

eighties and in the decades since, college tuition has skyrocketed. Despite our best efforts to keep pace by investing in student aid, college is becoming less affordable for many families. Tuition goes up, so we increase financial aid. But when we increase financial aid, tuition goes up. It's a vicious cycle. And we are losing ground.

Unfortunately, this pattern has even led some of us to question whether an investment in financial aid is a wise one. After all, if we're driving tuition increases by, for instance, increasing loan limits, we may be doing more harm than good.

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

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

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

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

The amendment was agreed to.

PART B AMENDMENT NO. 4 OFFERED BY MS. CASTOR

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

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

The Acting CHAIRMAN. The Clerk will designate the amendment.

The text of the amendment is as follows:

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

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

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

The Chair recognizes the gentleman from Florida.

Ms. CASTOR. Madam Chairman, this amendment ensures that hardworking families who are feeling the strain of skyrocketing health care costs can still afford to send their children to college. The amendment applies to the Federal parent PLUS loans. PLUS

loans are the non-need-based, federally guaranteed, low-interest loans available to parents for their children's undergraduate tuition, room and board and other expenses.

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

This amendment allows parents to continue to access low-interest PLUS loans even if they have fallen behind on medical bills only up to 180 days. This extenuating circumstance exemption is identical to the one already provided in the bill for mortgage payment delinquencies.

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

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

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

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

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

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

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

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

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

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

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

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

There was no objection.

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

The purpose of this bill is to address the unique challenges facing students and families in this time of economic uncertainty. That is why the bill takes steps to ensure parents are not automatically denied a PLUS loan simply because they're struggling with the same mortgage troubles facing so many other families in the country.

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

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

I yield back the balance of my time.

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

I urge adoption of the amendment.

I yield back the balance of my time.

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

The amendment was agreed to.

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

The motion was agreed to.

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

#### RECESS

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

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

□ 1321

#### AFTER RECESS

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

#### ENSURING CONTINUED ACCESS TO STUDENT LOANS ACT OF 2008

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

□ 1322

#### IN THE COMMITTEE OF THE WHOLE

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

The Clerk read the title of the bill.

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

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

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

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

#### RECORDED VOTE

The Acting CHAIRMAN. A recorded vote has been demanded.

A recorded vote was ordered.

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

[Roll No. 203]

AYES—413

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

Boyd (FL)	Franks (AZ)	Lowe	Roybal-Allard	Smith (NE)	Van Hollen
Boyd (KS)	Frelinghuysen	Lucas	Royce	Smith (NJ)	Velázquez
Brady (PA)	Gallely	Lugares	Ruppersberger	Smith (TX)	Visclosky
Brady (TX)	Garrett (NJ)	E.	Ryan (OH)	Smith (WA)	Walberg
Brady (IA)	Gerlach	Maloney (NY)	Ryan (WI)	Snyder	Walden (OR)
Broun (GA)	Giffords	Manzullo	Salazar	Solis	Walsh (NY)
Brown (SC)	Gilchrest	Marshall	Sali	Souder	Walz (MN)
Buchanan	Gillibrand	Matheson	Sánchez, Linda T.	Space	Wamp
Burgess	Gingrey	Matsui	Sanchez, Loretta	Speier	Wasserman Schultz
Burton (IN)	Gohmert	McCarthy (CA)	Sarbanes	Spratt	Waters
Buyer	Gonzalez	McCarthy (NY)	Saxton	Stark	Watson
Calvert	Goode	McCaul (TX)	Schakowsky	Stearns	Watt
Camp (MI)	Goodlatte	McCollum (MN)	Schiff	Stupak	Waxman
Campbell (CA)	Gordon	McCotter	Schmidt	Sullivan	Weiner
Cannon	Granger	McCree	Schwartz	Sutton	Wicks
Cantor	Graves	McDermott	Scott (VA)	Tancredo	Witliff (KY)
Capito	Green, Al	McGovern	Sensenbrenner	Tanner	Wilson (OH)
Capps	Green, Gene	McHenry	Serrano	Tauscher	Wilson (SC)
Capuano	Grijalva	McHugh	Sessions	Taylor	Wittman (VA)
Cardoza	Gutierrez	McIntyre	Sestak	Terry	Wolf
Carnahan	Hall (NY)	McKeon	Shays	Thompson (CA)	Woolsey
Carney	Hall (TX)	McMorris	Shea-Porter	Thompson (MS)	Wu
Carson	Hare	Rodgers	Sherman	Thornberry	Yarmuth
Carter	Harman	McNulty	Shimkus	Tierney	Young (FL)
Castle	Hastings (FL)	Meek (FL)	Shuler	Tsongas	
Castor	Hastings (WA)	Meeks (NY)	Shuster	Turner	
Chabot	Hayes	Melancon	Simpson	Udall (CO)	
Chandler	Heller	Mica	Sires	Udall (NM)	
Christensen	Hensarling	Michaud	Skelton	Upton	
Clarke	Herger	Miller (FL)	Slaughter		
Clay	Herseth Sandlin	Miller (MI)			
Cleaver	Higgins	Miller (NC)			
Clyburn	Hill	Miller, Gary			
Coble	Hinche	Miller, George			
Cohen	Hinojosa	Mitchell			
Conaway	Hirono	Mollohan			
Conyers	Hobson	Moore (KS)			
Cooper	Hodes	Moore (WI)			
Costa	Hoekstra	Moran (KS)			
Costello	Holden	Moran (VA)			
Courtney	Holt	Murphy (CT)			
Cramer	Honda	Murphy, Patrick			
Crenshaw	Hoolley	Murphy, Tim			
Crowley	Hoyer	Murtha			
Cubin	Hunter	Musgrave			
Cuellar	Inglis (SC)	Myrick			
Culberson	Inslee	Nadler			
Cummings	Israel	Napolitano			
Davis (AL)	Issa	Neal (MA)			
Davis (CA)	Jackson (IL)	Neugebauer			
Davis (IL)	Jackson-Lee	Norton			
Davis (KY)	(TX)	Nunes			
Davis, David	Jefferson	Oberstar			
Davis, Lincoln	Johnson (GA)	Obey			
Davis, Tom	Johnson (IL)	Oliver			
Deal (GA)	Johnson, E. B.	Ortiz			
DeFazio	Johnson, Sam	Pascarell			
DeGette	Jones (NC)	Pastor			
Delahunt	Jones (OH)	Paul			
DeLauro	Jordan	Payne			
Dent	Kagen	Pearce			
Diaz-Balart, L.	Kanjorski	Pence			
Diaz-Balart, M.	Kaptur	Perlmutter			
Dicks	Keller	Peterson (MN)			
Dingell	Kennedy	Petri			
Doggett	Kildee	Pickering			
Donnelly	Kilpatrick	Pitts			
Doolittle	Kind	Platts			
Doyle	King (IA)	Poe			
Drake	King (NY)	Pomeroy			
Dreier	Kingston	Porter			
Duncan	Kirk	Price (CA)			
Edwards	Klein (FL)	Price (NC)			
Ehlers	Kline (MN)	Pryce (OH)			
Ellison	Knollenberg	Putnam			
Ellsworth	Kucinich	Radanovich			
Emanuel	Kuhl (NY)	Rahall			
Emerson	LaHood	Ramstad			
Engel	Lamborn	Rangel			
English (PA)	Lampson	Regula			
Eshoo	Langevin	Rehberg			
Etheridge	Larsen (WA)	Reichert			
Everett	Larson (CT)	Renzi			
Farr	Latham	Reyes			
Fattah	LaTourette	Reynolds			
Feeney	Latta	Richardson			
Ferguson	Lee	Rodriguez			
Filner	Levin	Rogers (AL)			
Flake	Lewis (CA)	Rogers (KY)			
Forbes	Lewis (GA)	Rogers (MI)			
Fortenberry	Lewis (KY)	Rohrabacher			
Fossella	Linder	Ros-Lehtinen			
Foster	Lipinski	Roskam			
Fox	LoBiondo	Ross			
Foxo	Loeb	Rothman			
Frank (MA)	Lofgren, Zoe				

