a reality for all women and men. I am pleased that this legislation is endorsed by a large number of organizations that have been in the forefront of fighting for equal justice in America. It is time to act and pass the Paycheck Fairness Act.

I suggest the absence of a quorum. The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the

Mr. LEAHY. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

### EXECUTIVE SESSION

NOMINATION OF TIMOTHY S. HILLMAN TO BE UNITED STATES DISTRICT JUDGE FOR THE DISTRICT OF MASSACHUSETTS

The PRESIDING OFFICER. Under the previous order, the Senate will proceed to executive session to consider the following nomination, which the clerk will report.

The bill clerk read the nomination of Timothy S. Hillman, of Massachusetts, to be United States District Judge for the District of Massachusetts.

The PRESIDING OFFICER. Under the previous order, there will be 30 minutes of debate equally divided in the usual form.

Mr. LEAHY. Madam President, today, the Senate will vote on the nomination of Timothy Hillman to fill a judicial vacancy in the U.S. District Court for the District of Massachusetts. Judge Hillman has the strong bipartisan support of his home state Senators. His nomination was reported with a near unanimous vote of 17–1 by the Judiciary Committee nearly 3 months ago, with the only objection coming from Senator Lee's customary protest vote. I thank the majority leader for his work in securing a vote on Judge Hillman's nomination.

I would note, however, that we have passed over consideration of four other nominees who are all listed on the executive calendar ahead of Judge Hillman. Those nominees—Andrew Hurwitz for the Ninth Circuit, Jeffrey Helmick for the Northern District of Ohio, Patty Shwartz for the Third Circuit, and Mary Lewis for the District of South Carolina—are all extremely well qualified, have the support of their home state Senators, were reported favorably out of the Judiciary Committee, and deserve an up-or-down vote. I hope we will have a vote on them soon.

Judge Hillman could and should have been confirmed back in March when the Majority Leader first filed cloture on his nomination. While I regret that he was not part of the original agreement reached by the Majority Leader and the Republican leader for a floor vote, I am glad that an agreement was reached to consider his nomination today. Once we vote on Judge Hillman, we need to agree to vote on the 15 other judicial nominees stalled on the Executive calendar because there are still far too many vacancies plaguing our courts today.

The Congressional Research Service recently released a report about the treatment of President Obama's judicial nominations that confirms what we already know—that Senate Republicans have held President Obama's nominees to a different and unfair standard. For example, 95 percent of district court nominees in President George W. Bush's first term were confirmed, while only 78 percent of President Obama's district court nominees have been confirmed.

President Obama's nominees are also being delayed and forced to wait far longer on the Senate floor than President Bush's nominees. The median wait time for President Obama's district nominees after having been reported favorably out of Committee is more than 4 times longer than for President Bush's district nominees. The median wait time for President Obama's circuit nominees is 7.3 times longer than for President Bush's circuit nominees.

The simple fact is that the Senate is still lagging far behind what we accomplished during the first term of President George W. Bush. During President Bush's first term we reduced the number of judicial vacancies by almost 75 percent. When I became Chairman in the summer of 2001, there were 110 vacancies. As chairman, I worked with the administration and Senators from both sides of the aisle to confirm 100 judicial nominees of a conservative Republican President in 17 months.

Senate Democrats continued when in the minority to work with Senate Republicans to confirm President Bush's consensus judicial nominations well into 2004, a Presidential election year. At the end of that Presidential term, the Senate had acted to confirm 205 circuit and district court nominees. In May 2004, we reduced judicial vacancies to below 50 on the way to 28 that August. Despite 2004 being an election year, we were able to reduce vacancies to the lowest level in the last 20 years. At a time of great turmoil and political confrontation, despite the attack on 9/ 11, the anthrax letters shutting down Senate offices, and the ideologicallydriven judicial selections of President Bush, we worked together to promptly confirm consensus nominees and significantly reduce judicial vacancies. By working together, we lowered vacancy rates more than twice as quickly as Senate Republicans have allowed during President Obama's first term.

In October 2008, another presidential election year, we again worked to reduce judicial vacancies and were able to get back down to 34 vacancies. I accommodated Senate Republicans and continued holding expedited hearings and votes on judicial nominations into September 2008.

