,628,929 in additional need-based grant aid.[15] The average grant in Arkansas would increase by $679, from $2,550 to $3,229.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 18,969 Arkansas students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, California Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in California increased 39%, from $9,592 to $13,356 for tuition, fees, room and board. The cost of attendance at four-year private colleges in California increased 21% from $24,993 to $30,186 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 39%, median family incomes in California have increased only 5% since 2000.[2] After financial aid is taken into account, 32% of the average family income in California is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In California the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 30% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 40% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In California, 56% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in California owed $15,340 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help California Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, California college graduates would save $3,067 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in California earning $35,135,[12] who graduate with the state average student loan debt of $15,340,[13] would see a reduction of about $36,[14] or 21%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 21,767 more California college students would be eligible for $447,659,922 in additional need-based grant aid.[15] The average grant in California would increase by $650, from $2,560 to $3,210.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 475,242 California students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Colorado Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Colorado increased 23%, from $8,360 to $10,243 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Colorado increased 16% from $23,599 to $27,361 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 23%, median family incomes in Colorado have increased only 6% since 2000.[2] After financial aid is taken into account, 24% of the average family income in Colorado is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Colorado the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 40% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 47% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Colorado, 55% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Colorado owed $16,833 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Colorado Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Colorado college graduates would save $3,366 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Colorado earning $31,296,[12] who graduate with the state average student loan debt of $16,833,[13] would see a reduction of about $48,[14] or 25%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 4,505 more Colorado college students would be eligible for $59,383,758 in additional need-based grant aid.[15] The average grant in Colorado would increase by $617, from $2,319 to $2,936.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 73,680 Colorado students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Connecticut Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Connecticut increased 32%, from $10,512 to $13,824 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Connecticut increased 22% from $27,818 to $33,965 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 32%, median family incomes in Connecticut have increased only 10% since 2000.[2] After financial aid is taken into account, 29% of the average family income in Connecticut is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Connecticut the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 29% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 49% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Connecticut, 59% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Connecticut owed $19,093 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Connecticut Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Connecticut college graduates would save $3,818 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Connecticut earning $34,462,[12] who graduate with the state average student loan debt of $19,093,[13] would see a reduction of about $47,[14] or 21%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 2,142 more Connecticut college students would be eligible for $26,501,669 in additional need-based grant aid.[15] The average grant in Connecticut would increase by $580, from $2,176 to $2,756.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 51,809 Connecticut students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Delaware Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Delaware increased 30%, from $10,290 to $13,353 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Delaware increased 24% from $14,041 to $17,368 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 30%, median family incomes in Delaware have actually decreased by 5% since 2000.[2] After financial aid is taken into account, 30% of the average family income in Delaware is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Delaware the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 30% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 54% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Delaware, 46% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Delaware owed $15,694 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Delaware Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Delaware college graduates would save $3,138 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Delaware earning $34,566,[12] who graduate with the state average student loan debt of $15,694,[13] would see a reduction of about $38,[14] or 21%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 606 more Delaware college students would be eligible for $7,424,730 in additional need-based grant aid.[15] The average grant in Delaware would increase by $574, from $2,158 to $2,732.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 11,291 Delaware students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, District of Columbia Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. In the 2004-2005 school year, the cost of tuition and fees at a four-year public college in District of Columbia was $2,070. The cost of attendance at four-year private colleges in District of Columbia increased 16% between the 2000-2001 and 2004-2005 school years, from $27,143 to $31,594 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While college costs have increased across the nation, median family incomes in District of Columbia have increased only 5% since 2000.[2]

