

Smith (WA)	Tiahrt	Watson
Snyder	Tiberi	Watt
Solis	Tierney	Waxman
Souder	Towns	Weiner
Space	Tsongas	Welch (VT)
Speier	Turner	Weldon (FL)
Spratt	Udall (CO)	Weller
Stark	Udall (NM)	Westmoreland
Stearns	Upton	Wexler
Stupak	Van Hollen	Whitfield (KY)
Sullivan	Velázquez	Wilson (OH)
Sutton	Visclosky	Wilson (SC)
Tancredo	Walberg	Wittman (VA)
Tanner	Walden (OR)	Wolf
Tauscher	Walsh (NY)	Woolsey
Taylor	Walz (MN)	Wu
Terry	Wamp	Yarmuth
Thompson (CA)	Wasserman	Young (AK)
Thompson (MS)	Schultz	Young (FL)
Thornberry	Waters	

## NOT VOTING—19

Blackburn	Fossella	Payne
Burgess	Herger	Rush
Cubin	Honda	Slaughter
Deal (GA)	Hulshof	Wilson (NM)
Doggett	Israel	Wynn
Ellison	LaHood	
Forbes	Pallone	

## ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). Two minutes remain in this vote.

□ 1304

So the concurrent resolution was agreed to.

The vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mr. HERGER. Mr. Speaker, on rollcall No. 237, I was unavoidably detained. Had I been present, I would have voted "yea."

## REMOVAL OF NAME OF MEMBER AS COSPONSOR OF H. RES. 992

Ms. FALLIN. Mr. Speaker, I ask unanimous consent to remove my name as a cosponsor of House Resolution 992.

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

There was no objection.

## CORRECTING ENROLLMENT OF H.R. 493

Mr. GEORGE MILLER of California. Mr. Speaker, I move to suspend the rules and agree to the concurrent resolution (H. Con. Res. 340) to make technical corrections in the enrollment of the bill H.R. 493.

The Clerk read the title of the concurrent resolution.

The text of the concurrent resolution is as follows:

## H. CON. RES. 340

*Resolved by the House of Representatives (the Senate concurring), That in the enrollment of the bill H.R. 493 (to prohibit discrimination on the basis of genetic information with respect to health insurance and employment) the Clerk of the House of Representatives shall make the following technical corrections:*

(1) In section 104(d)—

(A) in paragraph (2), strike "June 30, 2008" and insert "October 31, 2008";

(B) in paragraph (3), strike "October 1, 2008" and insert "July 1, 2009"; and

(C) in paragraph (4)—

(i) in subparagraph (A)(ii), strike "October 1, 2008" and insert "July 1, 2009"; and

(ii) in subparagraph (B)(ii)—

(I) strike "in 2008" and insert "in 2009"; and

(II) strike "July 1, 2008" and insert "July 1, 2009".

(2) In section 202(b)(6), strike "law enforcement" and all that follows through "and requests" and insert "law enforcement purposes as a forensic laboratory or for purposes of human remains identification, and requests".

(3) In section 205(b)(6), strike "law enforcement" and all that follows through "and requests" and insert "law enforcement purposes as a forensic laboratory or for purposes of human remains identification, and requests".

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from California (Mr. GEORGE MILLER) and the gentleman from California (Mr. MCKEON) each will control 20 minutes.

The Chair recognizes the gentleman from California (Mr. GEORGE MILLER).

## GENERAL LEAVE

Mr. GEORGE MILLER of California. Mr. Speaker, I request 5 legislative days during which Members may insert extraneous material on House Concurrent Resolution 340 into the RECORD.

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

There was no objection.

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

This concurrent resolution makes two technical corrections to the GINA legislation just passed. First, with respect to the Department of Defense Labs, in our current bill, section 202(b)(6) and section 205(b)(6) of H.R. 493 provides an exclusion for an employer to conduct DNA analysis for law enforcement purposes as a forensic laboratory, which submits analyses to the Combined DNA Index System, known as CODIS, if the employer only uses that analysis of DNA identification markers for quality control to detect sample contamination.

However, we recently learned that the Armed Forces DNA Identification Laboratory, AFDIL, of the Armed Forces Medical Examiner System, which identifies soldiers' remains, would not be included in this exclusion because it does not submit DNA to the CODIS system.

It was not our intent to prevent the Armed Forces, AFDIL, from using DNA analysis for human remains identification. This technical change would allow them to continue their mission.

With respect to NAIC, the other change is a very minor one. Section 104 of the bill, dealing with Medigap, requires the National Association of Insurance Commissioners to modify their

regulations to conform to GINA. The deadline for NAIC to make these modifications is June 30, 2008. If NAIC does not make these modifications by this timeframe, HHS would be required to make the modifications by October 1, 2008.

When this bill moved through the House last April, these deadlines were not a problem. However, with today being May 1, NAIC will not be able to meet the June deadline. Thus, the other change to this bill pushes back the NAIC and HHS deadlines until October 30, 2008, and July 1, 2009.

I reserve the balance of my time.

