

sponsored by my colleague and friend representing the U.S. Virgin Islands (Mrs. CHRISTENSEN).

From our perspective, it is non-controversial legislation. It allows the local government of the Virgin Islands to set their own property taxes. This is consistent with the philosophical stand of the Republicans who believe in letting local governments create their own laws without Federal intervention.

Without this bill, the Virgin Islands would be forced to adhere to an outdated and unworkable Federal Property Tax Code. I urge my colleagues to correct the problem.

I also want to take this moment and congratulate my colleague Congresswoman CHRISTENSEN not only for seeing H.R. 57 pass today, but for her pending rise to the chairmanship of the Insular Affairs Subcommittee. I look forward to serving as the subcommittee's ranking member and addressing the many issues facing the U.S. territories and possessions.

Mr. Speaker, I yield back the balance of my time.

Mrs. CHRISTENSEN. Mr. Speaker, I just want to respond that I look forward to working with Mr. FORTUÑO once we organize the committee as well.

Ms. JACKSON-LEE of Texas. Mr. Speaker, I rise today in support of H.R. 57, to repeal certain provisions of the Federal law passed 70 years ago limiting the Virgin Islands' authority to assess and collect its property taxes. I thank the Delegate from the Virgin Islands, Mrs. CHRISTENSEN, for bringing this legislation to the attention of the House.

This outdated law, enacted in 1936, results in the imposition of high property taxes that could cause many residents of the Virgin Islands to lose their homes. The local government does not have the capacity to protect them from these federally imposed taxes, nor should it have to. The policies which the statute was originally designed to address are no longer an issue; it is now entirely unnecessary.

In fact, the Revised Organic Act of 1954, which was enacted to grant the government of the Virgin Islands the power to assess, administer and collect real property taxes, was thought to have repealed the statute. However, the 1936 statute remained in effect, putting at risk our long-standing policies to support and protect economic development, social welfare, and homeownership in the Virgin Islands. No other State or territory in the United States is subject to such Federal restrictions.

I look forward to seeing H.R. 57 passed to provide relief to the good people of the Virgin Islands from this outdated law. I ask my colleagues to join me in supporting this important legislation.

Mrs. CHRISTENSEN. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from the Virgin Islands (Mrs. CHRISTENSEN) that the House suspend the rules and pass the bill, H.R. 57.

The question was taken; and (two-thirds of those being in the affirmative) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

PROVIDING FOR CONSIDERATION OF H.R. 5, COLLEGE STUDENT RELIEF ACT OF 2007

Ms. MATSUI. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 65 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 65

Resolved, That upon the adoption of this resolution it shall be in order to consider in the House the bill (H.R. 5) to amend the Higher Education Act of 1965 to reduce interest rates for student borrowers. All points of order against the bill and against its consideration are waived except those arising under clauses 9 or 10 of rule XXI. The bill shall be considered as read. The previous question shall be considered as ordered on the bill to final passage without intervening motion except: (1) three hours of debate equally divided and controlled by the chairman and ranking minority member of the Committee on Education and Labor; and (2) one motion to recommit.

SEC. 2. During consideration of H.R. 5 pursuant to this resolution, notwithstanding the operation of the previous question, the Chair may postpone further consideration of the bill to a time designated by the Speaker.

The SPEAKER pro tempore. The gentlewoman from California (Ms. MATSUI) is recognized for 1 hour.

Ms. MATSUI. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentleman from Texas (Mr. SESSIONS), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

(Ms. MATSUI asked and was given permission to revise and extend her remarks.)

Ms. MATSUI. Mr. Speaker, as many of my colleagues know, I am, as many in this Chamber are, a proud parent and almost embarrassingly proud grandparent. All parents and grandparents are different, of course, but I believe almost all of us share one thing in common, and that is a hope that our children and our grandchildren will have a chance to do a little better, to go a little further, to have a little easier time than their parents and grandparents. That aspiration has a name in this country; it is called the American Dream. And the American people understand that education is the key to making that dream a reality.

Today, we consider legislation to combat a very real threat to that dream. The unfortunate reality is that skyrocketing college costs are putting a college education out of reach for many middle class families. Tuition and fees at public universities have increased by 41 percent after inflation since 2001. At private universities, tuition has increased by 17 percent after inflation. It is worth repeating because it is truly shocking: these figures are after inflation.

Indeed, according to the Congressional Advisory Committee on Student

Financial Assistance, financial barriers will prevent almost 4½ million high school graduates from attending a 4-year public college over the next decade, and prevent another 2 million from attending any college at all. Those statistics are very sobering, and the sound they make is that of the door of opportunity being closed on many young people.

That is why I am very pleased that our congressional leadership has made cutting interest rates on student loans one of its top priorities for the first 100 hours of this Congress.

The legislation being considered today will cut interest rates for subsidized student loans in half over the next 5 years from 6.8 percent to 3.4 percent.

□ 1130

As a result, we will help around 5.5 million more students afford college.

Mr. Speaker, my constituents are demanding quick action on this legislation, and with good reason. With Sacramento State University in my district and the University of California at Davis nearby, they are all too aware of the impact rising tuition costs are having on students and their families.

A recent study demonstrated that this legislation would, on average, save the average student borrower in California starting school this year almost \$2,500 over the life of the loan. For students beginning college in the year 2011, the legislation will save almost \$5,000. We will need to do more to make college affordable, but my constituents in Sacramento who are struggling to afford college will welcome this very important first step.

Mr. Speaker, helping all qualified students attend college is essential for our economy, for our competitiveness and for our future; but not only that, it is essential for ensuring that the American Dream remains a reality for our young people. That is why there is a remarkable consensus supporting this proposal across our country.

