to get there, but that is important. But we also need to change the course in Iraq, and that didn't happen, and so now we have this.

We have all seen and heard reports that our intelligence community has concluded that al-Qaida's strength has grown to its 9/11 levels, and the statement of the Secretary of Homeland Security that he has a gut feeling we are at greater risk of being attacked this summer by terrorists. In spite of all this, we have just seen an example of obstructionism that has slowed down and prevented the Senate from consideration of this bill today.

The latest obstruction would delay important investments. This Homeland Security bill does lots of things. We just finished the immigration debate. This is not as good for border security as the immigration bill would have been—I don't expect we will do that debate today—but it does do some good things. This bill hires 3,000 more Border Patrol agents and provides 4,000 more detention beds. When someone is picked up, they will have a place to put them. This provides $400 million for port security grants. This bill provides $1.83 billion for State and local first responders. And one other example is that this bill provides monies for the purchase and installation of explosive detection equipment at airports.

COLLEGE COST REDUCTION ACT OF 2007—MOTION TO PROCEED

Mr. REID. Mr. President, in an effort to use our time effectively, while the cloture motion on Homeland Security ripens, I am asking now unanimous consent to proceed to the education reconciliation bill, a bipartisan bill that will make college education more affordable for hundreds of thousands of students.

The PRESIDING OFFICER. Is there objection?

Mr. SPECTER. Mr. President, reserving the right to object, and I do intend to object, I believe this body ought to stay on the Defense authorization bill. We have just seen a procedure in the last 24 hours which has been a colossal waste of time.

The time to have a showdown with the President was either on the funding request, which was 2 months ago, or in September. There was no way there would have been sufficient votes to have 60 votes or 67 votes to have anything meaningful done. And speaking for myself, having been in this body for a substantial period of time, I think what has happened in the past 24 hours has been an indignity. This is reputed to be the world's——

Mr. REID. Mr. President, I ask for regular order.

The PRESIDING OFFICER. Is there objection?

Mr. SPECTER. I do object. And I would also——

The PRESIDING OFFICER. Objection is heard.

Mr. SPECTER. The leader speaks at great length about if another Member seeks to speak, he ought to be accorded that privilege.

Mr. REID. Mr. President, he is going to have all day to talk. He has the right to object, and he did that. We listened to his statement.

We believe the American people were entitled to have 2 days, at least 2 days of debate on the Levin-Reed amendment to change the course in Iraq. He may disagree. I would bet, with all due respect to my friend, the senior Senator from Pennsylvania, that the people of Pennsylvania want a change of course in the intractable war in which we find ourselves in Iraq.

Mr. SPECTER. Will the majority leader yield?

Mr. REID. So the Senator can talk about a waste of time. But I move to proceed to H.R. 2669, and I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second? There appears to be a sufficient second.

The question is on agreeing to the motion.

The clerk will call the roll.

The bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from South Dakota (Mr. JOHNSON) and the Senator from Illinois (Mr. OBAMA) are necessarily absent.

Mr. LOTT. The following Senator was necessarily absent: the Senator from Idaho (Mr. CRAPO).

The PRESIDING OFFICER. Are there any other Senators in the Chamber desiring to vote?

The result was announced—yeas 49, nays 48, as follows:

[Rollcall Vote No. 253 Leg.]

YEAS—49

Akaka	Feingold	Murray
Baucus	Feinstein	Nelson (FL)
Bayh	Harkin	Nelson (NE)
Biden	Inouye	Pryor
Bingaman	Kennedy	Reed
Boxer	Kerry	Reid
Brown	Klobuchar	Rockefeller
Byrd	Kohl	Salazar
Cantwell	Landrieu	Sanders
Cardin	Lautenberg	Schumer
Carper	Leahy	Stabenow
Casey	Levin	Tester
Clinton	Lieberman	Webb
Conrad	Lincoln	Whitehouse
Dodd	McCaskill	Wyden
Dorgan	Menendez	
Durbin	Mikulski	

NAYS—48

Alexander	DeMint	Martinez
Allard	Dole	McCain
Barrasso	Domenici	McConnell
Bennett	Ensign	Murkowski
Bond	Enzi	Roberts
Brownback	Graham	Sessions
Bunning	Grassley	Shelby
Burr	Gregg	Smith
Chambliss	Hagel	Snowe
Coburn	Hatch	Specter
Cochran	Hutchison	Stevens
Coleman	Inhofe	Sununu
Collins	Isakson	Thune
Corker	Kyl	Vitter
Cornyn	Lott	Voinovich
Craig	Lugar	Warner

NOT VOTING—3

Crapo	Johnson	Obama

The motion was agreed to.

Mr. REID. Mr. President, I move to reconsider the vote.

Mrs. BOXER. I move to lay that motion on the table.

The motion to lay on the table was agreed to.

COLLEGE COST REDUCTION ACT OF 2007

The PRESIDING OFFICER. Without objection, the clerk will report the measure.

The assistant legislative clerk read as follows:

A bill (H.R. 2669) to provide for reconciliation pursuant to section 601 of the concurrent resolution on the budget for fiscal year 2008.

Mr. KENNEDY. Mr. President, as I understand it, before the Senate now is the reconciliation provisions dealing with higher education. There are 20 hours that will be available, 10 hours on either side; am I correct?

The PRESIDING OFFICER. The Senator is correct.

Mr. KENNEDY. I know the Senator from Pennsylvania wishes to speak and also the Senator from West Virginia. After they have finished, I will proceed to make an opening statement.

How much time would the Senator like?

Mr. SPECTER. I would like 15 minutes, Mr. President. I understand Senator BYRD has a short statement, so I will defer to him.

The PRESIDING OFFICER. The Senator from West Virginia.

Mr. BYRD. Mr. President, I thank the very distinguished Senator from Pennsylvania.

Mr. SPECTER. I thank the Senator.

THE HOMELAND SECURITY APPROPRIATIONS

Mr. BYRD. Mr. Presdient, I rise today to express my surprise that there is actually an objection to taking up the fiscal year 2008 Homeland Security Appropriations bill today. The bill, which was reported by the Appropriations Committee by a vote of 29–0, provides $37.6 billion to help secure the homeland. That includes funds to secure our borders, funds to hire 3,000 more border patrol agents, and funds to provide 4,000 more detention beds. It includes funds for the men and women of the Coast Guard to guard our ports and seaways. It includes funds to protect 2 million citizens who travel by air every day, including money to inspect air cargo on passenger aircraft. There are funds to implement the SAFE Port Act. We include funds to equip and train our police, fire, and emergency medical personnel to deal with any disaster.

Incredibly, the President has threatened to veto the Homeland Security Appropriations bill because it exceeds his request. Today, we have heard an objection to even debating the bill from a Member on the President's side of the aisle.

Just last week, the Secretary of Homeland Security publicly said that it was his ''gut feeling'' that the United States faces an increased threat of attack this summer. Shouldn't that wake us up to the need to pass this bill?

On the heels of the Secretary's warnings, yesterday, the administration released its latest National Intelligence Estimate concerning the terrorist threat to the U.S. homeland. I will quote from the report:

We judge the U.S. Homeland will face a persistent and evolving terrorist threat over the next three years. The main threat comes from Islamic terrorist groups and cells, especially al-Qa'ida, driven by their undiminished intent to attack the Homeland and a continued effort by these terrorist groups to adapt and improve their capabilities . . . . [W]e judge that al-Qa'ida will intensify its efforts to put operatives here. As a result, we judge that the United States currently is in a heightened threat environment. . . . We assess that al-Qa'ida's Homeland plotting is likely to continue to focus on prominent political, economic, and infrastructure targets with the goal of producing mass casualties, visually dramatic destruction, significant economic aftershocks, and/or fear among the U.S. population.

Those are the words written by the best intelligence analysts in our Government. Is anybody listening? Hear me. Is anybody listening? Let me say this again to see if anybody is listening. Pay attention. I will quote again from the report. This is the latest national intelligence estimate concerning the terrorist threat to the U.S. homeland. Man, you better listen to that. You better listen. Hear me out there. I will quote again from the report.

We judge the U.S. homeland will face a persistent and evolving terrorist threat over the next 3 years.

You better pay attention.

The main threat comes from Islamic terrorist groups and cells, especially al-Qaida, driven by their undiminished intent to attack the homeland—

Our homeland. Your homeland. My homeland.

and a continued effort by these terrorist groups to adapt and improve their capabilities. We judge that al-Qaida will intensify its efforts to put operatives here. Here.

Not somewhere else, here.

As a result, we judge that the United States currently is in a heightened threat environment. We assess that al-Qaida's homeland plotting is likely to continue to focus on prominent political, economic, and infrastructure targets, with the goal of producing mass casualties, visually dramatic destruction, significant economic aftershocks, and/or fear among the population.

Those are the words, not by ROBERT C. BYRD, these are the words written by the best intelligence analysts in our Government. Is anybody listening? Is anybody listening? I say to my friend from Pennsylvania, bless his heart, he is one of the greatest Senators of all time, is anybody listening? You can bet the American public is listening.

My hope, the people out there looking at this floor, they are listening. The people out there on the highways and the byways, the mountains, the valleys, those warnings should compel our Government, both in the executive and legislative branches, to get our priorities straight.

It is the safety of the American people that matters here. Let me say that again. It is the safety of the American people, that is all 300 million of them, it is the safety of the American people that matters here, not some political ping-pong between the President and the Congress. Our mission must be to prevent terrorist attacks against this country.

In light of the concerns raised by his own administration about the threat of another terrorist attack, I call on the President, I call on the President to pull back on his veto threat. Pull back. I plead with all the Senators to allow this body to do the people's business and to proceed to the Homeland Security appropriations bill. The peoples' safety is at stake. Delay is foolish.

