

with credit-card debt, more than \$2,000 worth on average.

They also suffer the greatest anxiety over such debt, with nearly half saying it concerns them a lot.

In a "USA Today" article, it said this, as a freshman at the University of Houston in 1995, Jennifer Massey signed up for a credit card and got a free T-shirt. A year later, she had piled up about \$20,000 in debt on 14 credit cards.

Paige Hall, 34, returned from her honeymoon in 1997 to find herself laid off from her job at a mortgage company in Atlanta. She was out of work for 4 months. She and her husband, Kevin, soon were trying to figure out how to pay \$18,200 in bills from their wedding, honeymoon and furnishings for their new home.

By the time Mistie Medendorp was 29, she had \$10,000 in credit card debt and \$12,000 in student loans.

Robert Samuelson, the economic columnist for "The Washington Post" and "Newsweek" wrote a column a couple years ago talking about how many colleges lured students in very excessive student loan debts, telling them not to worry about the big increase in fees that these colleges had imposed many times increasing their fees at many times the rate of inflation, just saying do not worry, we will give you a student loan. So many students have been getting out of college with \$25,000 and \$50,000 and \$57,000 worth of student loan debts and massive credit card debts in addition.

It is just not right to start young people out or encourage young people to go so far into debt just as they are starting out.

The "USA Today" story said this, it said young people are taking advantage of all of these credit card offers they are getting. A study from Nellie Mae shows that the average credit card debt among undergraduate students increased by nearly \$1,000 in just the past 2 years.

The percentage of undergraduate college students with a credit card jumped from 67 percent in 1998 to 78 percent last year, according to this, to the Nellie Mae study, and many of them are filling their wallets with credit cards.

Last year, 32 percent said they had four or more cards.

There was one cartoon I saw in the paper and it showed a young college student, a female college student in one panel showing a list of 18 credit card hours she was taking, and the next panel she is flipping out a thing that says, and she has 18 credit cards to go with it.

"The Washington Post" ran a story and said W. Dyer Vest, a senior at Virginia Tech owns two T-shirts that he said cost him \$2500. The shirts were "free," actually as long as Vest signed up for two Visa cards at the table displaying in the campus center.

Credit card in hand, he proceeded to update his wardrobe, outfit his girlfriend, eat well at restaurants and give generously well at Christmas.

A year later, he owed \$2500 to credit card companies and could not afford the minimum payments. He later dropped out of school for a semester.

John Simpson, an administrator at the University of Indiana said this, he said "credit cards are a terrible thing. We lose more students to credit card debt than to academic failure." Can you imagine that? An administrator at the University of Indiana saying that we lose more students to credit card debt than to academic failure?

Robert Manning, a professor of economics at Georgetown University and author of the soon-to-be published book Credit Card Nation argues that giving children credit cards without limits is like handing them the keys to the family car with no restrictions.

THE BUDGET RESOLUTION AND CHILDREN

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from California (Ms. WOOLSEY) is recognized for 5 minutes.

Ms. WOOLSEY. Mr. Speaker, when I look at the Republican budget that was passed today, it is clear to me who is taking care of the billionaires in this Nation. But I want to know who is taking care of our children.

The Republican budget resolution passed today puts children and their needs behind a \$2 trillion tax cut that gives 44 percent of the benefit to the wealthiest 1 percent of Americans. In fact, a third of our children are part of families that would receive zero benefit from the proposed tax cut.

Let me say that again, one-third of all American children live in families that would receive nothing from the Republican tax cut. Nothing.

In my State of California alone, 1.7 million middle- and low-income families would not see a single cent from the expensive Republican tax plan; that is more than a third of the families in our State.

In recent months, we have heard the Republicans talk about helping children. I think it is time the Republicans put their promises to children in their budget.

The Republican budget does not fulfill their promise to leave no child behind, instead it leaves millions of children behind, behind in terms of reduced funding for childcare, reduced in terms of cuts to juvenile justice programs and behind in terms of educational dollars.

