

THE STATE DEPARTMENT SHOULD  
NOT HAVE RENEWED  
BLACKWATER'S CONTRACT

(Ms. SCHAKOWSKY asked and was given permission to address the House for 1 minute.)

Ms. SCHAKOWSKY. Madam Speaker, only a week after the State Department renewed Blackwater's contract, the Bush administration was at it again giving more praise to Blackwater, the private military contractors. Last Friday, Ambassador Crocker said contractors "like Blackwater are absolutely essential."

But was it absolutely essential for Blackwater to gun down 17 innocent Iraqis? Was it absolutely essential for a Blackwater employee to kill a guard to the Vice President of Iraq? Was it absolutely essential for a Blackwater helicopter to drop CS gas on a traffic jam in Baghdad?

It has been months, and some in cases years, since these incidents and we still don't have the results of those investigations. Instead, our government has ignored those abuses and renewed Blackwater's contract and then a week later said they are absolutely essential. What kind of country do we live in where it's acceptable for the United States government to praise and reward a company that kills innocent people?

The only thing that is absolutely essential is that we end this State Department's dependence on private military contractors now.

WE NEED CAPABILITY TO CREATE  
OUR NEW ENERGY

(Mr. WAMP asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WAMP. Madam Speaker, the nexus between national security, energy, and the environment is one of the most important issues of our time. And on energy, I'm an all-of-the-above Republican. It is wise to conserve, and we need to promote conservation. It is wise to advance energy efficiency technologies. We need to invest. But new capacity, new energy sources are also sorely lacking. We need new national gas supplies in this country. We need refinery capacity. We need our own oil, albeit limited. But we've got to, number one, grow our capability to create energy in our country to be energy independent.

I want to talk about nuclear energy because the cars of the future are going to run off of lithium batteries, some form of electric. We've got to have new capacity. We need nuclear energy in this country to be self-sufficient even on transportation. If we're going to reduce our carbon footprint, don't leave nuclear off the table.

This is a time to come together for new energy technologies, to promote an in-tech agenda, to actually balance the budget again with a robust manufacturing economy. It's pro-American.

DEVELOPING NEW SOURCES OF  
FUEL

(Mr. BROUN of Georgia asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BROUN of Georgia. Madam Speaker, I rise today to ask for us Americans to consider what is going to be best for the people of this country and stop pandering to the environmental wackos.

We have to develop alternative sources of fuel. We have to tap into our own energy sources. We have to make nuclear energy easier to put in place, to build reactors, and to make it less costly to do so. We need to tap into our own oil sources. If we're going to lower the cost of gasoline, we have to build more refineries. If we're going to lower the cost of diesel fuel, we're going to have to tap into ANWR and off the gulf coast. It's absolutely critical for our economy to do this.

We need to look for alternative sources of energy but we have energy sources here today. Let's go get them.

GENERAL LEAVE

Mr. GEORGE MILLER of California. Madam Speaker, I ask unanimous consent that all Members have 5 legislative days in which to revise and extend their remarks and insert extraneous material on the bill, H.R. 5715, into the RECORD.

The SPEAKER pro tempore (Ms. SCHAKOWSKY). Is there objection to the request of the gentleman from California?

There was no objection.

ENSURING CONTINUED ACCESS TO  
STUDENT LOANS ACT OF 2008

The SPEAKER pro tempore. Pursuant to House Resolution 1107 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the State of the Union for the further consideration of the bill, H.R. 5715.

□ 1100

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the State of the Union for the further consideration of the bill (H.R. 5715) to ensure continued availability of access to the Federal student loan program for students and families, with Mrs. TAUSCHER (Acting Chairman) in the chair.

The Clerk read the title of the bill.

The Acting CHAIRMAN. When the Committee of the Whole rose on Wednesday, April 16, 2008, 34 minutes remained in general debate.

The gentleman from California (Mr. MILLER) has 15½ minutes remaining and the gentleman from California (Mr. MCKEON) has 18½ minutes remaining.

Mr. GEORGE MILLER of California. Madam Chairman, I yield myself such time as I may consume.

Madam Chairman, Members of the House, today we continue the consideration of H.R. 5715, the Ensuring Continued Access to Student Loans Act of 2008. This is legislation that was reported from the Committee on Education and Labor with unanimous bipartisan support. Once again today, I want to thank my colleagues on the committee on both sides of the aisle and the staff on both sides of the committee for working in a manner which allowed us to report this bill in very short order to the House for its consideration, and on working with the Department of Education, the Secretary of Education, Margaret Spellings, for her cooperation in helping us with this legislation so that we can assure the parents, families, and students of this country that there will be no interruption in their access to student loans.

As the lending season starts to progress now, as students are getting their letters of acceptance, thinking about the next semesters of education and next year's education, as that lending season comes into its fullness, we want to make sure that there is no disruption.

We are concerned about a disruption because of the general disruption that is taking place in the Nation's credit markets, and specifically, concern about whether or not there will be a spillover onto the student loan markets so that students will have difficulty finding those loans.

We have worked with the Department of Education, we have worked with the administration, we have worked with the Republican members of the committee and our own caucus to devise a system of relief that is available to the Secretary and to the administration in the event that that should happen. And really what we're doing is three things: One, we're making sure that the existing law and the existing program for such an emergency, the Lender of Last Resort program, is functioning, that agreements are reached between the Secretary of Education and the Secretary of Treasury, and we've been told by the Secretary of Education that she has informed the members of the committee that that has been done, that the Secretary meet with the guarantee agencies that might stand in the stead of those lenders that cannot make those loans to make sure that there is a smooth transition between them and the universities and colleges, and that that program is in place.

Also, that schools are aware that they can apply to qualify for the Direct Lending program. Many colleges and universities use that today. They may want to consider that so, again, there is smooth transition should the private lending market not be able to come forward with the student loans, they could direct their students to either of those two programs.

And, finally, to try and help the private sector credit markets for student loans, as this bill does, to give standby

authority to the Secretary to purchase those government loans from the traditional lenders in the student loan field so that we might develop some liquidity in that market so that they can then take the money they receive from the Secretary and make a new tranche of student loans. If she purchases those loans, that money could only be used to provide a new set of student loans for the students for the coming year.

And we also raised the loan limit for students, for undergraduates, because we understand that the private student loan market is in very rough shape, and there are some students who use private loans to fill a small gap between the total cost of their education and what they were able to borrow. We think by raising the limit, we will be able to help most of those students in that situation.

So this is an important piece of legislation. It's legislation that we look to be acted upon in the Senate in a very timely fashion and then to be sent to the President, we believe, for his signature. And then we will have completed a series of standby authorities and a series of processes that we should be able to assure families and students that there will be no major interruption in the student lending for the remainder of this year and next year.

With that, I will reserve the balance of my time.

Mr. MCKEON. Madam Chairman, I yield myself such time as I may consume.

Today we are continuing the debate on H.R. 5715, the Ensuring Continued Access to Student Loans Act of 2008. This bill is a first step to prevent a crisis before it happens in the student loan program, and its consideration has come not a minute too soon. Peak lending season begins in July, and we cannot, we must not, wait until a student is denied a loan to put mechanisms in place to deal with the turmoil in the student loan market.

To date, 60 lenders have suspended their participation in all or part of the FFEL program. This includes 10 non-profit State loan agencies affecting students in Pennsylvania, Texas, Colorado, Iowa, Indiana, Massachusetts, Michigan, Missouri, New Hampshire and Minnesota. These are not minor players exiting the program. Nine out of the top 10 consolidation lenders have stopped offering these loans, while 20 out of the top 100 originators have stopped making Stafford and PLUS loans. These 60 lenders account for 13 percent of the total Stafford and PLUS loan volume and 76 percent of total consolidation loan volume.

In fiscal year 2006, these lenders originated more than \$6.5 billion in Stafford and PLUS loans to more than 800,000 students and parents, and more than \$55 billion in consolidation loans to more than 1.8 million borrowers.

The bill before us includes necessary reforms to ensure the Department of Education can respond if students have access problems as lending season gets

underway. First, it will allow students to receive additional financing that will help them stay in school if they are denied private, nonfederal loans. Second, the bill clarifies aspects of the Lender of Last Resort program, easing participation for students and schools and ensuring funds will be available should they become necessary. Third, the bill ensures that lenders have the authority to provide PLUS loans to struggling parents who are facing difficulties with their home mortgage. And, fourth, the bill grants new flexibility for parents with a new optional grace period that permits parents to defer PLUS loan payments until after the children graduate.

Finally, the bill authorizes the Department of Education to invest in or agree to the future purchase of outstanding loans which could free up capital and allow lenders to make new loans in the upcoming school year.

I want to thank the chairman for moving very rapidly on this situation. That's not our modus operandi around here; generally we wait until we're in the middle of a crisis to fix this. I hope that I'm wrong in thinking that there may be a crisis coming, but I think it is very appropriate to take these positive steps to ease or prevent a problem that could arise very shortly.

I again thank the chairman for his efforts. He has not been well this week, but you wouldn't notice it. He shows up at every meeting, and he has worked very hard. I hope he takes some time over the weekend to get some rest and gets feeling better for next week.

I strongly support this bill, and I encourage my colleagues to vote for it.

Madam Chairman, I reserve the balance of my time.

Mr. GEORGE MILLER of California. If I might, I have one additional speaker, but the speaker is on his way to the floor. If you want to go ahead, then we will have that speaker, and I think we will yield back our time.

Mr. MCKEON. Madam Chairman, I am happy to yield 3 minutes at this time to the gentleman from Pennsylvania, ranking member on our Subcommittee for Healthy Families, Mr. PLATTS.

Mr. PLATTS. I thank the ranking member for yielding me the time.

I rise in support of H.R. 5715, the Ensuring Access to Student Loans Act. While not a complete solution to the current credit crunch that exists in the student loan market, this bill is a very important and strong starting point to ensure that students can continue to obtain affordable loans for their education.

I am especially pleased that the manager's amendment included a provision that I was planning to offer as a stand-alone amendment to the underlying bill. Specifically, this provision will permit the Secretary of Education to enter into forward purchasing agreements with student loan lenders when purchasing loans through the newly established secondary market. This con-

tractual agreement will provide the necessary confidence for lenders to not only participate in the market, but to continue to originate loans for students.

