

investigation strategies, along with victim services. It is very important that our children are protected while they are on campus.

I am proud to vote for the legislation and am proud of the work this Congress has done to improve the education of the most essential people in this country—our children. Mr. Speaker, I urge all of my colleagues to support this important legislation.

Mr. BARRETT of Nebraska. Mr. Speaker, today the House continues a commitment made more than 40 years ago, that if you have the ability, but not the means, you can get a college education.

I'm particularly pleased H.R. 6 will provide loan forgiveness to qualified teachers working at schools located in low-income areas. Many rural school administrators have told me they are having a difficult time attracting teachers trained in the sciences and mathematics. With these provisions, rural schools now be able to recruit such people and meet an ever growing challenge.

We've all heard from students who were denied federal student aid because they earned too much in the summer or throughout the year. Fortunately, there are provisions in the bill permitting students to earn a bit more and still qualify for student aid. Specifically, the agreement increases the income protection allowance to \$2,200, and adjusts it annually to keep pace with inflation.

Mr. Speaker, I support the conference report. And, I congratulate Chairman GOODLING and Chairman MCKEON, ranking members CLAY and KILDEE for their good work.

Mrs. MCCARTHY of New York. Mr. Speaker, the conference report for H.R. 6 includes many provisions that I have long supported, and which are very important to my constituents on Long Island. I am especially pleased that the bill increases the authorization for the maximum Pell grant to \$5,800 by the 2003–2004 academic year. I also am pleased that we have taken action to ensure that the FFEL and Direct Loan programs can continue providing financial aid to students.

As the sponsor of the America's Teacher Preparation Improvement Act of 1997, I have worked hard to ensure that the final version of H.R. 6 makes a strong statement in support of teachers. I am delighted that the conference report includes many of the provisions of my bill, including: replacing 17 ineffective programs with a consolidated program; creating partnerships between education schools, school districts and community groups; funding grants to recruit new teachers, including minorities, veterans and people changing careers; helping teachers learn the latest technology; providing mentoring for teachers in their first years on the job; helping states recruit teachers for underserved areas; and helping the education system toughen the standards for preparing teachers. These provisions will help ensure that every classroom has a well-prepared teacher.

H.R. 6 also includes legislation that I introduced with Congressman ENGEL, H.R. 1440. Our bill ensures that students have reliable information about financial aid. While the Internet offer many legitimate scholarships, the World Wide Web also is home to scam artists who promise students financial aid—for a hefty fee—but don't deliver. H.R. 6 directs the Education Department to place information on its Web site about legitimate and fraudulent financial aid offers on the Internet.

As an original cosponsor of H.R. 3293, the Women's Higher Education Opportunity Act of 1998, I am very pleased that H.R. 6 includes several provisions to help women students, including grants to help colleges and universities establish child care centers for students with children, and grants to combat violent crime against women on campus.

Similarly, I am pleased that the bill incorporates provisions of H.R. 715, the Accuracy in Campus Crime Reporting Act, legislation I cosponsored to improve safety on campuses. H.R. 6 expands the list of crimes that schools must report to the public, and requires institutions of higher education to keep daily logs of crimes reported to police or campus security. This will go a long way towards ensuring that students can learn in a safe environment.

I was concerned that the House-passed H.R. 6 would have eliminated a separate authorization for the Jacob Javits Fellowship program for competitive grants for doctoral-level study in the arts, humanities and social sciences. I joined Congressman PAYNE to urge the conferees to maintain the Javits program. I am pleased that they did.

Finally, H.R. 6 includes a new program which will help grade school students prepare for college, and ensure they can afford it. The GEAR-UP program, based on legislation I cosponsored, H.R. 777, the 21st Century Scholars Act, lets young people know that higher education is a reality for them.

As I said, this bill contains many provisions to make college more accessible. However, I am deeply concerned that one provision will actually make college less accessible.

H.R. 6 eliminates schools from the Pell Grant Program if they are eliminated from student loan programs for having three consecutive years of cohort default rates over 25 percent. While supporters of the provision maintain it is needed to prevent fly-by-night colleges from defrauding students with Federal money, the reality is that this provision will cause many excellent schools that serve low-income populations to shut their doors.

I would like to call my colleagues' attention to a recent GAO report which evaluated several studies of default rates. According to GAO, "A key theme from these studies is that student loan repayment and default behavior are primarily influenced by individual borrower characteristics rather than by the characteristics of the educational institutions they attend."

We need to hold schools accountable. But we need to look very closely at the measurements we use to determine how well they are performing. I fear that the end result of this provision will be that many low-income students will not have access to a higher education. At a time when we are trying to move more people off welfare and into the workforce, the last thing we should do is make education unaffordable. This is a provision which I believe we will need to revisit next year.

On balance, H.R. 6 makes huge strides toward making higher education accessible and affordable. And it is faithful to the spirit of the original 1965 Higher Education Act. I urge my colleagues to support it.

Mr. WELLER. Mr. Speaker, while I intend to support the conference report, I have concerns regarding Section 972. This provision would raise the Ginnie Mae Guranty fee by 3 basis points beginning in the Year 2004. Such an increase unduly burdens low and mod-

erate-income American families, and there is really no financial justification for the increase.

As you may be aware, Ginnie Mae guarantees payments to investors if private mortgage servicers are unable to make scheduled payments. Seviceers are charged a guaranty fee of 6 basis points for this added protection.

I believe that increasing the Ginnie Mae guaranty fee would subject homebuyers to an unnecessary tax on homeownership. The measure would cost homebuyers hundreds of dollar at in additional expenses at closing and prohibit thousands of families from achieving the dream of homeownership.

In addition, increasing the Ginnie Mae Guaranty fee have absolutely no financial basis. Recently, the independent auditor, KPMG, confirmed that Ginnie Mae is financially sound. In act, Ginnie Mae had a record profit of \$601 million in 1997. In other words, Ginnie Mae's profit exceeded U.S. ticket sales or the movie, "Titanic." In 1997 alone, Ginnie Mae collected a total of \$326 million in guaranty fees. It paid out only \$11 million in unreimbursed claims. From these statistics, it is apparent that Ginnie Mae does not need a financial boost from the increase fee.

You should also do bear in mind that the Senate already rejected the Ginnie Mae Guaranty fee increase by a wide margin. During consideration of the fiscal year 1999 VA/HUD appropriations bill, the Senate voted to take the Nickles amendment by a margin of 69–27. The Nickles amendment would have increased the Ginnie Mae guaranty fee by 6 basis points. In light of this recent precedent, I see no reason why we should now accept this harmful provision.

I am opposed to raising the Ginnie Mae Guranty fee. I believe it is bad public policy and will harm those low and moderate income families that the Higher Education bill is trying to assist. I think it was a mistake to include this provision in the conference report, and I hope that in the future, we make greater attempt to find out.

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

The SPEAKER pro tempore (Mr. FOSSELLA). Without objection, the previous question is ordered on the conference report.

There was no objection.

The SPEAKER pro tempore. The question is on the conference report.

The conference report was agreed to.

A motion to reconsider was laid on the table.

#### GENERAL LEAVE

Mr. GOODLING. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on the conference report just agreed to.

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

There was no objection.

#### EXTENDING QUARTERLY FINANCIAL REPORT PROGRAM ADMINISTERED BY SECRETARY OF COMMERCE

Mr. MILLER of Florida. Mr. Speaker, I ask unanimous consent to take from