Federal Student Aid Has Eroded Over Time. In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In District of Columbia, 53% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in District of Columbia owed $21,675 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help District of Columbia Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, District of Columbia college graduates would save $4,334 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in District of Columbia earning $38,566,[12] who graduate with the state average student loan debt of $21,675,[13] would see a reduction of about $42,[14] or 17%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 1,030 more District of Columbia college students would be eligible for $13,639,167 in additional need-based grant aid.[15] The average grant in District of Columbia would increase by $621, from $2,331 to $2,952.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 8,518 District of Columbia students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Florida Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Florida increased 18%, from $7,944 to $9,335 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Florida increased 20% from $19,800 to $23,793 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 18%, median family incomes in Florida have increased only 4% since 2000.[2] After financial aid is taken into account, 25% of the average family income in Florida is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Florida the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 43% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 54% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Florida, 58% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Florida owed $18,574 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Florida Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Florida college graduates would save $3,713 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Florida earning $30,969,[12] who graduate with the state average student loan debt of $18,574,[13] would see a reduction of about $54,[14] or 25%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 14,825 more Florida college students would be eligible for $241,216,568 in additional need-based grant aid.[15] The average grant in Florida would increase by $646, from $2,382 to $3,028.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 163,345 Florida students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Georgia Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Georgia increased 27%, from $7,455 to $9,439 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Georgia increased 25% from $19,743 to $24,734 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 27%, median family incomes in Georgia have actually decreased 2% since 2000.[2] After financial aid is taken into account, 24% of the average family income in Georgia is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Georgia the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 43% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 58% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Georgia, 53% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Georgia owed $15,337 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Georgia Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Georgia college graduates would save $3,066 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Georgia earning $35,116,[12] who graduate with the state average student loan debt of $15,337,[13] would see a reduction of about $36,[14] or 21%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 9,013 more Georgia college students would be eligible for $143,433,240 in additional need-based grant aid.[15] The average grant in Georgia would increase by $654, from $2,430 to $3,084.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 90,145 Georgia students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Hawaii Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Hawaii increased 10%, from $8,286 to $9,131 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Hawaii increased 12% from $15,997 to $17,866 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 10%, median family incomes in Hawaii have just kept pace, also increasing 10% since 2000.[2] After financial aid is taken into account, 23% of the average family income in Hawaii is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Hawaii the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 44% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 49% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Hawaii, 41% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Hawaii owed $14,716 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Hawaii Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Hawaii college graduates would save $2,942 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Hawaii earning $37,615,[12] who graduate with the state average student loan debt of $14,716,[13] would see a reduction of about $30,[14] or 18%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 771 more Hawaii college students would be eligible for $10,912,776 in additional need-based grant aid.[15] The average grant in Hawaii would increase by $663, from $2,488 to $3,151.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 17,197 Hawaii students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Idaho Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Idaho increased 34%, from $6,763 to $9,066 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 34%, median family incomes in Idaho have increased only 18% since 2000.[2] After financial aid is taken into account, 22% of the average family income in Idaho is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Idaho the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 45% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 56% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Idaho, 54% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Idaho owed $24,527 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Idaho Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Idaho college graduates would save $4,903 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Idaho earning $25,908,[12] who graduate with the state average student loan debt of $24,527,[13] would see a reduction of about $89,[14] or 31%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 1,920 more Idaho college students would be eligible for $27,926,014 in additional need-based grant aid.[15] The average grant in Idaho would increase by $682, from $2,558 to $3,240.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 18,516 Idaho students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Illinois Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Illinois increased 34%, from $9,533 to $12,803 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Illinois increased 23% from $21,941 to $26,966 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 34%, median family incomes in Illinois have increased less than 1% since 2000.[2] After financial aid is taken into account, 30% of the average family income in Illinois is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Illinois the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 32% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 47% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Illinois, 66% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Illinois owed $16,104 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Illinois Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Illinois college graduates would save $3,220 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Illinois earning $35,114,[12] who graduate with the state average student loan debt of $16,104,[13] would see a reduction of about $38,[14] or 21%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 10,047 more Illinois college students would be eligible for $171,441,734 in additional need-based grant aid.[15] The average grant in Illinois would increase by $681, from $2,492 to $3,173.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 181,998 Illinois students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Indiana Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Indiana increased 33%, from $9,232 to $12,240 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Indiana increased 24% from $21,390 to $26,490 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 33%, median family incomes in Indiana have increased only 4% since 2000.[2] After financial aid is taken into account, 29% of the average family income in Indiana is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Indiana the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 33% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 44% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Indiana, 65% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Indiana owed $18,506 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Indiana Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Indiana college graduates would save $3,701 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Indiana earning $29,784,[12] who graduate with the state average student loan debt of $18,506,[13] would see a reduction of about $56,[14] or 26%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 6,433 more Indiana college students would be eligible for $81,872,800 in additional need-based grant aid.[15] The average grant in Indiana would increase by $597, from $2,239 to $2,836.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 73,093 Indiana students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Iowa Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Iowa increased 52%, from $7,589 to $11,541 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Iowa increased 18% from $19,454 to $23,012 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 52%, median family incomes in Iowa have increased only 6% since 2000.[2] After financial aid is taken into account, 28% of the average family income in Iowa is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Iowa the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 35% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 61% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Iowa, 77% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Iowa owed $22,025 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Iowa Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Iowa college graduates would save $4,404 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Iowa earning $26,967,[12] who graduate with the state average student loan debt of $22,025,[13] would see a reduction of about $75,[14] or 30%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 4,163 more Iowa college students would be eligible for $53,670,702 in additional need-based grant aid.[15] The average grant in Iowa would increase by $604, from $2,268 to $2,872.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 37,364 Iowa students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Kansas Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Kansas increased 41%, from $6,650 to $9,397 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Kansas increased 26% from $15,627 to $19,736 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 41%, median family incomes in Kansas have increased less than 1% since 2000.[2] After financial aid is taken into account, 23% of the average family income in Kansas is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Kansas the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 43% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 60% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Kansas, 69% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Kansas owed $16,029 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Kansas Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Kansas college graduates would save $3,205 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Kansas earning $28,530,[12] who graduate with the state average student loan debt of $16,029,[13] would see a reduction of about $51,[14] or 28%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 3,177 more Kansas college students would be eligible for $41,889,132 in additional need-based grant aid.[15] The average grant in Kansas would increase by $618, from $2,320 to $2,938.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 39,948 Kansas students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Kentucky Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Kentucky increased 36%, from $6,921 to $9,400 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Kentucky increased 31% from $14,727 to $19,262 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 36%, median family incomes in Kentucky have actually decreased 2% since 2000.[2] After financial aid is taken into account, 22% of the average family income in Kentucky is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Kentucky the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 43% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 64% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Kentucky, 54% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Kentucky owed $15,579 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Kentucky Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Kentucky college graduates would save $3,114 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Kentucky earning $28,416,[12] who graduate with the state average student loan debt of $15,579,[13] would see a reduction of about $50,[14] or 28%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 5,033 more Kentucky college students would be eligible for $69,881,073 in additional need-based grant aid.[15] The average grant in Kentucky would increase by $651, from $2,443 to $3,094.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 35,720 Kentucky students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Louisiana Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Louisiana increased 26%, from $6,304 to $7,973 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Louisiana increased 20% from $22,154 to $26,583 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 26%, median family incomes in Louisiana have increased only 19% since 2000.[2] After financial aid is taken into account, 23% of the average family income in Louisiana is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Louisiana the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 51% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 59% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Louisiana, 53% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Louisiana owed $17,531 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Louisiana Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Louisiana college graduates would save $3,505 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Louisiana earning $29,655,[12] who graduate with the state average student loan debt of $17,531,[13] would see a reduction of about $53,[14] or 26%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 5,826 more Louisiana college students would be eligible for $86,001,195 in additional need-based grant aid.[15] The average grant in Louisiana would increase by $692, from $2,597 to $3,289.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 45,063 Louisiana students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Maine Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Maine increased 26%, from $9,361 to $11,826 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Maine increased 25% from $22,689 to $28,371 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 26%, median family incomes in Maine have increased only 11% since 2000.[2] After financial aid is taken into account, 34% of the average family income in Maine is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Maine the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 34% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 46% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Maine, 65% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Maine owed $18,341 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Maine Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Maine college graduates would save $3,667 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Maine earning $25,901,[12] who graduate with the state average student loan debt of $18,341,[13] would see a reduction of about $66,[14] or 31%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 1,153 more Maine college students would be eligible for $15,429,034 in additional need-based grant aid.[15] The average grant in Maine would increase by $627, from $2,354 to $2,981.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 14,429 Maine students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Maryland Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Maryland increased 30%, from $10,846 to $14,108 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Maryland increased 17% from $26,034 to $30,515 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 30%, median family incomes in Maryland have increased only 5% since 2000.[2] After financial aid is taken into account, 29% of the average family income in Maryland is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Maryland the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 29% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 39% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Maryland, 50% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Maryland owed $15,054 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Maryland Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Maryland college graduates would save $3,011 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Maryland earning $33,760,[12] who graduate with the state average student loan debt of $15,054,[13] would see a reduction of about $38,[14] or 22%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 4,184 more Maryland college students would be eligible for $53,258,506 in additional need-based grant aid.[15] The average grant in Maryland would increase by $597, from $2,239 to $2,836.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 90,237 Maryland students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Massachusetts Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Massachusetts increased 49%, from $9,206 to $13,687 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Massachusetts increased 24% from $28,669 to $35,470 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 49%, median family incomes in Massachusetts have increased only 12% since 2000.[2] After financial aid is taken into account, 31% of the average family income in Massachusetts is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Massachusetts the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 30% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 50% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Massachusetts, 62% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Massachusetts owed $17,353 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Massachusetts Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Massachusetts college graduates would save $3,470 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Massachusetts earning $34,041,[12] who graduate with the state average student loan debt of $17,353,[13] would see a reduction of about $43,[14] or 22%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 4,745 more Massachusetts college students would be eligible for $62,830,707 in additional need-based grant aid.[15] The average grant in Massachusetts would increase by $621, from $2,329 to $2,950.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 97,107 Massachusetts students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Michigan Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Michigan increased 29%, from $9,841 to $12,658 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Michigan increased 20% from $16,040 to $19,286 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 29%, median family incomes in Michigan have actually decreased 7% since 2000.[2] After financial aid is taken into account, 32% of the average family income in Michigan is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Michigan the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 32% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 44% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Michigan, 57% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Michigan owed $17,941 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Michigan Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Michigan college graduates would save $3,587 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Michigan earning $34,377,[12] who graduate with the state average student loan debt of $17,941,[13] would see a reduction of about $44,[14] or 21%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 11,432 more Michigan college students would be eligible for $140,477,914 in additional need-based grant aid.[15] The average grant in Michigan would increase by $628, from $2,396 to $3,024.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 138,474 Michigan students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Minnesota Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Minnesota increased 47%, from $8,146 to $11,958 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Minnesota increased 20% from $21,556 to $25,946 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 47%, median family incomes in Minnesota have increased only 3% since 2000.[2] After financial aid is taken into account, 23% of the average family income in Minnesota is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Minnesota the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 34% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 52% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Minnesota, 67% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Minnesota owed $19,468 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Minnesota Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Minnesota college graduates would save $3,892 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Minnesota earning $30,772,[12] who graduate with the state average student loan debt of $19,468,[13] would see a reduction of about $57,[14] or 25%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 4,685 more Minnesota college students would be eligible for $59,514,223 in additional need-based grant aid.[15] The average grant in Minnesota would increase by $595, from $2,235 to $2,830.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 82,496 Minnesota students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Mississippi Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Mississippi increased 26%, from $7,181 to $9,019 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Mississippi increased 20% from $13,717 to $16,460 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 26%, median family incomes in Mississippi have increased only 2% since 2000.[2] After financial aid is taken into account, 26% of the average family income in Mississippi is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Mississippi the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 45% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 54% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Mississippi, 57% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Mississippi owed $14,534 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Mississippi Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Mississippi college graduates would save $2,906 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Mississippi earning $28,106,[12] who graduate with the state average student loan debt of $14,534,[13] would see a reduction of about $47,[14] or 28%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 4,608 more Mississippi college students would be eligible for $70,834,644 in additional need-based grant aid.[15] The average grant in Mississippi would increase by $720, from $2,704 to $3,424.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 21,094 Mississippi students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Missouri Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Missouri increased 38%, from $8,201 to $11,356 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Missouri increased 20% from $17,852 to $21,431 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 38%, median family incomes in Missouri have actually decreased 7% since 2000.[2] After financial aid is taken into account, 27% of the average family income in Missouri is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Missouri the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 36% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 62% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Missouri, 65% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Missouri owed $15,678 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Missouri Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Missouri college graduates would save $3,134 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Missouri earning $28,938,[12] who graduate with the state average student loan debt of $15,678,[13] would see a reduction of about $49,[14] or 27%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 6,121 more Missouri college students would be eligible for $80,588,839 in additional need-based grant aid.[15] The average grant in Missouri would increase by $617, from $2,316 to $2,933.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 64,506 Missouri students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Montana Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Montana increased 30%, from $7,607 to $9,867 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Montana increased 25% from $14,298 to $17,918 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 30%, median family incomes in Montana have increased only 4% since 2000.[2] After financial aid is taken into account, 31% of the average family income in Montana is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Montana the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 41% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 51% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Montana, 55% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Montana owed $16,920 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Montana Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Montana college graduates would save $3,384 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Montana earning $24,032,[12] who graduate with the state average student loan debt of $16,920,[13] would see a reduction of about $67,[14] or 35%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 1,128 more Montana college students would be eligible for $16,236,712 in additional need-based grant aid.[15] The average grant in Montana would increase by $674, from $2,532 to $3,206.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 11,411 Montana students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Nebraska Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Nebraska increased 46%, from $7,335 to $10,704 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Nebraska increased 20% from $16,381 to $19,725 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 46%, median family incomes in Nebraska have increased only 5% since 2000.[2] After financial aid is taken into account, 24% of the average family income in Nebraska is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Nebraska the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 38% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 63% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Nebraska, 67% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Nebraska owed $17,356 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Nebraska Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Nebraska college graduates would save $3,470 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Nebraska earning $28,527,[12] who graduate with the state average student loan debt of $17,356,[13] would see a reduction of about $55,[14] or 28%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 1,874 more Nebraska college students would be eligible for $23,729,621 in additional need-based grant aid.[15] The average grant in Nebraska would increase by $594, from $2,228 to $2,822.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 25,509 Nebraska students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Nevada Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Nevada increased 27%, from $8,252 to $10,464 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Nevada increased 18% from $17,397 to $20,594 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 27%, median family incomes in Nevada have increased only 3% since 2000.[2] After financial aid is taken into account, 27% of the average family income in Nevada is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Nevada the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 39% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 60% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Nevada, 44% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Nevada owed $12,818 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Nevada Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Nevada college graduates would save $2,563 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Nevada earning $27,942,[12] who graduate with the state average student loan debt of $12,818,[13] would see a reduction of about $42,[14] or 28%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 1,142 more Nevada college students would be eligible for $14,506,740 in additional need-based grant aid.[15] The average grant in Nevada would increase by $595, from $2,235 to $2,830.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 25,776 Nevada students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, New Hampshire Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in New Hampshire increased 25%, from $11,717 to $14,651 for tuition, fees, room and board. The cost of attendance at four-year private colleges in New Hampshire increased 21% from $24,525 to $29,728 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 25%, median family incomes in New Hampshire have increased only 12% since 2000.[2] After financial aid is taken into account, 32% of the average family income in New Hampshire is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In New Hampshire the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 28% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 46% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In New Hampshire, 67% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in New Hampshire owed $21,332 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help New Hampshire Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, New Hampshire college graduates would save $4,265 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in New Hampshire earning $27,367,[12] who graduate with the state average student loan debt of $21,332,[13] would see a reduction of about $71,[14] or 29%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 859 more New Hampshire college students would be eligible for $10,610,934 in additional need-based grant aid.[15] The average grant in New Hampshire would increase by $579, from $2,173 to $2,752.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 18,336 New Hampshire students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, New Jersey Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in New Jersey increased 36%, from $11,998 to $16,349 for tuition, fees, room and board. The cost of attendance at four-year private colleges in New Jersey increased 25% from $23,860 to $29,751 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 36%, median family incomes in New Jersey have increased only 10% since 2000.[2] After financial aid is taken into account, 34% of the average family income in New Jersey is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In New Jersey the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 25% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 43% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In New Jersey, 57% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in New Jersey owed $16,450 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help New Jersey Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, New Jersey college graduates would save $3,289 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in New Jersey earning $37,061,[12] who graduate with the state average student loan debt of $16,450,[13] would see a reduction of about $35,[14] or 18%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 6,161 more New Jersey college students would be eligible for $86,287,630 in additional need-based grant aid.[15] The average grant in New Jersey would increase by $656, from $2,464 to $3,120.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 121,775 New Jersey students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, New Mexico Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in New Mexico increased 22%, from $7,085 to $8,675 for tuition, fees, room and board. The cost of attendance at four-year private colleges in New Mexico increased 2% from $18,985 to $19,304 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 22%, median family incomes in New Mexico have increased only 12% since 2000.[2] After financial aid is taken into account, 27% of the average family income in New Mexico is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In New Mexico the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 47% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 58% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In New Mexico, 51% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in New Mexico owed $12,746 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help New Mexico Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, New Mexico college graduates would save $2,549 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in New Mexico earning $31,920,[12] who graduate with the state average student loan debt of $12,746,[13] would see a reduction of about $35,[14] or 24%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 2,560 more New Mexico college students would be eligible for $34,982,257 in additional need-based grant aid.[15] The average grant in New Mexico would increase by $641, from $2,404 to $3,045.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 25,691 New Mexico students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, New York Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in New York increased 21%, from $10,254 to $12,441 for tuition, fees, room and board. The cost of attendance at four-year private colleges in New York increased 23% from $25,171 to $30,907 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 21%, median family incomes in New York have increased only 10% since 2000.[2] After financial aid is taken into account, 32% of the average family income in New York is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In New York the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 33% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 45% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In New York, 59% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in New York owed $17,594 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help New York Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, New York college graduates would save $3,518 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in New York earning $36,400,[12] who graduate with the state average student loan debt of $17,594,[13] would see a reduction of about $39,[14] or 19%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 19,865 more New York college students would be eligible for $321,769,972 in additional need-based grant aid.[15] The average grant in New York would increase by $677, from $2,543 to $3,220.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 238,254 New York students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, North Carolina Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in North Carolina increased 33%, from $7,080 to $9,450 for tuition, fees, room and board. The cost of attendance at four-year private colleges in North Carolina increased 22% from $20,169 to $24,600 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 33%, median family incomes in North Carolina have increased only 5% since 2000.[2] After financial aid is taken into account, 25% of the average family income in North Carolina is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In North Carolina the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 43% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 69% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In North Carolina, 62% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in North Carolina owed $16,484 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help North Carolina Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, North Carolina college graduates would save $3,295 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in North Carolina earning $27,572,[12] who graduate with the state average student loan debt of $16,484,[13] would see a reduction of about $54,[14] or 29%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 8,145 more North Carolina college students would be eligible for $119,408,727 in additional need-based grant aid.[15] The average grant in North Carolina would increase by $654, from $2,402 to $3,056.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 90,237 North Carolina students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, North Dakota Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in North Dakota increased 41%, from $6,405 to $9,011 for tuition, fees, room and board. The cost of attendance at four-year private colleges in North Dakota increased 10% from $11,392 to $12,525 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 41%, median family incomes in North Dakota have increased only 9% since 2000.[2] After financial aid is taken into account, 25% of the average family income in North Dakota is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In North Dakota the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 45% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 67% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In North Dakota, 67% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in North Dakota owed $21,331 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help North Dakota Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, North Dakota college graduates would save $4,265 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in North Dakota earning $24,108,[12] who graduate with the state average student loan debt of $21,331,[13] would see a reduction of about $85,[14] or 34%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 928 more North Dakota college students would be eligible for $12,891,548 in additional need-based grant aid.[15] The average grant in North Dakota would increase by $651, from $2,443 to $3,094.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 8,706 North Dakota students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Ohio Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Ohio increased 46%, from $10,449 to $15,256 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Ohio increased 22% from $21,045 to $25,594 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 46%, median family incomes in Ohio have increased less than 1% since 2000.[2] After financial aid is taken into account, 36% of the average family income in Ohio is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Ohio the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 27% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 43% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Ohio, 62% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Ohio owed $19,665 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Ohio Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Ohio college graduates would save $3,932 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Ohio earning $28,692,[12] who graduate with the state average student loan debt of $19,665,[13] would see a reduction of about $62,[14] or 27%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 13,321 more Ohio college students would be eligible for $161,895,211 in additional need-based grant aid.[15] The average grant in Ohio would increase by $628, from $2,420 to $3,048.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 134,885 Ohio students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Oklahoma Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Oklahoma increased 41%, from $6,000 to $8,451 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Oklahoma increased 24% from $15,397 to $19,168 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 41%, median family incomes in Oklahoma have increased only 22% since 2000.[2] After financial aid is taken into account, 23% of the average family income in Oklahoma is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Oklahoma the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 48% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 72% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Oklahoma, 55% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Oklahoma owed $16,297 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Oklahoma Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Oklahoma college graduates would save $3,258 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Oklahoma earning $29,473,[12] who graduate with the state average student loan debt of $16,297,[13] would see a reduction of about $50,[14] or 27%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 4,763 more Oklahoma college students would be eligible for $65,939,171 in additional need-based grant aid.[15] The average grant in Oklahoma would increase by $648, from $2,436 to $3,084.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 38,421 Oklahoma students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Oregon Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Oregon increased 30%, from $9,397 to $12,177 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Oregon increased 18% from $23,306 to $27,493 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 30%, median family incomes in Oregon have actually decreased 3% since 2000.[2] After financial aid is taken into account, 34% of the average family income in Oregon is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Oregon the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 33% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 53% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Oregon, 63% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Oregon owed $18,105 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Oregon Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Oregon college graduates would save $3,620 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Oregon earning $33,396,[12] who graduate with the state average student loan debt of $18,105,[13] would see a reduction of about $47,[14] or 22%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 3,751 more Oregon college students would be eligible for $50,861,933 in additional need-based grant aid.[15] The average grant in Oregon would increase by $635, from $2,385 to $3,020.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 53,264 Oregon students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Pennsylvania Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Pennsylvania increased 33%, from $11,087 to $14,771 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Pennsylvania increased 24% from $24,779 to $30,637 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 33%, median family incomes in Pennsylvania have increased only 5% since 2000.[2] After financial aid is taken into account, 35% of the average family income in Pennsylvania is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Pennsylvania the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 27% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 41% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Pennsylvania, 72% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Pennsylvania owed $19,866 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Pennsylvania Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Pennsylvania college graduates would save $3,972 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Pennsylvania earning $34,140,[12] who graduate with the state average student loan debt of $19,866,[13] would see a reduction of about $50,[14] or 22%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 14,255 more Pennsylvania college students would be eligible for $159,320,010 in additional need-based grant aid.[15] The average grant in Pennsylvania would increase by $637, from $2,388 to $3,025.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 147,850 Pennsylvania students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Rhode Island Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Rhode Island increased 22%, from $11,104 to $13,541 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Rhode Island increased 18% from $26,157 to $30,907 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 22%, median family incomes in Rhode Island have increased only 14% since 2000.[2] After financial aid is taken into account, 35% of the average family income in Rhode Island is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Rhode Island the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 30% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 39% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Rhode Island, 62% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Rhode Island owed $20,826 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Rhode Island Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Rhode Island college graduates would save $4,164 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Rhode Island earning $32,902,[12] who graduate with the state average student loan debt of $20,826,[13] would see a reduction of about $55,[14] or 23%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 1,324 more Rhode Island college students would be eligible for $17,414,206 in additional need-based grant aid.[15] The average grant in Rhode Island would increase by $616, from $2,314 to $2,930.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 13,820 Rhode Island students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, South Carolina Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in South Carolina increased 34%, from $9,065 to $12,165 for tuition, fees, room and board. The cost of attendance at four-year private colleges in South Carolina increased 21% from $17,583 to $21,237 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 34%, median family incomes in South Carolina have increased only 3% since 2000.[2] After financial aid is taken into account, 32% of the average family income in South Carolina is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In South Carolina the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 33% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 50% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In South Carolina, 63% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in South Carolina owed $16,734 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help South Carolina Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, South Carolina college graduates would save $3,346 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in South Carolina earning $27,883,[12] who graduate with the state average student loan debt of $16,734,[13] would see a reduction of about $55,[14] or 28%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 4,754 more South Carolina college students would be eligible for $64,369,491 in additional need-based grant aid.[15] The average grant in South Carolina would increase by $634, from $2,382 to $3,016.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 36,364 South Carolina students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, South Dakota Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in South Dakota increased 28%, from $6,979 to $8,944 for tuition, fees, room and board. The cost of attendance at four-year private colleges in South Dakota increased 17% from $15,398 to $18,076 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 28%, median family incomes in South Dakota have increased only 13% since 2000.[2] After financial aid is taken into account, 23% of the average family income in South Dakota is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In South Dakota the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 45% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 62% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In South Dakota, 72% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in South Dakota owed $18,889 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help South Dakota Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, South Dakota college graduates would save $3,778 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in South Dakota earning $25,504,[12] who graduate with the state average student loan debt of $18,889,[13] would see a reduction of about $70,[14] or 32%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 1,085 more South Dakota college students would be eligible for $14,655,599 in additional need-based grant aid.[15] The average grant in South Dakota would increase by $633, from $2,378 to $3,011.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 8,167 South Dakota students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Tennessee Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Tennessee increased 23%, from $7,661 to $9,445 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Tennessee increased 21% from $18,139 to $22,035 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 23%, median family incomes in Tennessee have increased only 12% since 2000.[2] After financial aid is taken into account, 27% of the average family income in Tennessee is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Tennessee the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 43% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 62% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Tennessee, 59% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Tennessee owed $19,346 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Tennessee Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Tennessee college graduates would save $3,868 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Tennessee earning $30,449,[12] who graduate with the state average student loan debt of $19,346,[13] would see a reduction of about $57,[14] or 26%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 6,146 more Tennessee college students would be eligible for $83,555,197 in additional need-based grant aid.[15] The average grant in Tennessee would increase by $637, from $2,392 to $3,029.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 51,587 Tennessee students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Texas Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Texas increased 34%, from $7,634 to $10,233 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Texas increased 31% from $16,973 to $22,218 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 34%, median family incomes in Texas have increased only 7% since 2000.[2] After financial aid is taken into account, 26% of the average family income in Texas is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Texas the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 40% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 55% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Texas, 56% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Texas owed $16,618 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Texas Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Texas college graduates would save $3,323 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Texas earning $32,741,[12] who graduate with the state average student loan debt of $16,618,[13] would see a reduction of about $44,[14] or 23%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 18,032 more Texas college students would be eligible for $330,078,392 in additional need-based grant aid.[15] The average grant in Texas would increase by $650, from $2,416 to $3,066.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 249,008 Texas students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Utah Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Utah increased 26%, from $6,623 to $8,348 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Utah increased 23% from $8,576 to $10,521 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 26%, median family incomes in Utah have increased only 7% since 2000.[2] After financial aid is taken into account, 18% of the average family income in Utah is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Utah the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 49% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 53% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Utah, 44% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Utah owed $11,039 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Utah Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Utah college graduates would save $2,208 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Utah earning $26,130,[12] who graduate with the state average student loan debt of $11,039,[13] would see a reduction of about $39,[14] or 31%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 3,795 more Utah college students would be eligible for $51,367,191 in additional need-based grant aid.[15] The average grant in Utah would increase by $634, from $2,381 to $3,015.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 34,229 Utah students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Vermont Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Vermont increased 22%, from $12,836 to $15,658 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Vermont also increased 22%, from $22,312 to $27,261 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 22%, median family incomes in Vermont have increased only 20% since 2000.[2] After financial aid is taken into account, 41% of the average family income in Vermont is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Vermont the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 26% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 30% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Vermont, 69% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Vermont owed $20,604 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Vermont Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Vermont college graduates would save $4,120 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Vermont earning $25,819,[12] who graduate with the state average student loan debt of $20,604,[13] would see a reduction of about $75,[14] or 32%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 556 more Vermont college students would be eligible for $7,065,304 in additional need-based grant aid.[15] The average grant in Vermont would increase by $595, from $2,232 to $2,827.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 7,970 Vermont students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Virginia Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Virginia increased 33%, from $8,744 to $11,616 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Virginia increased 24% from $18,700 to $23,277 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 33%, median family incomes in Virginia have increased only 9% since 2000.[2] After financial aid is taken into account, 26% of the average family income in Virginia is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Virginia the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 35% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 42% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Virginia, 63% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Virginia owed $16,474 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Virginia Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Virginia college graduates would save $3,294 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Virginia earning $32,437,[12] who graduate with the state average student loan debt of $16,474,[13] would see a reduction of about $45,[14] or 23%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 5,950 more Virginia college students would be eligible for $79,060,021 in additional need-based grant aid.[15] The average grant in Virginia would increase by $623, from $2,337 to $2,960.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 104,936 Virginia students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Washington Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Washington increased 33%, from $8,917 to $11,902 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Washington increased 21% from $21,510 to $26,021 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 33%, median family incomes in Washington have increased only 17% since 2000.[2] After financial aid is taken into account, 31% of the average family income in Washington is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Washington the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 34% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 53% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Washington, 61% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Washington owed $17,601 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Washington Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Washington college graduates would save $3,520 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Washington earning $30,159,[12] who graduate with the state average student loan debt of $17,601,[13] would see a reduction of about $52,[14] or 26%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 5,304 more Washington college students would be eligible for $70,854,601 in additional need-based grant aid.[15] The average grant in Washington would increase by $626, from $2,350 to $2,976.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 95,236 Washington students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, West Virginia Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in West Virginia increased 30%, from $7,287 to $9,450 for tuition, fees, room and board. The cost of attendance at four-year private colleges in West Virginia increased 4% from $18,338 to $19,067 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 30%, median family incomes in West Virginia have increased only 13% since 2000.[2] After financial aid is taken into account, 29% of the average family income in West Virginia is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In West Virginia the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 43% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 51% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In West Virginia, 64% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in West Virginia owed $17,697 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help West Virginia Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, West Virginia college graduates would save $3,538 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in West Virginia earning $26,692,[12] who graduate with the state average student loan debt of $17,697,[13] would see a reduction of about $61,[14] or 30%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 2,275 more West Virginia college students would be eligible for $33,115,727 in additional need-based grant aid.[15] The average grant in West Virginia would increase by $683, from $2,561 to $3,244.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 16,929 West Virginia students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Wisconsin Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public colleges in Wisconsin increased 34%, from $7,385 to $9,872 for tuition, fees, room and board. The cost of attendance at four-year private colleges in Wisconsin increased 21% from $20,271 to $24,574 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 34%, median family incomes in Wisconsin have increased only 2% since 2000.[2] After financial aid is taken into account, 22% of the average family income in Wisconsin is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Wisconsin the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 41% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 58% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Wisconsin, 68% of undergraduates took out loans to finance their college education.[7] The average student graduating from a four-year college in Wisconsin owed $16,815 on graduation day in 2004.[8]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Wisconsin Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Wisconsin college graduates would save $3,361 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Wisconsin earning $23,952,[12] who graduate with the state average student loan debt of $16,815,[13] would see a reduction of about $67,[14] or 35%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 4,230 more Wisconsin college students would be eligible for $54,569,476 in additional need-based grant aid.[15] The average grant in Wisconsin would increase by $605, from $2,269 to $2,874.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 84,346 Wisconsin students and families benefited from the tuition tax deduction.[17]