Some lenders, such as the Pennsylvania Higher Education Assistance Agency, PHEAA, in my home State, have recently announced that they will not be originating additional loans due to the unstable market conditions. This could result in difficulties for students in Pennsylvania, and elsewhere, in obtaining the loans they need.

It is imperative that Secretary Spellings at the Department of Education continue to work with Congress, as well as Secretary Paulson at the Department of Treasury and Chairman Bernanke at the Federal Reserve Bank, to provide access to capital sources for use in originating and purchasing loans.

Last month, I joined with the majority of my colleagues in the Pennsylvania delegation in sending a letter to Secretaries Spellings and Paulson and Chairman Bernanke requesting that they adopt both a short-term strategy to inject revenue into the student loan market and a long-term strategy to prevent future capital market disruptions.

While H.R. 5715 is a very important step in the right direction, the actions of Secretaries Spellings and Paulson and Chairman Bernanke will continue to be critically important to getting the student loan market fully back on track.

I certainly commend Chairman MILLER and Ranking Member MCKEON for bringing forward this bipartisan piece of legislation—and, as the ranking member said, in such a quick fashion—the committee leadership and staff in getting this bill to the House floor aimed at providing relief to both students and lenders.

Again, I also thank the chairman for including language in his manager's amendment providing for forward purchasing agreements. Allowing these agreements with the Department of Education will help to stabilize market conditions and thereby encourage lenders to originate more loans.

I strongly support this legislation and encourage a "yes" vote.

Mr. MCKEON. Madam Chairman, I am happy to yield 3 minutes to the gentleman from Connecticut (Mr. SHAYS).

Mr. SHAYS. I thank the gentleman for yielding. I appreciate the work on both sides of the aisle.

Madam Chairman, I rise today in support of H.R. 5715, the Ensuring Continued Access to Student Loans Act, because it is an important legislative step to addressing the liquidity shortage in the student loan market.

I would like to thank Chairman MILLER, Ranking Member MCKEON and the Education and Labor Committee in general for bringing this legislation to the floor today to ensure continued access to student loans in this time of financial strain.

This isn't a Democratic or Republican issue, this is an American issue, and I'm grateful we were able to work together to take this first step to protect our Nation's students.

The fallout of the subprime market and subsequent weakening of the credit market has destabilized what many consider to be sound investments, most notably, student loans. Investors are not hungry to invest, funds have dried up, and lenders have been unable to secure the capital they need to make new loans. All this in the aftermath of reductions in lender subsidies to the Federal Family Education Loan Program that were made in the past 3 years and have created the perfect storm in the student loan market. We should re-examine the effect of these cuts and affect swiftly if we have an over-cut in any area. What's more, lenders have backed out of the program before most students have even gone to secure their loans for next year.

We see the potential for a problem ahead, and I believe it is our job in Congress to find solutions and alternatives now, before we see a repeat of the subprime mortgage market meltdown.

When we considered the Higher Education Reauthorization bill back in February, I offered an amendment expressing a Sense of Congress that the Departments of Education and Treasury explore options within Federal financing institutions to ensure liquidity for the program providers. While I am pleased that Chairman MILLER and Ranking Member MCKEON have included this language in the bill before us today, I wonder if we would be in this situation had we worked to address this situation back in February.

Lenders who have exited the FFEL program account for 13 percent of total student loan volume in the FFEL program. What's worse, we have not entered the period of time when students will call their individual lenders for next year's loans. We need to act quickly to prevent students from being denied loans.

While I believe this bill is a good first step, we need to work with the Treasury Department to open access to Federal financing institutions like the Federal Home Loan Bank or the Federal Financing Bank.

Ultimately, this is a liquidity issue. While I am pleased the bill provides additional Federal assistance to students and their families, I am concerned that we are not getting to the heart of the matter.

□ 1115

It is alarming to think in this period of economic uncertainty we would be willing to provide anything less than the highest quality education to citizens of our Nation. Access to higher education is critical to maintaining our global competitiveness.

And, again, let me thank both the chairman and ranking member.

Mr. MCKEON. Madam Chairman, I yield myself the balance of my time.

The Acting CHAIRMAN. The gentleman from California is recognized for 9½ minutes.

Mr. MCKEON. Our economy is struggling, families are dealing with a higher cost of living, rising fuel costs, a struggling mortgage market, and the threat of higher taxes. The cost of a college education continues to rise, only now students and families are wondering whether they'll be able to get the loans they need to pay their tuition bills.

Like most challenges to our economy, there's no easy answer to the difficulties in our student loan programs. We will need a combination of actions, maybe some legislatively, others through regulation, that will increase liquidity and restore confidence among investors and consumers.

This bill is a first step and one that deserves bipartisan support. It signals our commitment to a strong Federal family education loan program and should help ease the minds of students and families, and it does these things without a single cost to the taxpayer.

I want to again thank Chairman MILLER for his leadership and bipartisan cooperation on this legislation. I would also like to recognize Representatives RUBÉN HINOJOSA and RIC KELLER, the chairman and senior Republican on the Higher Education Subcommittee, for their role in making this legislation a reality.

The staff deserves special recognition for their efforts to bring this bill to the floor so quickly. On my staff I would like to thank Amy Jones along with Susan Ross and Sally Stroup; on Chairman MILLER's staff, Gaby Gomez, Julie Radocchia, and Jeff Appel.

Madam Chairman, this bill is a positive first step. It's good for students and families, it's good for taxpayers, and it's good for our economy. I urge my colleagues to vote "yes."

Madam Chairman, I yield back the balance of my time.

Mr. GEORGE MILLER of California. Madam Chairman, I want to thank Mr. MCKEON for mentioning my staff and to Julie Radocchia and also that I failed to mention her birthday yesterday when I recognized her service.

Mr. BACA. Madam Chairman, I rise today to voice my strong support for H.R. 5715, the Ensuring Student Access to Federal Student Loans Act.

Access to education and equality of opportunity are rights that every American deserves.

H.R. 5715 helps to protect these rights—by ensuring the turmoil in the U.S. financial markets does not keep students from accessing the federal loans they need to pay for college.

Because of the current stress in the U.S. credit markets, these protections are necessary now more than ever.

This responsible bill increases the loan limits on federal college loans by \$2,000 for undergraduate students, and also increases the total loan limits available to students over the course of their education.

H.R. 5715 also gives parents more time to begin paying off their federal PLUS loans; and helps struggling home owners by making sure

that short term delinquencies in mortgage payments don't prohibit eligible parents from taking federal loans; 225 thousand students in the state of California alone use need-based student loans.

It is critical that Congress takes every step necessary to ensure the credit crunch does not prevent even one of them from receiving the education they deserve.

I urge my colleagues to help keep America the land of opportunity, and to cast a vote in favor of H.R. 5715.

Mr. TIAHRT. Madam Chairman, I rise today to offer my support for H.R. 5715, the Ensuring Continued Access to Student Loans Act. As many of my colleagues are, no doubt, aware, the rupture of the housing bubble in this nation has had a ripple effect across our economy. The student loan industry has not been immune to these economic difficulties. In fact, in recent months, 57 providers of student loans have announced that they will no longer offer loans to students. This legislation is a good effort on the part of Congress to address this situation.

We should delude ourselves by believing that this legislation is a panacea, bringing a complete solution to the circumstances we find ourselves in today. By and large, the lending market will need to take actions of its own to right the tottering ship. These efforts are things that Congress is not, and should not be, in the business of mandating. But this legislation does take steps to protect students and their families by providing assurances that the opportunities to finance a college education are not jeopardized while the lending market is in flux.

Presently, experts in the field are unsure that the situation is, in fact, a "crisis," pointing to a number of additional factors that may have contributed to the narrowing of the market. We will not know for several more months, when requests for student loans reach their peak, just how serious a problem we are facing. That is exactly the reason this legislation is the correct approach. It takes preventive steps to ensure that funding is available to students and their parents, if a crisis does arise. It does not create new mandates, but instead gives the Secretary of Education the authority to address potential problems.

Ensuring access to affordable student loans is of great importance to this nation, to our economy, and to our millions of students in college. I appreciate the efforts of Mr. MCKEON and Mr. MILLER to bring this legislation to the floor in such a timely manner, and hope that this bill will be enough to stave off larger problems down the road.

Mr. COURTNEY. Madam Chairman, I want to commend Chairman MILLER for getting out ahead of the student lending issue before it becomes a full-fledged crisis. In March, the Education and Labor Committee heard testimony from the Secretary of Education, Margaret Spellings, and we urged her to take steps then to ensure student lending contingency plans were in place in the event of further troubles. Frankly, I was disappointed to learn that she and her team were only "monitoring the situation."

It is imperative that students have uninterrupted access to student loans in the event that the mortgage crisis and credit crunch further ripple through the economy. Just yesterday, Citibank's student lending division announced it was going to stop lending at many

higher education institutions, though they wouldn't name which ones. This is troubling news since Citibank is the second largest originator of federal student loans.

I met with the Connecticut Commissioner of Higher Education and the Director of Financial Aid at the University of Connecticut last month and let me tell you—they are taking this issue seriously. Financial Aid offices across the state are communicating to students and families to finalize their education financing now. I have also personally taken part in getting the word out to my constituents as well.

Thankfully, Connecticut students also have backup from the state's own loan agency, the Connecticut Higher Education Supplemental Loan Authority, with \$31 million to lend.

Right now, we don't know how deep the effects will be, but it is prudent that students and their parents are given some relief now. This bill will steer borrowers away from costlier private loans and give parents more time to pay off PLUS loans. And it is crucial that Secretary Spellings has the authority now to advance federal funds if necessary.

The federal government rushed in to bail out Bear Stearns. It is only right that we make sure that the federal government is ready to assist millions of students and families if the need arises.

Mr. CARNEY. Madam Chairman, I rise today in support of H.R. 5715, the "Ensuring Continued Access to Student Loans Act of 2008."