Newsweek reports that 88 percent of the country supports this legislation, including wide majorities of both Democrats and Republicans. We are not talking about the Democratic dream or the Republican dream, but the American Dream.

Further, this legislation meets our pay-as-you-go requirements and, therefore, will not add to our budget deficit. Fully five of six of the offsets have been approved previously by the Bush administration or Republican congressional leaders. That, again, is a remarkable consensus. It is now time to act.

All too often the American people look at Congress and they hear a lot of argument and see a lot of activity, but wonder though what Congress is doing to improve their lives. If we act on this legislation quickly, however, students will start to see a difference as soon as July 1. So let us surprise our skeptics, take action, and pass this legislation now on a bipartisan basis.

It has been gratifying to be a Member of Congress for the first few weeks of this Congress, which by wide bipartisan majorities has increased the minimum wage, approved potentially life-saving research and enacted genuinely bipartisan recommendations to improve our Nation's security.

Our first 100 hours has been a good time for the middle class and for Americans who favor progress over partisanship. This legislation is another such opportunity. Americans of every political stripe understand that if we allow college education to become too expensive for hardworking and qualified middle class students, we will have lost something very special in this country, we will have lost a part of the American Dream. Let's show them today that we understand that as well, and that we are doing something about it.

Mr. Speaker, I reserve the balance of my time.

Mr. SESSIONS. Mr. Speaker, for the last 12 years the Republicans, when we were in the majority, always led off every single rule by describing the rule and the actions of the Rules Committee.

I would like to yield to my friend from California to explain this rule again that we are offering today that is progress over partisanship.

Ms. MATSUI. We are dealing today with our agenda of 100 hours. As my colleague from Texas understands, the American people have spoken, and we intend to make progress quickly; that is why we are doing this bill today.

Mr. SESSIONS. So in other words, what the gentlewoman has said is that this five-step process that we are going through right now means that there will be no committee hearings, no expert witness testimony, no information that is available really to the membership of this body, but mostly would be necessary for new Members. And then when someone does come to the Rules Committee we are told before the session even starts there will be no amendments and a closed rule, and yet progress over partisanship is what we are doing here. Interesting day, Mr. Speaker.

Mr. Speaker, I rise in opposition to this closed rule and this underlying legislation which the Democratic leadership has decided to bring to the House today without the benefit of regular order, committee oversight or the opportunity for any Republican input or amendment, despite repeated promises to respect the rights of the minority and to increase Member participation in this legislative process.

Every Member of this body, Republican and Democrat alike, understands the importance of higher education in the competitive global world environment that our students and workers face in keeping the United States at the vanguard of the global economy.

I am greatly disappointed that the Democratic leadership has chosen to bring this narrow legislation of questionable effectiveness forward rather

than engaging in an honest debate which has taken place for 12 years, as education has always been considered a bipartisan effort.

It is true that the gentlewoman did describe that it will be a bipartisan act that we do today, but this was simply the first step in education and doing the right things for our students. I disagree with that. I think members of the minority have been given the opportunity for 12 years to be a part of the progress that has taken place, offering amendments that would actually make college more affordable for parents and students, as well as the cost effectiveness of the American taxpayer who foot the bill for tens of billions of dollars each year spent on Federal student aid programs.

Mr. Speaker, this bipartisanship that I talked about for 12 years was led by Republicans in support of making sure that college was more affordable. Over the past 6 years, spending on Federal student aid has increased by 57 percent, and funding for Pell Grants has risen by nearly 50 percent.

We also think about lower education also where, as a result of Republicans for the last 12 years, education has risen in spending from Washington, DC, 256 percent. Today, some \$90 billion a year in Federal resources fund student aid programs from loans and grants to work study programs and educational tax benefits.

This is not a first step that we are taking today, it is another step that was not begun or born out of bipartisanship, but rather out of bumper sticker politics.

What we have talked about is that Republicans have more than tripled what spending was helping students over the last decade. Yes, it was done in a bipartisan way before today. Open committee hearings and feedback make bills better.

Republicans, through our leadership, have also made sure that more than \$4 billion for new and high achieving Pell students pursuing degrees in math, science and critical foreign languages was included these last 12 years. We slashed the total loan fees so students can access more of the money that they borrowed for education purposes. We cut \$20 billion in Federal subsidies to student loan lenders through the Higher Education Reconciliation Act of 2006, which provided substantial savings for U.S. taxpayers while ensuring that these tax programs would operate efficiently by not cutting one penny in student loans.

But rather than continue along this path of making college more affordable and increasing the transparency not only in this body, but also as it relates to college costs so that students and their parents can see why higher education costs are rising, today Democrats are imposing, in a closed rule, without feedback, upon the House legislation that would do nothing to expand college access or improve affordability. Instead, their plan will not

benefit a single college student, only former students.

Let me say this very plainly, not one additional student will be able to attend college because of this proposal, unlike the bipartisan efforts of the past where we worked to make sure that it impacted more students' ability to go to college. In fact, today's legislation is no more than a flawed answer in search of a problem.

In 2004, the Federal Government spent less than four-tenths of a cent on every dollar in providing these student loans. Since 2001, the program the Democrats today seek to change, Republicans, through a bipartisan effort before today, returned over \$12 billion to the U.S. Treasury because the cost of administering the program needed to be changed.

Once again, we find ourselves with a great example of the private sector doing a job better, more efficient, with less risk to the taxpayer, and the government and taxpayers will see the benefit.

This legislation also does not make good on a common Democrat campaign promise in the highly touted "Six for '06" program. Many Democrats on the campaign trail made broad promise about cutting interest rates in half immediately for all student loans, both subsidized and unsubsidized, as well as loans made to parents. Instead, in a classic bait-and-switch for voters, the Democrats are really bringing to the floor today legislation that only addresses subsidized loans and phases these savings in over 5 years before they sunset and then disappear.