A NEW DIRECTION FOR AMERICA

Bush Republicans Take Us in the Wrong Direction, Wyoming Students Pay the Price

Despite the critical need to boost affordable college opportunities for all Americans, the Republican-led Congress continues to put college even further out of reach for millions of students. Each year millions of hardworking American families and students continue to struggle to cover college costs. But five years of Republican policies have resulted in stagnant federal grant aid, increasing numbers of students and their families falling further into debt to finance a college education, and fewer options for college graduates.

The Cost of College Has Soared. Between the 2000-2001 and 2004-2005 school years, the cost of attendance at four-year public college in Wyoming increased 21%, from $7,017 to $8,514 for tuition, fees, room and board.[1]

Median Family Incomes Have Remained Stagnant. While public college costs have increased 21%, median family incomes in Wyoming have increased only 15% since 2000.[2] After financial aid is taken into account, 24% of the average family income in Wyoming is needed to pay for tuition at a four-year public college.[3]

Federal Student Aid Has Eroded Over Time. In Wyoming the maximum Pell grant, which has remained at $4,050 for the past four years, covered only 48% of the average public four-year college tuition, fees, room and board in 2004-2005 – down from 62% in 1986-1987.[4] In 1975-1976, 77% of federal aid going to students nationally was in the form of grants, and only 20% was loans. In 2004-2005, it was 70% loans, 20% grants.[5]

Students Have Taken on More Debt to Pay for College. More students are leaving college in debt. In 2004, nearly two-thirds of all four-year college graduates nationwide had loan debt, compared with less than one-third of graduates in 1993.[6] In Wyoming, 43% of undergraduates took out loans to finance their college education.[7]

Increased Debt Levels Are Impacting Students' Career and Life Choices. Nationally, nearly a quarter of public four-year college graduates and over a third of private four-year college graduates have too much debt to manage on a starting teacher's salary.[9] Debt levels are also causing students to delay buying a home or a car and postpone marriage or having children.[10]

To Reverse these Trends, Democrats Propose a New Direction to Help Wyoming Students.