This legislation will go a long way in helping to ensure the continued availability of Federal student loans. But it is only a first step and more needs to be done so that any student anywhere in America can attend the college of his or her choice.

Today, 80 percent of all Federal student loans are made through the Federal Family Education Loan Program—commonly known as FFELP. According to the U.S. Department of Education, 6.8 million college students and their families will borrow nearly \$60 billion from State, non-profit and private lenders who participate in the Federal student loan program.

Ninety-five percent of all student loans made in the Commonwealth of Pennsylvania and nearly all student loans made at schools in my district are made through the FFEL program. Unfortunately, earlier this year, the Pennsylvania Higher Education Assistance Agency—which was the second largest provider of Federal student loans in Pennsylvania last year—was forced to stop making Federal student loans. PHEAA's exit, along with others, from Pennsylvania's student loan market, means that nearly one-third of all borrowers in the Commonwealth must find new lenders for the upcoming academic year.

In responding to the student loan credit crunch, the Administration has said that there are 2,000 lenders. That was true, but over the past few weeks, 52 lenders, including 23 of the top 100 lenders have simply stopped making Federal student loans. This represents over 13 percent of all FFELP loans made last year.

Nineteen lenders have stopped making private education loans.

In just the days since the Education and Labor Committee approved this bill and sent it to the floor, five major participants in the FFEL program have either stopped making Federal student loans altogether or have announced

plans to dramatically scale back their ability to offer Federal student loans.

In responding to the student loan credit crunch, some have said, we can make the State guaranty agencies "Lenders of Last Resort," but this system has never been implemented, let alone tested.

Others have said that if lenders stop making loans, students and schools can switch to Direct Lending. Yet Secretary Spellings recently testified that Direct Lending can only accommodate about one-third of the FFELP loan volume. If that is true, what will happen to the 4.5 million students who may find themselves unable to get a Federal student loan?

And still others have said that no students have been denied college loans yet so there is no need to act.

I think most of my colleagues agree that the best time to prepare for a hurricane is before the storm hits.

That is why the stated purpose of H.R. 5715 is to ensure continued, uninterrupted access to Federal student loans. One of its provisions would authorize the Secretary of Education, in consultation with the Treasury, to purchase student loans if there is not enough loan capital to meet the needs of students and their families.

While I am pleased that the manager's amendment includes a provision that will provide borrowers with a continuity of loan servicers, and thereby keep default rates down, I am concerned that the provision authorizing the Secretary to purchase loans does not provide enough information or certainty to the marketplace to help increase access to college. Without this information, lenders may be financially unable to make new loans to new students this fall.

During the consideration of this legislation by the Rules Committee, I offered an amendment that, had it been approved, would have defined the terms under which the Secretary of Education could exercise her temporary authority to both purchase student loans and maintain a continuity of servicing in order to minimize any disruption for students and schools.

As this bill makes it way through the legislative process I hope that we will incorporate this language to define the terms under which the Secretary can exercise her temporary authority to purchase student loans more clearly than what is before us today.

Madam Chairman, I am supporting this important legislation today, but our work is not done. While we may not be in a student loan crisis today and we certainly do not want to be alarmist, the responsible thing for Congress to do is to give the Administration all of the tools necessary to head off a student loan crisis. If I am wrong about the direction of the student loan market, and we incorporate my amendment, we will have a very strong back-up plan for a rainy day. If I am right and we do nothing, millions of students could be unable to go to college.

Mr. GENE GREEN of Texas. Madam Chairman, I rise today in support of H.R. 5715, The Ensuring Continued Access to Student Loans Act of 2008.

I would also like to thank Chairman MILLER of the Education and Labor Committee and Chairman HINOJOSA of the Subcommittee on Higher Education, Lifelong Learning and Competitiveness for their work on this important piece of legislation.

Getting a college education has never been more important, and this bill will help ensure that students will still have access to the Federal loans they need to pay for college in the coming months.

In recent months, uncertainty in the U.S. credit markets has made it difficult for some lenders in the federally guaranteed student loan program to secure the capital needed to finance college loans. Because of this, some lenders have scaled back their lending activity.

While no student or college has reported any problems accessing Federal student aid to date, it is important that the Federal Government take steps to ensure that students will continue to have access to funds regardless of what happens in the U.S. credit markets.

A viable Federal Family Education Loan Program is extremely important in my home state of Texas. The FFELP participants provide nearly two-thirds of the student financial aid awarded annually to Texas postsecondary education students and parents contrasted to only 56 percent nationally.

Our students can now breathe a sigh of relief knowing that there will be liquidity and continued, uninterrupted access to Federal loans thanks to this bill.

Ms. JACKSON-LEE of Texas. Madam Chairman, I rise today in support of H.R. 5715, "Ensuring Continued Access to Student Loans Act of 2008", introduced by Representative GEORGE MILLER of California. I want to thank the Committee on Education and Labor for its efforts in this important area.

Every generation sets out to improve upon the previous generation. We teach how children that if they focus, are responsible, and work hard they can be anything. Yet we have provided a false truth for the majority of our children. Rising tuitions in higher education even at our community colleges are keeping a lot of our youth from attending college. For those that are able to attend, they are burdened by extensive loans just to buy books, attend class, and maintain housing.

Families are sending their children to school, trying to qualify for parent loans and wondering how they are going to make the payments when they are struggling to pay their mortgage and facing their own issues with possible unemployment.

In my home State of Texas, families are struggling to assist children with their education while they face an unemployment rate of 4.3 percent across the State. As of the end of last year, Texas was ranked as having the 20th highest unemployment rate (out of the 50 States). And we are not alone as States grapple with unemployment and a falling housing market.

H.R. 5715, Ensuring Continued Access to Student Loans Act, provides much needed support to our families in a time when they most need it by specifically addressing the needs of parents, students, and even lenders. The Student Loans Act would:

Increase unsubsidized loan limits for students: This bill will increase unsubsidized loan limits by \$2,000 for each year of undergraduate and graduate school. It also increases the aggregate loan limits to \$31,000 for dependent undergraduates and \$57,500 for independent undergraduate students.

Delayed repayment of parent PLUS loans: Currently PLUS loan borrowers—parents—go into repayment 60 days after disbursement of the loan. This bill would give families an option

of not entering repayment for up to 6 months after a student leaves school.

**PLUS loan eligibility for struggling homeowners:** Under current law, parents with an adverse credit history are ineligible to receive a parent PLUS loan, except under extenuating circumstances. In light of the current housing market, the bill temporarily qualifies up to 180-day delinquency on home mortgages as an extenuating circumstance, therefore making it more possible for parents struggling with the current housing market to secure loans for their children.

**Lender of Last Resort flexibility:** The bill makes clear in statute that the Secretary of Education has the mandatory authority to advance Federal funds to Guaranty Agencies in the case that they do not have sufficient capital. Further, the bill allows a Guaranty Agency to designate a school (rather than an individual student) as a "lender of last resort school," in accordance with guidelines set by the Secretary.

**Authority for the Secretary of Education to purchase FFEL loan assets:** The bill gives the Secretary the temporary authority, upon a determination that there is inadequate availability to meet demand for loans, to purchase loans from FFEL lenders. Such purchases could only be made in the case they are revenue-neutral or beneficial to the Federal Government.

**Federal Institutions' participation:** The bill includes a Sense of the Congress that the Federal Financial Institutions and entities (including the Federal Financing Bank, the Federal Home Loan Banks, and the Federal Reserve) should consider using, in consultation with the Secretaries of Education and the Treasury, available authorities, if needed, to assist in ensuring continued student loan access.

I urge my colleagues to vote for H.R. 5715, Ensuring Continued Access to Student Loans Act. Let's support education by allowing for greater flexibility, eligibility, and participation for students and their families.

Mr. KIND. Madam Chairman, I rise today in support of the Ensuring Continued Access to Student Loans Act of 2008, a bill to continue the promise Congress made in 1965 to provide all Americans, regardless of culture or socioeconomic status, greater opportunities to further their education. This bill recognizes the shared benefits to both individual Americans and to the country as a whole of ensuring future generations have the tools necessary to be successful in a vastly competitive 21st century workforce.

The opportunity for children to attend institutions of higher education is essential in preparing our future leaders. While the number of students with the academic knowledge, talent, and desire to attend and succeed in college has substantially increased over time, the necessary financial assistance has regrettably not kept pace. We must reverse this trend and uphold the Federal Government's commitment to America's schools and to all of our children.

The recent instability in financial markets has hurt more than just homeowners, and many individuals and their families are finding it difficult to secure student loans to attend college. The ensuring Continued Access to Student Loans Act assists future and current students by increasing unsubsidized loan limits for undergraduate and graduate students, giving parent borrowers more time before they begin paying off their Federal Plus loans and

encouraging Federal financial institutions' participation in ensuring continued student loan access.

As a former member of the Education and Labor Committee, a representative of 12 institutions of higher education located in the Third Congressional District of Wisconsin, and a father of 2 school-aged boys, I recognize the importance of increased access to post-secondary education and ensuring that everyone who wishes to attend college can afford to do so. The ensuring Continued Access to Student Loans Act is a step in the right direction, and I encourage my colleagues to join me in supporting this important piece of legislation.

Ms. WOOLSEY. Madam Chairman, I rise today in support of H.R. 5715, the Ensuring Continued Access to Student Loans Act of 2008. Everyone deserves access to the best possible opportunities, which include a college education. No student should be denied a college education because he or she can't afford it. That's why we must continue to find ways to increase student access to financial aid to ensure that students and their families have every possible opportunity to acquire a college education.

We can't let the current credit crisis limit any student's opportunities to receive a college education. This bill would give the Secretary of Education the tools to help schools in need find a lender and give students access to the money they need to attend school. To keep America competitive in the global market, we must continue to ensure that every student receives access to the best possible college education.

This bill serves as a preventative measure and goes a long way towards averting any possible crisis in July or August when our Nation's students and their families are looking for ways to pay for the next school year. I urge my colleagues to support H.R. 5715.

Mr. GEORGE MILLER of California. Madam Chairman, I yield back the balance of my time.