Mr. President, I ask unanimous consent to have printed in the RECORD my letter to the President, dated today, on this matter.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

U.S. SENATE,
COMMITTEE ON APPROPRIATIONS,
Washington, DC, July 18, 2007.

Hon. GEORGE W. BUSH,
The President,
The White House, Washington, DC.

DEAR MR. PRESIDENT:

''We judge the U.S. Homeland will face a persistent and evolving terrorist threat over the next three years. The main threat comes from Islamic terrorist groups and cells, especially al-Qa'ida, driven by their undiminished intent to attack the Homeland and a continued effort by these terrorist groups to adapt and improve their capabilities. . . . [W]e judge that al-Qa'ida will intensify its efforts to put operatives here. As a result, we judge that the United States currently is in a heightened threat environment.''

Those are the words contained in the declassified National Intelligence Estimate, released yesterday. Those are the words written by the best intelligence analysts in our government. Those are the words that should force our government—both in the Executive and Legislative branches—to reevaluate the priority that we are giving to funding to stop terrorist attacks against this country.

The Senate Committee on Appropriations has approved legislation investing $37.6 billion in the nation's highest-priority security projects. These dollars would be put to use immediately, toughening border security with new agents, better technology, and stricter immigration enforcement to close gaps that terrorists could exploit (as did the 9/11 hijackers). These dollars would help to shut down the dangerous gaps in security at U.S. seaports. The legislation would make serious investments in security at the nation's airports, deploying new canine teams and screening technology at airports nationwide to detect explosives and radiation in cargo loaded onto passenger aircraft. The funds would provide critical support for police officers, firefighters, and emergency medical teams—the first line of response to any attack.

Unfortunately, you have threatened to veto the homeland security funding legislation. In light of the new analysis from our intelligence experts and the warnings that they and Homeland Security Secretary Chertoff have voiced, I urge you to reconsider this veto threat.

With the concerns outlined by your Administration's top experts, and with the glaring gaps that continue to exist in our homeland security protections, we must come together in the best interests of the American people. It is their lives and their futures in danger. Posturing will not protect the people from attack. Smart investments in their security will.

Sincerely,

ROBERT C. BYRD.

The PRESIDING OFFICER (Mrs. MCCASKILL). The senior Senator from Pennsylvania.

Mr. SPECTER. Madam President, I have sought recognition to conclude the statements I had made earlier today after being interrupted by the Senator from Nevada, that I might say accurately, rudely interrupted.

I was speaking in the context of reserving a right to object to a unanimous consent request, and the technical rules provide that speeches may not be made but only an objection lodged. But it has been the common practice in this body to allow a Senator who reserves the right to object to make a statement as to why the objection is being lodged.

This is in reply to the Senator asking unanimous consent and who has spoken at some length to give the reasons why an objection is being lodged. When the majority leader cut me off, then made reference to what the people of Pennsylvania want, the last time I looked, Senator CASEY and Senator SPECTER represented the people of Pennsylvania, not Senator HARRY REID.

When he talks about my State, then he talks about me, and he raises an intonation that I did not know what my constituents want. I at least ought to have an opportunity to reply because I think I know more about Pennsylvania than Senator REID does.

But to be cut off in that context was rude, to say the minimum. There are rules and there are customs, there are accepted practices. It is the custom of this body, when a Senator reserves a right to object and seeks to make a statement, to let him make the statement. That is the custom and that is the accepted practice. When the majority leader talks about the rules, we saw on the immigration bill how one Senator can tie this place up in knots, can bring the Senate to a screeching halt by utilizing the rules: asking for the full text of amendments be read, asking that the previous day's business be read. The rules would permit any Senator to stop the Senate in its tracks from doing any business.

So there is something more than the rules. There is the custom and there is the accepted practice that if the Senate does not run on comity, on courtesy, on basic decency, the Senate cannot run at all.

Now, I had made the comment about reserving the right to object because I strenuously object to what has transpired in this body in the past 24 hours. We had a meaningless, insulting, all-night session for absolutely no purpose. It was an indignity to the Senators who were kept here all night to vote on a procedure that had no purpose whatsoever. The Senate luxuriates in its

reputation as the world's greatest deliberative body. But last night's performance made us the laughingstock of the world. There was no way that anything meaningful would happen as a result of a vote on the Levin-Reed amendment. There is no doubt that there are not 67 votes present to override a veto. There is little doubt that there are not 60 votes present to bring the issue to a vote.

So what were we doing on an all-night session? The majority leader stated the purpose was to show the American people he would not back down. Well, I think he showed the American people how ineffective he is. The time when the majority leader and the Democratic leadership in the Congress could have asserted itself was on the supplemental appropriations bill. That was the bill which the President needed to continue funding the war in Iraq. We were out of money. It took $100 billion, approximately, to move forward. That was the point where, as the majority leader said, he wanted a majority of 51-vote majority to express the will of the Congress, it could have been done.

The Democratic leadership in the Congress backed down. I thought they did so appropriately in a contest with the President because the safety of the troops was involved. But that was the time to take a stand if the majority leader wanted to have a vote of 51.

When he takes down the Department of Defense authorization bill, it is not his bill alone, it is not just the Levin-Reed amendment, there are a lot of other provisions in that bill.

Senator LEAHY and I had an important amendment on habeas corpus which is relevant to the operation of the Department of Defense and Guantanamo, and the detention of many men who have been denied rights established in 1215 under the Magna Carta, and this body unadvisedly, erroneously legislated to take away that habeas right.

I continue to think it would be corrected in the courts, but that is another matter too lengthy to go into now. But Senator LEAHY and I had that amendment pending. Senator KERRY and I and others have an amendment pending on signing statements, where the President has disregarded the legislation passed by the Congress to cherry-pick and add limitations in so-called signing statements.

There was also an amendment which this Senator had proposed to bring up for a vote on rendition. So there was a great deal more to be done on this bill than Iraq alone.

But with respect to Iraq, there were other amendments which ought to be considered, and which should have been considered, without the majority leader taking the bill down. We could have debated the Levin-Reed amendment in a few hours and we could have debated the Warner-Lugar amendment in a few hours and we could have debated the Salazar-Alexander amendment in a few hours and we could have done it during the daytime yesterday, instead of having quorum calls consume the time of the Senate when nothing is done here, until the majority leader decides to exercise his power to keep the Senate in all night on a meaningless, insulting session.

But there are important matters to be debated on what Senator WARNER and Senator LUGAR have proposed. They have suggested, and they filed an amendment, directing the President to prepare a plan by October 16, a plan which would contemplate withdrawal starting December 31. But it did not tell the President he had to do it, and there is a serious constitutional question with the President's authority as Commander in Chief. Certainly, Congress cannot micromanage the war. The question about putting limitations on Presidential authority is a tough issue, but it would be well to have the President plan for a contingency.

We know the planning has been insufficient, no planning as to what would happen after Saddam Hussein fell. So when Senator WARNER and Senator LUGAR wanted to put that forward, we should have debated it. When it calls for consideration of withdrawal on December 31, we should have debated it. When they call in that amendment for another resolution defining the scope of the President's authority on the war, we should have debated it.

Senator SALAZAR and Senator ALEXANDER had an amendment which would incorporate the findings of the Iraq Study Group. I was seriously considering, still am considering, cosponsoring those amendments. I think had we known Saddam Hussein did not have weapons of mass destruction, we would not have gone into Iraq. But once in Iraq, we do not want to leave it in an unstable situation and in turmoil. We have had very forceful statements from very prominent Republican supporters of the President that if there is not real progress, significant progress by September, the funding will not be continued. I have said that if we do not have the metaphor of ''a light at the end of a tunnel'' by September, that funding is in serious question. But those are not matters which we are going to decide in July; those are matters which we will decide in September.

After we have the report by General Petraeus and after we have the President's report, we will make a judgment as to what we will do in September. That was the import of the appropriations bill which we passed 2 months ago, funding through September 30. The issue of funding for the next fiscal year is one which this Congress will have to decide when the issue is ripe. I am uncertain as to what my vote will be. But I do believe that if there is not a light at the end of the tunnel, that it is a very questionable matter to proceed indefinitely because of the failure of the Iraqis to live up to their commitments to end sectarian violence, to deal with the legislative proposals in their Parliament on oil revenues and many other matters.

But I hope we will see a reevaluation of what is going to be done in the Senate.

This body is very different than it was when I was elected in 1980, very different from what it was when Senator BYRD was elected in 1958 and Senator BIDEN was elected in 1972. With Senator BYRD and Senator BIDEN, there is real comity, and so with Senator LEAHY and myself on Judiciary and Senator HARKIN and myself on the appropriations subcommittee. But that is the exception, regrettably, rather than the rule around here. When a Senator seeks to speak, he ought to be accorded some basic courtesy and comity on what is custom and what is practice.

I had a short talk with Senator LOTT after the majority leader interrupted me, and Senator LOTT said the majority leader did the same thing to him a couple of days ago. When Senator LOTT was majority leader, he didn't have that practice. Senator LOTT said the majority leader wanted to publicly apologize. Senator LOTT said: Not necessary. Public apologies don't mean much.

It doesn't mean much to make this speech to an empty Chamber, frankly. The time I should have been heard was when Senators were on the floor, when Senators were considering what the majority leader had done in taking down the bill. That is when it was right.

As I sat here waiting for time to speak and consulting with the managers of the bill to get their consent, the majority leader came over and said: I will see to it that you get recognized first. I said: No, thanks, I will get myself recognized. There is a time when no one else is around and on a jump ball a Senator can get recognized.

Those practices, I think, are not only rude but dictatorial—dictatorial to flout the custom and the practice of this body and to go back to technical rules. If those technical rules are applied, and any one of us can do it, this body will cease to function.