- Democrats opposed recent Republican efforts to raise student loan interest rates, and have called for a reduction in interest rates. If interest rates were cut in half, Wyoming college graduates who graduate with student loan debt equal to the national average could save $3,859 over the ten-year life of their loans.[11]
- Democrats have also called for debt relief for college graduates with excessive loan burdens. If federal student loan payments were capped at 15% of a borrower's discretionary income, starting teachers in Wyoming earning $28,900,[12] who graduate with the national average student loan debt of $19,300,[13] would see a reduction of about $61,[14] or 27%, in their monthly loan payments. For individuals who continue in public service careers for 10 years, student loan debt would be forgiven.
- Democrats have called for increasing the maximum Pell Grant from $4,050 to $5,100. With an increase in the Pell Grant, 552 more Wyoming college students would be eligible for $7,430,644 in additional need-based grant aid.[15] The average grant in Wyoming would increase by $631, from $2,368 to $2,999.[16]
- Democrats have also called for an extension of the college tuition tax deduction, which expired at the end of 2005, and have proposed increasing the allowable deduction to $12,000. In the 2003 tax year, 7,551 Wyoming students and families benefited from the tuition tax deduction.[17]

Sources for State Pages:

[1] National Center for Education Statistics, "Digest of Education Statistics 2001" and "Digest of Higher Education Statistics 2005."
[2] HELP Committee calculations based on data from US Census Bureau, Historical Income Tables.
[3] The National Center for Public Policy and Higher Education, "Measuring Up 2004: The National Report Card on Higher Education."
[4] HELP Committee Calculations based on cost of attendance data from National Center for Education Statistics, "Digest of Education Statistics 1988" and "Digest of Education Statistics 2005"; and maximum Pell Grant data from Congressional Resource Service. Data for Delaware and Wyoming from Integrated Postsecondary Education Data System ("Digest of Education Statistics 1988" data incomplete for those states)
[5] College Board, 2006.
[6] State PIRGs' Higher Education Project "Paying Back, Not Giving Back: Student Debt's Negative Impact on Public Service Career Opportunities," April 2006.
[7] Proportion of Student Loan Borrowers Among Full-Time First-Time Undergraduates at Four-Year Institutions. Calculations by the Project on Student Debt at the Institute for College Access and Success based on data from the National Center for Education Statistics (NCES), Integrated Postsecondary Education Data System (IPEDS), 2004, Data Analysis System (DAS).
[8] Average Debt of Graduates from Four-Year Colleges and Universities. Calculations by the Project on Student Debt at the Institute for College Access and Success from campus data available on www.economicdiversity.org. Includes only campuses reporting total debt through the Common Data Set initiative. Averages are weighted by campus enrollment.
[9] State PIRGs' Higher Education Project "Paying Back, Not Giving Back: Student Debt's Negative Impact on Public Service Career Opportunities," April 2006.
[10] Nellie Mae Corporation, "College on Credit: How Borrowers Perceive Their Education Debt – Results of the 2002 National Student Loan Survey," February 2003.
[11] HELP Committee Calculations using the U.S. Department of Education's "Standard, Extended and Graduated Repayment Calculator" (http://www.ed.gov/offices/OSFAP/DirectLoan/RepayCalc/dlentry1.html), using average debt levels calculated by the Project on Student Debt at the Institute for College Access and Success from campus data available on www.economicdiversity.org. Average debt data not available for Wyoming.
[12] American Federation of Teachers, "Survey and Analysis of Teacher Salary Trends 2004."
[13] Calculations by the Project on Student Debt at the Institute for College Access and Success from campus data available on www.economicdiversity.org. Includes only campuses reporting total debt through the Common Data Set initiative. Averages are weighted by campus enrollment.
[14] HELP Committee estimates calculated using the U.S. Department of Education's "Income Contingent Repayment Plan Calculator" (http://www.ed.gov/offices/OSFAP/DirectLoan/RepayCalc/dlentry2.html), using average debt levels calculated by the Project on Student Debt at the Institute for College Access and Success from campus data available on www.economicdiversity.org. Calculations based on formula for current Income Contingent Repayment option in the Direct Loan Program (either 20% cap on income or income percentage factors); actual reduction in monthly payment resulting from Democratic proposal to cap payments at 15% of income might differ slightly from estimates provided. Democratic proposal also expands income contingent repayment option to all borrowers.
[15] American Council on Education.
[16] HELP Committee calculations based on data provided by American Council on Education.
[17] IRS Statistics of Income Division, Tax Year 2003, data compiled by the Senate Finance Committee.

By Mrs. BOXER:

S. 3594. A bill to help protect the public against the threat of attacks targeting nuclear power plants; to the Committee on Homeland Security and Governmental Affairs.

Mrs. BOXER. Mr. President, I rise today to introduce the Secure Nuclear Facilities Act of 2006, which addresses an unacceptable gap in our Nation's homeland security. My bill would hold commercial nuclear powerplants to the same high security standards to which government nuclear facilities are subject.

There are currently 104 nuclear powerplants licensed to operate in the United States, including two plants, with two reactors each, in my home state of California.

These plants are potential targets for terrorists, and we are not doing enough to ensure they are protected. The 9/11 Commission report, issued on July 22, 2004, stated that nuclear powerplants were among the targets considered in the original plan for the September 11, 2001, attacks.

An attack on a nuclear plant would be disastrous. The meltdown of a nuclear powerplant's nuclear reactor core, release of the spent nuclear fuel located at the site, removal from the site of radioactive materials, or other violation of the plant's security would greatly endanger public health and safety. Unfortunately, there are reports of nuclear plant operators' failure to effectively address vital security issues, and the Nuclear Regulatory Commission's failure to hold them sufficiently accountable.

To make matters worse, commercial nuclear plant operators are not currently required to defend their plants against theft and diversion of nuclear material. Nonweapon nuclear facilities operated by the government, on the other hand, are required to defend against not only direct attacks, but also theft and diversion of nuclear material. This double standard makes no sense.

Commercial nuclear plants contain materials that terrorists might attempt to steal, just like government nuclear facilities. The Nuclear Regulatory Commission, NRC, concedes that terrorists might use these highly radioactive materials in a radiological bomb or, with the right equipment, reprocess it into weapons-grade material. But according to the NRC, it is not reasonable to expect a private facility to cope with this threat, because private facilities do not have the same resources as government facilities.

The NRC's argument is deeply flawed. If nuclear plant owners and operators cannot address the full spectrum of terrorist threats they face, then they should not be in business. There is too much at stake in terms of the dangers posed by these threats for us to allow continued low security standards for commercial nuclear plants.

My bill would require commercial nuclear plants to defend against the same potential threats as government nuclear facilities, including threat and diversion of nuclear materials. The bill would also strengthen State and local responders' ability to aid nuclear plants in case of an attack by terrorists. It offers grants to State and local responders to facilitate evacuations and medical treatment, as well as interoperable communications among first responders and plant operators.

The Secure Nuclear Facilities Act of 2006 would make our country safer by ensuring better security at commercial nuclear plants. I urge my colleagues to support this important bill.

By Ms. COLLINS (for herself, Mr. LIEBERMAN, and Mr. CARPER):

S. 3595. A bill to amend the Homeland Security Act of 2002 to establish the United States Emergency Management Authority, and for other purposes; to the Committee on Homeland Security and Governmental Affairs.

Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

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

S. 3595

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''United States Emergency Management Authority Act of 2006''.

SEC. 2. UNITED STATES EMERGENCY MANAGEMENT AUTHORITY.

Title V of the Homeland Security Act of 2002 (6 U.S.C. 311 et seq.) is amended by—

(1) striking the title heading and inserting the following:

''TITLE V—NATIONAL PREPAREDNESS AND RESPONSE'';

(2) striking sections 501 through 503;

(3) striking sections 506 and 507;

(4) redesignating sections 504, 505, 508, and 509 as sections 519, 520, 521, and 522, respectively;

(5) redesignating section 510 (relating to procurement of security countermeasures for the strategic national stockpile) as section 523;

(6) redesignating section 510 (relating to urban and other high risk area communications capabilities) as section 524; and

(7) inserting before section 519, as so redesignated by this section, the following:

''SEC. 501. DEFINITIONS.

''In this title—

''(1) the term 'all-hazards-plus' means an approach to preparedness, response, recovery, and mitigation that emphasizes the development of capabilities that are common to natural and man-made disasters, while also including the development of capabilities that are uniquely relevant to specific types of disasters;

''(2) the term 'Authority' means the United States Emergency Management Authority established under section 502;

''(3) the term 'Administrator' means the Administrator of the Authority;

''(4) the term 'Federal coordinating officer' means a Federal coordinating officer as described in section 302 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5143);

''(5) the term 'National Advisory Council' means the National Advisory Council on Emergency Preparedness and Response established under section 508;

''(6) the term 'National Incident Management System' means the National Incident Management System as described in the National Response Plan;

''(7) the term 'National Response Plan' means the National Response Plan prepared under Homeland Security Presidential Directive 5 or any presidential directive meant to replace or augment that directive;

''(8) the term 'Nuclear Incident Response Team' means a resource that includes—

''(A) those entities of the Department of Energy that perform nuclear or radiological emergency support functions (including accident response, search response, advisory, and technical operations functions), radiation exposure functions at the medical assistance facility known as the Radiation Emergency Assistance Center/Training Site (REAC/TS), radiological assistance functions, and related functions; and

''(B) those entities of the Environmental Protection Agency that perform such support functions (including radiological emergency response functions) and related functions;

''(9) the term 'Regional Advisory Council' means a Regional Advisory Council on Preparedness and Response established under section 503;

''(10) the term 'Regional Administrator' means a Regional Administrator for Preparedness and Response appointed under section 507;

''(11) the term 'Regional Office' means a Regional Office established under section 507; and

''(12) the term 'surge capacity' means the ability to rapidly and substantially increase the provision of search and rescue capabilities, food, water, medicine, shelter and housing, medical care, evacuation capacity, staffing, including disaster assistance employees, and other resources necessary to save lives and protect property during a catastrophic incident, or other natural or man-made disaster.

''SEC. 502. UNITED STATES EMERGENCY MANAGEMENT AUTHORITY.

''(a) IN GENERAL.—There is established in the Department the United States Emergency Management Authority, headed by an Administrator.

''(b) MISSION.—The mission of the Authority is to—

''(1) lead the Nation's efforts to prepare for, respond to, recover from, and mitigate the risks of natural and man-made disasters, including catastrophic incidents;

''(2) partner with State and local governments and emergency response providers, with other Federal agencies, with the private sector, and with nongovernmental organizations to build a national system of emergency management that can effectively and efficiently utilize the full measure of the Nation's resources to respond to a catastrophic incident or other natural or man-made disaster;

''(3) develop a Federal response capability that, when necessary and appropriate, can act effectively, rapidly, and proactively to deliver assistance essential to saving lives or protecting or preserving property or public health and safety in a natural or man-made disaster;

''(4) fuse the Department's emergency response, preparedness, recovery, mitigation, and critical infrastructure assets into a new, integrated organization that can effectively confront the challenges of a natural or man-made disaster;

''(5) develop and maintain robust Regional Offices that will work with State and local governments and emergency response providers to identify and address regional priorities;

''(6) under the leadership of the Secretary, coordinate with the Commandant of the Coast Guard, the Director of Customs and Border Protection, the Director of Immigration and Customs Enforcement, and the National Operations Center, and other agencies and offices in the Department to take full advantage of the substantial range of resources in the Department that can be brought to bear in preparing for and responding to a natural or man-made disaster;

''(7) carry out the provisions of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et seq.);

''(8) provide funding, training, exercises, technical assistance, planning, and other assistance, to build local, State, regional, and national capabilities, including communications capabilities, necessary to respond to a potential natural or man-made disaster;

''(9) implement an all-hazards-plus strategy for preparedness that places priority on building those common capabilities necessary to respond to both terrorist attacks and natural disasters while also building the unique capabilities necessary to respond to specific types of incidents that pose the greatest risk to our Nation; and

''(10) promote, plan for, and facilitate the security of critical infrastructure and key resources, including cyber infrastructure, against a natural or man-made disaster, and the post-disaster restoration of such critical infrastructure and key resources.

''(c) ADMINISTRATOR.—

''(1) IN GENERAL.—The Administrator shall be appointed by the President, by and with the advice and consent of the Senate.

''(2) QUALIFICATIONS.—The Administrator shall have not less than 5 years of executive leadership and management experience in the public or private sector and a demonstrated ability to manage a substantial staff and budget.

''(3) REPORTING.—The Administrator shall report to the Secretary, without being required to report through any other official of the Department.