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

Mr. Speaker, I rise in support of House Concurrent Resolution 340. This resolution makes technical corrections to the Genetic Information Non-discrimination Act, commonly known as GINA, the act that we just passed. Specifically, this resolution will clarify the use of genetic information at forensic laboratories used by law enforcement agencies. This technical correction ensures the Department of Defense will be able to use genetic information to identify the remains of American servicemen and women.

The recent DNA identification of Staff Sergeant Matt Maupin, missing since his capture in Iraq in 2004, offers us a painful reminder of why genetic information may be needed to identify the heroic men and women who give their lives in service to this Nation.

This is a simple, yet necessary change to a bill that enjoys the support of a vast majority of this body. Adoption of this resolution will allow this legislation to move forward.

The GINA bill marks a commitment by this Congress to ensure that the law protects American workers and health care consumers from discrimination on the basis of their genetic makeup. Because that goal is so critical, I support this resolution today, and urge my colleagues to do likewise.

I yield back the balance of my time.

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

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from California (Mr. GEORGE MILLER) that the House suspend the rules and agree to the concurrent resolution, H. Con. Res. 340.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the concurrent resolution was agreed to.

A motion to reconsider was laid on the table.

## ENSURING CONTINUED ACCESS TO STUDENT LOANS ACT OF 2008

Mr. GEORGE MILLER of California. Mr. Speaker, I move to suspend the rules and concur in the Senate amendments to the bill (H.R. 5715) to ensure

continued availability of access to the Federal student loan program for students and families.

The Clerk read the title of the bill.

The text of the Senate amendments is as follows:

Senate amendments:

(1) On page 2, line 5, strike **“AND GRADUATE”**

(2) On page 7, line 11, strike “issued” and insert: “first disbursed”.

(3) On page 9, line 12, strike “issued” and insert: “first disbursed”.

(4) On page 9, line 24 through page 10 line 11 strike and insert:

**“(B)(i) EXTENUATING CIRCUMSTANCES.**—An eligible lender may determine that extenuating circumstances exist under the regulations promulgated pursuant to paragraph (1)(A) if, during the period beginning January 1, 2007, and ending December 31, 2009, an applicant for a loan under this section—

“(I) is or has been delinquent for 180 days or fewer on mortgage loan payments or on medical bill payments during such period; and

“(II) is not and has not been more than 89 days delinquent on the repayment of any other debt during such period.

**“(ii) DEFINITION OF MORTGAGE LOAN.**—In this subparagraph, the term ‘mortgage loan’ means an extension of credit to a borrower that is secured by the primary residence of the borrower.

**“(iii) RULE OF CONSTRUCTION.**—Nothing in this subparagraph shall be construed to limit an eligible lender’s authority under the regulations promulgated pursuant to paragraph (1)(A) to determine that extenuating circumstances exist.”.

(5) On page 10, after line 24 insert:

(1) in paragraph (1), by inserting after the second sentence the following: “No loan under section 428, 428B, or 428H that is made pursuant to this subsection shall be made with interest rates, origination or default fees, or other terms and conditions that are more favorable to the borrower than the maximum interest rates, origination or default fees, or other terms and conditions applicable to that type of loan under this part.”;

(6) On page 12, line 14, strike “lenders willing to make loans” and insert: “eligible lenders willing to make loans under this part”.

(7) On page 13, after line 2 insert:

**“(6) EXPIRATION OF AUTHORITY.**—The Secretary’s authority under paragraph (4) to designate institutions of higher education for participation in the program under this subsection shall expire on June 30, 2009.

**“(7) EXPIRATION OF DESIGNATION.**—The eligibility of an institution of higher education, or borrowers from such institution, to participate in the program under this subsection pursuant to a designation of the institution by the Secretary under paragraph (4) shall expire on June 30, 2009. After such date, borrowers from an institution designated under paragraph (4) shall be eligible to participate in the program under this subsection as such program existed on the day before the date of enactment of the Ensuring Continued Access to Student Loans Act of 2008.

**“(8) PROHIBITION ON INDUCEMENTS AND MARKETING.**—Each guaranty agency or eligible lender that serves as a lender-of-last-resort under this subsection—

“(A) shall be subject to the prohibitions on inducements contained in subsection (b)(3) and the requirements of section 435(d)(5); and

“(B) shall not advertise, market, or otherwise promote loans under this subsection, except that nothing in this paragraph shall prohibit a guaranty agency from fulfilling its responsibilities under paragraph (2)(C).