The Acting CHAIRMAN. All time for general debate has expired.

Pursuant to the rule, the amendment printed in part A of House Report 110-590 is adopted and the bill, as amended, shall be considered as an original bill for the purpose of further amendment under the 5-minute rule and shall be considered read.

The text of the bill, as amended, is as follows:

H.R. 5715

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

**SECTION 1. SHORT TITLE.**

This title may be cited as the "Ensuring Continued Access to Student Loans Act of 2008".

**SEC. 2. INCREASING UNSUBSIDIZED STAFFORD LOAN LIMITS FOR UNDERGRADUATE AND GRADUATE STUDENTS.**

(a) AMENDMENTS.—Subsection (d) of section 428H of the Higher Education Act of 1965 (20 U.S.C. 1078-8(d)) is amended to read as follows:

“(d) LOAN LIMITS.—

“(1) IN GENERAL.—Except as provided in paragraphs (2), (3), and (4), the annual and aggregate limits for loans under this section shall be the same as those established under section 428(b)(1), less any amount received by such student pursuant to the subsidized loan program established under section 428.

“(2) LIMITS FOR GRADUATE AND PROFESSIONAL STUDENTS.—

“(A) ANNUAL LIMITS.—The maximum annual amount of loans under this section a graduate or professional student may borrow in any academic year (as defined in section 481(a)(2)) or its equivalent shall be the amount determined under paragraph (1), plus—

“(i) in the case of such a student who is a graduate or professional student attending an eligible institution, \$14,000; and

“(ii) in the case of a graduate student enrolled in coursework specified in sections 484(b)(3)(B) and 484(b)(4)(B), \$7,000;

except in cases where the Secretary determines, that a higher amount is warranted in order to carry out the purpose of this part with respect to students engaged in specialized training requiring exceptionally high costs of education, but the annual insurable limit per student shall not be deemed to be exceeded by a line of credit under which actual payments by the lender to the borrower will not be made in any years in excess of the annual limit.

“(B) AGGREGATE LIMIT.—The maximum aggregate amount of loans under this section a student described in subparagraph (A) may borrow shall be the amount described in paragraph (1), adjusted to reflect the increased annual limits described in subparagraph (A), as prescribed by the Secretary by regulation.

“(3) LIMITS FOR UNDERGRADUATE DEPENDENT STUDENTS.—

“(A) ANNUAL LIMITS.—The maximum annual amount of loans under this section an undergraduate dependent student (except an undergraduate dependent student whose parents are unable to borrow under section 428B or the Federal Direct PLUS Loan Program) may borrow in any academic year (as defined in section 481(a)(2)) or its equivalent shall be the sum of the amount determined under paragraph (1), plus \$2,000.

“(B) AGGREGATE LIMITS.—The maximum aggregate amount of loans under this section a student described in subparagraph (A) may borrow shall be \$31,000.

“(4) LIMITS FOR UNDERGRADUATE INDEPENDENT STUDENTS.—

“(A) ANNUAL LIMITS.—The maximum annual amount of loans under this section an undergraduate independent student, or an undergraduate dependent student whose parents are unable to borrow under section 428B or the Federal Direct PLUS Loan Program, may borrow in any academic year (as defined in section 481(a)(2)) or its equivalent shall be the sum of the amount determined under paragraph (1), plus—

“(i) in the case of such a student attending an eligible institution who has not completed such student's first 2 years of undergraduate study—

“(I) \$6,000, if such student is enrolled in a program whose length is at least one academic year in length; or

“(II) if such student is enrolled in a program of undergraduate education which is less than one academic year, the maximum annual loan amount that such student may receive may not exceed the amount that bears the same ratio to the amount specified in clause (i) as the length of such program measured in semester, trimester, quarter, or clock hours bears to one academic year;

“(ii) in the case of such a student at an eligible institution who has successfully completed such first and second years but has not successfully completed the remainder of a program of undergraduate education—

“(I) \$7,000; or

“(II) if such student is enrolled in a program of undergraduate education, the remainder of which is less than one academic

year, the maximum annual loan amount that such student may receive may not exceed the amount that bears the same ratio to the amount specified in subclause (I) as such remainder measured in semester, trimester, quarter, or clock hours bears to one academic year; and

“(iii) in the case of such a student enrolled in coursework specified in sections 484(b)(3)(B) and 484(b)(4)(B), \$6,000 for coursework necessary for enrollment in an undergraduate degree or certificate program.

“(B) AGGREGATE LIMITS.—The maximum aggregate amount of loans under this section a student described in subparagraph (A) may borrow shall be \$57,500.

“(5) CAPITALIZED INTEREST.—Interest capitalized shall not be deemed to exceed a maximum aggregate amount determined under subparagraph (B) of paragraph (2), (3), or (4).”.

(b) EFFECTIVE DATE.—The amendments made by this section shall be effective for loans issued on or after July 1, 2008.

**SEC. 3. GRACE PERIOD FOR PARENT PLUS LOANS.**

(a) AMENDMENT.—Section 428B(d) (20 U.S.C. 1078-2(d)) is amended by amending paragraphs (1) and (2) to read as follows:

“(1) COMMENCEMENT OF REPAYMENT.—Repayment of principal on loans made under this section shall—

“(A) commence not later than—  
“(i) 60 days after the date such loan is disbursed by the lender, except as provided in clause (ii); and

“(ii) if agreed upon by a parent borrower, the day after 6 months after the date the student for whom the loan is borrowed ceases to carry at least one-half the normal full-time academic workload (as determined by the institution); and

“(B) be subject to deferral during any period during which the graduate or professional student or the parent meets the conditions required for a deferral under section 427(a)(2)(C) or 428(b)(1)(M).

“(2) CAPITALIZATION OF INTEREST.—  
“(A) IN GENERAL.—Interest on loans made under this section—

“(i) which accrues prior to the beginning of repayment under paragraph (1)(A)(i), shall be added to the principal amount of the loan; and

“(ii) which accrues prior to the beginning of repayment under paragraph (1)(A)(ii) or during a period in which payments of principal are deferred pursuant to paragraph (1)(B) shall, if agreed upon by the borrower and the lender—  
“(I) be paid monthly or quarterly; or

“(II) be added to the principal amount of the loan not more frequently than quarterly by the lender.

“(B) INSURABLE LIMITS.—Capitalization of interest under this paragraph shall not be deemed to exceed the annual insurable limit on account of the borrower.”.

(b) CONFORMING AMENDMENT.—Section 428(b)(7)(C) (20 U.S.C. 1078(b)(7)(C)) is amended by striking “, 428B.”.

(c) EFFECTIVE DATE.—The amendments made by this section shall be effective for loans issued on or after July 1, 2008.

**SEC. 4. SPECIAL RULES FOR PLUS LOANS.**

Section 428B(a)(3) is amended to read as follows:

“(3) SPECIAL RULES.—

“(A) PARENT BORROWERS.—Whenever necessary to carry out the provisions of this section, the terms ‘student’ and ‘borrower’ as used in this part shall include a parent borrower under this section.

“(B) EXTENUATING CIRCUMSTANCES.—For loans made on or after July 1, 2008, and before July 1, 2009, a lender may determine that a borrower meets the extenuating cir-

cumstances requirement described in regulations promulgated by the Secretary to carry out this section or section 455 if the borrower is 180 or fewer days delinquent on their home mortgage payments.”.

**SEC. 5. LENDER-OF-LAST-RESORT.**

(a) IN GENERAL.—Section 428(j) of the Higher Education Act of 1965 (20 U.S.C. 1078(j)) is amended—

(1) in the first sentence of paragraph (1), by striking “students eligible to receive interest benefits paid on their behalf under subsection (a) of this section who are otherwise unable to obtain loans under this part” and inserting “students and parents who are otherwise unable to obtain loans under this part (except for consolidation loans under section 428C) or who attend an institution of higher education in the State that is designated under paragraph (4)”;

(2) in paragraph (2)(B), by inserting “, in the case of students and parents applying for loans under this subsection because of an inability to otherwise obtain loans under this part (except for consolidation loans under section 428C),” after “lender, nor”;

(3) in paragraph (3)(C)—

(A) in the first sentence, by inserting “or designates an institution of higher education for participation in the program under this subsection under paragraph (4),” after “under this part”; and

(B) in the third sentence, by inserting “or to eligible borrowers who attend an institution in the State that is designated under paragraph (4)” after “problems”; and

(4) by adding at the end the following:

“(4) INSTITUTION-WIDE STUDENT QUALIFICATION.—Upon the request of an institution of higher education and pursuant to standards developed by the Secretary, the guaranty agency designated for a State shall designate such institution for participation in the lender-of-last-resort program under this paragraph. If the guaranty agency designates an institution under this paragraph, such agency shall make loans, in the same manner as such loans are made under paragraph (1), to students and parent borrowers of the designated institution, regardless of whether the students or parent borrowers are otherwise unable to obtain loans under this part (other than a consolidation loan under section 428C).”.

(b) EFFECTIVE DATE.—The amendments made by subsection (a) shall take effect on the date of enactment of this Act.

**SEC. 6. MANDATORY ADVANCES.**

(a) IN GENERAL.—Section 421(b) of the Higher Education Act of 1965 (20 U.S.C. 1071(b)) is amended—

(1) in paragraph (4), by striking “programs, and” and inserting “programs,”;

(2) in paragraph (5), by striking “agencies.” and inserting “agencies, and”;

(3) by adding at the end the following:

“(6) there is authorized to be appropriated, and there are appropriated, out of any money in the Treasury not otherwise appropriated, such sums as may be necessary for the purpose of carrying out section 422(c)(7).”.

(b) EFFECTIVE DATE.—The amendments made by subsection (a) shall take effect on the date of enactment of this Act.

**SEC. 7. TEMPORARY AUTHORITY TO PURCHASE STUDENT LOANS.**

(a) SPENDING AUTHORITY.—

(1) AUTHORITY GRANTED.—The first sentence of section 451(a) of the Higher Education Act of 1965 (20 U.S.C. 1087a(a)) is amended—

(A) by inserting “(1)” after “as may be necessary”; and

(B) by inserting before the period at the end of such sentence the following: “; and (2) for purchasing loans under section 459A”.