Additionally, they proposed to pay for this weakened \$6 billion plan with many of the same lender cuts passed by Republicans and Democrats in the last Congress, the same subsidy cuts that Democrats opposed because during the election they called a "Raid on Student Aid" when in fact it is exactly what they do today.

Mr. Speaker, Republicans have a comprehensive alternative to the flawed Democrat plan. The College Affordability and Transparency Act would provide students and parents with more and better information about college costs, helping students to become better consumers of higher education. It will add great transparency and accountability by establishing a user friendly college affordability comparison creating quality, efficiency task forces to determine the causes for tuition hikes at the schools with the greatest tuition increases and provide a demonstration project for up to 100 schools, freeing them from the costly regulatory requirements and driving down one of the main reasons that schools raise costs.

Mr. Speaker, today 80 percent of the student loans made are originated by the private sector at an efficient cost and enhanced borrower services, such as reduced charges, financial education tools and reduced student interest obligation, all of which would disappear if

we allow the Federal Government to crowd out the private sector.

Mr. Speaker, this was our idea, and we would have brought this forth if we were allowed to do so in a rule where Members could openly vote for this and have an honest debate through the entire committee system.

I encourage all of my colleagues to oppose this rule and the underlying legislation.

Mr. Speaker, I reserve the balance of my time.

Ms. MATSUI. Mr. Speaker, before I yield to my next speaker, I yield myself such time as I may consume to point out that during last year's debate on budget reconciliation, the contrast in approaches could not be sharper. In that bill, in a time of war, the Republican leadership passed an enormous tax cut for the wealthiest 1 percent in this country. Most of it was paid for by running up a deficit for our grandchildren to pay, but a small slice of it was paid for by cutting \$12 billion in Federal student loan support. I think it is clear that the American people rejected that kind of short-sightedness this past November.

Today, Democrats are cutting student loan rates in half, without adding one cent to the deficit. That is common sense for students, and a responsible policy for this country's working class.

Now I would like to yield 3 minutes to the new Member, the gentlewoman from Ohio (Ms. SUTTON).

Ms. SUTTON. I thank the gentlewoman for yielding such time.

Mr. Speaker, I rise in strong support of the action we take today to cut interest rates on student loans for 5.5 million of our students most in need of financial assistance. This cut is vital because there is nothing more important than ensuring our students are well prepared to enter the workforce.

□ 1145

Many students in our Nation lack access to affordable higher education, and this has to be considered a crisis. While access to higher education has become more critical for our younger generation, the cost is rapidly moving out of reach for many low-income and middle-class families in this country.

Tuition and fees at 4-year public colleges and universities have risen 41 percent, after inflation, since 2001. The typical American student now graduates from college \$17,500 in debt. This Congress, past Congresses, should be ashamed that financial barriers will prevent at least 4.4 million high school graduates from attending a 4-year public college over the next decade if we continue on this course. Costs will also prevent another 2 million high school graduates from attending any college at all.

Amazingly, instead of helping our students prepare themselves for a better future, recent Congresses have cut funding for student loan programs. With this step, we begin today to reverse that trend, which has hurt our

students and has hurt our economic well-being as a Nation.

Despite what we may hear from some on the other side of the aisle, our proposal to cut student loan rates in half, in half, will help roughly 175,000 students in the State of Ohio, at universities like the University of Akron and Lorain Community College in my district. Starting this year, it is estimated that these students will save over \$2,200 over the life of their loan, and that savings number is expected to increase to over \$4,300 starting in 2011.

This is about opportunity, Mr. Speaker. Investment in our younger generations not only helps their future, but it helps our economy and our retired workers whom they will support. Cutting interest rates on student loans is not only about strengthening America's middle class and improving access to higher education for our students and families who are most in need, it is about strengthening America.

Education is the backbone of what we are about and everything that makes our Nation great. Let us pass H.R. 5 and give our students the opportunity they deserve and the American people what they have asked for through these recent elections. Today, we deliver on a promise.

Mr. SESSIONS. Mr. Speaker, at this time I would like to yield 4 minutes to the ranking member of the Rules Committee, the former chairman, from San Dimas, California (Mr. DREIER).

(Mr. DREIER asked and was given permission to revise and extend his remarks.)

Mr. DREIER. Mr. Speaker, I thank my friend from Dallas for yielding, and I appreciate his fine management of this rule.

I rise in opposition to the rule, and I do so as we all share a very strong and passionate commitment to doing everything we possibly can to increase access and affordability for young people in this country who want to have an opportunity to gain the best education possible.

As I listened to my friend from Sacramento respond to Mr. SESSIONS, she was talking about the fact that tax cuts for the rich had in fact played a role in creating this huge deficit that we have today and that we need to focus on education rather than giving tax cuts to the rich; that we have this sea of red ink. Mr. Speaker, I just can't comprehend what it is that is being argued by our colleagues on the other side of the aisle.

Today, we have seen a reduction of \$71 billion in the Federal deficit over what it was a year ago. The deficit is on a downward slope. Why is that? It is the fact we put into place growth-oriented tax cuts.

Now, a few years ago, the American people were decrying the fact if we graduated students, there wouldn't be jobs out there, there wouldn't be an opportunity for students once they graduated. And guess what has happened? Since we have put into place these tax

cuts, we not only have reduced the deficit, we have created 7.2 million new jobs, many of which are being filled by young people who are graduating.

Now, we all recognize that it is absolutely essential that we do everything that we can, everything within our power, to make sure that young men and women have an opportunity to get into the best college possible and are able to afford their education. The tragedy is, as I listened to my colleague from Ohio, the new member of the Rules Committee, Ms. SUTTON, she very, very eloquently argued on behalf of what we all aspire to, and that is making sure that we can be competitive, making sure that we have the best students possible, and that they graduate to the best jobs.