**“(9) DISSEMINATION AND REPORTING.**—

**“(A) IN GENERAL.**—The Secretary shall—

**“(i)** broadly disseminate information regarding the availability of loans made under this subsection;

**“(ii)** during the period beginning July 1, 2008 and ending June 30, 2010, provide to the Committee on Health, Education, Labor, and Pensions of the Senate and the Committee on Education and Labor of the House of Representatives and make available to the public—

**“(I)** copies of any new or revised plans or agreements made by guaranty agencies or the Department related to the authorities under this subsection;

**“(II)** quarterly reports on—

**“(aa)** the number and amounts of loans originated or approved pursuant to this subsection by each guaranty agency and eligible lender; and

**“(bb)** any related payments by the Department, a guaranty agency, or an eligible lender; and

**“(III)** a budget estimate of the costs to the Federal Government (including subsidy and administrative costs) for each 100 dollars loaned, of loans made pursuant to this subsection between the date of enactment of the Ensuring Continued Access to Student Loans Act of 2008 and June 30, 2009, disaggregated by type of loan, compared to such costs to the Federal Government during such time period of comparable loans under this part and part D, disaggregated by part and by type of loan; and

**“(iii)** beginning July 1, 2010, provide to the Committee on Health, Education, Labor, and Pensions of the Senate and the Committee on Education and Labor of the House of Representatives and make available to the public—

**“(I)** copies of any new or revised plans or agreements made by guaranty agencies or the Department related to the authorities under this subsection; and

**“(II)** annual reports on—

**“(aa)** the number and amounts of loans originated or approved pursuant to this subsection by each guaranty agency and eligible lender; and

**“(bb)** any related payments by the Department, a guaranty agency, or an eligible lender.

**“(B) SEPARATE REPORTING.**—The information required to be reported under subparagraph (A)(ii)(II) shall be reported separately for loans originated or approved pursuant to paragraph (4), or payments related to such loans, for the time period in which the Secretary is authorized to make designations under paragraph (4).”.

(8) On page 13, line 12, strike “agency’s” and insert: “agencies”.

(9) On page 14, line 3, strike “adding at the end” and insert: “inserting before the matter following paragraph (5)”.

(10) On page 15, line 19, strike “loans originated” and insert: “loans first disbursed”.

(11) On page 15, line 21, after “October 1, 2003,” insert: “and before July 1, 2009,”.

(12) On page 16, line 1, after “Federal Government” insert: “(including the cost of servicing the loans purchased)”.

(13) On page 16, strike lines 5 through 23, and insert the following:

**“(2) FEDERAL REGISTER NOTICE.**—The Secretary, the Secretary of the Treasury, and the Director of the Office of Management and Budget, shall jointly publish a notice in the Federal Register prior to any purchase of loans under this section that—

“(A) establishes the terms and conditions governing the purchases authorized by paragraph (1);

“(B) includes an outline of the methodology and factors that the Secretary, the Secretary of the Treasury, and the Director of the Office of Management and Budget, will jointly consider

in evaluating the price at which to purchase loans made under section 428, 428B, or 428H; and

“(C) describes how the use of such methodology and consideration of such factors used to determine purchase price will ensure that loan purchases do not result in any net cost to the Federal Government (including the cost of servicing the loans purchased).”.

(14) On page 20, after line 9 insert the following:

**SEC. 10. ACADEMIC COMPETITIVENESS GRANTS.**

**(a) AMENDMENTS.**—Section 401A of the Higher Education Act of 1965 (20 U.S.C. 1070a–1) is amended—

(1) by striking subsection (a) and inserting the following:

**“(a) ACADEMIC COMPETITIVENESS GRANT PROGRAM AUTHORIZED.**—The Secretary shall award grants, in the amounts specified in subsection (d)(1), to eligible students to assist the eligible students in paying their college education expenses.”;

(2) in subsection (b)—

(A) by striking “academic year” each place it appears and inserting “year”; and

(B) in paragraph (2), by striking “third or fourth” and inserting “third, fourth, or fifth”;

(3) in subsection (c)—

(A) in the matter preceding paragraph (1)—

(i) by striking “full-time”;

(ii) by striking “academic” and inserting “award”; and

(iii) by striking “is made” and inserting “is made for a grant under this section”;

(B) by striking paragraphs (1) and (2) and inserting the following:

“(1) is eligible for a Federal Pell Grant;

“(2) is enrolled or accepted for enrollment in an institution of higher education on not less than a half-time basis; and”; and

(C) in paragraph (3)—

(i) by striking “academic” each place the term appears;

(ii) in subparagraph (A)—

(1) by striking the matter preceding clause (i) and inserting the following:

“(A) the first year of a program of undergraduate education at a two- or four-year degree-granting institution of higher education (including a program of not less than one year for which the institution awards a certificate)—”.

(II) by striking clause (i) and inserting the following:

“(i) has successfully completed, after January 1, 2006, a rigorous secondary school program of study that prepares students for college and is recognized as such by the State official designated for such recognition, or with respect to any private or home school, the school official designated for such recognition for such school, consistent with State law, which recognized program shall be reported to the Secretary; and”; and

(III) in clause (ii), by inserting “, except as part of a secondary school program of study” before the semicolon;

(iii) in subparagraph (B)—

(1) in the matter preceding clause (i), by striking “year of” and all that follows through “higher education” and inserting “year of a program of undergraduate education at a two- or four-year degree-granting institution of higher education (including a program of not less than two years for which the institution awards a certificate)”; and

(II) in clause (ii), by striking “or” after the semicolon at the end;

(iv) in subparagraph (C)—

(1) in the matter preceding subclause (I) of clause (i), by inserting “certified by the institution to be” after “is”;

(II) by striking clause (i)(II) and inserting the following:

“(II) a critical foreign language; and”; and  
 (III) in clause (ii), by striking the period at the end and inserting a semicolon; and

(v) by adding at the end the following:

“(D) the third or fourth year of a program of undergraduate education at an institution of higher education (as defined in section 101(a)), is attending an institution that demonstrates, to the satisfaction of the Secretary, that the institution—

“(i) offers a single liberal arts curriculum leading to a baccalaureate degree, under which students are not permitted by the institution to declare a major in a particular subject area, and the student—

“(I)(aa) studies, in such years, a subject described in subparagraph (C)(i) that is at least equal to the requirements for an academic major at an institution of higher education that offers a baccalaureate degree in such subject, as certified by an appropriate official from the institution; and

“(bb) has obtained a cumulative grade point average of at least 3.0 (or the equivalent as determined under regulations prescribed by the Secretary) in the relevant coursework; or

“(II) is required, as part of the student’s degree program, to undertake a rigorous course of study in mathematics, biology, chemistry, and physics, which consists of at least—

“(aa) 4 years of study in mathematics; and

“(bb) 3 years of study in the sciences, with a laboratory component in each of those years; and

“(ii) offered such curriculum prior to February 8, 2006; or

“(E) the fifth year of a program of undergraduate education that requires 5 full years of coursework, as certified by the appropriate official of the degree-granting institution of higher education, for which a baccalaureate degree is awarded by a degree-granting institution of higher education—

“(i) is certified by the institution of higher education to be pursuing a major in—

“(I) the physical, life, or computer sciences, mathematics, technology, or engineering (as determined by the Secretary pursuant to regulations); or

“(II) a critical foreign language; and

“(ii) has obtained a cumulative grade point average of at least 3.0 (or the equivalent, as determined under regulations prescribed by the Secretary) in the coursework required for the major described in clause (i).”;

(4) in subsection (d)—

(A) in paragraph (1)—

(i) in subparagraph (A)—

(I) by striking “The” and inserting “IN GENERAL.—The”;

(II) in clause (ii), by striking “or” after the semicolon at the end;

(III) in clause (iii), by striking “subsection (c)(3)(C).” and inserting “subparagraph (C) or (D) of subsection (c)(3), for each of the two years described in such subparagraphs; or”; and

(IV) by adding at the end the following:

“(iv) \$4,000 for an eligible student under subsection (c)(3)(E).”; and

(ii) in subparagraph (B)—

(I) by striking “Notwithstanding” and inserting “LIMITATION; RATABLE REDUCTION.—Notwithstanding”;

(II) by redesignating clauses (i), (ii), and (iii), as clauses (ii), (iii), and (iv), respectively; and

(III) by inserting before clause (ii), as redesignated under subclause (II), the following:

“(i) in any case in which a student attends an institution of higher education on less than a full-time basis, the amount of the grant that such student may receive shall be reduced in the same manner as a Federal Pell Grant is reduced under section 401(b)(2)(B).”;

(B) by striking paragraph (2) and inserting the following:

“(2) LIMITATIONS.—

“(A) NO GRANTS FOR PREVIOUS CREDIT.—The Secretary may not award a grant under this section to any student for any year of a program of undergraduate education for which the student received credit before the date of enactment of the Higher Education Reconciliation Act of 2005.

“(B) NUMBER OF GRANTS.—The Secretary may not award more than one grant to a student described in subsection (c)(3) for each year of study described in such subsection.”; and

(C) by adding at the end the following: and

“(3) CALCULATION OF GRANT PAYMENTS.—An institution of higher education shall make payments of a grant awarded under this section in the same manner, using the same payment periods, as such institution makes payments for Federal Pell Grants under section 401.”;

(5) by striking subsection (e)(2) and inserting the following:

“(2) AVAILABILITY OF FUNDS.—Funds made available under paragraph (1) for a fiscal year shall remain available for the succeeding fiscal year.”;

(6) in subsection (f)—

(A) by striking “at least one” and inserting “not less than one”; and

(B) by striking “subsection (c)(3)(A) and (B)” and inserting “subparagraphs (A) and (B) of subsection (c)(3)”; and

(7) in subsection (g), by striking “academic” and inserting “award”.

(b) EFFECTIVE DATE.—The amendments made by subsection (a) shall take effect on January 1, 2009.

**SEC. 11. INAPPLICABILITY OF MASTER CALENDAR AND NEGOTIATED RULEMAKING REQUIREMENTS.**

Sections 482 and 492 of the Higher Education Act of 1965 (20 U.S.C. 1089, 1098a) shall not apply to amendments made by sections 2 through 9 of this Act, or to any regulations promulgated under such amendments.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from California (Mr. GEORGE MILLER) and the gentleman from California (Mr. MCKEON) each will control 20 minutes.

The Chair recognizes the gentleman from California (Mr. GEORGE MILLER).

GENERAL LEAVE

Mr. GEORGE MILLER of California. Mr. Speaker, I request 5 legislative days in which Members may insert extraneous material on H.R. 5715 into the RECORD.

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

There was no objection.