(2) CONFORMING AMENDMENT.—Section 451(a) of such Act (20 U.S.C. 1087a(a)) is further amended by striking “Such loans shall” and inserting “Loans made under this part shall”.

(b) TEMPORARY AUTHORITY.—Part D of title IV of the Higher Education Act of 1965 (20 U.S.C. 1087a et seq.) is amended by inserting after section 459 the following new section:

**“SEC. 459A. TEMPORARY AUTHORITY TO PURCHASE STUDENT LOANS.**

**“(a) AUTHORITY TO PURCHASE.—**

**“(1) AUTHORITY; DETERMINATION REQUIRED.—**Upon a determination by the Secretary that there is an inadequate availability of loan capital to meet the demand for loans under sections 428, 428B, or 428H, whether as a result of inadequate liquidity for such loans or for other reasons, the Secretary, in consultation with the Secretary of the Treasury, is authorized to purchase from any eligible lender, as defined by section 435(d)(1), loans originated under sections 428, 428B, or 428H on or after October 1, 2003, on such terms as the Secretary, the Secretary of the Treasury, and the Director of the Office of Management and Budget jointly determine are in the best interest of the United States, except that any purchase under this section shall not result in any net cost to the Federal Government, as determined jointly by the Secretary, the Secretary of the Treasury, and the Director of the Office of Management and Budget.

**“(2) REGULATIONS REQUIRED.—**The Secretary, the Secretary of the Treasury, and the Director of the Office of Management and Budget shall jointly promulgate emergency regulations and publish such emergency regulations promptly in the Federal Register concerning the purchases authorized by paragraph (1).

**“(3) METHODOLOGY AND FACTORS; JUSTIFICATION REQUIRED.—**Such regulations shall outline the methodology and factors that the Secretary, the Secretary of the Treasury, and the Director of the Office of Management and Budget shall consider in evaluating the price at which to purchase loans under sections 428, 428B, or 428H, and shall include a justification of how the use of such methodology and consideration of such factors used to determine purchase price will ensure that loan purchases do not result in any net cost to the Federal Government.

**“(b) PROCEEDS.—**The Secretary shall require, as a condition of any purchase under subsection (a), that the funds paid by the Secretary to any eligible lender under this section shall be used in a manner consistent with ensuring continued participation of such lender in the Federal student loan programs authorized under part B of this title.

**“(c) EXPIRATION OF AUTHORITY.—**The Secretary’s authority to purchase loans under this section shall expire on July 1, 2009.”.

(c) CONTRACTING AUTHORITY.—Section 456(b) of the Higher Education Act of 1965 (20 U.S.C. 1087f(b)) is amended by inserting “or purchased” after “loans made” each place it appears in paragraphs (2) and (3).

**SEC. 8. SENSE OF CONGRESS.**

It is a sense of Congress that, at a time when our economy is fragile and higher education and retraining opportunities are more important than ever—

(1) the Federal financial institutions, such as the Federal Financing Bank and Federal Reserve, and federally chartered private entities such as the Federal Home Loan Banks and others, should consider, in consultation with the Secretary of Treasury and the Secretary of Education, using available authorities in a timely manner, if needed, to assist in ensuring that students and families can access Federal student loans for academic

year 2008–2009, and if needed in the subsequent academic year, in a manner that results in no increased costs to taxpayers; and

(2) any action taken as a result of such consideration should in no way limit or delay the Secretary of Education's authority to operate the lender-of-last-resort provisions of section 428(j) of the Higher Education Act of 1965 (as amended by this Act), nor the authority to purchase Federal Family Education Loan Program loans, as authorized by section 459A of such Act (as added by this Act).

The Acting CHAIRMAN. No further amendment to the bill, as amended, shall be in order except those printed in part B of the report. Each further amendment may be offered only in the order printed in the report, by a Member designated in the report, shall be considered read, shall be debatable for the time specified in the report, equally divided and controlled by the proponent and an opponent of the amendment, shall not be subject to amendment, and shall not be subject to a demand for division of the question.

PART B AMENDMENT NO. 1 OFFERED BY MR. GEORGE MILLER OF CALIFORNIA

The Acting CHAIRMAN. It is now in order to consider amendment No. 1 printed in part B of House Report 110–590.

Mr. GEORGE MILLER of California. Madam Chairman, I offer an amendment.

The Acting CHAIRMAN. The Clerk will designate the amendment.

The text of the amendment is as follows:

Part B amendment No. 1 offered by Mr. GEORGE MILLER of California:

In section 2 of the bill—

(1) redesignate subsection (b) as subsection (c); and

(2) after subsection (a) insert the following new subsection:

(b) STUDENT ELIGIBILITY.—Loan limit increases authorized by the amendments made by this section shall be available only to students who meet the requirements of section 484(a) of the Higher Education Act of 1965 (20 U.S.C. 1091(a)).

In section 428H(d) of the Higher Education Act of 1965, as amended by section 2(a) of the bill—

(1) in clause (i) of paragraph (2)(A), strike “\$14,000” and insert “\$12,000”; and

(2) in subclause (II) of paragraph (4)(A)(i), strike “clause (i)” and insert “subclause (I)”.

In section 3 of the bill—

(1) in subsection (a), insert “of the Higher Education Act of 1965” after “428B(d)”; and

(2) in subsection (b), insert “of such Act” after “428(b)(7)(C)”.

In section 4 of the bill, insert “of the Higher Education Act of 1965 (20 U.S.C. 1078–2(a)(3))” after “428B(a)(3)”.

In section 428B(a)(3) of the Higher Education Act of 1965, as amended by section 4 of the bill, strike subparagraph (B) and insert the following:

“(B)(i) EXTENUATING CIRCUMSTANCES.—For loans made on or after July 1, 2008, and before July 1, 2009, a lender may determine that extenuating circumstances exist under the regulations promulgated pursuant to paragraph (1)(A) if an applicant for a loan under this section is delinquent for 180 days or less on their home mortgage payments and is not more than 89 days delinquent on the repayment of any other debt.

“(ii) MASTER CALENDAR INAPPLICABLE.—Section 482 shall not apply to determinations made under clause (i).”.

In section 5(a) of the bill—

(1) in paragraph (1), strike “students and parents” and insert “eligible students and parents”;

(2) in paragraph (3)(A), strike the comma after “paragraph (4)”; and

(3) in paragraph (4), strike paragraph (4) of section 428(j) of the Higher Education Act of 1965 added by such paragraph of the bill and insert the following:

“(4) INSTITUTION-WIDE STUDENT QUALIFICATION.—Upon the request of an institution of higher education and pursuant to standards developed by the Secretary, the Secretary shall designate such institution for participation in the lender-of-last-resort program under this paragraph. If the Secretary designates an institution under this paragraph, the guaranty agency designated for the State in which the institution is located shall make loans, in the same manner as such loans are made under paragraph (1), to students and parent borrowers of the designated institution, regardless of whether the students or parent borrowers are otherwise unable to obtain loans under this part (other than a consolidation loan under section 428C).

“(5) STANDARDS DEVELOPED BY THE SECRETARY.—In developing standards with respect to paragraph (4), the Secretary may require—

“(A) an institution of higher education to demonstrate that, despite due diligence on the part of the institution, the institution has been unable to secure the commitment of lenders willing to make loans to a significant number of students attending the institution;

“(B) that, prior to making a request under such paragraph for designation for participation in the lender-of-last-resort program, an institution of higher education shall demonstrate that the institution has met a minimum threshold, as determined by the Secretary, for the number or percentage of students at such institution who have received rejections from eligible lenders for loans under this part; and

“(C) any other standards and guidelines the Secretary determines to be appropriate.”.

In section 459A of the Higher Education Act of 1965, as added by section 7 of the bill—

(1) in subsection (a)(1), insert “, or enter into forward commitments to purchase,” after “is authorized to purchase”;

(2) in subsection (b)—

(A) strike “shall be used” and all that follows through the period and insert the following: “shall be used (1) to ensure continued participation of such lender in the Federal student loan programs authorized under part B of this title, and (2) to originate new Federal loans to students, as authorized under part B of this title.”;

(3) redesignate subsection (c) as subsection (d); and

(4) after subsection (b), insert the following new subsection:

“(c) MAINTAINING SERVICING ARRANGEMENTS.—The Secretary may, if agreed upon by an eligible lender selling loans under this section, contract with such lender for the servicing of the loans purchased, provided that—

“(1) the cost of such servicing arrangement does not exceed the cost the Federal Government would otherwise incur for the servicing of loans purchased, as determined under subsection (a); and

“(2) such servicing arrangement is in the best interest of the borrowers whose loans are purchased.

The Acting CHAIRMAN. Pursuant to House Resolution 1107, the gentleman from California (Mr. GEORGE MILLER)

and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from California.

Mr. GEORGE MILLER of California. Madam Chairman, I rise in support of the manager's amendment to H.R. 5715, the Ensuring Continued Access to Student Loans Act of 2008. The amendment was done on a bipartisan basis with the input of the senior Republican member, Mr. MCKEON. The manager's amendment we are considering here today makes various technical changes to the legislation and additional substantive changes to ensure continued access to Federal student loans.

Specifically, the amendment makes the following changes: It targets loan limit increases to undergraduate students and families. It clarifies that only eligible students as defined under section 435(a) may qualify for these loans as with all other Federal student aid. It clarifies that at the discretion of the Secretary, a loan may continue to be serviced by the current lender. And in regard to school-wide Lender of Last Resort eligibility, it specifies that the Secretary of Education shall determine whether a school qualifies and provides criteria for the Secretary to consider in making the determination. It specifies that funds received by lenders from loan sales will be used to originate new loans. And it clarifies that, at the discretion of the Secretary, a loan purchased by the Secretary may continue to be serviced by the current lender.

Now more than ever, families deserve every assurance that we are doing all that we can to make sure that they will continue to be able to access the low-cost loans they need to pay for college, regardless of what happens in the credit markets. I am confident that our efforts, coupled with the proper planning by the Federal Government, will provide them with that guarantee.