Smith (NE)	Van Hollen
Smith (NJ)	Velázquez
Smith (TX)	Visclosky
Smith (WA)	Walberg
Snyder	Walden (OR)
Solis	Walsh (NY)
Souder	Walz (MN)
Space	Wamp
Speier	Wasserman Schultz
Spratt	Waters
Stark	Watson
Stearns	Watt
Stupak	Waxman
Sullivan	Weiner
Sutton	Wicks
Tancredo	Witliff (KY)
Tanner	Wilson (OH)
Tauscher	Wilson (SC)
Taylor	Wittman (VA)
Terry	Wolf
Thompson (CA)	Woolsey
Thompson (MS)	Wu
Thornberry	Yarmuth
Tierney	Young (FL)
Tsongas	
Turner	
Udall (CO)	
Udall (NM)	
Upton	

#### NOT VOTING—23

Berkley	Fortuño	Peterson (PA)
Bishop (GA)	Hulshof	Rush
Brown	Lynch	Scott (GA)
Brown-Waite	Mack	Shadegg
Ginny	Mahoney (FL)	Towns
Butterfield	Marchant	Wilson (NM)
Cole (OK)	Markey	Wynn
Faleomavaega	Pallone	Young (AK)

#### ANNOUNCEMENT BY THE ACTING CHAIRMAN

The Acting CHAIRMAN. There are 2 minutes left in this vote.

□ 1345

Messrs. LINDER, GINGREY and TANCREDO changed their vote from “no” to “aye.”

So the amendment was agreed to.

The result of the vote was announced as above recorded.

Stated for:

Mr. COLE. Madam Chairman, on Thursday, April 17, 2008, I missed the first vote in a series of two votes. I missed rollcall vote No. 203.

Had I been present and voting, I would have voted as follows:

Rollcall vote No. 203: “aye” (On agreeing to the Miller, George amendment to H.R. 5715).

The Acting CHAIRMAN. There being no further amendments, under the rule, the Committee rises.

Accordingly, the Committee rose; and the Speaker pro tempore (Mr. WEINER) having assumed the chair, Mr. BLUMENAUER, Acting Chairman of the Committee of the Whole House on the state of the Union, reported that that Committee, having had under consideration the bill (H.R. 5715) to ensure continued availability of access to the Federal student loan program for students and families, pursuant to House Resolution 1107, he reported the bill, as amended by that resolution, back to the House with sundry further amendments adopted by the Committee of the Whole.

The SPEAKER pro tempore. Under the rule, the previous question is ordered.

Is a separate vote demanded on any further amendment reported from the