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

Mr. Speaker, I rise in strong support of H.R. 5715, the Ensuring Continued Access to Student Loans Act of 2008, as amended by the Senate. Earlier this month the House acted swiftly to pass this bipartisan legislation to ensure that students and families will be able to continue to access Federal loans they need to pay for college, regardless of what happens in the Nation’s credit markets.

Over the past few weeks, the President has also voiced his support for this legislation. I am glad that the President has recognized the importance of this legislation, and am very

pleased that with today’s vote, we will have an opportunity to send to him this bill for his signature.

The bill we are considering today now includes some of the amendments added by the Senate to strengthen the purpose of the legislation. I want to thank Senator KENNEDY and Senator ENZI for all of their support for this legislation and all of their efforts to get it through the Senate on a timely basis.

Because today’s vote is timely, the sooner we get this legislation to the President’s desk, the sooner it can be implemented by the Department of Education. This week, many incoming freshmen will be reviewing their financial aid packages and making decisions on where they plan to attend college this fall. For many of these students, their families are already worried about paying bills in today’s economy. They shouldn’t also have to worry about whether Federal aid they depend on to pay for college will actually be there this fall when they need it.

Over the past few months, we have been closely monitoring what has been happening in the financial markets, and we have heard from stakeholders across the political and economic spectrum: The Department of Education, college financial aid officers, lenders, financial analysts, and students. Not surprising, we have heard varying predictions. Some believe that the lenders will continue to face trouble accessing capital for loans, and others believe that the markets will ease up.

Fortunately so far, the credit crunch has not prevented any student parent from getting the Federal loans for which they are eligible. But we believe that it is only prudent to prepare for the possibility that the ongoing stress in the Nation’s financial markets could jeopardize access to student loans.

In addition to the provisions already passed overwhelmingly by the House earlier this month, the legislation before us today includes additional measures approved by the Senate amendments. This amended legislation assures that loans made through the lender-of-last-resort program are made with similar terms and conditions as other FFELP loans.

It makes the Secretary’s authority to designate entire institutions as a lender-of-last-resort program temporary. It ensures that guaranty agencies and lenders operating under the lender-of-last-resort program are subject to the same rules regarding inducements and conflicts of interest that other FFELP lenders are subject to.

□ 1315

It safeguards the lender-of-last-resort program from abuses by requiring guaranty agencies and lenders acting as lenders of last resort to report on loans made through the program. It

protects taxpayers by requiring reporting on the cost of the lender-of-last-resort program as compared to the current loan program. Finally, the amended legislation reduces low-income students' reliance on Federal student loans by directing all loans generated by this legislation into the Academic Competitiveness and SMART grants.

I believe that these additions will enhance this bill by providing further protection for parent borrowers, boosting aid to low-income students, increasing accountability in the lender-of-last-resort program.

Now more than ever, families deserve every assurance that we are doing all that we can to make sure that they will continue to be able to finance their children's education. I am confident that our efforts, coupled with proper planning in the Department of Education, will help ensure that students are able to get the financial assistance they need to attend college this fall.

I would like to thank Mr. MCKEON, our committee's senior Republican, Mr. HINOJOSA, the subcommittee Chair, Mr. KELLER, the senior Republican on the subcommittee, and all of their staff and all my colleagues on both sides of the aisle for their commitment to acting promptly on behalf of America's students and families. Again, thank you to Senator KENNEDY and Senator ENZI for their support.

I urge my colleagues to join us in swiftly passing this legislation.

I reserve the balance of my time.

Mr. MCKEON. Mr. Speaker, I rise in support of H.R. 5715, and yield myself such time as I may consume.

I am pleased to be here just 2 weeks after the House voted overwhelmingly in support of this effort to restore confidence in our student loan program. Today we will give final approval to this measure and send it to the President for his signature. It is not often that Congress acts so nimbly to respond to a current market challenge, and I welcome this show of bipartisan cooperation. I hope it is a sign of things to come.

When we debated this bill on the floor 2 weeks ago, I noted that while it is a good start, it is not a complete solution. That continues to be true today. I am particularly interested in exploring a more market-oriented solution to what is obviously a market-based problem. I am hopeful that the administration will pursue steps such as an intervention by the Federal Financing Bank, along with the other proposals that have been offered to restore balance. Still, the steps taken under this bill are important preliminary measures, and I look forward to their swift enactment.

The original bill passed by the House focused on restoring stability to an uncertain market and offering reassurances to students and their families.

We did that by establishing the U.S. Department of Education as a temporary backstop to purchase loans and inject modest amounts of liquidity into the market in order to ensure lenders can make new loans in the coming school year. We also offered new loan availability and flexibility, and we called on the Federal financial authorities to exercise their authority to stabilize the market.

I appreciate that the other Chamber chose to move quickly on our bill, rather than taking up a competing bill that would have slowed down this important assistance to students and families. However, some important improvements were made as this bill moved through the other body, and I want to highlight those here today.

In early 2005 and early 2006, Congress approved a budget reconciliation measure that created two new grant programs to help low-income students pursuing a college education. Those two new programs are the Academic Competitiveness Grant and the SMART Grant. These grant programs are meant to promote student academic achievement, particularly in fields that are vital to our continued competitiveness in a changing world.