I yield the floor.

The PRESIDING OFFICER. Who yields time?

Mr. BIDEN. Madam President, I yield myself 15 minutes. I consulted with Senator KENNEDY. I ask that my time be counted under reconciliation.

The PRESIDING OFFICER. Without objection, it is so ordered. The Senator is recognized.

IRAQ

Mr. BIDEN. Madam President, I share the frustration of my friend from Pennsylvania. I remember when my colleague, Senator BYRD, whom I still call the leader, was leader when I got here after Senator Mansfield. How things have changed in many ways.

One of the things that has changed is what we saw take place today. Here the single most critical issue facing the United States of America today—the

carnage that is taking place in Iraq, the fact that our blood and treasure is being spilled with no apparent end in sight—and the notion that we would have to resort to a filibuster to stop a vote when a clear majority of Senators who believe there is an urgent need to change course in Iraq is not only dismaying but the consequence of it, I believe, is to kick the can down the road another 2 to 3 months and, in the meantime, many Americans are going to be injured and killed, which I believe can be avoided.

Ever since the Democrats took back the Congress, we have been working to build pressure on the administration and, quite frankly, a number of our Republican colleagues to change course in Iraq because I don't believe there are a dozen Republican Senators who agree with the President's present position. I don't believe there are a dozen Republican Senators who believe the results are going to be fundamentally different on September 5 than they are today, although I respect the fact that they concluded they want to wait to give the President every opportunity to demonstrate his plan can work.

Here is the problem, with all due respect. The problem is we are faced with two false choices in the Congress. One is put forward by the administration and sustained by a minority of votes that says we should continue to do what we are doing and essentially hand off the problem to the next President. I don't know anybody who believes that through escalating this conflict, adding American forces, there is any reasonable prospect that would bring about the only thing that will end this war, and that is a political settlement among the Iraqis.

Then there are a number of Democrats who have a view, out of frustration, that we must begin to get out of there, get out and hope for the best. Their premise is: Look, there isn't any reasonable prospect of us being able to do this militarily, and the hope is that somehow if we get out, the Iraqis, the Kurds, the Sunnis, and the Shias will have a bit of an epiphany, as we Catholics say, that they will get together and say: Oh, my goodness, America is leaving and we better get together and settle our differences or things are going to completely implode.

The fundamental flaw in all of that thinking, in my humble opinion—I know I am like a broken record, I have been saying it for over 3 years and I laid out a concrete plan over a year ago—the fundamental flaw is there is no possibility in the lifetime of any Member of this Senate for there to be a coherent central government in Baghdad that has the ability to gain the faith and trust of the people of Iraq and the ability to govern that country. It will not happen. Mark my words. There is no possibility of that happening. Never, to my research, have I ever found there has been a situation where there has been a self-sustaining cycle of sectarian violence, a self-sustaining civil war, which is exactly what we have now in Iraq, that it has ever ended in any other than one of four ways: a major power goes in and occupies the country for a generation or more, not an option available for us, nor is it in our DNA to do that. We are not the British Empire; we are not the Ottoman Empire; we are not the Persian Empire; nor do we want to be.

The second option is: Install a dictator. Wouldn't that be the ultimate irony for the United States of America to install a dictator?

The third option: Pick a side. Wage in on one side of the sectarian violence, wipe out the other side. That is not a good option. A, it would be immoral; B, it would take a couple years and; C, it would ignite a Sunni-Shia revolution from the Mediterranean to the Himalayas.

There is a fourth way it can end, and that is establish a federal system within the country separating the parties, giving them control of the fabric of their daily lives, their own security forces in their own neighborhoods, their own laws relating to religion, education, marriage, divorce, property, jobs, a federal system.

Coincidentally, that is exactly what the Iraqi Constitution calls for in article I. It says: We are a decentralized federal system.

Absent a political settlement, there is no way—I will make the prediction I shouldn't make because I have been around here long enough to know that everything you say on this floor you are reminded of if you turn out to be wrong. If you are right, you are never reminded of it. If you turn out to be wrong, you are reminded of it whether it is 6 months, 12 months or 12 years later.

I honestly believe, absent a radical change in course resulting in a federal system existing in Iraq, the only option the next President of the United States is going to have is going to be a reenactment of the scene in Saigon, with helicopters lifting people off the roofs of the embassy in the green zone. That is how it is going to end, in disaster.

Not only do I not want my son who is a captain in the U.S. National Guard going to Iraq, I don't want my grandson going or my granddaughter. How we leave Iraq, what shape we leave it in, what prospect for a political settlement exists will determine whether my grandson goes back 15 years from now.

All we did today was take what was originally called the Biden-Hagel, et cetera, resolution that we introduced in January, then the Biden-Levin resolution, then the Levin-Reed-Biden, et al, now the Levin-Reed amendment. They all do the same thing. There is not a dime's worth of difference.

What they all said was this: Mr. President, the first thing you do when you are in a hole is stop digging; stop digging us deeper into this disaster. Cease and desist from placing our troops in the midst of a civil war. We are in the midst of a civil war. The ''success'' we are having in Anbar Province, what is it doing? It is making the Shia conclude we are arming and engaging with the Sunnis and the former Baathists, making it harder for us to get the Shia to agree to action on the oil law, which would be the thing to get the Sunnis to buy into a united Iraq.

We are in the midst of a civil war, and the whole thesis of the idea we came forward with as early as January and we voted on again today is to say: Get out of that civil war. Use American forces for only three express purposes: One, train the Iraqi Army; two, deny al-Qaida occupation of large swaths of territory, particularly in Anbar Province; and three, protect our diplomats there.

I say to my colleagues in the Senate, last week we heard President Bush give a progress report on Iraq. It reminded me of a guy who jumps off a 100-story building and as he passes the 50th floor, somebody yells out: How's it going? And he yells back: So far so good. That is the summary of the President's report, except it is not even going well so far and the outcome is absolutely certain: continued disaster.

Also, last week, Bob Woodward revealed that back in November, CIA Director Michael Hayden made the very point I have been making for 2 years in a private meeting with the Iraqi Study Group. He said:

> The inability of the central Government to govern is irreversible.

There is ''no milestone or checkpoint where we can turn this thing around.'' The CIA then went on to say:

> We have spent a lot of energy and treasure creating a government . . . that cannot function.

What more do we need? I ask my colleagues, what more do you need? Our own intelligence community has been saying since last November that the inability of the central government to govern is irreversible—irreversible.

Nothing has happened since General Hayden made his remarks to change that assessment. The time now is to stop digging that hole, redeploy our forces, save American lives, and begin to push a political settlement.

I conclude by saying that yesterday's release of the unclassified key judgments of the National Intelligence Estimate on ''The Terrorist Threat to the U.S. Homeland'' highlights the urgency of changing our course in Iraq. The so-called NIE is a devastating indictment of the administration's failure to accomplish its most important mission—destroying al-Qaida and the threat it poses.

It confirms what was reported last week, that the al-Qaida we failed to finish off in Afghanistan and Pakistan, because we went into Iraq, has ''regenerated,'' and it remains intent on attacking us at home. That should put to rest once and for all this administration's false refrain that we are fighting over there so we don't have to fight

them over here. That is rubbish. Our own intelligence, the NIE—that is all the intelligence agencies in the U.S. Government—have come to a consensus position.

It spotlights the danger posed by al-Qaida in Iraq, a group independent but now affiliated with al-Qaida of bin Laden. Al-Qaida in Iraq is a Bush-fulfilling prophecy. I will say it again. Al-Qaida in Iraq is a Bush-fulfilling prophecy. It did not exist in Iraq prior to our invasion. But the failed policies, failure to deal with an administrative policy, a political solution, what it does now is to help al-Qaida energize extremists around the world, raise money for new recruits, and become stronger. All the more reason we must act now to refocus our energy and resources on al-Qaida and start to get our troops out of Iraq's civil war, while limiting the mission of those who remain to denying al-Qaida in Iraq a safe haven.

Finally, I say to my colleagues, regardless of one's view on the war and how to end it, there is one commitment each and every one of us should make. That commitment is so long as there is a single—a single—American troop in Iraq—a single American troop in Iraq—that we should do all that is needed to give them the best possible protection this country can provide, and the way to start with that is to replace the humvees with these mine-resistant vehicles that in our last supplemental I was able to convince our colleagues to add 1.7 billion more dollars to build them. These vehicles have a V-shaped hull and they can reduce casualties from roadside bombs up to 80 percent. Right now, 70 percent of all the casualties taking place in Iraq is because of roadside bombs.

I will offer an amendment to the Defense bill when we get to it to make clear, with absolutely no ambiguity, that Congress will provide every single dollar needed and every authority necessary to build these vehicles as quickly as possible because our kids are dying, and it can radically reduce the number of casualties.

I conclude by saying our Republican colleagues say—all of whom I respect, but the one I particularly respect is Senator LUGAR—that they expect the President to voluntarily change course.

I have absolutely no faith, none whatsoever, in this President to voluntarily do what should be done. The only way it is going to happen is when our Republican friends stop voting with the President and start voting to end this war by supporting our troops.

I yield the floor.

The PRESIDING OFFICER (Mr. KENNEDY). The Senator from Missouri.

Mrs. MCCASKILL. Mr. President, I yield myself 5 minutes.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mrs. MCCASKILL. Mr. President, there has been a lot of talk about what has gone on in the Chamber in the last 24 hours and of name calling. I am proud to have worked extra hard the last 24 hours. It seems to me the symbolism of working extra hard and losing some sleep is an important symbolism.

Yes, yes, we all know we didn't have the votes to overturn the stubborn denial of this President as to the failure of his policy, but we showed the American people we are willing to work harder and try harder and stand up to the face of power for the right strategy to secure our Nation from terrorists and to support our military.