''(4) PRINCIPAL ADVISOR ON EMERGENCY PREPAREDNESS AND RESPONSE.—

''(A) IN GENERAL.—The Administrator is the principal emergency preparedness and response advisor to the President, the Homeland Security Council, and the Secretary.

''(B) ADVICE AND RECOMMENDATIONS.—

''(i) IN GENERAL.—In presenting advice with respect to any matter to the President, the Homeland Security Council, or the Secretary, the Administrator shall, as the Administrator considers appropriate, inform the President, the Homeland Security Council, or the Secretary, as the case may be, of the range of emergency mitigation, preparedness, response, and recovery options with respect to that matter.

''(ii) ADVICE ON REQUEST.—The Administrator, as an emergency preparedness and response advisor, shall provide advice to the President, the Homeland Security Council, or the Secretary on a particular matter when the President, the Homeland Security Council, or the Secretary requests such advice.

''(iii) RECOMMENDATIONS TO CONGRESS.—After informing the Secretary, the Administrator may make such recommendations to Congress relating to emergency preparedness and response as the Administrator considers appropriate.

''(C) RETENTION OF AUTHORITY.—Nothing in this paragraph shall be construed as affecting the authority of the Secretary under this Act.

''SEC. 503. AUTHORITIES AND RESPONSIBILITIES.

''(a) IN GENERAL.—The Administrator shall provide Federal leadership necessary to prepare for and respond to a natural or man-made disaster, including—

''(1) carrying out the mission to reduce the loss of life and property and protect the Nation from all hazards by leading and supporting the Nation in a comprehensive, risk-based emergency preparedness and response program of—

''(A) mitigation, by taking sustained actions to reduce or eliminate long-term risk to people and property from hazards and their effects;

''(B) preparedness, by planning, training, and building the emergency preparedness and response workforce to prepare effectively for, mitigate against, respond to, and recover from any hazard;

''(C) response, by conducting emergency operations to save lives and property through positioning emergency equipment, personnel, and supplies, through evacuating potential victims, through providing food, water, shelter, and medical care to those in need, and through restoring critical public services;

''(D) recovery, by rebuilding communities so individuals, businesses, and governments can function on their own, return to normal life, and protect against future hazards; and

''(E) critical infrastructure protection, by establishing an inventory of, and protections for, public and private sector critical infrastructure, including cyber and communications assets;

''(2) increasing efficiencies, by coordinating efforts relating to mitigation, preparedness, response, recovery, and infrastructure protection;

''(3) helping to ensure the effectiveness of emergency response providers in responding to a natural or man-made disaster;

''(4) providing the Federal Government's response to a natural or man-made disaster, including—

''(A) managing such response;

''(B) directing the Domestic Emergency Support Team, the National Disaster Medical System, and (when operating as an organizational unit of the Department under this title) the Nuclear Incident Response Team;

''(C) overseeing the Metropolitan Medical Response System; and

''(D) coordinating other Federal response resources, including requiring deployment of the Strategic National Stockpile, in the event of a natural or man-made disaster;

''(5) working with Federal, State, and local government personnel, agencies, and authorities to build a comprehensive national incident management system to respond to a natural or man-made disaster;

''(6) with respect to the Nuclear Incident Response Team (regardless of whether it is operating as an organizational unit of the Department under this title)—

''(A) establishing standards and certifying when those standards have been met;

''(B) conducting joint and other exercises and training and evaluating performance; and

''(C) providing funds to the Department of Energy and the Environmental Protection Agency, as appropriate, for homeland security planning, exercises and training, and equipment;

''(7) helping to ensure that emergency response providers acquire interoperable and sustainable technology;

''(8) assisting the President in carrying out the functions under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et seq.);

''(9) administering homeland security emergency management, first responder, and other preparedness grants;

''(10) monitoring, evaluating, and ensuring the readiness of each emergency support function under the National Response Plan;

''(11) coordinating with the National Advisory Council;

''(12) ensuring the protection of critical infrastructure by—

''(A) carrying out the responsibilities under paragraphs (2) through (6) of section 201(d);

''(B) helping ensure the protection and resiliency of key resources and critical infrastructure, including cyber infrastructure, against a natural or man-made disaster; and

''(C) planning for, assisting with, and facilitating, the restoration of key resources and critical infrastructure, including cyber infrastructure, in the event of a natural or man-made disaster;

''(13) establishing in each Regional Office a Regional Advisory Council on Preparedness and Response, to advise the Regional Administrator of that Regional Office on emergency preparedness and response issues specific to the region; and

''(14) otherwise carrying out the mission of the Authority as described in section 502(b).

''(b) ADDITIONAL RESPONSIBILITIES RELATED TO CATASTROPHIC INCIDENTS.—

''(1) IN GENERAL.—The Administrator, in consultation with the Secretary and other senior Department officials, shall develop a national emergency management system that is capable of responding to catastrophic incidents.

''(2) IDENTIFICATION OF RESOURCES.—

''(A) IN GENERAL.—The Administrator shall develop and submit to Congress annually an estimate of the resources of the Authority and other Federal agencies needed for and devoted specifically to developing local, State, and national capabilities necessary to respond to a catastrophic incident.

''(B) CONTENTS.—Each estimate under subparagraph (A) shall include the resources both necessary for and devoted to—

''(i) planning;

''(ii) training and exercises;

''(iii) Regional Office enhancements;

''(iv) staffing, including for surge capacity during a catastrophic event;

''(v) additional logistics capabilities;

''(vi) other responsibilities under the Catastrophic Incident Annex of the National Response Plan; and

''(vii) State and local catastrophic preparedness.

''(c) ALL-HAZARDS-PLUS APPROACH.—In carrying out this section, the Administrator shall implement an all-hazards-plus strategy that places priority on building those common capabilities necessary to prepare for, respond to, recover from, and mitigate the risks of terrorist attacks and natural disasters, while also building the unique capabilities necessary to prepare for, respond to, recover from, and mitigate the risks of specific types of incidents that pose the greatest risk to the Nation.

''SEC. 504. AUTHORITY COMPONENTS.

''There are transferred to the Authority the following:

''(1) The Federal Emergency Management Agency, including the functions of the Under Secretary for Federal Emergency Management relating thereto.

''(2) The Directorate of Preparedness, as constituted on June 1, 2006, including the functions of the Under Secretary for Emergency Preparedness relating to the Directorate, as constituted on that date.

''SEC. 505. PRESERVING THE UNITED STATES EMERGENCY MANAGEMENT AUTHORITY.

''(a) DISTINCT ENTITY.—The Authority shall be maintained as a distinct entity within the Department.

''(b) REORGANIZATION.—Section 872 shall not apply to the Authority, including any function or organizational unit of the Authority.

''(c) PROHIBITION ON CHANGES TO MISSIONS.—

''(1) IN GENERAL.—The Secretary may not substantially or significantly reduce the authorities, responsibilities, or functions of the Authority or the capability of the Authority to perform those responsibilities, except as otherwise specifically provided in an Act enacted after the date of enactment of the United States Emergency Management Authority Act of 2006.

''(2) CERTAIN TRANSFERS PROHIBITED.—No asset, function or mission of the Authority may be diverted to the principal and continuing use of any other organization, unit, or entity of the Department, except for details or assignments that do not reduce the capability of the Authority to perform its missions.

''SEC. 506. DIRECTORS.

''(a) IN GENERAL.—There shall be in the Authority a Director for Preparedness and a Director for Response and Recovery, each of whom shall be appointed by the President, by and with the advice and consent of the Senate, and shall report to the Administrator.

''(b) QUALIFICATIONS.—

''(1) IN GENERAL.—A Director shall have—

''(A) not less than 5 years of—

''(i) executive leadership and management experience in the public or private sector; and

''(ii) significant experience in crisis management or another relevant field; and

''(B) a demonstrated ability to manage a substantial staff and budget.

''(2) CONCURRENT EXPERIENCE.—Service during any period of time may be used in meeting the requirements under both clause (i) and (ii) of paragraph (1)(A).

''(c) INITIAL DIRECTORS.—The individual serving as the Under Secretary for Emergency Preparedness and the individual serving as the Under Secretary for the Federal Emergency Management Agency on the effective date of the United States Emergency Management Authority Act of 2006 may serve as the Director for Preparedness and the Director of Response and Recovery, respectively, until a Director for Preparedness or a Director of Response and Recovery, as the case may be, is appointed under subsection (a).

''SEC. 507. REGIONAL OFFICES.

''(a) IN GENERAL.—

''(1) REGIONAL OFFICES.—The Administrator shall establish 10 Regional Offices of the Authority.

''(2) ADDITIONAL OFFICE.—In additon to the Regional Offices established under paragraph (1), the Administrator may designate the Office for National Capital Region Coordination under section 882 as a Regional Office.

''(b) MANAGEMENT OF REGIONAL OFFICES.—

''(1) REGIONAL ADMINISTRATOR.—Each Regional Office shall be headed by a Regional Administrator for Preparedness and Response, who shall be appointed by the Secretary. Each Regional Administrator for Emergency Preparedness and Response shall report directly to the Administrator.

''(2) QUALIFICATIONS.—Each Regional Office shall be headed by an individual in the Senior Executive Service qualified to act as a senior Federal coordinating officer to provide strategic oversight of incident management when needed.

''(c) RESPONSIBILITIES.—

''(1) IN GENERAL.—The Regional Administrator shall work in partnership with State and local governments, emergency managers, emergency response providers, medical providers, the private sector, nongovernmental organizations, multijurisdictional councils of governments, and regional planning commissions and organizations in the geographical area served by the Regional Office to carry out the responsibilities of a Regional Administrator under this section.

''(2) RESPONSIBILITIES.—The responsibilities of a Regional Administrator include—

''(A) ensuring effective, coordinated, and integrated regional preparedness, mitigation, response, and recovery activities and programs for natural and man-made disasters (including planning, training, exercises, and professional development);

''(B) coordinating and integrating regional preparedness, mitigation, response, and recovery activities and programs for natural and man-made disasters (including planning, training, exercises, and professional development), which shall include—

''(i) providing regional and interstate planning assistance;

''(ii) organizing, in consultation with the Administrator, regional training and exercise programs;

''(iii) providing support and coordination officers for State and local government training and exercises;

''(iv) participating in emergency preparedness and planning activities by State, regional, and local governments;

''(v) assisting in the development of regional capabilities needed for a national catastrophic response system; and

''(vi) helping to coordinate and develop interstate agreements;

''(C) establishing and overseeing 1 or more strike teams within the region under subsection (e), which shall serve as the focal point of the Federal Government's initial response efforts for a natural or man-made disaster within that region, and otherwise building Federal response capabilities to respond to a natural or man-made disaster within that region;

''(D) working with the private sector to assess weaknesses in critical infrastructure protection in the region and to design and implement programs to address those weaknesses;

''(E) coordinating all activities conducted under this section with other Federal departments and agencies; and

''(F) performing such other duties relating to such responsibilities as the Administrator may require.

''(d) AREA OFFICES.—The Administrator shall establish an Area Office for the Pacific and an Area Office for the Caribbean, as components in the appropriate Regional Offices.

''(e) REGIONAL OFFICE STRIKE TEAMS.—

''(1) ESTABLISHMENT.—In coordination with other relevant Federal agencies, each Regional Administrator shall establish multi-agency strike teams that shall consist of—

''(A) a designated Federal coordinating officer;

''(B) personnel trained in incident management;

''(C) public affairs, response and recovery, and communications support personnel;

''(D) a defense coordinating officer;

''(E) liaisons to other Federal agencies;

''(F) such other personnel as the Administrator or Regional Administrator determines appropriate; and

''(G) individuals from the agencies with primary responsibility for each of the emergency support functions in the National Response Plan, including the following:

''(i) Transportation.

''(ii) Communications.

''(iii) Public works and engineering.

''(iv) Emergency management.

''(v) Mass care.

''(vi) Housing and human services.

''(vii) Public health and medical services.

''(viii) Urban search and rescue.

''(ix) Public safety and security.

''(x) External affairs.

''(2) LOCATION OF MEMBERS.—The members of each Regional Office strike team, including representatives from agencies other than the Department, shall be based primarily at the Regional Office that corresponds to that strike team.

''(3) COORDINATION.—Each Regional Office strike team shall coordinate the training and exercises of that strike team with the State and local governments and private sector and nongovernmental entities which the strike team shall support when a natural or man-made disaster occurs.

''(4) PREPAREDNESS.—Each Regional Office strike team shall be trained, equipped, and staffed to be well prepared to respond to natural and man-made disasters, including catastrophic incidents.

