

Mr. ENZI. Mr. President, I rise to speak in support of the conference report that we will be voting on tomorrow morning. I will also have more comments tomorrow morning. I wished to give a little bit of an explanation of where we are. There is a limited time of debate in the morning prior to the vote. I am sure Senator KENNEDY and I will give a little fuller explanation of the vote and the reconciliation package, even following that discussion, so anyone who is interested can have as much knowledge about what is in the conference report as they could get, except by reading it. So most of the comments will be tomorrow morning, but I wanted to make a few preliminary comments tonight since the time is limited before the vote in the morning.

As I mentioned, I do rise to speak in support of the conference report.

Two years ago, Republicans took the lead in reducing subsidies to lenders and providing greater benefits to students through more grant assistance and reduced loan costs. In this conference report, we produce an additional \$22 billion in savings by further reducing subsidies to lenders and applying those savings to increased grants for low-income students, for expanded loan forgiveness, and for reduced interest rates on undergraduate subsidized loans.

We all agreed that if there is an excess subsidy in the student loans programs, it should be eliminated. The key questions are how much excess there is and how to eliminate it. There are not any clear-cut answers to those questions. One approach included in this conference report is the reduction of the special allowance payments, the SAP, to lenders.

I am pleased we retained provisions that recognize the unique role that our not-for-profit lenders have in providing information and services to students and their families. Not-for-profit lenders focus on communities and serve students locally. For this reason, we maintained the 15 basis points differential cut in special allowance payments between for-profit and not-for-profit lenders. The cut in the SAP to for-profit lenders is 55 basis points and for not-for-profit lenders is 40 basis points.

We took a first step in this conference report toward refining the way these levels are determined, by including an auction pilot that lets the marketplace determine the appropriate SAP level for the Parent PLUS Program, which is a small part that allows us to have a little preview of how an auction process would work, and also help to work out any bugs if it works out to be a good demonstration project.

This conference report provides additional need-based grant aid which is a critical component of increasing access to and affordability of college. Over 55 percent of the savings are dedicated to increasing the Pell grant award. In the next 5 years, low-income undergraduate students will see the maximum Pell grant award increase by

more than \$1,000. Additionally, we increase the income protection allowance so students are not penalized for working and for saving for college. It has been a problem in the past. If you work and save for college, you would have been better off to have bought a car because it would count against you. We raise the income threshold for automatic eligibility for a maximum Pell grant.

I am also pleased we were able to retain the guarantee rate on student loans at 97 percent for all lenders through fiscal year 2012. In this way, we avoid disruption in the student loan market and ensure that students have access to Federal student loans.

However, I wonder if we are going too far in cutting the support for the largest Federal financial aid program, the Federal Family Education Loan Program—that is the private loan program, the FFELP program. The challenge we face is we will not know until it is too late if the cuts we have made have undermined the stability of the program and created hardship for the students it serves.

Despite the emphasis on increased grant aid, the claim of increased savings for borrowers has a hollow ring. Reducing student loan interest rates is a good sound bite. It does nothing to help students pay tuition bills. Further, in reality, cutting the interest rate in half, to 3.4 percent, will help only a small group of borrowers for the loans they take out for 1 year of their education, 4 years from now. Then the benefit disappears.

A quick calculation of the real benefit borrowers will receive shows that for a cost of \$6 billion to taxpayers, individual borrowers will see savings of only \$6 a month. I would much rather see the \$6 billion go to help low-income students through a Pell grant increase than to a hollow sound bite, and that is the approach the Senate took, to increase the Pell grant rather than the reduction in the distant future of a small percentage in the interest rate.

Finally, as an accountant and a member of the Budget Committee, I would be remiss if I didn't point out that we are debating a conference report on reconciliation which is a process designed to reduce the Federal deficit, not to create new mandatory programs and increase entitlement spending. I am disappointed to say the net savings for deficit reduction in this conference report is only \$750 million. I would admit that is the requirement we were given by the budget to produce—\$750 million. The last time we did a budget reconciliation we put half the money that was saved by canceling some of the subsidies to the corporations to budget deficit reduction.

I do wish to remind my colleagues that a few weeks ago we considered reconciliation and higher education reauthorization together. This is a key point. The Senate did it consecutively.

On a Thursday, we did the reconciliation bill. The next voting day we had

was a Monday, and on Monday we passed the higher education reauthorization.

This is a bill that is long overdue. We have done short extensions eight times, and we recognize that we passed them together in the Senate with strong bipartisan support. In fact, the reauthorization bill vote was 95 to 0. So we not only achieved savings, but we ensured the quality and effectiveness of our Federal Student Aid Programs. Therefore, support for this conference report is limited by the fact that we are not also considering the larger higher education reauthorization package, although I am expecting that we will get some very solid agreement from the House folks to begin consideration of that, I hope yet this month, so it can be completed early and we can have both parts of the package.

Tomorrow I will go into a little bit more on what is in that other package that completes what we are doing in reconciliation. In the reconciliation we are eliminating some of the subsidies, and then we are reallocating that money. That money will go to help students. But the bulk of the help actually comes in the reauthorization package. It is ever so essential that we do that.

I think the Senate would have been agreeable to put the two bills together and get them both finished at the same time, but it is not possible because the House has not finished action on the Higher Ed reauthorization.

Tomorrow I will go into some more detail on what it is that is missing from the package by just doing the reconciliation part of the package. I will be encouraging people to vote for the reconciliation package and then the reauthorization package when we are able to get that together.

I will be encouraging the House, in every way possible, to make sure they get that reauthorization part of the package done, and I have some relative assurance that they are going to do it soon. I would like some more solid assurance they are going to do it soon.

With that, I will conclude my remarks for tonight and look forward to the bipartisan discussion we will have tomorrow. I want to thank the Senator from Massachusetts for the great work he and his staff did on this package. It is not often in this body that people listen and then try and find the solution. I would say they and my staff have worked together well and got us here. You never get a perfect package around here. This is one that will help a lot of people.

I yield the floor.

ADJOURNMENT UNTIL 8:55 A.M.
TOMORROW

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate stands adjourned until 8:55 a.m. tomorrow.

Thereupon, the Senate, at 10:17 p.m., adjourned until Friday, September 7, 2007, at 8:55 a.m.

NOMINATIONS

Executive nominations received by the Senate:

THE JUDICIARY

STANLEY THOMAS ANDERSON, OF TENNESSEE, TO BE UNITED STATES DISTRICT JUDGE FOR THE WESTERN DISTRICT OF TENNESSEE, VICE JAMES D. TODD, RETIRING.

E. DUNCAN GETCHELL, JR., OF VIRGINIA, TO BE UNITED STATES CIRCUIT JUDGE FOR THE FOURTH CIRCUIT, VICE H. EMORY WIDENER, JR., RETIRED.

STEVE A. MATTHEWS, OF SOUTH CAROLINA, TO BE UNITED STATES CIRCUIT JUDGE FOR THE FOURTH CIRCUIT, VICE WILLIAM W. WILKINS, RETIRED.

JOHN A. MENDEZ, OF CALIFORNIA, TO BE UNITED STATES DISTRICT JUDGE FOR THE EASTERN DISTRICT OF CALIFORNIA, VICE DAVID F. LEVI, RESIGNED.

FOREIGN SERVICE

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