I urge my colleagues to support this amendment.

Madam Chairman, I reserve the balance of my time.

Mr. MCKEON. Madam Chairman, I claim time in opposition, but I will not be opposing the amendment.

The Acting CHAIRMAN. Without objection, the gentleman from California is recognized for 5 minutes.

There was no objection.

Mr. MCKEON. Madam Chairman, I yield myself such time as I may consume.

I want to thank Chairman MILLER for his work on this amendment. Like the underlying bill, this amendment was developed on a bipartisan basis to respond to some of the very specific challenges facing our student loan program. Although many of the challenges in this amendment are technical in nature, they will help to perfect the bill and ensure it has the impact we intend.

For instance, the purpose of this bill has never been to force a shift from the FFEL program to the Direct Loan program. That's why the amendment clarifies that if the Secretary of Education does purchase outstanding

loans, she can keep those loans with their existing servicing arrangements. This will ensure a seamless transition for students while having the intended effect of freeing up capital to make new loans.

The amendment also ensures the bill will have no cost to taxpayers. From the outset Chairman MILLER and I agreed that it was important to move a bill that made meaningful reforms without driving up spending. H.R. 5715 does exactly that.

With regard to the Lender of Last Resort program, the amendment clarifies some of the steps that must be taken in order to designate school-wide participation in this program. These reforms will be enhanced even further by the amendment that will be offered shortly by Representative PETRI.

I appreciate Chairman MILLER's willingness to include language proposed by Representative PLATTS that adds greater clarity and flexibility within the Secretary's ability to purchase loans. Although it was always our intent that this new, temporary authority would include the concept of a "forward purchase agreement," this amendment makes it explicit that the Secretary can enter into agreements to purchase loans in the future. The amendment also clarifies that lenders must reinvest the proceeds from the sale of loans to the Secretary back into making new loans to students.

Once again, I want to thank Chairman MILLER for his work on this amendment and on the bill as a whole.

Madam Chairman, I yield back the balance of my time.

Mr. GEORGE MILLER of California. Madam Chairman, I yield back the balance of my time.

The Acting CHAIRMAN. The question is on the amendment offered by the gentleman from California (Mr. GEORGE MILLER).

The question was taken; and the Acting Chairman announced that the ayes appeared to have it.

Mr. GEORGE MILLER of California. Madam Chairman, I demand a recorded vote.

The Acting CHAIRMAN. Pursuant to clause 6 of rule XVIII, further proceedings on the amendment offered by the gentleman from California will be postponed.

PART B AMENDMENT NO. 2, AS MODIFIED,  
OFFERED BY MR. PETRI

The Acting CHAIRMAN. It is now in order to consider amendment No. 2 printed in part B of House Report 110-590.

Mr. PETRI. Madam Chairman, I offer an amendment.

The Acting CHAIRMAN. The Clerk will designate the amendment.

The text of the amendment is as follows:

Part B amendment No. 2 offered by Mr. PETRI:

At the end of section 5 of the bill, add the following new subsection:

(c) REVIEW OF INDUCEMENTS LIMITATIONS.— Within 90 days after the date of enactment of

this Act, the Secretary of Education shall review, and as necessary revise, the Department of Education's regulations concerning prohibited guaranty agency inducements to eligible lenders (34 CFR 682.401(a)) to ensure that such agency's do not engage in improper inducements in the expansion of operations of the lender-of-last-resort program as authorized by the amendments made by this section. The Secretary shall submit a report on the review and revision required by this subsection to the Committee on Education and Labor of the House of Representatives and the Committee on Health, Education, Labor, and Pensions of the Senate within 180 days after such date of enactment.

The Acting CHAIRMAN. Pursuant to House Resolution 1107, the gentleman from Wisconsin (Mr. PETRI) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Wisconsin.

Mr. PETRI. Madam Chairman, I ask unanimous consent that the amendment be modified by the text that I have placed at the desk.

The Acting CHAIRMAN. The Clerk will report the modification.

The Clerk read as follows:

Modification to part B amendment No. 2 offered by Mr. PETRI:

At the end of section 5 of the bill, add the following new subsection:

(c) REVIEW OF INDUCEMENTS LIMITATIONS.— Within 90 days after the date of enactment of this Act, the Secretary of Education shall review, and as necessary revise, the Department of Education's regulations concerning prohibited guaranty agency inducements to eligible lenders (34 CFR 682.401(e)) to ensure that such agency's do not engage in improper inducements in the expansion of operations of the lender-of-last-resort program as authorized by the amendments made by this section. The Secretary shall submit a report on the review and revision required by this subsection to the Committee on Education and Labor of the House of Representatives and the Committee on Health, Education, Labor, and Pensions of the Senate within 180 days after such date of enactment.

The Acting CHAIRMAN (during the reading). Without objection, the reading of the modification is dispensed with.

There was no objection.

The Acting CHAIRMAN. Without objection, the amendment is modified.

There was no objection.

The Acting CHAIRMAN. The gentleman from Wisconsin is recognized for 5 minutes.

Mr. PETRI. Thank you, Madam Chairman.

Under current law, Federal Family Education Loan Program guaranty agencies are obligated to serve as lenders of last resort to borrowers who have been denied a Federal student loan by two lenders. The legislation we are considering today puts in place measures that will permit an entire higher education institution, rather than just individuals, to participate in the Lender of Last Resort program and also clarifies the Secretary of Education's authority to advance mandatory funds to guaranty agencies to serve as the lender of last resort.

The amendment I am offering today would simply require the Secretary of

Education to review and revise as necessary the regulations concerning prohibited guaranty agency inducements to ensure that such agencies do not engage in improper inducements as lenders of last resort.

Currently, guaranty agencies are provided flexibility from the general lender prohibitions regarding inducements and exempted from others when they act as lenders of last resort. While this flexibility may be necessary, the bill before us would expand the role of guaranty agencies acting as lenders of last resort. And it's prudent to take another look at these regulations to be sure that students and taxpayers continue to be protected.

I ask my colleagues to vote "yes" on this amendment.

Madam Chairman, I reserve the balance of my time.

Mr. GEORGE MILLER of California. Madam Chairman, I claim the time in opposition to the amendment, although I do not expect to oppose the amendment.

The Acting CHAIRMAN. The gentleman from California is recognized for 5 minutes.

Mr. GEORGE MILLER of California. Madam Chairman, I commend Mr. PETRI for this amendment. He addresses an oversight in the legislation in making sure that the Secretary has the ability to review and revise the regulations concerning prohibited guaranty agency inducements to ensure that agencies do not engage in improper inducements. We don't think this is a problem, but we had a problem in the past in the rest of the program, and we passed on a bipartisan basis, the Student Loan Sunshine Act, and I think this amendment is an important part of keeping the integrity of that act and the continuity within the student loan program so that all participants in that program understand that we cannot condone even an appearance of improper relationships. When students and families are borrowing money and making sacrifices for that money, we want to make sure that they get the best deal available and they get the best facts available to them.

I thank the gentleman for offering the amendment.

Madam Chairman, I yield back the balance of my time.

Mr. PETRI. Madam Chairman, I yield such time as he may consume to the gentleman from California (Mr. MCKEON).

Mr. MCKEON. I thank the gentleman for yielding.

Madam Chairman, I rise in support of this commonsense amendment.

The Lender of Last Resort program was never intended to serve as a bailout for our student loan system as a whole. Rather, it was developed as a backstop for individual students on a case-by-case basis to be able to access a student loan if they encountered some rare circumstance in which they could not borrow through the standard channels.



I, for one, hope that the broad-based Lender of Last Resort authority in this bill will never be used. After all, the goal of this legislation is to prevent such a crisis within the loan program before it occurs. But I appreciate the steps being taken to ensure that if the Lender of Last Resort program ever needs to be deployed on a larger scale, we will have the infrastructure and processes in place to allow it.

However, because the program was simply never intended to be used on a school-wide basis, we should ensure that in implementing this authority, we are not unintentionally subverting current regulations. We also want to ensure that a guaranty agency is not unnecessarily punished for stepping in as a lender if needed. That is why this amendment requests that the Secretary review the regulations with the Lender of Last Resort program in mind. This program should be implemented in a manner that will be effective, efficient, and in the best interest of students.

I want to thank Representative PETRI for offering this amendment, which requires the Secretary to ensure that regulations are updated to reflect the new responsibilities that would be given to guaranty agencies operating as a lender of last resort for entire schools rather than individual students.

□ 1130

This amendment is consistent with our longstanding support for greater sunshine, transparency and consumer protections.

I support this amendment, and I urge its passage.

Mr. PETRI. I yield back my time.

The Acting CHAIRMAN. The question is on the amendment offered by the gentleman from Wisconsin (Mr. PETRI), as modified.

The amendment, as modified, was agreed to.

PART B AMENDMENT NO. 3 OFFERED BY MR. CASTLE

The Acting CHAIRMAN. It is now in order to consider amendment No. 3 printed in part B of House Report 110-590.

Mr. CASTLE. Madam Chairman, I offer an amendment.

The Acting CHAIRMAN. The Clerk will designate the amendment.

The text of the amendment is as follows:

Part B amendment No. 3 offered by Mr. CASTLE:

At the end of the bill, add the following new section:

**SEC. 9. GAO STUDY ON IMPACT OF INCREASED LOAN LIMITS.**

(a) STUDY REQUIRED.—The Comptroller General shall conduct a study to evaluate the impact of the increase in Federal loan limits provided for in section 2 of this Act and section 8005 of the Deficit Reduction Act of 2005 with respect to the impact on—

(1) tuition, fees, and room and board at institutions of higher education; and

(2) private loan borrowing by students and parents for attendance at institutions of higher education.

(b) STUDY COMPONENTS.—The study required under subsection (a) shall be conducted for each major sector of institutions of higher education over a 5-year time period. The report shall specifically analyze the following:

(1) Whether, on average, tuition, fees, and room and board increase, decrease, or remain unchanged in each such sector after the increases in Federal loan limits take effect.

(2) Whether the amount of private educational loans taken out by students (and their parents) at institutions in each such sector to pay tuition, fees, and room and board increase, decrease, or remain unchanged.