By comparison, the vacancy rate remains nearly twice what it was at this point in the first term of President Bush. While vacancies were reduced below 50 by May of President Bush's fourth year, in June of President Obama's fourth year they remain in the mid-70s. They remained near or above 80 for nearly 3 years. We are more than 30 confirmations behind the pace we set in 2001 through 2004. Of course, we could move forward if the Senate were allowed to vote without further delay on the 16 judicial nominees ready for final action. The Senate could reduce vacancies below 60 and make progress.

The recently released CRS Report also notes that in five of the last eight Presidential election years, the Senate has confirmed at least 22 nominees after May 31. Because of how far we are lagging from President Bush's record of confirmations, we should be working to exceed those numbers. We can start today by confirming Judge Hillman and the other 15 judicial nominees ready for final Senate action. Another five judicial nominees were ready for final Judicial Committee action in May but held over by Committee Republicans. Those five nominees should be voted out of the Committee this Thursday. In addition, we are holding a hearing for another three judicial nominees this Wednesday. With cooperation from Senate Republicans the Senate could make real progress and match what we have accomplished in prior years.

Timothy Hillman was rated unanimously well qualified by the ABA's Standing Committee on the Federal Judiciary, the highest possible rating. He has been a federal magistrate judge on the court in which he has been nominated for nearly 6 years. Prior to his service as a magistrate judge, Judge Hillman served for 15 years as a state court judge on the Massachusetts Superior Court and the Massachusetts District Court. He has also spent significant time in private practice and several years of experience as an Assistant District Attorney in the Worcester County District Attorney's Office.

Judge Hillman is a respected and experienced jurist in Massachusetts. His nomination has the strong support of both his home state Senators, Senator JOHN KERRY and Senator SCOTT BROWN, who introduced him to the Judiciary Committee at his hearing in February. Senator BROWN said of Judge Hillman.

We have in Judge Hillman somebody who is greatly respected in Massachusetts and especially in the Worcester area through his innovation and integrity and dedication to fairness. He is really to be commended, and I want to thank he and his wife for, obviously, putting up with the process. And I among to do everything in my power to encourage my colleagues to make sure that we get a vote on this right away, because Massachusetts needs a jurist like him right away to do the people's business, and that is so critically important.

While this vote on Judge Hillman is hardly "right away," as Senate Republicans have continued to needlessly stall his nomination for close to 3 months now, it is finally occurring. This consensus nomination is another example of a judge's confirmation being delayed needlessly for months and months for no good reason or purpose other than delay. Given Judge Hillman's qualifications and significant bipartisan support, he should be confirmed easily.

After today, we still have much more work to do to help resolve the judicial vacancy crisis that has persisted for more than 3 years. When the Majority Leader and the Republican leader came to their interim understanding in March, it resulted in votes on 14 of the 22 judicial nominations then awaiting final consideration. Because the arrangement took months to implement what the Senate could have done in hours, the backlog of judicial vacancies and judicial nominees continues. Today, we have 16 judicial nominees awaiting action. Let us do what we did on November 14, 2002, when we confirmed 18 of President Bush's judicial nominations on a single day.

Our courts need qualified Federal judges, not vacancies, if they are to reduce the excessive wait times that burden litigants seeking their day in court. It is unacceptable for hardworking Americans who turn to their courts for justice to suffer unnecessary delays. When an injured plaintiff sues to help cover the cost of his or her medical expenses, that plaintiff should not have to wait 3 years before a judge hears the case. When two small business owners disagree over a contract, they should not have to wait years for a court to resolve their dispute.

We need to work to reduce the vacancies that are burdening the Federal judiciary and the millions of Americans who rely on our Federal courts to seek justice. Let us work in a bipartisan fashion to confirm these qualified judicial nominees so that we can address the judicial vacancy crisis and so they can serve the American people.

Mr. GRASSLEY. Madam President, today, the Senate turns to another judicial nomination, that of Timothy Hillman, to be U.S. district judge for the District of Massachusetts. I support this nomination.

We continue to confirm the President's nominees at a brisk pace. In fact, with today's confirmations, we will have confirmed 147 of this President's district and circuit court nominees.

Let me put that in perspective for my colleagues. We also have confirmed two Supreme Court nominees during President Obama's term. The last time the Senate confirmed two Supreme Court nominees was during President Bush's second term. And during President Bush's entire second term, the Senate confirmed a total of only 120 district and circuit court nominees. We have confirmed 27 more nominees for

President Obama than we did for President Bush in a similar time period.