This bill, unfortunately, is very flawed. We had this campaign promise that was made; that we were going to cut all student loan interest rates in half so that we wouldn't see this huge burden imposed on the young people in our country. Well, unfortunately, this bill now is just making a very, very modest, minuscule step towards that goal of ensuring we bring about this massive reduction in interest rates.

The other thing, Mr. Speaker, that I think is very important for us to point out is that there will not be a single student who will have an opportunity to go to college because of this bill, and there will not be a single student who will see their tuition reduced because of this bill. And I believe that what we need to do is, we need to recognize that there is much work that needs to be done. We want to make sure that we lower those costs and do everything that we can to put into place greater transparency and disclosure.

This rule, unfortunately, denied us the opportunity to propose a very thoughtful amendment that was bipartisan. I know the Democrats would have joined in this if there had been an opportunity, because Democrats and Republicans both were denied an opportunity to participate in this process that would have allowed for disclosure of tuitions, and it would have incentivized institutions in this country to do everything possible to try and work to get those tuition rates down.

We need to make sure we have the best students possible. We need to make sure we have the best education possible. We need to focus on that. The real problem in this country is on K-through-12 education. That is where we need to focus our attention so that we can make sure we have people trained at an early point in life, so that they can then be poised to get into higher education.

Mr. Speaker, this is a very, very flawed bill itself. The rule is an absolute outrage, the fact it denies any Democrat or Republican an opportunity to participate, and I urge opposition to it.

Ms. MATSUI. Mr. Speaker, I yield 3 minutes to a new Member, the gentlewoman from Florida (Ms. CASTOR).

Ms. CASTOR. I thank the gentlewoman from California.

Mr. Speaker, I urge my colleagues today to act to cut student loan interest rates in half and thereby ease the financial burden of college tuition. Cutting interest rates is more than a cost-saving measure for parents and students, it is also the best means of ensuring access to higher education and, ultimately, a successful career.

This Democratic Congress is committed to making college more affordable for all. As a mother with two school-age daughters, I, like many parents across the country, look apprehensively at the cost of tuition today. Tuition costs have skyrocketed. The average tuition at a 4-year public college is almost \$6,000, which is a 35 percent increase over the past 5 years. Today's college students typically incur over \$17,000 in loan debt, which is a 45 percent increase over the past 11 years.

Now, last year, when the Republican Congress made it harder for families to afford college by refusing to increase Pell Grants and proposing a \$12.7 billion in Federal student loans, I brought students from the University of Tampa and the University of South Florida together to speak out against the antistudent policies.

German Castro, an economics major at the University of Tampa, was worried he would not be able to complete his education without student loans. After all, the annual tuition at the University of Tampa is \$18,000, not including room and board. He is working two jobs. He noted many students who have to work full-time jobs end up making bad grades, and bad grades result in loss of scholarship money and, eventually, students have to drop out.

For Jill Mitchell, at the University of South Florida, she would prefer not to have to move back in with her parents and take a job while she is concentrating on her studies.

This isn't merely about financial solutions, it is also about putting our students in a position to succeed.

Now, during the first 100 hours of this new Congress, we are here to change the priorities, to reflect the real desires of Americans. In some of our working-class neighborhoods, student loans are the only means available to pay for the dream of a higher education.

The health of our economy rests on having a highly skilled and well-educated workforce. By the year 2020, the United States is projected to face a shortage of up to 12 million college educated workers.

So, Mr. Speaker, today I call on my colleagues on both sides of the aisle to support students by encouraging their efforts to seek higher education. I ask that we pass H.R. 5, the College Student Relief Act of 2007. This legislation will go a long way to provide relief to the 5.5 million graduates, making college education far more accessible for families.

Let us act to remind the families back home that we value education and

we are willing to fight to ensure access to it.

Mr. SESSIONS. Mr. Speaker, yesterday, at the Rules Committee, I saw something, well, I saw several things that I had not seen in the 8 wonderful years I have served on the Rules Committee, but I have been told by those who have longer tooth than I that they had not seen in the 12 years the Republicans were in the majority, where people were greeted to the Rules Committee by the chairman saying, your amendment will not be made in order and it is a closed rule.

The interpretation for the membership of this body was, you need not apply. Please, just don't even come and give your story because we are not open for business. We are closed before we are open.

Mr. Speaker, one of our colleagues, RIC KELLER, did come up. And despite being told this right up front, in an honest way, by the chairwoman of the Rules Committee, the gentlewoman from New York (Ms. SLAUGHTER), he still stuck around for another hour. He still was there to present his thoughts and ideas, even though he knew before the meeting even took place, before a vote ever took place, that he would not have anything made in order, his ideas, which he has been presenting in a bipartisan way for the last few years, would not even see the light of day.

So, Mr. Speaker, we are proud to be able to be on the floor today and to discuss this. He is a kind and wonderful gentleman who cares a lot about students and student aid, and so I yield 3 minutes to the gentleman from Orlando, Florida (Mr. KELLER).

Mr. KELLER of Florida. Mr. Speaker, I thank the gentleman for yielding, and I rise today to oppose this rule. It is, after all, a closed rule. There were no hearings, no committee work, no markups, no amendments allowed, no due process.

Mr. Speaker, we have 54 new Members of Congress. That is 12 percent of this body who haven't benefited from any of this legislative work or hearings. Now, I happen to be the ranking member on the Higher Education Subcommittee. And before the last election, I was the chairman of this subcommittee. So, luckily, I happen to know these issues cold, and I can tell you there is a lot to know.