Mr. Speaker, last week the Democratic Caucus Task Force on Children, which I chair, released a report on how the President's budget blueprint shortchanges our children. The Republican budget mirrors the President's budget and is equally negative for our kids.

In fact, the Children's Task Force found that the Republican budget proposal spends so much of their tax cut that to make ends meet, the class size reduction initiative would have to be eliminated, funding for after-school programs would have to be frozen, child care for 50,000 low-income children would be cut, and \$145 million could be cut from Head Start resulting in 25,000 fewer children and their families receiving Head Start services in the year 2002. This is not acceptable.

The Republican budget could reduce funds for maternal and child health programs, as well as those that I listed before, making it harder for low-income children to have a healthy start and a healthy future.

Mr. Speaker, where is the compassion in taking money away from children and putting it into the pockets of the wealthy? Our children deserve better, Mr. Speaker.

Let us face it, in today's world, kids are lucky if they have two parents living at home with them, and if they do, chances are that both parents work outside the home. They work hard. They commute long hours, and it is our children who are being left behind. Now is the time for us to be expanding programs for children, not cutting them.

This Congress should be considering paid leave for new parents, not tax breaks for billionaires. It is time we got our priorities straight and show our children that we care about them, that we care about their future.

Our children may not vote, they may not make contributions to political campaigns, but they must be part of every single decision we make here on Capitol Hill. The Democratic Budget Alternative that I voted for would have made a smart investment in our children's future by providing reasonable tax cuts so that they are aimed at the families who needed it the most. It would have protected Social Security and Medicare, improved school and, most importantly, paid down the national debt for the future of our children.

Mr. Speaker, the Democratic Alternative would have made good on promises to leave no child behind. And our plan would also have moved all children forward, forward toward a bright future. The bottom line is that the Republican budget's math does not add up.

Once they have subtracted \$2 trillion in tax cuts for the wealthy, the remainder is much too small to divide sufficiently among programs that matter to our children.

Children may only be 25 percent of our population, Mr. Speaker, but they are 100 percent of our future.

The fact is, America's children are America's future. This Republican budget places both at risk.

COMMUNITY HEALTH CENTERS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. RODRIGUEZ) is recognized for 5 minutes.

Mr. RODRIGUEZ. Mr. Speaker, I stand here today to show my support for the community health centers and the vital services provided to the medically underserved, rural areas and the minority communities throughout this country.

Mr. Speaker, I strongly support the \$250 million budget increase for the year 2002 for the community health centers. The funding level will allow centers to expand and deliver health care services to those in need who need it most.

I would like to acknowledge the fact that President Bush pledged to provide \$3.6 billion over 5 years to build an additional 1200 community health centers. The request of a \$250 million increase will put us on the right track to meet the President's funding goals.

Mr. Speaker, I think that is something that is viable and something that we can continue to work on.

In 1999, these centers performed primary and preventive health care and dental services for more than 11 million children and adults. We have a total of 44 million uninsured Americans that lack access to health care services.

I want to talk to my colleagues briefly about that, because of the fact that these are working Americans. These are individuals that are up there, and families that are working hard in small businesses. I would attest to my colleagues if my colleagues have someone out there that is not working with a major corporation, that is not working for Federal Government or State or local government, most of those individuals do not have access to health care. They are in dreaded need.

□ 1800

They do not have enough resources to be able to purchase it. They are not poor enough to qualify for Medicaid, not old enough to qualify for Medicare. Yet they find themselves uninsured, yet working and trying to make things come together. The community service centers provide that access to them.

One in six or 4.6 million low-income children are served by the health centers. There are over 400,000 births that are delivered. Imagine how many kids we could reach out to by increasing the budget by \$250 million. This is a small price to pay for our children to have healthy bodies and strong and clean teeth.

Community health centers are critical because they provide treatment, they provide preventive care, and they provide access.

In my district back in Texas, we have five health centers with 23 sites. Yesterday I had the opportunity to meet

with some of them from the Atascosa Health Center in Pleasonton, Texas, and Centro del Barrio in the south side and east side of San Antonio, and the Barrio Clinic at the Ali Austin Center. These services are continued to be provided by these centers. I want to thank them for their services.