Judge Hillman received his B.A. from Coe College in 1970 and his J.D. from Suffolk Law School in 1973. He began his legal career in 1974 as a staff attorney at Murphy & Pusateri. In 1975 he became an assistant district attorney, where he prosecuted criminal cases for Worcester County. During this time, he also conducted limited private practice, which centered on drafting wills. representing clients in real estate transactions, and representing plaintiffs in motor torts. He left the D.A.'s office in 1978 and represented criminal defendants in private practice until 1988. He also represented multiple municipalities in this stretch of time as either city solicitor or town counsel. While working in these capacities, he represented the municipalities in court, gave legal advice to their boards and elected officials, and drafted and reviewed legal documents.

In 1995 Judge Hillman was appointed to be associate judge of the Gardner District Court, and he became presiding justice there in 1997. From 1998 to 2006 Judge Hillman was a judge for the Massachusetts Superior Court, an appointed position. In 2006 Judge Hillman was appointed to be a U.S. magistrate judge for the U.S. District Court for the District of Massachusetts, Worcester Division. As a magistrate judge, he manages and tries civil cases with the consent of the parties, both jury and nonjury. He is also responsible for the initiation and management of criminal felonies, not including trial, and all aspects of criminal misdemeanors.

The ABA Standing Committee on the Federal Judiciary unanimously rated him as "well qualified" for this position.

I yield the floor.

Mr. BROWN of Massachusetts. Madam President, may I inquire as to how much time remains for the two sides?

The PRESIDING OFFICER. There is 15 minutes.

Mr. BROWN of Massachusetts. Fifteen minutes per side? How much time remains on the other side?

The PRESIDING OFFICER. The majority has  $6\frac{1}{2}$  minutes.

Mr. KERRY. Madam President, is this controlled time?

The PRESIDING OFFICER. Yes, there is  $6\frac{1}{2}$  minutes.

Mr. KERRY. The Senator, my colleague, is able to speak on Republican time, I believe.

Mr. BROWN of Massachusetts. That is correct.

The PRESIDING OFFICER. That is

Mr. KERRY. If he wants to go first, I am happy for him to go ahead.

Mr. BROWN of Massachusetts. I will defer to the senior Senator from Massachusetts.

Mr. KERRY. I thank my colleague. The PRESIDING OFFICER. The Senator from Massachusetts. Mr. KERRY. I thank my colleague for his courtesy. I am perfectly happy to wait and listen to his comments.

We have a sort of Alphonse and Gaston thing going back and forth.

Madam President, I thank Chairman LEAHY for his work on the Judiciary Committee in helping bring this nomination to the floor, and, obviously, Senator Brown and I are here, having worked together to choose this nominee and to send his name to the White House. We are very grateful, both of us, to President Obama for acting favorably on this nonpartisan recommendation which we made, and we are grateful to the other members of the Judiciary Committee who approved the nomination and brought it to the floor expeditiously so we can fill a very important vacancy in Massachusetts.

I think both of us believe the President could not have nominated a more qualified individual than Hillman. He is already a judge, as we know, but a broad segment of the judicial community in Massachusetts agrees with us completely. Senator Brown and I agreed on a team made up of some of the top lawyers in our State who would get together and screen these candidates before we even view them, and so this candidate comes with the endorsement of the Massachusetts Bar Association, the Worcester Bar Association, the Hampden Bar Association, and the backing of this nonpartisan search committee that gave us several names to evaluate. We sat down and interviewed the judges, and I think both of us are extremely pleased with the results.

In Judge Hillman, we see what President Obama has recognized—a thoughtful, fair, honest jurist who has a long record of public service as counsel to several municipalities in Massachusetts and as a magistrate judge in Worcester.

There is not going to be any learning curve for Judge Hillman if he is confirmed by the Senate this afternoon. Serving on the District Court in Worcester would be an enormous capstone to his decades of tireless public service, and I know he will bring his signature brand of thoughtful deliberation to the Worcester District. I am very grateful for his many years of public service.

As the current Presiding Officer of the Senate knows, having been a former Governor who has made her own nominations, it is tough to get lawyers nowadays who are willing to give up the compensation of the private sector to come and work for very little in a tireless public way. So I wish to recognize Judge Hillman's family—his wife Kay, and his children Zachary, Molly, and Patrick—for their contributions toward his ability to be able to share his life in public service with all of us.

I ask my colleagues to support his nomination this afternoon, Judge Timothy Hillman, to the U.S. District Court of Worcester, MA. I yield to my colleague.

The PRESIDING OFFICER. The Senator from Massachusetts.