With regard to student loans, there are Perkins loans, Plus loans, Stafford loans, direct loans, private loans, subsidized loans, unsubsidized loans, and consolidated loans. With regard to Pell Grants, there are regular Pell Grants, academic and competitiveness grants, and there are SMART Grants.

The new Members would have benefited from some hearings and legislative work on this matter. But the other side said, well, these are smart people. Well, let us assume that every single freshman is a genius and they know these issues cold; and I am willing to make that assumption. I would have loved to have listened to their ideas in

the hearings. I would have loved to have considered their suggestions. I would have loved to have accepted their positive amendments to make this bill better. But we were denied the whole process because of a closed rule.

I showed up to the Rules Committee, and I had two amendments that would make it better for kids to go to college. One dealt with the high cost of tuition that has gone up 35 percent in the last 5 years at public colleges. Another dealt with Pell Grants, to actually help people go to college. Before I even opened my mouth as the ranking member of Higher Education, the chairwoman on the Rules Committee said, there will be no amendments accepted whatsoever. This is a closed rule.

Now, the American public is pretty smart. They recall that Speaker PELOSI, sitting in your chair on January 4, said she is going to lead with partnership, not partisanship. Yet when you show up, if you have an amendment from the other side, it is not even considered, not even heard. The American people are smart, and they know actions speak louder than words.

I am told by the gentlewoman from California that 88 percent of the people support this bill and they do not need any more open process.

□ 1200

Well, if you ask someone would you rather have a 6.8 percent rate or a 3.4 percent rate, of course they are going to say 3.4. But if you ask them would you rather have a student loan at 3.4 percent or a Pell Grant that you never have to pay back, 100 percent would prefer the Pell Grant. We should have helped people with this \$6 billion on the front end with increased Pell Grants to go to college rather than helping college graduates on the back end.

Mr. Speaker, by ignoring our suggestions to increase Pell Grants and address the skyrocketing costs of tuition, the Democrats have managed to hit a single for themselves, when they could have hit a home run for America's college students.

The American people want us to work together, and they realize that education is not a partisan issue.

I urge my colleagues to vote "no" on this rule.

Ms. MATSUI. Mr. Speaker, before I yield to the next speaker, I yield myself such time as I may consume to point out to you that we are doing this because the American people have spoken. They spoke in November. They want us to make progress; and that every single reform in the Democrats' 100-hours agenda has passed with broad bipartisan support thus far. And today, we are cutting student loan rates in half in the same manner they garnered broad bipartisan support last week.

I think that all Members realize that the American people want results. House Democrats plan on delivering for them, and we continue to work with

those on the other side of the aisle to do that. You have not heard the last of us from this side at all. This is only the beginning. This is a step forward.

Now, at this time, Mr. Speaker, I would like to yield 1 minute to a new Member, the gentleman from Minnesota (Mr. ELLISON).

Mr. ELLISON. Mr. Speaker, if you are a young person who has been waiting to see a stop in these galloping prices of college education, today is a good day. Just like last week, if you were a senior, waiting for prescription drug prices to have a sane policy, last week was a good week. Just like if you were a hardworking minimum wage worker, you saw that last week was a good week.

Now, we have been waiting around for about the last 12 years for good weeks to happen for the hardworking people of the United States, and this week and today those days are coming to fruition.

So, Mr. Speaker, I want to say, let's vote, let's pass this tuition decrease, let's pass this cutting in student loan interest rates. Let's make college more affordable for all Americans. And let's remember that the party opposite had a long time to solve these problems. They didn't. We did. Thank goodness for it.

Mr. SESSIONS. Mr. Speaker, the prior speaker is a prime example of the new Members of this body who are completely clueless about the 12 wonderful years of bipartisanship that have taken place out of this Education and Workforce Committee to make education strong, to give money where it has needed to be, and really, if we want to tell the truth, to take what we inherited 13 years ago from the Democrats from a failed student loan program that didn't even work, that was bankrupt.

So, Mr. Speaker, yet another good reason why I wish we had had regular order, so these new Members of Congress could speak from the facts of the case rather than holding hostage the truth.

Mr. Speaker, at this time, I would like to yield 3 minutes to the gentleman from Georgia (Mr. GINGREY).

Mr. GINGREY. Mr. Speaker, I rise in opposition to the bill, H.R. 5, and we will have an opportunity later on in the day to discuss that thoroughly. But, mainly, at this point, Mr. Speaker, I rise in opposition to the rule. You know, I heard my colleagues just say, the gentleman from Illinois and others, some of them new members of the Rules Committee, that in November the American people have spoken and they have asked for a break, a Federal break so that more students can go to college and get these low interest loans and Pell Grants. But I think what the American people said, my colleagues, in this last election, more than anything else, is don't trample on the rights of the minority.

And as a former member of the Rules Committee, my colleagues who are

still on the Rules Committee, including the chairman, and Ms. MATSUI, and others, we heard this repeatedly, Mr. Speaker. Don't trample on the rights of the minority.

I will say this. We did occasionally have closed rules that probably should have been open. But we always had a rule. And what this new majority has done in these first 100 hours is brought six pieces of legislation, four without any rules whatsoever. And now the very first piece of legislation, H.R. 5, it is a very important subject to try to help low income students afford a college education, there is a closed rule, immediately doing the things that you have railed against us about.

And I think this is what the American people basically said. They want you to guarantee the rights of the minority. You have heard from the ranking member of the Higher Education Subcommittee. You are going to hear from the ranking member of the overall Committee on Education and Labor in just a minute.

Essentially, Mr. Speaker, they speak for every Republican member of that committee, and they speak on this issue for every 202 Republican Members of this body who represent virtually half of this country. And you are taking their voice away. So this is really what this is all about. This is the time really to discuss the rule.