Nearly 70 percent of those served in community health centers are minorities. One out of every 10 rural Americans is served by these centers. I represent 13 other counties, a lot of rural area; and these centers pay a very vital role in that area. Hispanics make up also close to 68 percent of my district, and many of the benefits of these centers go to that population.

As many of my colleagues know, also, we are having a real serious problem in the area of tuberculosis. My district goes all the way to the Mexican border. Almost one-third of the cases in this country are along the border, from Texas to California, in the area of tuberculosis. We know that that is a disease that we are having some real serious problems with. These centers play a very significant role in providing that treatment in that area.

Not to mention the fact that when we look at the problems that we are encountering with other infectious diseases such as HIV, AIDS, and others, at a time when we feel we are making the gains, we still have 20 percent of the cases among Hispanics when we only represent 12.5 percent of the population. So there are still strides that need to be done.

Let me just say why we should support and reauthorize this \$250 million. First of all, millions of Americans are uninsured and need that access to care. Secondly, health centers are an inexpensive way of providing access to quality affordable care to these communities. Thirdly, health centers help make the benefit of public insurance programs available to more eligible children and adults. Not to mention that the expansion will provide primary care infrastructure in this country that is needed and drastically needed for us to continue to move forward.

I want to thank the chairman and ask my colleagues to support this effort in assuring that the community health centers get an additional \$250 million as we move forward and meet the President's goal.

COLLEGE STUDENT CREDIT CARD PROTECTION ACT

The SPEAKER pro tempore (Mr. CRENSHAW). Under a previous order of the House, the gentlewoman from New York (Ms. SLAUGHTER) is recognized for 5 minutes.

Ms. SLAUGHTER. Mr. Speaker, I appreciate this opportunity to speak on a growing problem, the credit card debt among our college students.

Along with the gentleman from Tennessee (Mr. DUNCAN), I have introduced

a bipartisan College Student Credit Card Protection Act. This legislation requires credit card companies to determine whether a student applicant can afford to pay off a credit card balance before approving the application. It looks into the amount of money the student will be making and limits the credit to a percentage of that amount.

In the event that parents are obliged to pay off the credit card debt, no increase on the amount of credit card debt can be approved without the parents' consent.

Now, what does it take for a college student to get a credit card? Well, it turns out the credit card companies are just itching to give them away by the lure of free T-shirts and mugs with little scrutiny of the student's ability to pay their debts. As a result, a lot of college students end up taking a crash course in debt management.

Credit card issuers are raining down solicitations on college students and households. Mr. Speaker, in just 1 month, just 1 month, the six members of my staff were sent this many credit card solicitations that will fill this laundry basket. Let me repeat, this is just 1 month for six staff members of the House of Representatives.

Now, sadly, one of my constituents wrote to me that her stepson had to file for bankruptcy at the age of 21 because he was \$30,000 in debt; and she spoke to the bank officer, and the bank officer told my constituent that her own college-age daughter was in the same situation, but her parents were trying to help her out of the mess to avoid hurting her credit rating and thus her future financial opportunities.

The gentleman from Tennessee (Mr. DUNCAN) told us about the 3-year-old in my district who got a platinum credit card for \$5,000. We also even had a cat named Bud who also lives in Rochester where they really seem to be easy to get, and that cat got a preapproved card.

Now, what about the students whose parents cannot bail them out? Unfortunately, that is not uncommon. The number of bankruptcies among individuals under the age of 25 had nearly quadrupled in the past 5 years.

John Simpson, an Indiana University administrator, said, "Credit cards are a terrible thing. We lose more students to credit card debt than to academic failure."

"60 Minutes," too, recently reported that, in 1999, a record 100,000 persons under the age of 25 filed for bankruptcy. Nellie Mae, the Nation's largest student loan agency recently found that student credit card debt rose to a national average of more than \$2,700, up from an average of under \$1,900 in 1998, a nearly \$1,000 increase.

In addition, nearly one in every 10 undergraduates has credit card debt greater than \$7,000. This is an even bigger problem if one calculates the