I am following to this microphone decades of experience in the Senate. I sat this morning and listened—and this afternoon—to Senator BYRD, Senator SPECTER, and Senator BIDEN. I was reflecting on the years of experience they represent in the Senate. I don't have those years of experience. I have mere months. But I am confused with the insistence of 60 votes on anything of substance we are facing in the Senate. I am confused at attempts to block ethics reform; to block taking Federal tax dollars away from big oil. I am confused at the effort to block reimportation of prescription drugs and to block negotiation for lower drug prices in Medicare Part D. I am confused about delays and stalling tactics to embrace the 9/11 recommendations on homeland security.

The majority should rule, and I am hopeful what we did over the last 24 hours will have an impact on the way we work together to move forward on the problems that face America.

I also wish to briefly say that over the last 24 hours I have felt history, as I have reflected on other all-night filibusters throughout the history of this great body. I pinch myself when I open my drawer and I see the name of Harry Truman. When I sit at my desk and glance down and I see his name scrawled in the drawer of my desk on the Senate floor, it is amazing to me that I have the opportunity to sit in his Senate seat and to advocate for accountability in this war effort.

Senator WEBB and I had worked on an amendment we were going to offer to the Defense authorization bill that I think Senator Truman would be proud of, because he got in his vehicle and drove miles and miles across this country during World War II, in a Democratic administration—as a Democratic freshman Senator under a Democratic President in a time of war—and he said we have to do better about how we are spending taxpayer money. We cannot allow war profiteers to tarnish the image of the men and women who are fighting for us in World War II. That was his view, and so the Truman Committee was born. Out of that committee, billions of dollars were saved, and America felt better about our ability to clean up our act, to oversee the efforts of our military in a way that is fiscally responsible and honors the service of our military.

Senator WEBB and I, along with the other seven freshmen Democrats in the Senate, have fashioned a new, independent commission on war contracting, and we will now introduce this amendment as a stand-alone bill. I implore my colleagues on the Republican side of the aisle to not play partisan games with this effort. This is an independent commission, fashioned in many ways not only after the Truman Committee but after the 9/11 Commission. It will look at war contracting in a thorough way.

Let us be honest. We are not going to turn back from contracting in a time of war. We will continue to contract. People need to understand now that we have more contractors on the ground in Iraq than we have military, with 180,000 contractors. I have had the opportunity over the last 6 months to see firsthand how we have failed in the stewardship of public money, with billions of dollars wasted, billions of dollars in unfair profits to private companies because we have not written the contracts well, we have not overseen the contracts, and we have not held them accountable.

This commission will allow us to take a thorough look at war contracting, and it will also expand the authority of the Special Inspector General on Gulf Reconstruction so we can look at not only reconstruction contracts but those support contracts for our troops. It is important we get this done because we can't go back, but we must go forward and make sure that in the spirit of Harry Truman, we never allow war profiteering to affect our ability to stand strong, as the strongest and most powerful Nation on the planet.

Mr. President, I yield the floor.

The PRESIDING OFFICER (Mr. MENENDEZ). Who yields time?

The Senator from Massachusetts.

AMENDMENT NO. 2327

Mr. KENNEDY. Mr. President, I send a substitute amendment to the desk.

The PRESIDING OFFICER. The clerk will report.

The bill clerk read as follows:

The Senator from Massachusetts [Mr. KENNEDY] proposes an amendment numbered 2327.

Mr. KENNEDY. Mr. President, I ask that further reading of the amendment be suspended.

The PRESIDING OFFICER. Without objection, it is so ordered.

(The amendment is printed in today's RECORD under ''Text of amendments.'')

Mr. KENNEDY. Mr. President, this legislation now before the Senate was passed out of our committee 17 to 3. It has strong bipartisan support. At the outset of this extremely important education measure, I wish to say I am enormously appreciative and grateful to my colleague and friend, the Senator from Wyoming, for his leadership and enormously grateful to all the members of our committee for their participation and involvement, and the staff of our committee has done an extraordinary job.

The work started on this legislation many, many, many months ago. We understood the need for this legislation,

as we understood the need to work on the reauthorization of the Higher Education Act. The reauthorization legislation is not in this particular package, although I am strongly in support of it, as my colleague, Senator ENZI, is. We understand that, under the procedural rules, if we were to add that legislation onto this particular provision, there would be serious issues and questions whether the reconciliation provisions would continue to lie, and that might put the totality of our education legislation effort in some jeopardy. But I wish to, at the outset of this debate, give assurances to all our colleagues, Democrats and Republicans alike, that Senator ENZI and I are one in terms of the desire for the Senate to pass the reauthorization legislation.

Somewhat later in this discussion, I will go through in some detail the provisions of that reauthorization legislation. We wish to focus on what I think is the heart and soul of the higher education debate and that is, for the first time since the GI bill, we are providing very significant assistance to needy students in this country; and, secondly, we are providing assistance to the middle class in relieving them of a good deal of the pressure they have in paying off student loans in the future.

So this is where we are, as far as the higher education bill. We are going to continue to work with Senator ENZI and the other members of the committee to try to find a satisfactory follow-on procedure for the reauthorization of the higher education bill. It has a number, as I mentioned, of very important provisions, and we will try to make a recommendation to the full Senate either later today or tomorrow but certainly before we conclude this legislation.

Education, I think as all of us understand, is the key to the hopes and dreams of American families and to the young people of this country. It has been that way since the founding of the Republic. I come from the State—which I am proud to represent, Massachusetts—that had in its constitution in 1780—John Adams was the author of the Massachusetts Constitution, the first constitution of all of the original States—it spelled out in very careful detail the responsibility of the public to support education. At this time, they were talking about the general education of the citizenry. Each and every other State that wrote its constitution took literally from those particular provisions of the Massachusetts references to education. Every single State constitution has different provisions, but all of them include important provisions for education.

Americans understand this is the key to our future. It is the key to, first of all, our ability to have our democratic institutions function and work well, to guarantee the rights and the liberties of the Constitution of the United States. Secondly, it is key to our economy so that we are going to be strong economically in the United States, with an economy that is going to provide the opportunity for progress for all the people of this country. Thirdly, it is essential, in terms of our national security, to make sure we have an informed citizenry who is able to move ahead and take advantage of the extraordinary technology that is available in terms of our military, so we make sure that we have the best trained, the best equipped, and the latest in technology guaranteed to those men and women who are going to fight for the United States.

So education is the key. It is the key to all the important progress this Nation is going to make in the future. We take a good deal of pride in the fact that we are going to provide help and relief to millions and millions of Americans who have been increasingly pressured by the extraordinary explosion of the cost of tuition for the young people of this country.

As we look back again at history, to the development of the public school system, we note that Horace Mann, the great educator, believed in the public school system. We look at the efforts that were made during the American Civil War, the Morrill Act. Even in the height of the Civil War, Abraham Lincoln signed the Morrill Act, establishing the land grant colleges, which made such a difference to States all across this Nation.

We remember the extraordinary steps that President Roosevelt took in the GI bill after World War II. We had some 15, 16 million Americans who were under arms at the end of World War II in 1940, with an average age of 26 years old—26 years old in 1940—with 1 year of high school education. So many of these individuals went off to war and served for 3, 4, 5 years in the military and then came back. President Roosevelt saw the importance of developing the GI bill, and that made such a difference. Many believe it was the piece—the piece—of legislation that made possible the development of the middle class in this country.

If you take what the United States spent in the 6 years after the GI bill was enacted, it would come to approximately a third of the Federal budget in 1951. That is the kind of priority Americans put on education at that time, and that has been a priority that has been certainly missing for a long period of time. It does seem to me we are restating and reaffirming a strong commitment to higher education in this legislation.

Another important event in terms of increasing the support for higher education came in the late 1950s—1957, to be specific. At the time of the launch of the Sputnik, there were concerns the Soviet Union was getting ahead, and so we had the National Defense Education Act, which provided assistance in the areas of math and science. For many of those leading our research agencies and independent agencies in the Federal Government, it made such a difference for those graduates in that National Defense Education Act.

Then in 1960, we had a national debate in this country, at that time between my brother, then-Senator Kennedy and Vice President Nixon, about higher education. Where were we going? This was the issue that was put forward to the American people. What are we going to say to the young people of this country if they wish to gain admission to any school or college in this country—any school or college—on the basis of their ability, their willingness to work hard? We in the Federal Government were going to provide enough assistance to those individuals so they would be able to gain entrance to that school or college. It could be grants, it could be loans, it could be work-study programs, it could be the requirement that they are going to have to work in the summer, gain some contribution from their family, but nonetheless it was going to be a range of different opportunities that were going to be put together to permit those individuals who came from needy families, who had ability and dedication and commitment, to gain entrance to schools and colleges anyplace in this country. We were going to make that a commitment. In 1960, that was a principal issue during the course of the campaign, and we saw the passage of the Higher Education Act in the early 1960s.

A great debate at that time was whether we were going to provide assistance to the student or assistance to the university, and the decision was made it would be to the student. That is basically the origin of the Pell grant. Since that time, we have seen a number of different opportunities for individuals to move ahead and gain assistance.

What we have seen is the challenge that is out there today. I am going to take a few minutes to point out the challenges that exist today for so many of those who are going on to college. If we look back at 1986–87, you see the average tuition fees, room and board, for a 4-year private college, which was $9,800. Now, it is $30,000. If we are talking about the average tuition for four-year public colleges, it increased $4,000 to $12,000 in that same period, virtually a 300-percent increase in the last 20 years. This has put an enormous stress on students.