''(5) AUTHORIZATION OF APPROPRIATIONS.—There are authorized to be appropriated such sums as necessary to carry out this subsection.

''SEC. 508. NATIONAL ADVISORY COUNCIL ON EMERGENCY PREPAREDNESS AND RESPONSE.

''(a) ESTABLISHMENT.—Not later than 60 days after the date of enactment of the United States Emergency Management Authority Act of 2006, the Secretary shall establish an advisory body under section 871(a), to be known as the National Advisory Council on Emergency Preparedness and Response.

''(b) RESPONSIBILITIES.—The National Advisory Council shall advise the Administrator on all aspects of emergency preparedness and response.

''(c) MEMBERSHIP.—

''(1) IN GENERAL.—The members of the National Advisory Council shall be appointed by the Administrator, and shall, to the extent practicable, represent a geographic (including urban and rural) and substantive cross section of State and local government officials and emergency managers, and emergency response providers, from State and local governments, the private sector, and nongovernmental organizations, including as appropriate—

''(A) members selected from the emergency preparedness and response fields, including fire service, law enforcement, hazardous materials response, emergency medical services, and emergency preparedness and response personnel;

''(B) health scientists, emergency and inpatient medical providers, and public health professionals;

''(C) experts representing standards setting organizations;

''(D) State and local government officials with expertise in terrorism preparedness and emergency preparedness and response;

''(E) elected State and local government executives;

''(F) experts in public and private sector infrastructure protection, cybersecurity, and communications;

''(G) representatives of the disabled and other special needs populations; and

''(H) such other individuals as the Administrator determines to be appropriate.

''(d) APPLICABILITY OF FEDERAL ADVISORY COMMITTEE ACT.—

''(1) IN GENERAL.—Notwithstanding section 871(a) and subject to paragraph (2), the Federal Advisory Committee Act (5 U.S.C. App.), including subsections (a), (b), and (d) of section 10 of such Act, and section 552b(c) of title 5, United States Code, shall apply to the Advisory Council.

''(2) TERMINATION.—Section 14(a)(2)(B) of the Federal Advisory Committee Act (5 U.S.C. App.) shall not apply to the Advisory Council.

"SEC. 509. NATIONAL INCIDENT MANAGEMENT SYSTEM INTEGRATION CENTER.

"(a) IN GENERAL.—There is in the Authority a National Incident Management System Integration Center.

"(b) RESPONSIBILITIES.—

"(1) IN GENERAL.—The Administrator, through the National Incident Management System Integration Center, and in consultation with other Federal departments and agencies and the National Advisory Council, shall ensure ongoing management and maintenance of the National Incident Management System, the National Response Plan, any other document or tool in support of Homeland Security Presidential Directive 5, or any other Homeland Security Presidential Directive relating to incident management and response.

"(2) SPECIFIC RESPONSIBILITIES.—The National Incident Management System Integration Center shall—

"(A) periodically review, and revise, as appropriate, the National Incident Management System and the National Response Plan;

"(B) review other matters relating to the National Incident Management System and the National Response Plan, as the Administrator may require;

"(C) develop and implement a national program for National Incident Management System and National Response Plan education and awareness;

"(D) oversee all aspects of the National Incident Management System, including the development of compliance criteria and implementation activities at Federal, State, and local government levels;

"(E) provide guidance and assistance to States and local governments and emergency response providers, in adopting the National Incident Management System; and

"(F) perform such other duties relating to such responsibilities as the Administrator may require.

"SEC. 510. NATIONAL OPERATIONS CENTER.

"(a) DEFINITION.—In this section, the term 'situational awareness' means information gathered from a variety of sources that, when communicated to emergency preparedness and response managers and decision makers, can form the basis for incident management decisionmaking.

"(b) ESTABLISHMENT.—There is established in the Department a National Operations Center.

"(c) PURPOSE.—The purposes of the National Operations Center are to—

"(1) coordinate the national response to any natural or man-made disaster, as determined by the Secretary;

"(2) provide situational awareness and a common operating picture for the entire Federal Government, and for State and local governments as appropriate, for an event described in paragraph (1);

"(3) collect and analyze information to help deter, detect, and prevent terrorist acts;

"(4) disseminate terrorism and disaster-related information to Federal, State, and local governments;

"(5) ensure that critical terrorism and disaster-related information reaches government decision-makers; and

"(6) perform such other duties as the Secretary may require.

"(d) RESPONSIBILITIES.—The National Operations Center shall carry out the responsibilities of the Homeland Security Operations Center, the National Response Coordination Center, and the Interagency Incident Management Group, as constituted on the date of enactment of the United States Emergency Management Authority Act of 2006.

"SEC. 511. CHIEF MEDICAL OFFICER.

"(a) IN GENERAL.—There is in the Authority a Chief Medical Officer, who shall be appointed by the President, by and with the advice and consent of the Senate. The Chief Medical Officer shall report directly to the Administrator.

"(b) QUALIFICATIONS.—The individual appointed as Chief Medical Officer shall possess a demonstrated ability in and knowledge of medicine and public health.

"(c) RESPONSIBILITIES.—The Chief Medical Officer shall have the primary responsibility within the Department for medical issues related to natural and man-made disasters, including—

"(1) serving as the principal advisor to the Secretary and the Administrator on medical and public health issues;

"(2) coordinating the biosurveillance and detection activities of the Department;

"(3) ensuring internal and external coordination of all medical preparedness and response activities of the Department, including training, exercises, and equipment support;

"(4) serving as the Department's primary point of contact with the Department of Agriculture, the Department of Defense, the Department of Health and Human Services, the Department of Transportation, the Department of Veterans Affairs, and other Federal departments or agencies, on medical and public health issues;

"(5) serving as the Department's primary point of contact for State and local government, the medical community, and others within and outside the Department, with respect to medical and public health matters;

"(6) discharging, in coordination with the Under Secretary for Science and Technology, the responsibilities of the Department related to Project Bioshield;

"(7) establishing doctrine and priorities for the National Disaster Medical System, consistent with the National Response Plan and the National Incident Management System, supervising its medical components, and exercising predeployment operational control, including—

"(A) determining composition of the teams;

"(B) overseeing credentialing of the teams; and

"(C) training personnel of the teams;

"(8) establishing doctrine and priorities for the Metropolitan Medical Response System, consistent with the National Response Plan and the National Incident Management System;

"(9) managing the Metropolitan Medical Response System, including developing and overseeing standards, plans, training, and exercises and coordinating with the Office of Grants and Training on the use and distribution of Metropolitan Medical Response grants;

"(10) assessing and monitoring long-term health issues of emergency managers and emergency response providers;

"(11) developing and updating, in consultation with the Secretary of Health and Human Services, guidelines for State and local governments for medical response plans for chemical, biological, radiological, nuclear, or explosive weapon attacks;

"(12) developing, in consultation with the Secretary of Health and Human Services, appropriate patient tracking capabilities to execute domestic patient movement and evacuations, including a system that has the capacity of electronically maintaining and transmitting the health information of hospital patients;

"(13) establishing and providing oversight for the Department's occupational health and safety program, including workforce health; and

"(14) performing such other duties relating to such responsibilities as the Secretary or the Administrator may require.

"(d) LONG-TERM HEALTH ASSESSMENT PROGRAM.—The Chief Medical Officer, in consultation with the Director of the National Institute for Occupational Safety and Health, shall establish a program to assess, monitor, and study the health and safety of emergency managers and emergency response providers, following Incidents of National Significance declared by the Secretary under the National Response Plan.

"SEC. 512. PUBLIC AND COMMUNITY PREPAREDNESS.

"The Administrator shall promote public and community preparedness.

"SEC. 513. SAVER PROGRAM.

"(a) IN GENERAL.—In the Department there is a System Assessment and Validation for Emergency Responders Program to provide impartial evaluations of emergency response equipment and systems.

"(b) REQUIREMENTS.—The program established under subsection (a) shall—

"(1) provide impartial, practitioner relevant, and operationally oriented assessments and validations of emergency response provider equipment and systems that have not already been third-party certified to a standard adopted by the Department, including—

"(A) commercial, off-the-shelf emergency response provider equipment and systems in all equipment list categories of the Standardized Equipment List published by the Interagency Board for Equipment Standardization and Interoperability; and

"(B) such other equipment or systems as the Secretary determines are appropriate;

"(2) provide information that enables decision-makers and emergency response providers to better select, procure, use, and maintain emergency response provider equipment or systems;

"(3) assess and validate the performance of products within a system and subsystems; and

"(4) provide information and feedback to emergency response providers through the Responder Knowledge Base of the National Memorial Institute for the Prevention of Terrorism, or other appropriate forum.

"(c) ASSESSMENT AND VALIDATION PROCESS.—The assessment and validation of emergency response provider equipment and systems shall use multiple evaluation techniques, including—

"(1) operational assessments of equipment performance on vehicle platforms;

"(2) technical assessments on a comparative basis of system component performance across makes and models under controlled conditions; and

"(3) integrative assessments on an individual basis of system component interoperability and compatibility with other system components.

"(d) PERSONAL PROTECTIVE EQUIPMENT.—To the extent practical, the assessment and validation of personal protective equipment under this section shall be conducted by the National Personal Protective Technology Laboratory of the National Institute for Occupational Safety and Health.

"SEC. 514. NATIONAL SEARCH AND RESCUE RESPONSE SYSTEM.

"(a) NATIONAL SEARCH AND RESCUE RESPONSE SYSTEM.—There is established in the Authority an emergency response system known as the National Search and Rescue Response System that provides a national network of standardized search and rescue resources to assist State and local governments in responding to any natural or man-made disaster.

"(b) ADMINISTRATION OF THE SYSTEM.—

"(1) TASK FORCE PARTICIPATION.—The Administrator shall select eligible search and rescue teams that are sponsored by State and local government entities to participate as task forces in the National Search and Rescue Response System. The Administrator shall determine the criteria for such participation.

''(2) AGREEMENTS WITH SPONSORING AGENCIES.—The Administrator shall enter into an agreement with the State or local government entity that sponsors each search and rescue team selected under paragraph (1) with respect the team's participation as a task force in the National Search and Rescue Response System.

''(3) MANAGEMENT AND TECHNICAL TEAMS.—The Administrator shall maintain such management and other technical teams as are necessary to administer the National Search and Rescue Response System.

''SEC. 515. METROPOLITAN MEDICAL RESPONSE SYSTEM.

''(a) IN GENERAL.—There is in the Authority a Metropolitan Medical Response System. Under the Metropolitan Medical Response System, the Assistant Secretary for Grants and Planning, in coordination with the Chief Medical Officer, shall administer grants to develop, maintain, and enhance medical preparedness systems that are capable of responding effectively to a public health crisis or mass-casualty event caused by a natural or man-made disaster.

''(b) USE OF FUNDS.—The Metropolitan Medical Response System shall make grants to local governments to enhance any of the following activities:

''(1) Medical surge capacity.

''(2) Mass prophylaxis.

''(3) Chemical, biological, radiological, nuclear, and explosive detection, response, and decontamination capabilities.

''(4) Emergency communications capabilities.

''(5) Information sharing and collaboration capabilities.

''(6) Regional collaboration.

''(7) Triage and pre-hospital treatment.

''(8) Medical supply management and distribution.

''(9) Fatality management.

''(10) Such other activities as the Secretary may provide.

''SEC. 516. EMERGENCY MANAGEMENT ASSISTANCE COMPACT AUTHORIZATION.

''(a) IN GENERAL.—The Secretary, acting through the Administrator, may make grants for the purposes of administering and improving the Emergency Management Assistance Compact consented to by the Joint Resolution entitled 'Joint Resolution granting the consent of Congress to the Emergency Management Assistance Compact' (Public Law 104–321; 110 Stat. 3877).

''(b) USES.—A grant under this section shall be used to—

''(1) carry out recommendations identified in after-action reports for the 2004 and 2005 hurricane season issued under the Emergency Management Assistance Compact;

''(2) coordinate with the Department and other Federal Government agencies;

''(3) coordinate with State and local government entities and their respective national associations;

''(4) assist State and local governments with credentialing emergency response providers and the typing of emergency response resources; or

''(5) administer the operations of the Emergency Management Assistance Compact.

''(c) AUTHORIZATION OF APPROPRIATIONS.—There are authorized to be appropriated to the Secretary to carry out this section $4,000,000 for each of fiscal years 2007 through 2010. Amounts appropriated under this section shall remain available for 3 fiscal years after the date on which such funds are appropriated.