And, of course we can talk about the bill itself, as former Chairman DREIER did, and the fact that what you promised the American people in these fall elections is you were going to give them a \$60 billion break on higher education, which all of a sudden you have reduced down to 10 percent of that, \$6 billion, which virtually does nothing.

But as I say, Mr. Speaker, we will get into that discussion when we talk about the bill, when we finish discussing the rule. But I just want to say to my colleagues, all of whom, the former four Members, now the majority, and the new Members, that I respect, these are my friends, and we can talk about this, and we should. This is an opportunity to say to them, you said if you got the majority, which you now have and enjoy, and you worked hard and you deserve it, that you would not do the same things that you felt like we were doing to you, and I think in some instances you were correct.

So stand up, be men and women of your word, and do what you said you were going to do and not close this process down.

Ms. MATSUI. Mr. Speaker, I yield 1 minute to the gentleman from Florida (Mr. HASTINGS), who has been on the Rules Committee for 4 years.

Mr. HASTINGS of Florida. Mr. Speaker, my good friend, Dr. GINGREY, speaking just a moment ago, said, stand up and be the men and women that you should be.

Let me tell you, I heard my other colleague, Mr. SESSIONS, talk about all this wonderful bipartisanship that took

place for 12 years. Well, I have been here 14, and all I know is rancor and disagreement and very little in the way of bipartisan spirit that has been engendered here in this body.

But let me talk about this business about closed rules. It was understood that in the "Six for '06" that the rules would be closed. I assure you, and everyone else has, that there will be more open rules than you provided. You had 195 total rules in the 109th Congress. Twenty-two open rules. Twenty-two open rules, 20 of which were appropriations bills, only truly open. And you had 50 closed rules, 67 restrictive rules, 26 conference report rules and 30 procedural rules. We will match you in time.

Mr. SESSIONS. Mr. Speaker, I would like to inquire on the time that remains for both sides, please, sir.

The SPEAKER pro tempore. The gentleman from Texas has 7½ minutes, and the gentlewoman from California has 14½ minutes.

Mr. SESSIONS. Mr. Speaker, if I could at this time, I would like to ask the gentlewoman if she could engage in running down her time, it would bring us to some more parity and allow her speakers that time at this juncture.

Ms. MATSUI. Mr. Speaker, we have one additional speaker.

Mr. SESSIONS. Mr. Speaker, at this time I would like to yield 6 minutes to the gentleman who is the ranking member of the Education and Labor Committee, Mr. MCKEON from California.

Mr. MCKEON. Mr. Speaker, I rise in opposition to this rule and, more to the point, I rise in strong opposition to the decidedly unfair closed and heavy handed process that preceded our time on the floor today.

Over the past several years, few would argue with the assertion that the Education and the Workforce Committee was among the fairest committees when it came to member input from both the Republicans and Democrats alike. Likewise, it was home to some of the most robust debate in the House. From No Child Left Behind and the pension reform to the reauthorizations of the Older Americans Act and the Higher Education Act, our panel held extensive hearings and markups prior to the floor consideration of all major pieces of legislation within our jurisdiction. For that, our committee and the House were better off.

I have little doubt that this will, in large part, I hope, continue over the next 2 years. But in the early days of this Congress, I can't help but be concerned about the way the new majority has turned its back on regular order. As we consider legislation with such far reaching consequences, for example, the bill before us today impacts education and labor's largest entitlement program, but not a single hearing or markup was held on it prior to its arrival here on the floor. We didn't actually see this bill until last Friday afternoon. And not a single bipartisan

conversation took place as the legislation was written and rewritten time after time by the majority leadership.

The last time we were on the floor considering a major higher education bill, the process we followed to get here was decidedly different. Before we sent the College Access and Opportunity Act to the floor last spring, countless hearings and markups were held in the Education and Workforce Committee where Members debated, amended and voted on the legislation. In fact, through subcommittee and full committee processes we addressed over 100 amendments from both sides of the aisle. We even considered a 40-page manager's amendment that we worked for weeks on with both sides of the aisle. But today we have nothing of the sort, and for that and for the closed rule thrust upon us today, I am deeply disappointed.

Now the other side has said, well, it was understood during the campaign that we would bring up six items, we would eliminate the democratic process, we would just bring them to the floor, shove them through, and everybody understood that process.

In fact, if I were watching this debate, I would think that right now, I would, when I get my paycheck this week, I would have a higher paycheck if I were working under the minimum wage. That has already been taken care of. And I think that probably some students are thinking that next week their loan payment is going to go down. This process is maybe being rushed on this side, but before a bill becomes law it has to go through the other body and it has to be worked out, the differences, and then it has to go to the President, and the President does not support this bill that is on the floor here today.

Mr. Speaker, to understand the importance of a robust committee process, we need to look no further than another piece of Education and Labor Committee legislation considered by the House just last week. In it, the Federal minimum wage was increased for all 50 United States and all of our territories, all except one, that is.

We are now told that, as a matter of fact, our committee soon will consider legislation to correct this apparent oversight that happened last week. Still, I can't help but think that this extra step may not have been necessary had regular order been followed in the first place. Suffice to say I hope we don't find ourselves in the same situation after we act today. However, I can't help but be concerned by the fact that the underlying legislation would provide convicted felons unfettered access to the same or, in some cases, lower student loan interest rates as their law abiding counterparts, something we didn't get a chance to look at.

The heavy handed process carried out prior to today also has taken away our ability to improve this legislation, improvements that I believe could have been bipartisan in nature.