Each year, nearly half of all college-ready students, from families with incomes under $50,000, can't go to a 4-year college because of cost. Let me repeat that again: Nearly half of all college-ready students in families with incomes under $50,000 can't go to a 4-year college because of the cost. Each year, we have some 400,000 talented, college-qualified students, who cannot go on to higher education because they can't afford to do so.

We know what happens in colleges and universities now, with students taking longer and longer to complete their degrees. They have to work harder and longer, both in the summertime or taking semesters off, so they can

gain greater resources to be able to complete their school and earn their degree.

Look at this. Going back to 1985–86 and what the costs were at that time, and now look what the assistance, the maximum Pell grant, is as a share of tuition fees and room and board from 1985–86 to 2005–06, and you see it has gone from 55 percent for a public 4-year institution down to 33 percent; 24 percent in 1985–86 to 14 percent for a private 4-year institution. What this is basically saying is the neediest students, those with ability, those with skills, are finding out the assistance they need has been gradually withdrawn; that the kind of assistance for them has been significantly reduced, which has put more and more pressure on the middle class and working families.

Because of these increasing costs and stagnant grant aid, more students now have to take out loans to finance their education. If you look at 1993, less than half of all graduates had to take out loans. But in 2004, nearly two-thirds had to take out loans to finance their education. This is extraordinary. In 1993, not all that long ago—not all that long ago, over half of students did not have to take out loans in order to go to school. Now, two-thirds have to do so.

What has been the result? This is the result. The young people who are graduating from the universities in our country are now increasingly heavier and heavier in debt. In 1993, $9,250; in 2004, 10 years later, $19,000. This is the average debt. This doesn't even begin to include what it costs to go to graduate school or medical school. Then you are going into the hundreds of thousands of dollars. Young people who would like to go into general practice, into higher degrees of specialties, they are going to have to pay off a large debt. So it has all kinds of implications for a graduate's career choices and life choices.

Anyone who goes to a school or a university or a college and who stays around during the course of a lunchtime, you will find out that students are talking not about their books or classes or their teachers, they are talking about their debt. They are talking about their debt. This has been the dramatic shift and the change. As a result of this, we see this is having an effect upon the quality of life for the young people in this country.

What have we tried to do and what have we done with this legislation? We know what the challenge is. We will have an opportunity to get into greater detail on that during the course of the debate. But what have we attempted to do, and what have we done in this legislation? What does this legislation provide?

First of all, it provides a historic increase in need-based grant aid, $17 billion increase in need-based grant aid. That is the largest increase since the GI bill.

What else does it do? Better payment options that cap a borrower's monthly payment at 15 percent of their monthly discretionary income. What does that mean? For any family in America, when their child graduates he or she will never pay more than 15 percent of their monthly income as they go on through their life. We know now that many individuals pay a good deal more than that, and it presents an extraordinary burden on them. We are saying to these young people and their families: You will never pay more than 15 percent of your monthly income.

We are providing loan forgiveness for borrowers who work in public service jobs. What we are saying is any young person who works in a public service job—you work as a teacher, you work as a childcare provider, you work as a special education teacher or assistant working with students with disabilities, if you work with the fire department, if you work with the police department—you will repay your debt at 15 percent of your salary for a period of 10 years, and then your debt is forgiven—released—forgiven, effectively. It makes a major difference in terms of young people's career choices, where they might go. I will come back to this because this point is enormously important.

We provide protection for working students by not penalizing their earnings. We've found that as students earn slightly more while attending college, suddenly their eligibility for financial assistance is changed and they fall further in debt to pay for their education. We have addressed that issue and addressed the longer loan deferment periods for borrowers in economic hardship. And we provide that benefit at no cost to the taxpayer by reforming the student loan industry so it works for students, not banks. This provision does not cost the taxpayers; it saves the taxpayers because we are taking the money from the banks and providing it for the students themselves. We will come back to demonstrate that the banks are going to do just fine later in this discussion.

I want to show what we do in terms of the Pell Grant Program. Over five million young Americans participate in the Pell Grant Program. As you see in this chart, it has been effectively stuck at $4,000 or close to that in 2002, 2004, 2006, all during this recent period of time. Then, when our party, the Democrats, took over, we were able to bump that up to $4,310. And then under this proposal it will increase to $5,400 in 2011. We are trying to grow the program. It is costly but worth it. It makes a life-and-death difference to young people who need this program.

Let me return to a point I was making a minute ago. If an individual worked in the public sector, this bill provides loan forgiveness. Graduates who work for 10 years in emergency management, public education, public health in a social service agency, public services for individuals with disabilities and the elderly, public service legal services programs, including prosecution or public defense, public school library sciences and other school-based service providers and teaching full-time at a tribal college or university—we are trying to say to young people graduating from college, yes, you will have debt, but we are saying you will never have to pay more than 15 percent of your monthly income, and if you go into this occupation long term it is effectively forgiven.

How does it work? Let's take a starting teacher in Massachusetts. We have a book that is available for our colleagues that does the same kind of run-through for all 50 States. Say the annual salary is $35,000, they have a loan debt of $18,000, monthly payments today of $209, monthly payments under IBR would be $148, and monthly loan payment relief of $61. The student loan payment relief under the income-based repayment plan is $732 a year, and the amount forgiven under the new Public Service Loan Forgiveness Program will be $10,000 of their debt if they are a public school teacher in Massachusetts. That is just one example. You can make that applicable in any of the other areas. Those are the principal provisions that are included in this legislation.

This is an important piece of legislation. It will make an important and significant difference to affordability of and accessibility to college, to needy children, to the students in this country. We welcome the very strong support we have had from the student associations and all the student groups. It will make a major difference for working families in terms of providing some additional kinds of relief.

We have done this in a bipartisan way. We think this will make a major difference, and I am enormously grateful to my friend and colleague from Wyoming for all of his help. I will come back later.

Mr. President, I ask unanimous consent that quorum calls during the consideration of the bill be charged equally to both sides.

The PRESIDING OFFICER. Without objection, it is so ordered.

The Senator from Wyoming is recognized.

Mr. ENZI. Mr. President, I yield myself such time as I need. I want to begin by thanking the chairman of the committee for the consideration he has given to all of the amendments that went into the bill, and also further work from the time that we passed it out of committee to resolve any misunderstandings or any questions. It has been a tremendously cooperative effort and one that I think will lead to a very good bill when we finish with reconciliation.

That is not all we need to do for higher education, and I will be emphasizing that throughout the speech, but I am very much appreciative of the leadership and the bipartisanship that has been shown by the chairman and members of the other side of the aisle

who serve on the committee. Both sides of the aisle are interested in making sure that we can make a college education as affordable as possible with as much help from the Federal Government as is possible.

Of course, I would note that every time we make a little adjustment at the Federal level, the colleges go ahead and make just as big an adjustment in their tuition, which is one of the ways we get to some of the figures that are on that chart. But I do want to speak on this very important bill which is the substitute to H.R. 2669.

For millions of Americans, access to affordable college education is the key to their success in the 21st century. We now have a global economy, and to participate in that global economy a person has to have more than a high school diploma. Without some additional education following high school, these Americans will not have the qualifications for over 90 percent of the new jobs that will be created in the next 10 years.

I want to repeat that. Without additional education following high school, these young Americans will not have the qualifications for over 90 percent of the new jobs being created over just the next 10 years.

This bill, as did the reconciliation bill we considered in the 109th Congress, aimed at reducing the subsidies to lenders and providing greater benefits to students. In the 109th Congress, approximately $20 billion in changes were made to the Federal Family Education Loan, the FFEL Program, by reducing subsidies to lenders and providing $13 billion in benefits to students. The bill before us reduces subsidies to lenders by another $18.5 billion and provides $17.6 billion to student benefits. The result is that within the span of 3 years we will have made close to $40 billion in changes to the Federal student loan programs.

Getting to this point has not been accomplished without difficulty. Again, I thank the chairman of the HELP Committee, Senator KENNEDY, for his commitment to make the process as bipartisan as possible.

This is the second time in as many Congresses we have been on the brink of systemic reform of Federal higher education programs. I do not want to squander yet another opportunity to make these programs more efficient, as well as more effective. We are only seeing, at most, half the picture by debating this bill separately from the larger higher education reauthorization package.

We have a chart back here that shows that any way you slice it, higher education is left undone if all we do is the reconciliation bill. What is left out?

FAFSA simplification: That is the form that students have to fill out in order to get Federal loans. It has been an extremely complicated form. We have made that considerably simpler.

Sunshine/loan disclosure, the year-round Pell grants so that students don't just have to go to school through two semesters, but have access to summer semesters. This is important to students who are in vocational programs, and allows them to get into the workforce more quickly after high school.

Support for nontraditional students: We had some requirements before that discriminated against the nontraditional students, the ones who are not just graduating from high school.

Graduate and international education, financial literacy and better borrower information and better privacy protections are all in the big yellow circle of reauthorization. It also provides improvements for the American competitiveness grants and the SMART grants. Those deal with encouraging kids to go into science, math, engineering, technology, and foreign languages. There is additional money that is available if they do that; some for their freshman and sophomore years in college, much more for math and science in the junior and senior years. The reauthorization bill includes a College cost ''watch list'' and many more provisions.

A big piece of the pie is this other part we still need to do. Our challenge is not only to improve access to higher education but to ensure that the quality of our system of higher education is not compromised. We need to consider both pieces of legislation because America's students must have all the tools they need to complete higher education and to acquire the necessary skills and knowledge for the 21st century. We want them to be competitive.

The American system of higher education is renowned throughout the world. I can highly attest to that after having gone to India, seen how their educational system works and how it is becoming very competitive with the United States, and seeing what we need to do to ''stay ahead.''