''SEC. 517. OFFICE FOR THE PREVENTION OF TERRORISM.

''(a) ESTABLISHMENT.—There is established in the Department an Office for the Prevention of Terrorism, which shall be headed by a Director.

''(b) DIRECTOR.—

''(1) REPORTING.—The Director of the Office for the Prevention of Terrorism shall report directly to the Secretary.

''(2) QUALIFICATIONS.—The Director of the Office for the Prevention of Terrorism shall have an appropriate background with experience in law enforcement, intelligence, or other anti-terrorist functions.

''(c) ASSIGNMENT OF PERSONNEL.—

''(1) IN GENERAL.—The Secretary shall assign to the Office for the Prevention of Terrorism permanent staff and other appropriate personnel detailed from other components of the Department to carry out the responsibilities under this section.

''(2) LIAISONS.—The Secretary shall designate senior employees from each component of the Department that has significant antiterrorism responsibilities to act a liaison between that component and the Office for the Prevention of Terrorism.

''(d) RESPONSIBILITIES.—The Director of the Office for the Prevention of Terrorism shall—

''(1) coordinate policy and operations between the Department and State and local government agencies relating to preventing acts of terrorism within the United States;

''(2) serve as a liaison between State and local law enforcement agencies and the Department;

''(3) in coordination with the Office of Intelligence, develop better methods for the sharing of intelligence with State and local law enforcement agencies;

''(4) coordinate with the Office of Grants and Training to ensure that homeland security grants to State and local government agencies are adequately focused on terrorism prevention activities; and

''(5) coordinate with the Authority, the Department of Justice, the National Institute of Justice, law enforcement organizations, and other appropriate entities to develop national voluntary consensus standards for training and personal protective equipment to be used in a tactical environment by law enforcement officers.

''(e) PILOT PROJECT.—

''(1) IN GENERAL.—The Director of the Office for the Prevention of Terrorism, in coordination with the Director for Response, shall establish a pilot project to determine the efficacy and feasibility of establishing law enforcement deployment teams.

''(2) FUNCTION.—The law enforcement deployment teams participating in the pilot program under this subsection shall form the basis of a national network of standardized law enforcement resources to assist State and local governments in responding to a natural or man-made disaster.

''(f) CONSTRUCTION.—Nothing in this section may be construed to effect the roles or responsibilities of the Department of Justice.

''SEC. 518. DEPARTMENT OFFICIALS.

''(a) CYBERSECURITY AND TELECOMMUNICATIONS.—There is in the Department an Assistant Secretary for Cybersecurity and Telecommunications.

''(b) UNITED STATES FIRE ADMINISTRATION.—The Administrator of the United States Fire Administration shall have a rank equivalent to an assistant secretary of the Department.''.

SEC. 3. AUTHORIZATION OF APPROPRIATIONS.

There are authorized to be appropriated such sums as are necessary to carry out this Act and the amendments made by this Act.

SEC. 4. TECHNICAL AND CONFORMING AMENDMENTS.

(a) EXECUTIVE SCHEDULE.—

(1) ADMINISTRATOR.—Section 5313 of title 5, United States Code, is amended by adding at the end the following:

''Administrator of the United States Emergency Management Authority.''.

(2) DIRECTORS.—Section 5314 of title 5, United States Code, is amended by adding at the end the following:

''Directors, United States Emergency Management Authority.''.

(3) FEMA OFFICERS.—

(A) FEDERAL INSURANCE ADMINISTRATOR.—Section 5315 of title 5, United States Code, is amended by striking ''Federal Insurance Administrator, Federal Emergency Management Agency.''.

(B) INSPECTOR GENERAL.—Section 5315 of title 5, United States Code, is amended by striking ''Inspector General, Federal Emergency Management Agency.''.

(C) CHIEF INFORMATION OFFICER.—Section 5315 of title 5, United States Code, is amended by striking ''Chief Information Officer, Federal Emergency Management Agency.''.

(b) OFFICERS OF THE DEPARTMENT.—Section 103(a) of the Homeland Security Act of 2002 (6 U.S.C. 113(a)) is amended—

(1) by striking paragraph (5) and inserting the following:

''(5) An Administrator of the United States Emergency Management Authority.'';

(2) by striking paragraph (2); and

(3) by redesignating paragraphs (3) through (10) (as amended by this subsection) as paragraphs (2) through (9), respectively.

(c) TABLE OF CONTENTS.—The table of contents in section 1(b) of the Homeland Security Act of 2002 (6 U.S.C. 101 et seq.) is amended by striking the items relating to title V and sections 501 through 509 and inserting the following:

''TITLE V—NATIONAL PREPAREDNESS AND RESPONSE

''Sec. 501. Definitions.
''Sec. 502. United States Emergency Management Authority.
''Sec. 503. Authorities and responsibilities.
''Sec. 504. Authority components.
''Sec. 505. Preserving the United States Emergency Management Authority.
''Sec. 506. Directors.
''Sec. 507. Regional Offices.
''Sec. 508. National Advisory Council on Emergency Preparedness and Response.
''Sec. 509. National Incident Management System Integration Center.
''Sec. 510. National Operations Center.
''Sec. 511. Chief Medical Officer.
''Sec. 512. Public and community preparedness.
''Sec. 513. SAVER Program.
''Sec. 514. National Search and Rescue Response System.
''Sec. 515. Metropolitan Medical Response System.
''Sec. 516. Emergency Management Assistance Compact authorization.
''Sec. 517. Office for the Prevention of Terrorism Coordination.
''Sec. 518. Department officials.
''Sec. 519. Nuclear incident response.
''Sec. 520. Conduct of certain public health-related activities.
''Sec. 521. Use of national private sector networks in emergency response.
''Sec. 522. Use of commercially available technology, goods, and services.
''Sec. 523. Procurement of security countermeasures for strategic national stockpile.
''Sec. 524. Urban and other high risk area communications capabilities.''.

SEC. 5. EFFECTIVE DATE.

This Act, and the amendments made by this Act, shall take effect on January 1, 2007.

Mr. LIEBERMAN. Mr. President, I thank Chairman COLLINS who has been good enough to allow me to speak for a few moments first because I have an engagement I am supposed to be at around noon.

I am pleased to join with Chairman COLLINS today to both introduce and speak in favor of this legislation to reinvent and rebuild FEMA into an agency capable of responding efficiently and effectively to a catastrophe the size and scope of Hurricane Katrina, but also to the natural disasters that in the normal course of events have affected and will affect the American people.

The Homeland Security and Governmental Affairs Committee spent 7 months last year and into this year investigating the failed Government response to Hurricane Katrina. Our report recounts a double tragedy of epic proportions, a tragedy caused, in the first instance, by nature, and then a tragedy compounded by human folly and the failure of leadership, including the failure of preparation.

We found that government at all levels—from the Federal Government to the local government, from the White House to FEMA to the Governor's office in Louisiana to the mayor's office in New Orleans—were unprepared, even though the hurricane and its effect on the New Orleans levee system had long been predicted. Likewise, all levels of government were unequipped to deal with the human suffering that followed the storm's landfall and galvanized the attention that ultimately produced the enormous embarrassment and anger of the American people as we watched our fellow Americans suffering in New Orleans and throughout the gulf coast without the support and help they have a right to expect from their government at all levels in a time of disaster.

These failings were caused by negligence, lack of resources, lack of capability, and a lack of leadership. Though we can legislate requirements for those in positions of leadership—and we do in the legislation we are introducing—we cannot legislate leadership. That is a personal quality. But we can legislate bold changes at the Federal level that are critical for our Nation to develop the capacity necessary to protect our people in times of disaster, whether natural or terrorist.

So in the aftermath of our report, we made a number of recommendations about what we believed on a bipartisan basis was needed to improve our preparations, response, and recovery the next time disaster strikes, as it surely will.

One of our recommendations—perhaps the key recommendation—is to rebuild FEMA into a more powerful, better managed, better integrated, better supported organization. Our recommendation was to give the reinvented FEMA, probably for the first time in its history, the authority and muscle to respond to natural disasters and to catastrophes—which is what Katrina was—in the way the American people have a right to expect their Government to respond—with speed, with efficiency, and with effect.

Today we introduce legislation that will do that. We call this new organization the U.S. Emergency Management Authority, U.S.–EMA. But no matter what we call it, this organization, we have concluded, must be in the Department of Homeland Security; in fact, must be at the core of that Department, just as FEMA was originally intended to do when we proposed the new Department in 2002 based on the recommendations of the Hart-Rudman Commission which said that the new Department must be centered around FEMA.

The legislation we are introducing today is the first step in this process. Chairman COLLINS and I expect soon to introduce a broader bill that will encompass all of our report's key recommendations. But we begin today by reaffirming how important it is to keep this critical national emergency management function in the Department of Homeland Security and how critical it is to strengthen it and rejoin the functions of disaster response with disaster preparedness.

Our investigation of Hurricane Katrina made it clear to us that preparedness and response are two sides of the same coin. In the years before Katrina, FEMA, the agency charged with coordinating our Nation's response to terrorist attacks or natural disasters, too often was out of the loop when critical decisions about how to prepare—such as how to spend billions of dollars in grants—were made. Exercises were designed and held without serious input by FEMA. FEMA's ability to respond was crippled because it was not central to preparedness, and thus did not have the close relationships needed with state and local officials on the front lines. The preparers and the responders need to be working hand in hand with State and local officials, other Federal agencies, and the private and non-profit sectors if both functions are to work as well as we expect them to.

Our legislation first and foremost will ensure that our preparedness efforts are closely linked, inseparable from the capabilities we need to respond.

Our investigation also made clear that part of FEMA's problem during Hurricane Katrina was that it was an agency weakened by years of budget and staff cuts. At the time the hurricane made landfall, FEMA had been operating with a 15-percent vacancy rate for over a year. And it had a senior political management largely without emergency management experience.

We address these problems by giving the new authority a special status within the Department of Homeland Security—the same special status the Coast Guard and Secret Service now have. With this status, changes to the agency's functions and assets can only be made through statute. Furthermore, we would require that the Administrator and other key officials have the necessary experience and qualifications to get the job done. U.S.–EMA will not be plagued by unqualified appointees like FEMA has been.

The chairman and I also believe FEMA is too Washington-oriented and too disconnected from the real work of preparing for disasters where they actually occur, so we envision a rebuilt agency with robust regional offices to focus on preparedness and response coordination with local and State agencies. Each regional office would house a permanent ''strike team'' that would include representatives from other Federal agencies involved in emergency response to ensure the feds are familiar with regional threats and with state and local emergency personnel.

I know some of my colleagues believe FEMA should be removed from DHS and given the full independent status it once had. But Senator COLLINS and I know this is not the solution. Removing the agency from the Department will only create additional problems. It would be like removing the Army from the Department of Defense.

The U.S.–EMA, the Government's chief response agency, must have access to the vast resources of the Department of Homeland Security and it needs to work seamlessly with the other agencies that have critical roles to play during catastrophes. The Coast Guard, which performed so admirably during Katrina, might need to be activated. The Department's communications capabilities, law enforcement, intelligence offices, and infrastructure protection will all be needed in response to a catastrophe. In other words, the Federal response must be integrated and that will occur if all agencies have a history of working together within the same Department, if the officials know one another, and if they ultimately serve the same Secretary of Homeland Security.

Furthermore, taking FEMA out of DHS would create more and duplicative bureaucracy. DHS would have to develop its own response capabilities. FEMA would have to develop its own preparedness capabilities. And both would need to have tools for obtaining situational awareness. We do not have the resources to waste on that kind of duplication.

Returning FEMA to an independent agency is not a guarantee that it will be competent. Even when it was independent, FEMA never did develop the capabilities needed to respond to a catastrophe like Katrina. In fact, its response to Hurricane Andrew in 1992—a much smaller storm, killing about 50 people compared to Katrina's 1,500—was a disaster in itself, leading the Government Accounting Office to conclude that it had ''serious doubts about whether FEMA is capable of responding to catastrophic disasters.'' The agency did improve subsequent to Hurricane

Andrew but never had the ability to respond to a storm such as Katrina.

The desperate conditions of gulf coast communities in the week after Katrina's landfall shocked the country. There are many other American communities that are similarly vulnerable—whether to a natural disaster or to terrorist attack. The next catastrophe is coming. We know that. We also know there are significant flaws in the Nation's readiness. We can't afford another response like the one to Katrina.