During the committee deliberations on a comprehensive renewal of the Higher Education Act, Representative ROB BISHOP took a leadership role in clarifying the role of States and not the Federal Government in establishing rigorous high school curricula. The purpose of the Academic Competitiveness Grant was to encourage students to pursue challenging course work to prepare for college, but it was never intended to usurp State and local responsibility for establishing curricula. I am pleased we were able to incorporate his proposed changes into the bill that is moving today.

Mr. Speaker, I support this bill, but I would be remiss if I did not highlight what I believe to be the root causes of the current difficulties in our financial markets. Last year, Federal support for the loan program was slashed, forcing loan providers to scale back on benefits and reevaluate their future participation in the program. This year, disruption in the capital markets have reduced liquidity and shaken investor and consumer confidence.

I appreciate the steps taken in this bill to begin to stabilize a program that has been badly shaken. I am especially pleased that this bill contains no net cost to the American taxpayer and that it does not force colleges and universities to embrace the government-run Direct Loan Program that the vast majority have already rejected. I will remain vigilant in protecting against any efforts to capitalize on the current situation by imposing a big government monopoly on student loans. In fact, it is because I did not support a big government intervention that I

favor the bill before us. The fact is that if we fail to act now, we may be forced to take on much greater government role in the future.

We made a commitment more than four decades ago that there are national benefits to an affordable, accessible, higher education system. What we are doing today is restating that commitment and sending a signal to students and families that we continue to believe in this program that has opened the door of higher education to so many millions of aspiring young Americans.

Mr. Speaker, this is a good bill that deserves our support. I want to thank Chairman MILLER, along with the chairman and ranking member of the subcommittee, Representatives HINOJOSA and KELLER, for their leadership on this issue. I would also like to recognize the staff for their hard work as well. I urge all my colleagues to join me in support of this measure.

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

Mr. GEORGE MILLER of California. Mr. Speaker, I yield 3 minutes to the gentleman from Texas (Mr. HINOJOSA), the chairman of the subcommittee.

Mr. HINOJOSA. Mr. Speaker, I rise in strong support of H.R. 5715, the Ensuring Continued Access to Student Loans Act. I especially want to thank Chairman GEORGE MILLER and ranking member BUCK MCKEON and all the others who have worked with us to be able to resolve the challenge of access and affordability to higher education to all those who wish to go to that level of education.

This is urgent legislation, and I thank the leadership in both the House and the Senate for ensuring its swift passage. We are all united in our commitment to provide every assurance to students and families that there will be no disruption in the Federal student loan programs, regardless of what is happening in the financial markets in our country.

As of today, no student has been unable to find a lender for a Federal student loan. However, we are not going to wait until students and families are denied loans before putting safeguards in place. Today is the day that many incoming freshman students must decide which college they will attend in the fall. Financial aid is a critical consideration for that decision process. We can leave no doubt in the minds of students, families or campuses about the availability of that aid. That is why we must send this legislation to the President for his signature without delay.

Mr. Speaker, this legislation will provide much-needed liquidity to the student loan marketplace by authorizing the Secretary of Education on a temporary basis to purchase student loans so that lenders have the funds to make new loans. The legislation clarifies the lender-of-last-resort option so

that, if called upon, guaranty agencies will be able to fulfill their role as lender of last resort as required under the Higher Education Act.

The legislation will reduce the reliance on private loans to fill the gap between Federal student aid and the cost of college by increasing the amount a student can borrow in the unsubsidized loan program.

This contingency plan for the student loan marketplace will come at no cost to the taxpayers. In fact, any savings that may be generated will be directed to the Academic Competitiveness and SMART grants that are available to needy students who complete a rigorous program of study in high school and those students who are pursuing majors in high-need fields, such as science, engineering, technology and foreign languages.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. GEORGE MILLER of California. I yield the gentleman 30 more seconds.

Mr. HINOJOSA. Finally, with H.R. 5715 we are signaling that we will bring all of our tools to the task of guaranteeing access to student loans. This legislation also calls upon Treasury and our Federal financial institutions to do their share to ensure that there is sufficient capital in the Federal student loan marketplace.

I urge all my colleagues to vote "yes" on this critical stopgap legislation.

Mr. MCKEON. Mr. Speaker, I yield such time as he may consume to the gentleman from Florida (Mr. KELLER), the ranking member of the Subcommittee on Higher Education.

Mr. KELLER of Florida. I thank the gentleman for yielding.

I rise today in support of the Ensuring Continued Access to Student Loans Act. As the ranking member on the Higher Education Subcommittee and founder and chairman of the Pell Grant Caucus, I am honored to be a cosponsor of this important legislation.

How did we get here? The troubles that began in the subprime mortgage market have had a ripple effect on our economy, impacting all types of consumer credit. Unfortunately, that includes student loans. As a result of these disruptions in the financial markets, students and families all across the country are worrying about how they will pay for college this fall. Through no fault of their own, middle class families are worrying that their children may have a difficult time getting the financing they need for college. At least when it comes to Federal loans, there are steps we can take now to prevent that from happening. That is why I support this bill before us.