Of course, they like to send their graduate students to the United States for an education because they learn creativity and flexibility. In most of the other countries around the world they learn the basics, can do excellent calculations and have a vast amount of knowledge. But what our colleges specialize in is teaching kids to think, to come up with new ideas. That is what has kept America ahead.

Our more than 6,000 colleges and universities enroll over 14 million students and provide access to all types of academic and technical skill-building programs.

In Wyoming we only have a handful of the total of these 6,000 colleges and 14 million students. In fact, we only have one 4-year university, and we have seven community colleges. Our grand total of 10 accredited institutions of higher education in the State is the smallest of any State but Alaska.

But I do have to digress just a little bit, after we talked about how much students had in loans, and mention that students are worried about tuition, they should take a look at the University of Wyoming. The out-of-State tuition is less than most in-state tuition in other States.

I would also be remiss if I didn't mention the Western Governors University. This last weekend I got to attend their graduation and it is a unique university. It is largely for nontraditional students, and its program is done completely online. There are no classrooms to go to. The average age of their students is about 38. That was the average age of the graduates this last weekend. Their tuition is $5,600 per year—not per semester. You can take as many courses as you can pack into that year included in that amount.

At Western Governors you are assigned a mentor who is a part of the teaching staff. As soon as you get there, that person watches, counsels, and even follows you 1 year after you are out. So there are some bargains out there even for people who feel tied down where they may be now.

One of the persons who spoke at graduation was a woman who has seven kids and, because of Katrina had to move four times during her last year of education. She wanted people to know that if she can complete a degree with seven kids and that many moves, that anybody can get a degree in higher education. I will have more to say about the Western Governors University and their low tuition and their opportunity to complete their programs from anywhere in the world. We have a lot of military folks who are participating in that in different places in the world.

But the American success story of higher education is at risk of losing the qualities that made it great, which are competition, innovation, and access for all. That is a real key in the United States. I mentioned visiting India, where only 7 percent of their kids get to go on to higher education. That does create a very high level of competition to get in and probably produces more science, technology, engineering, math and medical people than we have. But our principle, our emphasis is on having innovation and access for all.

In this bill we are doing deficit reduction. Deficit reduction is a tool that should be taken seriously. While I am pleased that we have saved about $1 billion toward deficit reduction in this process, we have made some changes to the Higher Education Act that may prove to be problematic in the long run. This bill is not the perfect solution. Not everyone is satisfied with where we have ended up, but I do believe that with the traditional need-based grant aid we are making available to low-income students, we are moving in the right direction.

I recognize it is essential to find ways to ensure that students have access to the financial assistance they need to attend and complete college. The cost of college has risen dramatically. We saw the figures earlier. At

the same time, the need for a college education has never been greater.

It is our responsibility to ensure that the investment our students and families make in time and money is a good one and that they are confident that there will be the financial aid to assist continued access to college education.

We believe students benefit from competition in the student loan programs, both within the FFEL program and between the FFEL and Direct Loan Programs. It is important to support both programs to ensure that the needs of all students are well served.

I think many of us agree that if there is excess in the system we should eliminate it. The key question is how much excess there is and how to eliminate it. There are no perfect answers to those questions. This bill is one answer. Do we all agree? No. But we need to provide students and parents assurance that they are receiving sound, honest advice about their student loans in order to make informed decisions about their futures.

This bill continues to recognize the unique role that our not-for-profit lenders have in providing information to students and their families. They conduct outreach to make college possible and assist in debt management and default prevention.

Not-for-profits focus on communities and serve students locally. I am pleased we are able to continue to acknowledge the important contribution these entities make. We have reached a good balance in the reconciliation bill, reducing the subsidy to for-profit lenders by 50 basis points, reducing the subsidy to nonprofit lenders by 35 basis points, and reinvesting those savings in need-based grant aid to students.

Providing additional need-based grant aid is a critical component of increasing access and affordability. I am pleased this bill does this by providing additional grant funds to Pell-eligible students over and above the increased maximum Pell grant award that is included in the reauthorization bill. I wish to emphasize again, that this is in the reauthorization bill, so we cannot just do a part of this puzzle.

By increasing the income protection allowance, we have increased the ability of working students to receive Pell grants, which is critically important as the student population in our colleges becomes more nontraditional.

In addition, I think there needs to be in the future some way that we build in an incentive for students to do better in high school, in particular wiping out that wasted senior year. The incentive of Pell grants can be effective in moving students to college with higher levels of achievement.

Higher education is the on-ramp to success in the global economy. It is our responsibility to make sure everyone can access that on-ramp and reach their goals. The choice of whether to pursue a postsecondary education is no longer an option. College or some kind of nationally recognized skill certification is needed. We need to make sure individuals have all the tools to understand their choices and shape their future.

Let me again remind you, we do not have the whole pie before us today. We are only talking about the little red sliver there. That slice of the pie. We have to do the whole thing. We will be leaving behind students if we do not consider the entire scope of the Higher Education Act, rather than the narrowly focused slice contained in this bill, and those programs that reach students and help them to persist in attaining a college degree.

By not considering the entirety of the Higher Education Act, we are forsaking quality in the Federal student loan programs by only cutting their bottom line. We will not provide the disclosure and information students and their families need to make informed financial decisions that will have a significant future impact.

Finally, reauthorizing the Higher Education Act, the big part of the pie, is critical to the success of what is the reconciliation bill, as it contains the programs that serve as the foundation for student aid. I supported reporting both bills out of committee. I did so with the expectation that they would be considered together as a whole by the Senate.

I hope the Senate Democratic leadership will provide us with the opportunity to have an open and full debate on all aspects of the Higher Education Act immediately following reconciliation. Both pieces are essential. There is no reason we cannot debate them and finish them now. I know there is huge bipartisan desire to get both of them done. Since the other one is the bigger part of the pie, probably even more interest in getting the other one done. But they have to go together. One does not work without the other.

I will continue to work with Chairman KENNEDY and my colleagues on my side of the aisle to address this concern. I hope people will show up with amendments, if they have amendments, so we can get them debated. There is a 20-hour limit on debate. There is no limit on the vote-arama that can happen at the end. But it is not very satisfying to have a vote-arama with no discussion and just a quick vote on the proposals that are out there.

So I hope people will bring their proposals down. I hope there is a limited number of them so we can condense the amount of time we debate the reconciliation and get to the bigger part of the pie slice and get it wrapped up this week too.

Again, I thank the chairman for his leadership and bipartisanship in getting us here and his willingness to work all the parts of the pie so we can provide the quality of education and the access our students deserve.

I yield the floor and reserve the remainder of my time.

The PRESIDING OFFICER. The Senator from New Mexico.

Mr. BINGAMAN. Mr. President, I rise to speak, first, in favor of the legislation Senator KENNEDY and Senator ENZI have brought to the Senate floor and also to speak in opposition to an amendment I understand is going to be offered to this bill at some point in the proceedings.

But let me begin by congratulating Senator KENNEDY and Senator ENZI for their good work. This is a very major step forward in providing the resources young people in this country, not just young people but all Americans, need in order to pursue postsecondary education.

It is a very major step forward. I am proud to be a supporter of this legislation and proud to be part of the committee that Senator KENNEDY and Senator ENZI chair and are the ranking member of.

We all know the costs of going to college have skyrocketed in recent years. We have seen a 35-percent jump in tuition, adjusted average tuition and fees, for instate students at public colleges and universities since the 2001–2002 school year.

This 35-percent increase represents the largest increase in any 5-year period since the Government has been keeping track of these figures. This year alone, the cost of going to college is 6.3 percent higher than it was last year, averaging $12,796, including room and board in our schools.

At the same time, we are seeing increased competition among colleges and universities for the highest scoring students. These students command high tuition discounts, particularly in the form of merit scholarships. As a result, there is a smaller proportion of financial aid budgets available for low-income students at colleges with rising tuitions.

Unfortunately, year after year, Congress has failed to raise the amount of Pell grant scholarships for needy students. Congress finally did increase Pell grants this year for the first time in many years. Ten years ago, the maximum Pell grant covered more than 50 percent of the cost of tuition and fees and room and board at a public 4-year college.

Last year, the maximum Pell grant covered only 35 percent of those costs. I have a chart I wish to show to make that point. This chart is entitled, ''The Gap Between Grant Aid and Cost of Attendance to Increase.''

You can see the cost of attendance at a 4-year public college is the red column, for each of those years starting with the 2001–2002 school year and ending with the 2006–2007 school year.

So the red column is the cost of attendance, and the white column is the maximum Pell grant. You can see it has been virtually stagnant during this same period. As the chart demonstrates, the gap between grant aid that is available to low-income students and what it costs to go to college has increased very substantially since 2001.

In the 2006–2007 school year, that is the school year that we just completed, the average student came up short by almost $9,000. I submit it is a disgrace for us nationally each year to allow hundreds of thousands of students who are prepared to attend 4-year colleges to fail to do so because of the inability to deal with the financial barriers they face. More and more students increasingly rely on loans to finance their education. We have seen a significant increase in the amount of student debt in this country.

Let me show another chart. ''Students Are Borrowing More,'' is the title of this chart. And then the subtitle is: ''From 1993 to 2004, the average amount of total student loan debt for 4-year college graduates has more than doubled.''

In 1993, you can see the figure in this column, $9,250, that is the average student debt at the end of a 4-year college. In 2004, the average debt for a student who finishes a 4-year college and graduates is over $19,000. This chart demonstrates, I think very clearly, we have students graduating with too much student loan debt.

In New Mexico, the average student now graduates from 4 years of college with more than $16,000 of debt. The good news is the underlying bill, that is, the Higher Education Access Act of 2007, will actually increase student aid by about $17.3 billion over the next 5 years.

Most importantly, this very significant increase does not add to our national debt. It is paid for by cutting excessive Federal subsidies to lenders who are participating in the student loan program.