Our proposal is not about fiddling with bureaucratic flow charts or rebranding, or rearranging the deck chairs on the Titanic. It is about plugging the gash in the hull and building a better deck. It is about saving people's lives by bringing together the skills, resources, missions, and authority for effective preparedness and response to catastrophes when local and State agencies are overwhelmed by a terror attack or a natural disaster.

I ask my colleagues for their support of this legislation.

Mr. President, I yield to Chairman COLLINS for the rest of the introduction of this legislation.

The PRESIDING OFFICER. The Senator from Maine.

Ms. COLLINS. Mr. President, I am very pleased to join my friend and colleague, Senator LIEBERMAN, in introducing a bill that addresses an urgent challenge facing our Nation: the need to ensure a strong and effective capability to deal with natural and manmade disasters, whether they are hurricanes and ice storms or terrorist attacks and pandemic diseases.

The U.S. Emergency Management Authority Act is intended to remedy many of the glaring deficiencies that we all saw in the preparation and response to Hurricane Katrina. The U.S.-EMA bill reflects the evidence that the Senate Homeland Security Committee examined during the course of an exhaustive and bipartisan 7-month investigation. The committee convened 22 hearings, heard testimony from 85 witnesses, conducted more than 325 formal interviews, and examined more than 838,000 pages of documents.

The result is a 737-page report that contains 88 recommendations for improving our emergency management system at all levels of government.

Our legislation is an important first step toward implementing the committee's major recommendations for reforming FEMA. We will, as my colleague, Senator LIEBERMAN, indicated, be introducing subsequent legislation to implement other recommendations.

The four key features of the bill that we introduce today will, first, give the new authority statutory protection against actions that could diminish its capabilities and effectiveness, such as departmental reorganizations; second, ensure that the administrator of U.S.-EMA has direct access to the President; third, reunite preparedness functions with response capabilities while expanding U.S.-EMA's authority over other key functions; and fourth, strengthen the authority's regional focus with Federal strike teams for faster, more coordinated and effective responses.

Senator LIEBERMAN and I strongly believe that the best way to achieve the goal of improving the Federal Government's ability to protect American citizens from disaster, to mitigate the impacts, and to promote recovery is to strengthen and expand the Federal Emergency Management Agency, which we have proposed to rename the U.S. Emergency Management Authority. As we saw so starkly and so tragically demonstrated last year, FEMA simply must be made far more effective.

We believe FEMA needs special status within the Department of Homeland Security. Our bill would extend to the reconstituted FEMA the same kinds of statutory protections against departmental reorganizations and raids on resources that currently shield the Coast Guard and the Secret Service. I acknowledge the critical role played by the Senator from Mississippi, Mr. LOTT, in helping us draft this portion of the bill.

FEMA would also require more regional focus and closer coordination with local State entities, as well as with our nongovernmental partners. They are the first line of response in a disaster. Our legislation bolsters the role of FEMA's regional centers by authorizing the creation of multiagency strike teams to ensure rapid and effective cooperation with first responders and public officials in disaster areas. These strike teams would comprise representatives from all of the Federal agencies that play a role in responding to the disasters. They would train and exercise with their State and local counterparts.

I was struck by the fact that during our investigation, we learned that FEMA sent officials from region I—New England—down to help out in New Orleans. Often they were the lead officials. These were trained and dedicated people, but just think how much more effective they could have been if they had been stationed in the region and working regularly with the public officials in that region and with the first responders.

We believe FEMA needs top-level access and visibility. The administrator of the new U.S. Emergency Management Authority would be designated by our bill as the principal adviser to the President on matters of emergency management and would have direct access to the President. This would establish the administrator in a capacity that is analogous to that of the Chairman of the Joint Chiefs of Staff. In addition, the administrator would be authorized to communicate any recommendations, any needs and requirements directly to Congress.

Our intention to keep the strengthened FEMA as part of DHS has stirred more debate than perhaps any other of our recommendations emerging from the Katrina investigation. Some Members of this Chamber, as well as proponents of a bill introduced in the House, insist that FEMA must be extracted from the Department of Homeland Security and restored to independent status. We share the view that the actions of both FEMA and DHS officials before and during the Katrina disaster revealed troubling and, at times, shocking lapses in awareness, agility, and judgment. But we also believe that both logic and practical realities point to reform, not amputation, as the best approach to improved protection for our citizens.

Please recall that it was only 5 years ago—before the 9/11 terror attacks—that the distinguished panel chaired by two of our former colleagues, Senator Hart and Senator Rudman, recommended that America establish a single agency to plan, coordinate, and integrate homeland security operations. The Commission correctly deduced that FEMA was the ''necessary core'' of that new department, and Congress agreed. The logic of that decision stands intact. The Department of Homeland Security's mission extends to all types of hazards and to preparation and mitigation as well as to response. DHS needs FEMA's capabilities and would have to re-create many of them at great cost and with great duplication of effort if FEMA were to be removed from the Department.

Even if that re-creation could somehow be done economically—and the evidence is that it would cost billions of dollars—the result would be new problems for State and local officials who direct first responders. Bifurcated, competing preparedness systems would force State and local officials to engage one system to prepare for natural disasters and another to prepare for terrorist attacks. That does not make sense. Many of the response capabilities are exactly the same whether the catastrophe is caused by a natural disaster such as a hurricane or whether it is the result of a terrorist attack. We know planning and response capabilities are already far too weak in many States. DHS's recent survey of the States proves that. We should not make the problem worse.

For those who argue that FEMA simply cannot thrive, cannot be successful within DHS, an obvious and telling question arises: How, then, did the U.S. Coast Guard, also a unit within DHS, emerge as the universally acclaimed hero of the Katrina response? Everyone believes the Coast Guard was the stellar performer, yet the Coast Guard is part of the Department of Homeland Security. So clearly FEMA's problem does not lie in its placement within DHS. Unlike FEMA, however, the Coast Guard has congressionally mandated protections, and our legislation would extend that exact same protection to FEMA's successor agency.

The temptation to think that the answer is simply to remove FEMA is strong, but it is wrong. Just as not all motion is forward, not every change is progress. Emergency management expert Professor Donald Kettl of the University of Pennsylvania put it well when he told our committee:

> It is tempting to send a strong signal by pulling FEMA out of DHS. But that would only undermine its ability to accomplish its mission. Breaking these pieces apart—separating response to terrorism from response to natural disasters, separating preparedness from response, separating FEMA from DHS—would inevitably bring problems.

I would suggest these are just a few of the serious implications that severing FEMA from DHS would cause.

First, coordination and reaction time would suffer. David Paulison, the new Director of FEMA, says that he closely coordinates with the Coast Guard, Immigration and Customs Enforcement, Border Patrol, and the Secret Service through weekly meetings. In times of disaster, he can simply make a request to these fellow DHS units; he doesn't have to go through a bureaucratic, formal process. They are all parts of the same department.

Second, training and preparedness would suffer. ADM Thad Allen of the Coast Guard testified before the committee that having FEMA within DHS has allowed much closer working ties and a 350-percent increase in joint training exercises.

Third, DHS's mission capability would suffer. The Homeland Security Act specifies that part of DHS's mission was to act as the focal point for natural and manmade emergencies and for emergency planning. As the Comptroller General has said:

> Removing FEMA from DHS might impact the ability of the department and its remaining components and FEMA itself in fully addressing the close links between preparedness, prevention, response, and recovery from all hazards.

Fourth, State and local governments would suffer. If preparedness functions for natural disasters and terrorist attacks were divided, State and local governments would have to deal with two primary points of contact, two sets of regulations, two sources of funding, and two sets of officials. It greatly complicates their tasks.

Fifth, I strongly believe that FEMA would suffer. Removed from DHS, FEMA would lose many of the working relationships I have already described as well as the direct access to the information-gathering and analysis capabilities of other DHS agencies. This would degrade FEMA's ability to plan and train for both natural and manmade disasters and to make efficient use of grant-making authority.

To me, it is clear that a strengthened—a much strengthened—FEMA still belongs in DHS, that the necessary reforms can be carried out while it remains in DHS, and that severing FEMA from DHS would create a host of new problems, resulting in considerable extra expense and duplication, without securing any significant benefits. It is worth noting that America's largest group of first responders has come to the same conclusion. The president of the 274,000-member International Association of Firefighters has written us to say:

> Removing FEMA would hinder—rather than help—efforts to reform our Nation's emergency response system. Having both a DHS and an independent FEMA would create confusion among local response personnel and lead to an unproductive duplication of efforts and turf battles.

Having summarized what I see as compelling arguments for strengthening and protecting FEMA as a component of DHS, let me outline some of the key provisions of our U.S.-EMA bill.

First, the bill establishes a strong position for the Administrator of the U.S. Emergency Management Authority. Once nominated by the President and confirmed by the Senate, the Administrator will have the standing of a Deputy Secretary, and will operate on a reporting and chain of command model like that of the Chairman of the Joint Chiefs of Staff. Day to day, the Administrator will report to the DHS Secretary, but the bill explicitly provides a direct line of communication between the President and the Administrator during a catastrophe. In addition, the Administrator may make whatever recommendations to Congress that he or she deems appropriate.

The bill provides for directors, nominated by the President and confirmed by the Senate, to provide the Administrator with highly qualified professionals in Preparedness and Mitigation, Response, and Recovery. Apart from bolstering the organization, authorizing these posts would send a clear signal to the Nation's Governors and mayors that they will have people of stature with whom to work and confer.

Besides providing the Administrator of U.S.-EMA with an advisory link to the President, the bill specifically tasks the Administrator with providing the federal leadership necessary to prepare for and respond to a disaster, whether man-made or natural. It gives the Administrator responsibility for administering preparedness grant programs, and for monitoring and evaluating the readiness of each of the emergency support functions under the national response plan. These are critical steps for ensuring close cooperation and oversight of preparedness at all levels of government.

The bill specifies that U.S.-EMA is a distinct entity and protects it from reorganization without explicit Congressional approval. This gives U.S.-EMA security identical to that of the Coast Guard.

Another critical element of the bill authorizes a strong regional structure for U.S.-EMA and creates regionally based federal strike teams for rapid response. This will ensure that U.S.-EMA officials are familiar with the people, the vulnerabilities, and the resources of the regions they protect, and will not be introducing themselves to strangers on unfamiliar ground when disaster strikes.

Further recognizing the importance of mult-level government coordination, the bill creates a national advisory council on emergency preparedness and response—made up of State and local officials and emergency management professionals from public, private and NGO sectors—to advise the Administrator of U.S.-EMA.

Our bill provides a statutory basis for chief medical officer to advise the DHS Secretary on medical and public-health issues. Other sections promote public and community preparedness; evaluate the effectiveness of equipment for first responders; reauthorize and expand the emergency management assistance compact; and create an office of terrorism prevention at DHS.

Mr. President, the U.S. Emergency Management Authority Act is not a symbolic gesture, or a quick fix for our problems. It is a thoroughly researched, carefully drafted collection of reforms that will lay the foundation for years of hard work.

The result, we firmly believe, will be a significantly more effective national system of preparedness, mitigation, response, and recovery against natural disasters and terror attacks. Building on the insights of the Hart-Rudman Commission and on the important advances embodied in the Homeland Security Act, the U.S.-EMA bill will greatly improve the protections that American citizens need, and deserve.

Mr. President, my statement has outlined the reforms we are making to this new agency. They are considerable. They are going to make a real difference, and I hope we can pass legislation before the end of this year to greatly strengthen and improve FEMA and our emergency response system and preparedness on all levels of government.

SUBMITTED RESOLUTIONS

SENATE CONCURRENT RESOLUTION 107—CONGRATULATING DONALD ANDREW HALL FOR HIS SELECTION BY THE LIBRARIAN OF CONGRESS AS THE 14TH POET LAUREATE OF THE UNITED STATES AND FOR HIS GREAT ACCOMPLISHMENTS IN PROSE AND ESSAYS FOCUSING ON NEW ENGLAND RURAL LIVING, BASEBALL, AND HOW WORK CONVEYS MEANING TO ORDINARY LIFE

Mr. GREGG (for himself and Mr. SUNUNU) submitted the following concurrent resolution; which was referred to the Committee on the Judiciary:

Whereas Donald Hall attended the prestigious Bread Loaf Writers' Conference at age of 16 on account of his prose and short story writing;

Whereas Donald Hall served as literary editor of Isis, the Oxford Poetry Society's journal, and won Oxford University's prestigious Newdigate Prize for ''Exile'';

Whereas Donald Hall served as the poetry editor of The Paris Review;

Whereas Donald Hall has held Stanford's Creative Writing Fellowship, a position in