BROWN of Massachusetts. Madam President, I appreciate the senior Senator from Massachusetts setting up that process. We have worked hand in hand to try to develop a nonpartisan, unbiased process. Quite honestly, I was deeply impressed with the way we were able to handle it and get some truly qualified candidates. It was good to work with my colleague, and I look forward to doing it again. I rise also to endorse the nomination of Judge Timothy Hillman to the U.S. District Court for the District of Massachusetts.

As many of you know, when I was a young man, I had a run-in with the law. It was a judge named Samuel Zoll who set me straight and served as a role model for me. No doubt Judge Zoll served as a role model for many young men and women in Massachusetts. My experience shows the ability of judges to do good in their communities.

Today we are considering the nomination of a judge who will make the Worcester, MA, area a better place. I know that for a fact, as Senator KERRY pointed out. Judge Hillman is a man of integrity who will make us proud as the next Federal judge in Massachusetts. He will have a chance to shape young people's lives, much like Judge Zoll did for me.

Before I say a few words about Judge Hillman's background, once again, I thank Senator KERRY. We have in place a process I would recommend to other Senators so they can get good jurists in their own States. We worked very closely on that nomination.

I wish to also thank the judicial nominating committee we comprised. We have, as was said, some of the most respected and experienced attorneys in Massachusetts trying to bring something very special to our State, and that is a balanced judiciary. The attornevs on the panel came from all walks of life and different areas of our State, and the judicial nominating committee reviewed many applications and interviewed nearly every applicant, took their assignment very seriously, and we are both deeply appreciative of their time and effort.

Ultimately, this bipartisan committee made several recommendations, and Senator KERRY and I then interviewed each and every one of them. It was clear during his interview that we were immediately impressed by his poise and intellect. Clearly, he understands the proper role of a judge and is deeply committed to achieving justice.

In his interview, he lived up to his reputation as a thoughtful and thorough jurist with deep ties to the community, which makes it even all the more fitting that he will remain in Worcester to do good for the people of Worcester. They respect him as one of their own and trust that he will serve them well

Since Senator KERRY and I recommended Judge Hillman to President

Obama, we have received an outpouring of support for Judge Hillman from the Worcester bar and its residents, and we are both thankful for that. His legal background also makes him uniquely qualified for this position. He is currently a magistrate judge in Worcester. MA. In that role he has been indispensable to the Federal judiciary in Massachusetts. If confirmed he will seamlessly integrate with the other members of the District of Massachusetts courts.

The bar in Worcester has a tremendous amount of confidence in him, as both Senator Kerry and I do as well. They know when they appear before the judge, they are going to get a fair shake and that he has a sharp legal mind.

In addition to his role as magistrate judge, he generously gives a significant amount of his time to bar activities. For example, in 2008, in partnership with the U.S. Probation Office, Judge Hillman established a Federal reentry court program called RESTART for high-risk ex-offenders who have been released from prison. Judge Hillman's goal in establishing RESTART was to reduce recidivism and to focus on employment skills for ex-offenders. Judge Hillman should be proud that only after a few years, RESTART is becoming a national model for reentry courts, and for that we are also thankful.

In 2009 he was appointed as the national cochair of a group of judges and support staff who are responsible for the design and implementation of the next generation of the Federal courts case management and electronic filing system.

Prior to his service as a magistrate, he served as a State trial court judge for 16 years. Before becoming a judge, Judge Hillman spent 14 years in private legal practice, giving that up, as Senator KERRY referenced, to do good public service. He served as town councilman to three towns also in Massachusetts. So it is rare to find a nominee with the diversity of experience of Judge Hillman.

It will actually also affect the people in the Presiding Officer's State who work in Massachusetts-and I would encourage and seek the Presiding Officer's vote as well. For that reason, he is a superb choice.

In closing, I enthusiastically support Judge Hillman's nomination as a Federal judge. I will be standing right up there encouraging each and every Member of both sides of the aisle to see if we can get him through almost unanimously.

I have had the opportunity to support a stellar candidate to the Federal bench before, and I am excited to do it again. I thank Senator KERRY once again for the process. We have appointed two great judges to the judicial bar back home, and it is good for Massachusetts

Madam President, I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. KERRY. Madam President. I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. KERRY. Madam President, I believe there is a vote due at this hour, is there not? I ask for the yeas and nays with respect to the Hillman nomination.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The question is. Will the Senate advise and consent to the nomination of Timothy S. Hillman, of Massachusetts, to be United States District Judge for the District of Massachusetts? The yeas and nays have been ordered, and the clerk will call the roll.