This bill will increase loan limits by \$2,000 to undergraduate students, it will give students more flexibility in their loan payment options, and it includes provisions that will help gen-

erate more low-interest loans. Additionally, the savings achieved in this bill will provide more aid to full- and part-time eligible students through national SMART grants.

This is how SMART grants work. If you are eligible for a traditional Pell Grant and you major in math, science or foreign languages that are critical and you have a B average, you will be able to get an additional \$4,000 above and beyond the maximum award of \$4,800. This bill expands that to allow full- and part-time students to partake. That means we will be helping a total of approximately 100,000 students who are majoring in math and science and critical languages, and also helping ourselves, because we desperately need more math and science majors.

I have a chart here regarding our strong support for Pell grants on a bipartisan basis to put this bill in perspective. Since I came to Congress in 2000, I have noted that we have increased Pell Grant funding by 149 percent, from \$7.6 billion to \$18.9 billion.

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We have increased the maximum award from \$3,300 to \$4,800, an increase of 45 percent. Now, with this new expanded legislation for more part-time students to get these SMART Grants, those particular students in math and science will get, as I said earlier, \$8,800 in eligible grants.

And, finally, and particularly significantly, we have made it possible for an additional 1.9 million students to go to college, an increase of 49 percent from 3.9 million students getting Pell Grants in 2000 to 5.8 million today.

Making sure that college is affordable has been a bipartisan priority of this Congress. This bill will help ensure access to college for many worthy students and provide much needed stability to the student loan market at a time when it is most important to our college students.

I want to thank Chairman GEORGE MILLER, Chairman HINOJOSA, and Ranking Member MCKEON for their speedy and bipartisan work on this bill. I want to thank my colleagues in the Senate for turning this legislation around so quickly and adding some key provisions dealing with the SMART Grants. I also want to thank the White House for indicating its strong support of this legislation and their willingness to sign it upon arrival.

For these reasons, I urge my colleagues to vote "yes" on H.R. 5715, and let's make college more affordable for all young people.

Mr. GEORGE MILLER of California. I recognize the gentleman from Connecticut, a member of the committee, for 2 minutes.

Mr. COURTNEY. Mr. Speaker, what a difference 6 weeks makes. On March 14, under Mr. MILLER's leadership, the Education and Labor Committee held a

hearing on the question of student loan availability. And at that time, Secretary Spellings from the Department of Education came in and said that the administration was merely "monitoring the situation," and expressed some diffidence and confusion about whether or not in fact the Federal Government really had a role to play in terms of being lender of last resort.

During the last 6 weeks, what we have seen is the collapse of Bear Stearns, we have seen lenders withdrawing from the student loan market, and a clear signal that the subprime mortgage crisis is in fact extending to the student loan market. In Connecticut, the Connecticut Commissioner of Higher Education Mike Meotti and the Director of Financial Aid at University of Connecticut, who I met with, confirmed the fact that they were seeing some withdrawal from the market and a need to step up their activity in terms of giving students more help as they enter a very challenging year, again, because of what is happening in the financial markets.

This legislation, which now the administration has come around in support of, will in fact strengthen the Direct Student Loan program and will confirm that the Federal Government will in fact be a lender of last resort so that it will make sure that, in August and September, students and families will not be running into difficulty and will in fact be able to go to college in the fall.

The Federal Government acted swiftly to help Bear Stearns, an investment bank which frankly morally and ethically didn't deserve the help. Millions of students, however, do. And this legislation, which will clearly confirm that the Federal Government has a role to play going into the summer months as students reach out to get financial assistance, that in fact the doors of colleges and universities will remain open.

I applaud Mr. MILLER for his leadership going back to last March 14 and ensuring that passage of this bill will occur on a bipartisan basis.

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

Mr. GEORGE MILLER of California. I yield 1 minute to the gentleman from Pennsylvania (Mr. ALTMIRE).

Mr. ALTMIRE. Mr. Speaker, I rise in strong support of this bill that I joined with Chairman MILLER in introducing to ensure the current credit crunch does not prevent students from attending college.

Recent decisions to suspend the issuing of student loans by the Pennsylvania Higher Education Assistance Agency and other lenders around the country clearly demonstrate the need for this legislation.

This bill is a model for bipartisan cooperation. Problems in the credit market began affecting the student loan

market only 2 months ago, and since that time Congress has quickly moved to identify the problem, craft a responsible solution to that problem, and quickly move that solution through the legislative process. And, today, we are sending this bill to the President for his signature.

Congress can be proud of taking this proactive step to prevent a crisis and I am proud of what we did today, and encourage my colleagues to support this bill.

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

Mr. GEORGE MILLER of California. I yield 3 minutes to the gentleman from New York (Mr. BISHOP), a member of the committee.

Mr. BISHOP of New York. Mr. Speaker, I thank the chairman for yielding, and I thank the chairman and the ranking member of the full committee and also of the subcommittee for working together so quickly and so cooperatively to bring this legislation to the floor. It is very badly needed, and the passage of it will allow us to expand upon the gains that this Congress has made in the dual goals of access and affordability. And let me just quickly reflect on those.