I have one more chart I wish to use to make a point. This chart is called, ''The Senate Proposal Increases Grant Aid for Students.'' This chart demonstrates the bill substantially increases Pell grants to $5,100 this next year and to $5,400 by 2011.

Under the proposal, the maximum Pell grant would increase by $790 next year alone. In addition, the bill will simplify the financial aid process for low-income students by increasing the income level at which a student is automatically eligible for the maximum Pell grant. Also, it will protect working students, increasing the amount of student income that is sheltered from the financial aid process.

This new student aid package could mean as much as $177 million in new grant aid for students in my State of New Mexico alone over the next 5 years. This increase would mean almost $41 million for students attending the University of New Mexico during this next 5-year period; almost $44 million for students attending New Mexico State University; $15 million for students attending Eastern New Mexico University; more than $6 million for students attending Western New Mexico University; and more than $5 million for students attending New Mexico Highlands University.

The bill also would cap Federal student loan payments at 15 percent of a borrower's discretionary income. This would bring needed relief to students who do have excessive debt. In addition, the bill advances a critical policy objective, that is, to incentivize students to pursue careers in public service.

The bill would forgive the debt of borrowers who work in public service careers, careers such as nursing and teaching and law enforcement, for a 10-year period. So the package is vital to the students in my State of New Mexico, to their families, and to our economy.

Unfortunately, the amendment that I understand is going to be proposed to this bill is an amendment that Senators NELSON of Nebraska and BURR of North Carolina will offer. This amendment would strip $3 billion from the student aid package and put these critical Federal dollars into the wallet of the large for-profit lenders.

Let me state for the record I strongly support the Federal Family Education Loan Program. This is also known as the FFEL Program.

Most Senators understand this program is essential to helping so many students and their families gain access to college. Frankly, you don't know how many of New Mexico's students would be able to gain access to college without this program.

The underlying bill, however, recognizes, as did the President in his fiscal year 2008 budget, that FFEL lenders are very heavily subsidized by the American taxpayer. Currently, these lenders are guaranteed a specified interest rate by law regardless of what the student borrower pays.

This rate is 2.34 percent higher than commercial paper. The President proposed to reduce the subsidy by one-half of a percent, by 50 basis points. Similarly, the underlying bill reduces the subsidy by half of a percent for most of these lenders.

The main discrepancy, however, is the underlying bill recognizes the critical role many of our State and private nonprofit lenders play in administering the FFEL Program, and it imposes a smaller reduction on them. I believe this is a fair and an equitable approach.

In my State, we have such a program. New Mexico Student Loans is a private, nonprofit corporation. It was created by the New Mexico State Legislature in 1981, to provide loans and educational programs and systems to New Mexico students and families, ensuring the broadest possible access to higher education for citizens of our State.

Nonprofit lenders, such as New Mexico Student Loans, are limited by law in how they can use their revenues. If they earn more than the funds have cost them, they either have to use that revenue to reduce the cost of loans to students or send that funding back to the U.S. Treasury. The savings realized by nonprofits are returned to the students through zero-fee loans, through reduced interest rates, through principal forgiveness, for ontime payments, and specialized reduced interest rates and loan forgiveness programs for teachers and nurses and doctors.

In New Mexico alone, $8.6 million was returned to the borrowers through borrower benefits and loan forgiveness in 2006. For-profit lenders, on the other hand, returned these earnings not to the students, not to the borrowers but instead to their own shareholders. For example, New Mexico Student Loans charges 0 percent interest for teachers if they stay and teach in New Mexico; it charges 0 percent interest for nurses and doctors who practice in our State.

These programs are necessary to fill critical workforce shortages in my State. Unfortunately, the Nelson-Burr amendment would eliminate the distinction between the nonprofit lenders and the for-profit lenders, many of them very large organizations such as Sallie Mae, Nelnet, Bank of America, Wachovia, and JPMorgan Chase.

It would eliminate that distinction between the nonprofits and the for-profits by lowering the subsidy cut for the for-profit lenders to the same rate we are providing for nonprofits.

The proponents of the amendments argue this amendment is about increasing student choice and protecting the student loan program. I respectfully disagree with that argument. To the contrary, the amendment would do nothing to increase student choice; rather it would provide a significantly greater competitive advantage to big banks and lenders, thereby forcing smaller lenders out of business.

Unfortunately, this amendment which is anticipated will be offered, the Nelson-Burr amendment, would literally strip $3 billion from the funds available for low-income students and significantly hinder the ability of many nonprofit lenders to provide critical student services and benefits.

I am afraid the amendment is nothing more than an attempt to protect the huge profits of large lenders and further enrich their shareholders at the expense of low-income students and the American taxpayers. I urge my colleagues to oppose that amendment if it is offered, as I understand it will be.

To conclude, I commend Senator KENNEDY and Senator ENZI for their leadership in developing this legislation and bringing it to the Senate. I hope very much we can move ahead with it.

Mr. President, I yield the floor.

The PRESIDING OFFICER (Mr. CARDIN). The Senator from Vermont.

Mr. SANDERS. Mr. President, I yield myself 20 minutes off the bill.

The PRESIDING OFFICER. The Senator is recognized.

Mr. SANDERS. Mr. President, I think all of us understand that both for the sake of our country and for the millions of young people in our country, we need fundamental changes in

the way we do higher education in America.

If we are going to be effectively competitive in a global economy, we need the best educated, the best trained workforce in the world. We need to capitalize on the intellectual potential of all of our people. It is a loss to our Nation and to the individual if there are people in our country who do not get the education they need to do what they are potentially able to do as American citizens.

I do not have to tell you or the people of our country that in America today, we have some very serious problems in terms of higher education. In my State of Vermont and all across this country, the cost of higher education is soaring, and what that means is that in order to send young people to college, family members to college, people are going deeply in debt, coming out of college, depending on their income, $20,000, $30,000, $40,000, $50,000 in debt, which has an immediate impact on the career choice that many young people are making.

If one comes out of college $50,000 in debt, if one comes out of graduate school $100,000 in debt, what they are going to do is get a job which makes them a lot of money to pay off that debt rather than go into the profession that they might otherwise have wanted to go into. That is bad for the individual, and that is bad for our country.

Let me be very clear in congratulating Senator KENNEDY, Senator ENZI, and other people on the Health, Education, Labor, and Pensions Committee on which I sit. My assistant, Dr. Huck Gutman, worked very hard in crafting a significant improvement in what we have seen in recent years in terms of higher education, most notably very significant expansion and improvement in the Pell Grant Program.

We are making progress in beginning to deal with the very serious problems of higher education and how Americans can afford higher education. But also let me be very clear, and I don't know how many other Members of the Senate will agree with me, while we are making real progress, we have a very long way to go.

When I talk with young people in the State of Vermont about higher education, I ask them how many young people their age who are going to college in Germany or in Europe or even in Canada incur the kind of debts they have and will incur when they get out of school.

Many young people in America are surprised to learn that in Germany, in other European countries, college education is virtually free. It is funded by the government. Frankly, I think that is a good idea. We should look at education in general, and higher education, as an investment in America with an understanding that if many young people are not able to get the education they need, our country loses in terms of its productivity; that it is a waste unimaginable, both for the individual and for our society.

If, as currently is the case, for the first time in modern American history, hundreds of thousands of low-income young Americans are saying: No, I don't want to go to college, I don't want to come out $50,000 in debt, think of what we are losing as a nation, not to mention the economic lost opportunities for those individuals.

Let me be very clear. Before we give hundreds and hundreds of billions of dollars in tax breaks to the wealthiest 1 percent, before we invest in weapons systems that are obsolete, it makes a lot more sense to me that we tell every family in America that a college education and graduate school are going to be there for them if they are prepared to work hard and if they have the ability, they will not be denied that opportunity because their family does not have a lot of money.

Let me also say I have serious concerns that at a time when we desperately need more physicians to bolster our health care system, when we need more nurses, when we need more dentists, it is absurd that people in the medical profession and in other professions are coming out deeply in debt, which also impacts their career choices.

We need, for example, primary health care physicians in Vermont. All over rural America, physicians are choosing other specialities because they can make more money.

To my mind, what we have to say in America, if we are serious about health care, if we are serious about law enforcement, if we are serious about making sure that low-income people have the public defenders they need, that Legal Aid has the lawyers they need, we have to do everything we can to say that anybody in this country who has the ability, is prepared to work hard, should be able to get a higher education regardless of their income and not have to come out of school deeply in debt. As a nation, we should look at that as an investment in the same way we look at many other types of investments.

This bill is a good step forward, but in my view, over the years as we fight to change national priorities, one of those priorities should be that every young person, the kids in the fourth and fifth grade know if they do their work seriously, they will be able to get a higher education; they will be able to make it to the middle class regardless of the economic situations of their families.

The cost of college in the last 20 years has tripled, but Federal financial aid has not kept up. Yes, we have given tax breaks to billionaires, but, no, we have not increased Pell grants and other sources of financial aid. I am very happy the legislation we are debating today will make college more affordable by raising the maximum Pell grant to $5,100 next year and increasing to $5,400 by 2011. That is a significant change and a significant step forward in funding higher education.

In Vermont, what we have seen is that between the 2000 and 2001 and 2005 and 2006 school years, the cost of attendance, including tuition, fees, and room and board, at 4-year public colleges in Vermont increased by 29 percent, from $12,836 to $16,571. Certainly, these Pell grants will mean a lot to the families in the State of Vermont.

As I mentioned a moment ago, the situation is even worse for those people who go to graduate school. Just an example: Students who attend the very fine Vermont Law School in South Royalton, VT, graduate, if one can believe this, on average $100,000 in debt. If they pay this debt off over 30 years, it will mean they will be paying $900 a month toward their debt for 30 years. If anyone doesn't think that impacts career choices, it certainly does.