The assistant legislative clerk called the roll.

Mr. DURBIN. I announce that the Senator from Iowa (Mr. HARKIN), the Senator from New Jersey (Mr. LAUTEN-BERG), and the Senator from New Jersev (Mr. Menendez) are necessarily absent.

Mr. KYL. The following Senators are necessarily absent: the Senator from North Carolina (Mr. BURR), the Senator from Georgia (Mr. CHAMBLISS), the Senator from Indiana (Mr. COATS), the Senator from South Carolina (Mr. DEMINT), the Senator from Nevada (Mr. Heller), the Senator from Illinois (Mr. KIRK), the Senator from Ohio (Mr. PORTMAN), and the Senator from Florida (Mr. Rubio).

Further, if present and voting, the Senator from South Carolina (Mr. DEMINT) would have voted "nay."

The PRESIDING OFFICER (Mrs. HAGAN). Are there any other Senators in the Chamber desiring to vote?

The result was announced—yeas 88, navs 1. as follows:

[Rollcall Vote No. 114 Ex.]

## YEAS-88

Akaka Feinstein Alexander Franken Gillibrand Barrasso Graham Baucus Grasslev Begich Hagan Bennet Hatch Bingaman Hoeven Blumenthal Hutchison Blunt Inhofe Boozman Inouye Boxer Isakson Brown (MA) Johanns Johnson (SD) Brown (OH) Cantwell Johnson (WI) Cardin Kerry Klobuchar Carper Casey Kohl Coburn Kv1 Landrieu Collins Leahy Conrad Levin Lieberman Corker Lugar Manchin Cornyn McCain Crapo

McCaskill

McConnell

Durhin

Merkley Mikulski Moran Murkowski Murray Nelson (NE) Nelson (FL) Paul Pryor Reed Reid Risch Roberts Rockefeller Sanders Schumer Sessions Shaheen Shelby Snowe Stabenow Tester Thune Toomey Udall (CO) Udall (NM)

Vitter Webb Wicker Warner Whitehouse Wyden

NAYS-1

Lee

### NOT VOTING-11

Burr Harkin Menendez Chambliss Heller Portman Coats Kirk Rubio DeMint Lautenberg

The nomination was confirmed.

The PRESIDING OFFICER. Under the previous order, the motion to reconsider is made and laid upon the table, and the President will be immediately notified of the Senate's action.

### LEGISLATIVE SESSION

The PRESIDING OFFICER. The Senate will resume legislative session.

The Senator from Ohio.

Mr. INHOFE. Madam President, will the Senator from Ohio yield for a unanimous consent request?

Mr. BROWN of Ohio. Sure.

The PRESIDING OFFICER. The Senator from Oklahoma.

# ORDER OF PROCEDURE

Mr. INHOFE. Madam President, I ask unanimous consent that at the conclusion of the remarks of the Senator from Ohio I be recognized as in morning business for such time as I may consume.

The PRESIDING OFFICER. Without objection, it is so ordered.

The Senator from Ohio.

Mr. BROWN of Ohio. Madam President, I am pleased to work with Senator Inhofe on this matter.

# STAFFORD LOANS

Mr. BROWN of Ohio. Madam President, in 25 days, the cost of attending college, a trade school, a university, or a 2-year community college will increase for some 380,000 students in my State of Ohio. It is because without congressional action—something which we have tried to fix repeatedly on the floor of the Senate—interest rates for Stafford loans are scheduled to double on July 1.

Now, this was done 5 years ago. Bipartisanly, we were able to do this. President Bush signed legislation by a Democratic Congress—a Democratic House, a Democratic Senate—to freeze interest rates on Stafford subsidized loans for American college students for 5 years at 3.4 percent. That expires July 1, and it is something we need to do, we have tried to do. It has repeatedly been batted down by threats of a filibuster.

That is why today I met with students in Toledo, at Owens Community College. Jakki, CJ, and Megan all have dreams to attend, first, Owens, and then to move on to 4-year institutions. But they rely on Stafford loans to afford their tuition and other expenses.

I have been to Cuyahoga County Community College meeting with students. I have been to Hiram College visiting students on their graduation day. I have been to the University of Cincinnati. I have been to Ohio State. I have been to Wright State University in Dayton speaking to students.

They understand if we do not act, future college graduates will see an average of about \$1,000 in extra interest fees per student per Stafford loan.