(c) REPORT.—Not later than one year after the date of enactment of this Act, the Comptroller General shall provide an interim report to the Committee on Education and Labor of the House of Representatives and the Committee on Health, Education, Labor, and Pensions of the Senate including the initial results of the study conducted under this section. The Comptroller General shall follow up with such Committees after the third year and the fifth year after such date of enactment.

The Acting CHAIRMAN. Pursuant to House Resolution 1107, the gentleman from Delaware (Mr. CASTLE) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Delaware.

Mr. CASTLE. I yield myself such time as I may consume.

The amendment I have offered with Representative WELCH today is meant to complement the underlying legislation and help us better utilize the Federal student loan program. I am supportive of H.R. 5715, which I believe will help prevent instability in the student loan market and ensure students have access to funds for higher education. This amendment doesn't alter the base bill but can help us learn more about rising costs.

As you know, the committee has actively worked to identify causes of rising college costs while tuition rates continue to increase more rapidly than household incomes. This rate of increase continues to prove to be overly burdensome for both students and families as they save and borrow to pay for higher education.

Adding another layer of complexity is the existing slump in credit markets. For this reason, several lending institutions have recently announced that soaring lending costs have caused them to decrease availability of new loans to American students.

Today, I am pleased Congress has the opportunity to vote on this bipartisan legislation to protect students and families by ensuring disruptions in the financial markets do not prevent students from pursuing their higher education goals.

I believe this legislation can help restore investor confidence in the marketplace, provide additional flexibility for parents through a new, optional grace period for PLUS loan payments until after their children graduate, as well as ensure that parents struggling with mortgage payments are not automatically denied credit through PLUS loans.

Also, this bill expands loan availability through higher unsubsidized Stafford loan limits. This provision, along with a provision passed under the Deficit Reduction Act of 2005 which increased loan limits on federally subsidized loans, enables students to receive more Federal funding, reducing reliance on higher cost private loans.

Although I strongly support these provisions, I believe we have an opportunity here to determine what impact, if any, these changes have on tuition, fees, and room and board costs and private loan borrowing by students and parents.

The amendment I am offering today does just this. The amendment will provide for a review and evaluation by the Government Accountability Office, GAO, of these two aspects of higher education.

Specifically, the GAO study will examine institutions of higher education over a 5-year time period to look at whether tuition, fees, and room and board increase, decrease, or remain neutral after the increases in loan limits take effect, as well as whether the amount of private educational loans taken out by students and their families to pay tuition, fees, and room and board increase, decrease, or remain neutral.

I urge my colleagues to support this commonsense amendment to shine some light on possible causes of the rising cost of higher education and also urge support for the base bill to maintain access to the Federal student loan program.

I thank Mr. WELCH for working with me on this amendment and for speaking in favor of this bill yesterday before the House. And we would just like to say that I just think it is so important that we deal with the costs of higher education as well as the financing of higher education. Hopefully, by this add-on, we will be able to do at least a little bit of that.

I reserve the balance of my time.

Mr. GEORGE MILLER of California. Madam Chairman, I rise to claim the time in opposition, although I do not expect to oppose the amendment.

The Acting CHAIRMAN. The gentleman from California is recognized for 5 minutes.

Mr. GEORGE MILLER of California. Madam Chairman, Members of the House, this is an important amendment.

This committee, on a bipartisan basis, has struggled with trying to get a good handle, if you will, an understandable handle on the cost of education and the reasons for the increases in the cost of education, as we watched the cost spiral up in higher education much faster than the general inflation index. And it is a rising concern in families. As their budgets compete with fuel, food and mortgage payments, this obviously becomes a very serious matter.

Congressman MCKEON and Congressman CASTLE have been on this watch

for many years in this committee trying to help us come to grips with this problem and trying to carry on a positive conversation with the universities and colleges so that we can better define those costs that they control, the costs that they don't control, and certainly the actions of the States in their support for the public institutions. I think this amendment is very helpful.

Congressman WELCH has spoken to me about this during our deliberations of the higher education bill and of the college loan reduction bill that we passed last year.

This is an issue that continues to nag at us. I think providing some good guidance to GAO, with their expertise, we have an opportunity to really take a good look at a cross-section of institutions, what is properly driving the increases in cost and what maybe is improperly driving the increase in cost, and those things that can possibly be brought under control and be reduced by cooperative actions between the institutions, the States, and the Federal Government.

So I strongly support this amendment, and I want to thank Congressman CASTLE and Congressman WELCH for offering this amendment.

I yield back the balance of my time.

Mr. CASTLE. Madam Chairwoman, I want to thank Chairman MILLER for his kind words.

I think that all of us, including Mr. MCKEON, on whom I will call in a moment, would all agree that we need to educate our young people as well as we can, and they need to be able to afford it. And anything we can do to help in that area is something that we should be doing.

I yield to the gentleman from California (Mr. MCKEON) whatever time he may consume.

Mr. MCKEON. Madam Chairman, I thank the gentleman for yielding and for his longstanding commitment to addressing the rising costs of college.

This amendment gets to the heart of the concern that many of us have harbored for a long time. It takes a hard look at whether or not an increase in Federal aid will lead to an increase in college tuition. Everyone recognizes that Federal student aid is a good investment. Pell Grants, together with campus-based aid programs, Federal student loans and other higher education benefits help make a college education accessible to every American student.

With enactment of the Higher Education Act in 1965, these financial aid programs truly did make college more affordable. But beginning in the eighties and in the decades since, college tuition has skyrocketed. Despite our best efforts to keep pace by investing in student aid, college is becoming less affordable for many families. Tuition goes up, so we increase financial aid. But when we increase financial aid, tuition goes up. It's a vicious cycle. And we are losing ground.

Unfortunately, this pattern has even led some of us to question whether an

investment in financial aid is a wise one. After all, if we're driving tuition increases by, for instance, increasing loan limits, we may be doing more harm than good.

I think there's agreement that this bill will help borrowers by increasing unsubsidized borrowing limits. Particularly for borrowers who are unable to access higher-cost credit-based private loans, this additional Federal loan availability may be the difference between enrolling or not. But as we increase that type of financial aid, we need to very seriously review the consequences of that action. That's why this amendment calls on the Government Accountability Office to determine how the increase in borrowing limits impacts tuition.

I thank Representative CASTLE along with Representative WELCH for their leadership on this issue. It's a good amendment. It improves the bill. I urge a "yes" vote.

Mr. CASTLE. I yield back the balance of my time.

The Acting CHAIRMAN. The question is on the amendment offered by the gentleman from Delaware (Mr. CASTLE).

The amendment was agreed to.

PART B AMENDMENT NO. 4 OFFERED BY MS. CASTOR

The Acting CHAIRMAN. It is now in order to consider amendment No. 4 printed in part B of House Report 110-590.

Ms. CASTOR. Madam Chairman, I offer an amendment.

The Acting CHAIRMAN. The Clerk will designate the amendment.

The text of the amendment is as follows:

Part B amendment No. 4 offered by Ms. CASTOR:

In section 428B(a)(3)(B) of the Higher Education Act of 1965, as amended by section 4 of the bill, insert "or on medical bill payments" after "home mortgage payments".

The Acting CHAIRMAN. Pursuant to House Resolution 1107, the gentleman from Florida (Ms. CASTOR) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Florida.

Ms. CASTOR. Madam Chairman, this amendment ensures that hardworking families who are feeling the strain of skyrocketing health care costs can still afford to send their children to college. The amendment applies to the Federal parent PLUS loans. PLUS loans are the non-need-based, federally guaranteed, low-interest loans available to parents for their children's undergraduate tuition, room and board and other expenses.

Our neighbors are really getting squeezed these days. They are socked with the rising cost of housing and health care. And many families are very concerned that a college education may be out of reach for their children due to these rising costs.

This amendment allows parents to continue to access low-interest PLUS

loans even if they have fallen behind on medical bills only up to 180 days. This extenuating circumstance exemption is identical to the one already provided in the bill for mortgage payment delinquencies.

Housing and health care are the primary sources of financial hardship for families. Late mortgage payments and uncollected copayments for doctors' visits are among the primary reasons for bad debt. But these short-term and temporary extenuating circumstances should not bar parents from assisting their children with attending college.

By adding this amendment to section 4, special rules for PLUS loans, we ensure that hardworking families feeling the strain in this economy of skyrocketing health care costs can still afford to send their children to college.

I would like to thank Chairman MILLER, Ranking Member MCKEON, all of the members on the Education and Labor Committee and the professional staff for their work.

Mr. GEORGE MILLER of California. Will the gentlewoman yield?

Ms. CASTOR. I yield to the gentleman from California.

Mr. GEORGE MILLER of California. I just want to thank the gentlewoman from Florida for introducing this amendment. She had talked to me about this early on, and it was an oversight. But she has raised the issue that for families that have engaged in serious medical encounters, the question of what the real bill is becomes a matter of serious negotiations that can take over a period of time.

You get your bill. It says you owe \$65,000. And then it says, but the real cost was \$45,000, and somebody will pay \$20,000, and you owe whatever is in between. And then you find out that is really not true, that was the initial billing, and you back over a period of months. Those negotiations, because of an unexpected serious medical encounter within a family, should not bar, in these times, those individuals from being able to access student loans. It doesn't mean they've lost their incomes. It doesn't mean any of that at that point.

I think it is a very important addition to this legislation as we are trying to weave together a support system for families that must rely on loans for the education of their children.

I want to thank you very much for offering this amendment.

Ms. CASTOR. Madam Chairman, I reserve the balance of my time.

Mr. MCKEON. I claim the time in opposition, although I am not opposed, Madam Chairman.

The Acting CHAIRMAN. Without objection, the gentleman from California is recognized 5 minutes.

There was no objection.

Mr. MCKEON. I rise in support of the gentlelady's amendment, and I yield myself such time as I may consume.

The purpose of this bill is to address the unique challenges facing students and families in this time of economic

uncertainty. That is why the bill takes steps to ensure parents are not automatically denied a PLUS loan simply because they're struggling with the same mortgage troubles facing so many other families in the country.