We have significantly reduced student loan interest rates. We have significantly increased the Pell Grant maximum. We have overridden the administration's recommendation to eliminate the SCOG program. We have overridden the administration's recommendation to eliminate the Perkins Loan program. We have done all of this on a bipartisan basis, and we have done all of this with a focus on keeping student need and student interests uppermost in our mind.

There are several very positive features of this bill. Let me talk just about three of them. The first is seeing to it that we maintain liquidity in the student loan market, a situation that is forced upon us by factors that have nothing to do with the Student Loan program. The second is the increase in loan limits on an annual basis. The most important element of this is that it will reduce student reliance on private lending, and that certainly is a goal of ours, to see to it that students have access to government regulated loans as opposed to private loans. And, lastly, the easing of the repayment requirements for the parent loan will be enormously helpful to needy families and the students of those families.

So I again want to commend leadership on both sides of the aisle and both sides of the Capitol for working so quickly on this. I want to commend the Education Department and the administration for their willingness to be supportive, and I urge speedy passage.

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

Mr. GEORGE MILLER of California. I yield 3 minutes to the gentleman from New Jersey (Mr. ANDREWS).

Mr. ANDREWS. Mr. Speaker, I congratulate Mr. MILLER and Mr. McKEON for skillfully navigating this legislation to the floor, and I strongly support it.

Our country's economy has been severely affected by a lack of liquidity crisis. In plain language, people who need to borrow money to do good things who are creditworthy are having a very difficult time borrowing that money.

The early tremors are present in the education field that young men and women who need money to go to school are beginning to have trouble borrowing that money; and we are, frankly, concerned that an earthquake may follow those tremors.

Rather than wait for that disaster to occur, Chairman MILLER and Mr. McKEON are taking preventive, action along with the Secretary of Education, to try to prevent such a calamity from occurring.

This legislation is commendable on any number of grounds. First, it strengthens the lender of last resort program so that guarantee agencies around the country will be equipped to quickly move capital to students and schools who find it difficult or impossible to get that capital from the banking institutions. Second, it increases the limits that students can borrow money that is guaranteed under the Federal guaranteed loan programs.

This is especially important, because so many of our students need what are called gap loans. This is the person who has an aid package of \$28,000, but who needs 31,000 to go to school. In the past, the way families and students have dealt with this problem is to find a private lender to make a loan to fill that gap. There is increasing evidence that achieving that loan is increasingly difficult. By raising the loan limits in a fiscally responsible way, this bill alleviates that problem.

And, finally, by encouraging the growth of technological progress in the education sector, this bill ramps up the infrastructure that will be necessary to move loans to more students around the country as the time has come.

There is a lot of cynicism, Mr. Speaker, in this country about government, and some of it is quite justified. But I would hope that the cynics would watch the process that has occurred here where two leaders, one Democrat, one Republican, have come together, listened to the Secretary of Education, carefully analyzed the problem, and worked together to produce a piece of legislation that I believe will solve that problem. I commend them for their leadership.

I am proud to support this legislation, and I would urge Republicans and Democrats to vote "yes."

Mr. McKEON. Mr. Speaker, I would like to echo the words of others that have spoken here today, and thank

Chairman MILLER, thank Mr. HINOJOSA again, Mr. KELLER, and especially Mr. KENNEDY and Mr. RENZI on the other side for working very closely and deciding to take up our bill, because this could have been delayed. They moved expeditiously, and now we will be able to get this to the President's desk. And, hopefully, the concerns that I have felt for several months now will never come to bear; that we will go through this year, and students will be able to get their loans and we will do this without any hiccups. But, if not, this will be a big help as we move forward.

I yield back the balance of my time.

Mr. GEORGE MILLER of California. I associate myself with the remarks of the gentleman.

Mr. SOUDER. Mr. Speaker, I support H.R. 5715, and voted for it when it was first considered on the House floor. Although I have some reservations, I believe it is a reasonable compromise that will provide the student loan market added flexibility and stability going forward. Had I been present, however, I would have voted "aye."

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

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from California (Mr. GEORGE MILLER) that the House suspend the rules and concur in the Senate amendments to the bill, H.R. 5715.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. GEORGE MILLER of California. 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 and the Chair's prior announcement, further proceedings on this motion will be postponed.

#### FURTHER MESSAGE FROM THE SENATE

A further message from the Senate by Ms. Curtis, one of its clerks, announced that the Senate has passed a bill of the following title in which the concurrence of the House is requested:

S. 2954. An act to amend Public Law 110-196 to provide for a temporary extension of programs authorized by the Farm Security and Rural Investment Act of 2002 beyond May 2, 2008.

#### TEMPORARY EXTENSION OF FARM PROGRAMS

Mr. HOLDEN. Mr. Speaker, I move to suspend the rules and pass the Senate bill (S. 2954) to amend Public Law 110-196 to provide for a temporary extension of programs authorized by the Farm Security and Rural Investment Act of 2002 beyond May 2, 2008.

The Clerk read the title of the Senate bill.