My colleague JACK REED, a Senator from Rhode Island, Senator HARKIN, and I have introduced the Stop the Student Loan Interest Rate Hike Act, which would keep college affordable for more students.

The act is fully paid for by closing a corporate tax loophole. We want to pay for this. We do not want to add to the debt of college students. We do not want to add to their personal debt by allowing this 3.4-percent interest rate to double.

I would like to make this more personal, if I could, and read some letters from students in Ohio schools. These higher interest rates affect students personally, of course. It also affects the families who are helping to pay for their college tuition in many cases. It also affects the community. We know, looking back at the 1940s, 1950s, 1960s, and 1970s, the GI bill enabled literally millions of individuals-millions of young Americans who had fought for their country in World War II or Korea or in successive military involvements—to go to school and to afford their college tuition. What that meant was not just helping those students and their families. It helped raise the level of prosperity for the entire country because those were people who got to go to school. It meant they could start businesses and buy homes and get better jobs and give back a lot to our communities.

That is the same thing that will happen if we can lock in these 3.4-percent interest rates. It will mean students who might not have been able to buy a car or might not have been able to start a business or might have been more reluctant to start a family—they are less likely to do that if we cannot lock in these interest rates.

Before yielding the floor to Senator INHOFE, I would like to share three letters my office received recently, starting with Kasey from Union in Miami County, OH. Miami County is just north of Dayton.

Going to college was never a question for me—there was an unspoken understanding that it would happen.

Unfortunately, my parents could not afford to pay for college for all of their children, particularly after [we faced] foreclosure in 2007.

At 17, I faced responsibility for covering the \$10,000 per year gap of paying for George Washington University.

Over the past four years, I have taken out the maximum allowed in student loans—both subsidized and unsubsidized. I have held a federal work study job since October of my freshman year. Because both of my parents were unemployed at the time, I was forced to take out PLUS loans. This still left me with a gap, and I had to ask my parents to spend

a significant portion of their retirement fund to allow me to finish my degree.

At 21 years old, I have more than \$42,000 in loans to repay. I have received a world class education thanks to the opportunities provided to me by my scholarships, student loans, Pell grants and federal work study programs.

Students should not be punished for following the American Dream. There is a huge emphasis on the importance of education, but the soaring costs of private and public universities is making it harder and harder for my generation.

Doubling the interest rates on loans is not the solution. Making education harder to pay for will shut doors for students like me, and college will inch back toward being a privilege of the wealthy.

I have worked part time since I was 15, I did well in high school to win a substantial scholarship, I have maintained my grades in college to keep that scholarship, I have taken advantage of work study programs, and I have every intention of paying back my student loans in full as I enter the world of full time employment.

Please do not make it harder to pursue the American Dream.

Waylon from Fairborn, Greene County, near Springfield. The city of Xenia is nearby, outside of Dayton.

I am deeply concerned about the thought of an increase in student loan interest.

I am currently a student at Antioch University Midwest taking classes to pursue my license to become an Intervention Specialist. I also have two children who are finishing up their sophomore years in college at the end of May.

My sons, as well as myself, have student loan debt and an increase in the rates would certainly have a diminishing affect on affording an already higher tuition rate at the college itself.

Hasn't it been a big push for the people in our country to become more educated equating to a more resourceful and competitive country?

How will this ever be attained without an affordable education?

Gaining higher, more competitively paying jobs would also equate to more taxes being paid!

Isn't that what we should be looking at?

I believe that there is a disconnection between what people in Washington want—a more educated country and how they are willing to get it.

Sarah, from Dayton, writes:

I started college in fall 2003. As a foster youth fresh from emancipating, I took out student loans because I don't have any family that can help me pay for college.

9 years, 2 Bachelor of Arts (one in Criminal Justice and the other in Social Science Education . . .) and an almost complete Master of Arts degree later not only am I \$100,000 in debt with student loans I am still unable to find a job.

Since I am overqualified for jobs at places like McDonald's (who take one look at my application and reject it) and underqualified for positions using either of my degrees, I am forced to look outside of Ohio for jobs that will allow me to at least use my 1–2 years of secretary experience so that I have the salary to start paying on these loans.

My student loans are hindering not only my ability to possibly finish my Master's degree but also to potentially purchase a home and find a position near my family.

When I graduate I will not be able to move back home since my parents were the state so I will have to find a position outside what I went to school for and probably for minimum salary or even minimum wage just so