H.R. 5 is a well-intentioned bill, but I also believe it to be badly misdirected and ripe for improvement. Sadly, those many improvements, including an affordability amendment that I offered at the Rules Committee yesterday, even after I had been told that we had no chance to offer amendments and that it would be a closed rule, will never see the light of day.

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We are stuck with a flawed bill, one that we could have made much better with little effort at all.

As we continue our debate today, and, more importantly, as we consider more comprehensive higher education measures in the months to come, I look forward to having a seat at the table, the same seat I provided my friends on the other side of the aisle a year ago when I was chairman.

In the meantime, I reiterate my opposition to this rule and urge my colleagues to vote "no" on the previous question.

Ms. MATSUI. Mr. Speaker, I yield 3 minutes to the gentleman from South Carolina, the chairman of the Budget Committee (Mr. SPRATT).

Mr. SPRATT. Mr. Speaker, I rise in support of the rule providing for consideration of the College Student Relief Act. This bill is good for students, it is good for the budget, and it is deserving of our support. This bill will help make college more affordable to students who need it most by cutting the interest rate in half on subsidized student loans.

College costs, as we all know, have risen dramatically. In the last 5 years, the cost of attending a 4-year public college increased \$3,095, or by 34 percent. Interest rates the students pay on college loans have also risen this year to a fixed rate of 6.8 percent. This combination of factors makes attending college more expensive, if not impossible, for some of today's high school students.

This bill, the bill before us, takes a long first step towards making college more affordable. Each year it cuts the interest rate that undergraduates will pay on the standard subsidized student loans until that rate is cut in half to 3.4 percent in the year 2011. At the same time, the bill we have before us will save the Federal Government by reducing the deficit by a significant sum.

That is why this bill meets all of the tests laid down by the pay-as-you-go rule which the House adopted on January 5. That rule requires that direct spending or mandatory spending be budget neutral or deficit neutral over 6 years, 2007 through 2012, and over 11 years as well, 2007 through 2017, which is as far out as our cost estimates run. This bill is more than deficit neutral or budget neutral because it actually reduces the deficits in most years, saving \$1.5 billion in 2007, \$65 million over 6 years, and a total of \$7.1 billion over the next 11 years, 2007 through 2017.

So, overall, this bill helps students get a good college education while helping us reduce the deficit. It meets the requirements of PAYGO. It is a bill and a rule that deserves our support.

I would urge every Member on both sides to vote for this rule and vote for the rule that enables it to come to the floor.

The SPEAKER pro tempore. The Chair would take the prerogative of reminding the gentleman and the gentlewoman that the gentleman has 2 minutes left and the gentlewoman has the right to close, and she has approximately 12 minutes left.

Mr. SESSIONS. I thank the Speaker. I also thank the gentleman, a dear friend of mine from South Carolina, for talking about how great this is for the budget. Yet the rule waives points of order that are contained in the budget. Being specific, it is an explanation of the waivers that we found out about.

The bill violates section 302(f) because its direct spending will exceed the Committee on Education and Labor's allocation, but that is good for the budget.

Mr. Speaker, my colleagues have had an opportunity on this side to talk about why we are disappointed in this closed rule and in the Democrats' failure to provide a comprehensive solution to increasing higher education access for our students that will help keep America competitive.

Mr. Speaker, I would ask to insert in the RECORD an article printed in The Dallas Morning News, my home newspaper, from January 12, outlining the way today's Democrat proposal fails and falls short of their past promises.

[From the Dallas Morning News, Jan. 12, 2007]

DEMS PUSH RATE CUT FOR STUDENT LOANS

WASHINGTON.—Following up on an election-year promise, House Democrats said Friday that they plan quick action to lower interest rates for student loans.

Their proposal, scheduled for a vote next week, would cut interest rates on some student loans in half. However, the college tuition plan has been scaled back since it was first touted on the campaign trail last year.

The interest rate relief would apply only to need-based loans and doesn't help people who take out unsubsidized student loans—a distinction not made in the campaign literature Democrats handed out before winning control of Congress last fall. The measure also abandons a pledge to reduce rates for parents who take out loans to help with their kids' college costs.

The rate cut for subsidized student loans—from 6.8 percent to 3.4 percent—would be phased in over 5 years.

The measure would cost just under \$6 billion, according to the Congressional Budget Office.

To avoid increasing the deficit, the bill's cost would be offset by trimming subsidies the government gives lenders and reducing the guaranteed return banks get when students default. Banks also would have to pay more in fees.

An estimated 5.5 million students receive subsidized loans.

Republicans pushed a budget bill through Congress last session that cut \$12 billion from student loan programs. Democrats and student groups argued the money should have been preserved.

Mr. Speaker, I urge all of my colleagues to vote "no" on this closed rule and the previous question. If the previous question is defeated, the House will have the opportunity to debate this important amendment offered by Republican Ranking Member BUCK McKEON so that convicted felons will be considered ineligible to receive the Democrat interest rate reduction.

Mr. Speaker, today this debate has been very succinct and to the point. That is that we believe that for 12 years that Republicans and Democrats have worked very carefully on education issues that will help this country out, through difficult times, through difficult processes, increasing the amount of money that is available, not only for people to attend school, but also reducing the costs that were impediments in the program.

Mr. Speaker, I am disappointed that the way it is being pitched today is, well, the Republicans were just headed in a bad direction and had 12 years to do this, when in fact we have been doing this in a bipartisan way for 12 years. Today, we are going to hear it and have it the Democrats' way.

Mr. Speaker, I ask unanimous consent to insert the text of the amendment and extraneous material immediately prior to the vote on the previous question.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Texas?

There was no objection.

Mr. SESSIONS. Mr. Speaker, I yield back the balance of my time.

Ms. MATSUI. Mr. Speaker, I yield myself the balance of my time.