This amendment is consistent with the spirit of our bill because it recognizes that families also may be grappling with medical bills. And as the chairman explained, sometimes you are hit with a bill, and that shows up as a liability which would put you out of reach of getting another loan, and, in fact, you may not have that liability. And until that is clarified, you are held in abeyance. And students can't wait.

So this is a very important amendment that the gentlelady has presented. I thank Representative CASTOR for her amendment. It makes the bill better.

I yield back the balance of my time.

Ms. CASTOR. I would like to thank, again, the gentlemen from California for their work on this legislation and their work on behalf of students and parents across this country.

I urge adoption of the amendment.

I yield back the balance of my time.

The Acting CHAIRMAN. The question is on the amendment offered by the gentlewoman from Florida (Ms. CASTOR).

The amendment was agreed to.

Mr. GEORGE MILLER of California. Madam Chairman, I move that the committee do now rise.

The motion was agreed to.

Accordingly, the Committee rose; and the Speaker pro tempore (Ms. CASTOR) having assumed the chair, Mrs. TAUSCHER, Acting Chairman of the Committee of the Whole House on the state of the Union, reported that that Committee, having had under consideration the bill (H.R. 5715) to ensure continued availability of access to the Federal student loan program for students and families, had come to no resolution thereon.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess subject to the call of the Chair.

Accordingly (at 11 o'clock and 46 minutes a.m.), the House stood in recess subject to the call of the Chair.

□ 1321

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. CROWLEY) at 1 o'clock and 21 minutes p.m.

ENSURING CONTINUED ACCESS TO STUDENT LOANS ACT OF 2008

The SPEAKER pro tempore. Pursuant to House Resolution 1107 and rule XVIII, the Chair declares the House in

the Committee of the Whole House on the State of the Union for the further consideration of the bill, H.R. 5715.

□ 1322

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the State of the Union for the further consideration of the bill (H.R. 5715) to ensure continued availability of access to the Federal student loan program for students and families, with Mr. BLUMENAUER (Acting Chairman) in the chair.

The Clerk read the title of the bill.

The Acting CHAIRMAN. When the Committee of the Whole rose earlier today, amendment No. 4 printed in part B of House Report 110-590 offered by the gentlewoman from Florida (Ms. CASTOR) had been disposed of.

AMENDMENT NO. 1 OFFERED BY MR. GEORGE MILLER OF CALIFORNIA.

The Acting CHAIRMAN. The unfinished business is the demand for a recorded vote on the amendment offered by the gentleman from California (Mr. GEORGE MILLER) on which further proceedings were postponed and on which the ayes prevailed by voice vote.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIRMAN. A recorded vote has been demanded.

A recorded vote was ordered.

The vote was taken by electronic device, and there were—ayes 413, noes 0, not voting 23, as follows:

[Roll No. 203]

AYES—413

Abercrombie  
Ackerman  
Aderholt  
Akin  
Alexander  
Allen  
Altmire  
Andrews  
Arcuri  
Baca  
Bachmann  
Bachus  
Baird  
Baldwin  
Barrett (SC)  
Barrow  
Bartlett (MD)  
Barton (TX)  
Bean  
Becerra  
Berman  
Berry  
Biggert  
Bilbray  
Bilirakis  
Bishop (NY)  
Bishop (UT)  
Blackburn  
Blumenauer  
Blunt  
Boehner  
Bonner  
Bono Mack  
Boozman  
Bordallo  
Boren  
Boswell  
Boucher  
Boustany  
Boyd (FL)  
Boyd (KS)  
Brady (PA)

Brady (TX)  
Braley (IA)  
Broun (GA)  
Brown (SC)  
Buchanan  
Burgess  
Burton (IN)  
Buyer  
Calvert  
Camp (MI)  
Campbell (CA)  
Cannon  
Cantor  
Capito  
Capps  
Capuano  
Cardoza  
Carnahan  
Carney  
Carson  
Carter  
Castle  
Castor  
Chabot  
Chandler  
Christensen  
Clarke  
Clay  
Cleaver  
Clyburn  
Coble  
Cohen  
Conaway  
Conyers  
Cooper  
Costa  
Costello  
Courtney  
Cramer  
Crenshaw  
Crowley  
Cubin

Cuellar  
Culberson  
Cummings  
Davis (AL)  
Davis (CA)  
Davis (IL)  
Davis (KY)  
Davis, David  
Davis, Lincoln  
Davis, Tom  
Deal (GA)  
DeFazio  
DeGette  
Delahunt  
DeLauro  
Dent  
Diaz-Balart, L.  
Diaz-Balart, M.  
Dicks  
Dingell  
Doggett  
Donnelly  
Doolittle  
Doyle  
Drake  
Dreier  
Duncan  
Edwards  
Ehlers  
Ellison  
Ellsworth  
Emanuel  
Emerson  
Engel  
English (PA)  
Eshoo  
Etheridge  
Everett  
Fallin  
Farr  
Fattah  
Feeney

Ferguson  
Filner  
Flake  
Forbes  
Fortenberry  
Fossella  
Foster  
Foxy  
Frank (MA)  
Franks (AZ)  
Frelinghuysen  
Gallegly  
Garrett (NJ)  
Gerlach  
Giffords  
Gilchrest  
Gillibrand  
Gingrey  
Gohmert  
Gonzalez  
Goode  
Goodlatte  
Gordon  
Granger  
Graves  
Green, Al  
Green, Gene  
Grijalva  
Gutierrez  
Hall (NY)  
Hall (TX)  
Hare  
Harman  
Hastings (FL)  
Hastings (WA)  
Hayes  
Heller  
Hensarling  
Herger  
Herseth Sandlin  
Higgins  
Hill  
Hinchey  
Hinojosa  
Hirono  
Hobson  
Hodes  
Hoekstra  
Holden  
Holt  
Honda  
Hooley  
Hoyer  
Hunter  
Inglis (SC)  
Inslee  
Israel  
Issa  
Jackson (IL)  
Jackson-Lee  
(TX)  
Jefferson  
Johnson (GA)  
Johnson (IL)  
Johnson, E. B.  
Johnson, Sam  
Jones (NC)  
Jones (OH)  
Jordan  
Kagen  
Kanjorski  
Kaptur  
Keller  
Kennedy  
Kildee  
Kilpatrick  
Kind  
King (IA)  
King (NY)  
Kingston  
Kirk  
Klein (FL)  
Kline (MN)  
Knollenberg  
Kucinich  
Kuhl (NY)  
LaHood  
Lamborn  
Lampson  
Langevin  
Larsen (WA)  
Larson (CT)  
Latham  
LaTourette  
Latta  
Lee  
Levin  
Lewis (CA)

Lewis (GA)  
Lewis (KY)  
Linder  
Lipinski  
LoBiondo  
Loeback  
Lofgren, Zoe  
Lowey  
Lucas  
Lungren, Daniel  
E.  
Maloney (NY)  
Manzullo  
Marshall  
Matheson  
Matsui  
McCarthy (CA)  
McCarthy (NY)  
McCaul (TX)  
McCollum (MN)  
McCotter  
McCrery  
McDermott  
McGovern  
McHenry  
McHugh  
McIntyre  
McKeon  
McMorris  
Rodgers  
McNerney  
McNulty  
Meek (FL)  
Meeks (NY)  
Melancon  
Mica  
Michaud  
Miller (FL)  
Miller (MI)  
Miller (NC)  
Miller, Gary  
Miller, George  
Mitchell  
Mollohan  
Moore (KS)  
Moore (WI)  
Moran (KS)  
Moran (VA)  
Murphy (CT)  
Murphy, Patrick  
Murphy, Tim  
Murtha  
Musgrave  
Myrick  
Nadler  
Napolitano  
Neal (MA)  
Neugebauer  
Norton  
Nunes  
Oberstar  
Obey  
Olver  
Ortiz  
Pascrell  
Pastor  
Paul  
Payne  
Pearce  
Pence  
Perlmutter  
Peterson (MN)  
Petri  
Pickering  
Pitts  
Platts  
Poe  
Pomeroy  
Porter  
Price (GA)  
Price (NC)  
Pryce (OH)  
Putnam  
Radanovich  
Rahall  
Ramstad  
Rangel  
Regula  
Rehberg  
Reichert  
Renzi  
Reyes  
Reynolds  
Richardson  
Rodriguez  
Rogers (AL)  
Rogers (KY)  
Rogers (MI)

Rohrabacher  
Ros-Lehtinen  
Roskam  
Ross  
Rothman  
Roybal-Allard  
Royce  
Ruppersberger  
Ryan (OH)  
Ryan (WI)  
Salazar  
Sali  
Sánchez, Linda  
T.  
Sanchez, Loretta  
Sarbanes  
Saxton  
Schakowsky  
Schiff  
Schmidt  
Schwartz  
Scott (VA)  
Sensenbrenner  
Serrano  
Sessions  
Sestak  
Shays  
Shea-Porter  
Sherman  
Shimkus  
Shuler  
Shuster  
Simpson  
Sires  
Skelton  
Slaughter  
Smith (NE)  
Smith (NJ)  
Smith (TX)  
Smith (WA)  
Snyder  
Solis  
Souder  
Space  
Speier  
Spratt  
Stark  
Stearns  
Stupak  
Sullivan  
Sutton  
Tancredo  
Tanner  
Tauscher  
Taylor  
Terry  
Thompson (CA)  
Thompson (MS)  
Thornberry  
Tiahrt  
Tiberi  
Tierney  
Tsongas  
Turner  
Udall (CO)  
Udall (NM)  
Upton  
Van Hollen  
Velázquez  
Visclosky  
Walberg  
Walden (OR)  
Walsh (NY)  
Walz (MN)  
Wamp  
Wasserman  
Schultz  
Waters  
Watson  
Watt  
Waxman  
Weiner  
Welch (VT)  
Weldon (FL)  
Weller  
Westmoreland  
Wexler  
Whitfield (KY)  
Wilson (OH)  
Wilson (SC)  
Wittman (VA)  
Wolf  
Woolsey  
Wu  
Yarmuth  
Young (FL)