First, I wish to thank all the Members who participated in this discussion on the importance of increasing opportunity and affordability for all of our Nation's young minds. We are all in agreement on the importance of education and the central role it played in expanding the next generation's horizons.

Mr. Speaker, as I described in my opening remarks, the resolution before the House allows for a vote on a Democratic proposal to cut subsidized student loan rates in half over the next 5 years. It will reduce the cost of college to some 5 million students by an average of \$4,400. This is good, responsible progress for America's middle class, for our working families looking out to provide the next generation with a brighter future. Today's vote on the issue can make it a reality.

Last week, as part of Speaker PELOSI's 100-hour agenda, Democrats acted swiftly to help average Americans. We voted to increase the minimum wage, expand Federal stem cell research, negotiate lower drug prices for our seniors, and implement 9/11 Commission recommendations.

All of these issues passed by wide bipartisan margins and enjoyed significant bipartisan support.

I expect that today's bill will be no different, so let's get to it.

The material previously referred to by Mr. SESSIONS is as follows:

AMENDMENT TO H. RES. 65 OFFERED BY MR. McKEON OF CALIFORNIA

Strike all after the resolved clause and insert the following:

That upon the adoption of this resolution it shall be in order to consider in the House the bill (H.R. 5) to amend the Higher Education Act of 1965 to reduce interest rates for student borrowers. All points of order against the bill and against its consideration are waived except those arising under clauses 9 or 10 of rule XXI. The bill shall be considered as read. The previous question shall be considered as ordered on the bill and on any amendment thereto to final passage without intervening motion except: (1) three hours of debate on the bill equally divided and controlled by the chairman and ranking minority member of the Committee on Education and Labor; (2) the amendment in section 2 of this resolution if offered by Representative McKeon of California or his designee, which shall be in order without intervention of any point of order, shall be considered as read, and shall be separately debatable for one hour equally divided and controlled by the proponent and an opponent; and (3) one motion to recommit with or without instructions.

SEC. 2. The amendment referred to in section 1 is as follows:

At the end of section 2 of the bill, add the following new subsection,

(c) INELIGIBILITY OF FELONS FOR INTEREST RATE REDUCTIONS.—Notwithstanding the amendments made by subsections (a) and (b) of this section, an individual shall not be eligible for the reduced interest rates provided under such amendments on any loan if the individual was convicted of a felony that occurred during or after a period of enrollment when the individual was receiving the loan.

(The information contained herein was provided by Democratic Minority on multiple occasions throughout the 109th Congress. Only political affiliation has been changed.)

THE VOTE ON THE PREVIOUS QUESTION: WHAT IT REALLY MEANS

This vote, the vote on whether to order the previous question on a special rule, is not merely a procedural vote. A vote against ordering the previous question is a vote against the Democratic majority agenda and a vote to allow the opposition, at least for the moment, to offer an alternative plan. It is a vote about what the House should be debating.

Mr. Clarence Cannon's Precedents of the House of Representatives, (VI, 308-311) describes the vote on the previous question on the rule as "a motion to direct or control the consideration of the subject before the House being made by the Member in charge." To defeat the previous question is to give the opposition a chance to decide the subject before the House. Cannon cites the Speaker's ruling of January 13, 1920, to the effect that "the refusal of the House to sustain the demand for the previous question passes the control of the resolution to the opposition" in order to offer an amendment. On March 15, 1909, a member of the majority party offered a rule resolution. The House defeated the previous question and a member of the opposition rose to a parliamentary inquiry, asking who was entitled to recognition. Speaker Joseph G. Cannon (R-Illinois) said: "The previous question having been refused, the gentleman from New York, Mr. Fitzgerald, who had asked the gentleman to yield to him for an amendment, is entitled to the first recognition."

Because the vote today may look bad for the Democratic majority they will say "the vote on the previous question is simply a vote on whether to proceed to an immediate vote on adopting the resolution . . . [and] has no substantive legislative or policy implications whatsoever." But that is not what they have always said. Listen to the Republican Leadership Manual on the Legislative Process in the United States House of Representatives, (6th edition, page 135). Here's how the Republicans describe the previous question vote in their own manual: Although it is generally not possible to amend the rule because the majority Member controlling the time will not yield for the purpose of offering an amendment, the same result may be achieved by voting down the previous question on the rule. . . . When the motion for the previous question is defeated, control of the time passes to the Member who led the opposition to ordering the previous question. That Member, because he then controls the time, may offer an amendment to the rule, or yield for the purpose of amendment."

Deschler's Procedure in the U.S. House of Representatives, the subchapter titled "Amending Special Rules" states: "a refusal to order the previous question on such a rule [a special rule reported from the Committee on Rules] opens the resolution to amendment and further debate." (Chapter 21, section 21.2) Section 21.3 continues: Upon rejection of the motion for the previous question on a resolution reported from the Committee on Rules, control shifts to the Member leading the opposition to the previous question, who may offer a proper amendment or motion and who controls the time for debate thereon."

Clearly, the vote on the previous question on a rule does have substantive policy implications. It is one of the only available tools for those who oppose the Democratic majority's agenda and allows those with alternative views the opportunity to offer an alternative plan.

Ms. MATSUI. Mr. Speaker, I yield back the balance of my time, and I move the previous question on the resolution.

The SPEAKER pro tempore. The question is on ordering the previous question.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. SESSIONS. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, proceedings will resume on questions previously postponed.

Votes will be taken in the following order:

H. Con. Res. 31, by the yeas and nays;
H.R. 434, by the yeas and nays;
ordering the previous question on H. Res. 65, by the yeas and nays;
adoption of H. Res. 65, if ordered.

The first electronic vote will be conducted as a 15-minute vote. Remaining electronic votes will be conducted as 5-minute votes.