This bill has a number of very important provisions. Most importantly, it increases Pell grants and it says we have to make it easier for families in our country to afford college.

It also provides a very important provision regarding loan forgiveness. This is something I believe in very strongly. We have worked very hard on this provision with Senator KENNEDY and others. What this is about is that in this legislation, there are loan forgiveness provisions for those people who go into public service. We all know if you want to make a whole lot of money, you go to some large company and make a lot of money. You may be one of the lucky ones making millions and millions of dollars a year. What happens if you want to go into law enforcement? What happens if you want to be a teacher who works with disabled kids? What happens if you want to be a Head Start teacher or do the extraordinarily important work of early childhood education, which is some of the most important work being done in America because it enormously influences what kind of an adult a young person will become. What happens if you want to do that?

In my State of Vermont, you can work in childcare and make $9 an hour, often without benefits. If you are coming out of school $50,000 in debt, you are not going to gravitate toward a job in which you make $9 an hour or $10 an hour because after you pay off your student loan, you are not going to have a whole lot to live on because of the low salaries and low wages those jobs involve.

What this legislation does, very appropriately—it is a good start; we have to go further—it says to the young people of this country that public service is an important calling. We want you to go out and work to be teachers, to be in law enforcement, to work in legal aid, to work as a public defender, to work in environmental protection, to work in a variety of areas that are extraordinarily important for our country and for our society.

Many of those jobs do not pay a whole lot of money. That is the reality. But we want you to be involved in

those jobs, to work in those jobs, and that means we are going to encourage you to do that by forgiving your debt if you do that. That is one way to help you get involved in those professions.

Some of the professions that would be eligible for this loan forgiveness are a full-time job in public emergency management, government, public safety, public law enforcement, public health, public education, public early childhood education, public childcare, social work in a public child or family service agency, public services for individuals with disabilities, public services for the elderly, public interest legal services, including prosecution or public defense, public library sciences, public school library sciences, or other public-school-based services. That is extraordinarily important.

What we have also done in this legislation is we have increased the eligibility level for people to get Pell grants. That is important because with the limited amount of money that was previously available, I suppose appropriately enough most of that money went to those families that were most in need, and that meant a large number of families in the middle class or lower middle class were not eligible for Pell grants. But we have expanded and raised the eligibility level so that many more families will be eligible.

Mr. President, as I conclude, this legislation is a significant step forward. I congratulate Senator KENNEDY for his leadership, Senator ENZI, and all of the people on our committee who have worked on this important issue. But let's not in passing this legislation rest on our laurels. This is a good start, but we have a long way to go.

My hope is that in the coming years, we will pass legislation which will have the impact of saying to every young person in America: If you are in the sixth grade or seventh grade, and if your family does not have a lot of money, if you study hard, if you do well in school, you will be able to get all of the education you need so that you can make it to the middle class, so that you can exercise all of your intellectual potential, and you can get out of college or get out of graduate school without being deeply in debt.

Education is not a ''cost.'' Education is an investment. If we are going to turn this country around and have the kind of health care system that provides health care to every man, woman, and child as a right, we need doctors to go into rural America. We need tens and tens of thousands more nurses. We need dentists. We need all kinds of people in health care, in law enforcement, in environmental protection working with our youngest children.

We have to say to any American: We want you to do as well as you can to get all of the education you can. We are proud of what you are doing. We see that as an investment in moving this country forward.

Again, I congratulate the leadership of the Health, Education, Labor, and Pensions Committee which I am on. I think we have taken a good step forward. I certainly hope this legislation passes, and I hope we continue to make substantial progress in the years to come.

Mr. President, I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. KENNEDY. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. KENNEDY. Mr. President, I ask unanimous consent that the time I use be charged to the bill.

Mr. CARDIN. Without objection, it is so ordered.

Mr. KENNEDY. Mr. President, we have a number of our colleagues that have called and indicated that they want to address these issues, and we welcome their statements and comments. I want to just mention, as I will during the course of the afternoon, some of the different provisions of the legislation.

I know earlier in the day my friend and colleague, Senator ENZI, outlined some of the provisions in what we call the reauthorization legislation. I am in strong favor of reauthorizing the Higher Education Act. We are debating now the issue of loans and financing these programs, which is extremely important and urgent for students, and that is why this bill is on this fast track. This bill provides very important assistance to the neediest students and middle-income families, and we want that to go into effect as rapidly as possible. But we are also strongly committed to the other provisions of the reauthorization legislation that deal with the broader issues on education.

I am hopeful during the course of the time that we are considering this current legislation that we will be able to work out a process and proceed to moving ahead with the reauthorization. The reauthorization, as has probably been mentioned by my colleague from Wyoming, curtails sweetheart deals between lenders and colleges which so many American families have been reading about and hearing about in recent years. It is an extraordinary scandal where too many of these lenders—and this has been true in my own State of Massachusetts as well as other parts of the country—have been involved in sweetheart agreements and kickbacks, which, obviously, are completely unethical, unacceptable, and, in some instances, criminal. But we provide provisions to curtail those kinds of abuses in the reauthorization legislation. We also simplify what we call FAFSA—the Free Application for Federal Student Assistance—to make applying for Federal aid easier.

I have here, Mr. President, the current FAFSA form, and any preliminary view can see that this is enormously extensive, and extremely difficult, in many instances, to understand and to fill out. I am enormously grateful, and all of us should be, to our colleague and friend, Senator ENZI, who by training and profession was an accountant, and he was willing to take on the task of simplifying this application to ensure that there was going to be adequate protection in terms of the public interest and in terms of taxpayer interest, but also made it understandable and readable. So the reauthorization bill would create an EZ FAFSA, for the lowest-income students to use immediately, and would phase out the paper application for all students over a number of years.

I will show you what has happened and give some of the background. In 2003–2004, about 1.5 million students who were likely eligible for the Pell grant did not fill out this form. They had such difficulty in going through it, and too often in the high schools they attended they didn't have the kind of professional assistance to help those young people to take advantage of federal student aid. Twenty-eight percent of the lowest income independent students didn't fill out the FAFSA in 2003–2004, and nearly all would have been eligible for the Pell grant.

So the HELP Committee package shortens the FAFSA for the lowest income students, and for all students within the next few years. And the HELP Committee package increases the income level at which students are automatically eligible for the Pell grant as well.

It might not sound like a very important provision, but this is an instance where this application is enough to seriously discourage many young people, particularly those in middle-income and low-income families, from moving ahead; and, as a result, an important loss to our country.

Mr. President, I see the Senator from Washington is here, a member of our committee who has been a champion on education—she has been a school board member, a teacher in her own right, and has been a real leader on all of our educational issues, and was enormously valuable and helpful in the development of this legislation—and I am glad to yield such time as she may use on the bill.

The PRESIDING OFFICER. The Senator from Washington is recognized.

Mrs. MURRAY. Mr. President, I thank our floor managers, Senator KENNEDY and Senator ENZI, for yielding me time at this point to talk about the extremely important legislation that we have before us today.

In these days of global competition, a college education is the gateway to a successful career, to a growing economy, and to a stronger future for our entire country. Today, we have in the Senate an opportunity to help more students attend college and to afford a college education. I am pleased to be here today to speak on the Higher Education Access Act.

Mr. President, when I was growing up, my family didn't have a lot. The only way I was able to attend college was through Pell grants and student loans. In fact, because of Pell grants and student loans, all seven kids in my family were able to go to college and to get an education and to graduate. Today, those seven kids, because of Pell grants and student loans, have become a school teacher, a lawyer, a firefighter, a homemaker, a computer programmer, a sports writer, and a U.S. Senator.

In my book, Mr. President, that was a pretty good investment by our country. I want to make sure now that students today have the same opportunities I had growing up. It is important for them as individuals, and it is critical for our country's future.

In recent years, the deck has become increasingly stacked against our students. College has become more expensive while some of our large lenders have taken advantage of students. Those students who are able to attend college are often graduated and saddled with debt and unable to have the resources to even buy a car or even think about purchasing a home. Other graduates can't pursue public service jobs in areas where our country really needs their help because they can't afford to pay back their loans on a public service salary.

The bill that is before the Senate this afternoon will begin to turn the tide back in favor of our students. It will put our students first and make college more affordable. It will help our recent graduates, and it will encourage public service.

I also worked on this bill to ensure that military servicemembers get more time to defer their student loan payments while they are on active duty, and I was pleased to provide more help for homeless and foster students who often face unique problems when they try to navigate the college process.

Before I turn to some of the details in the bill, I want to take a moment to thank Senator KENNEDY for his leadership in moving these proposals forward and making sure this bill finally does right by those who count the most, our students.

First, this bill raises the maximum Pell grant by 25 percent over 4 years to $5,400 per student. That is going to make a real difference for students in my home State of Washington. In my State of Washington, in 1986, the maximum Pell grant covered 53 percent of the cost of a public 4-year college. Today, it only covers 33 percent of those costs. So those students have gone from having 53 percent of their costs covered down to 33 percent. By raising the maximum Pell grant, this bill is going to help students in Washington State and across the country do what we all want them to do, and that is to go to college.

In Washington State, this bill is going to make another $39.6 million available in need-based grants next year alone, and over 5 years the bill will provide an additional $340.6 million for low-income students.

This bill will also ensure that college graduates are not trapped by high loan payments after college. It will guarantee that borrowers will not have to pay more than 15 percent of their monthly income in student loan payments. That will help bring immediate relief to our students whom we see burdened with these excessive loans.

Another problem with the high student loan debt is that it limits the career choice of many of our college graduates. Many of them can't afford to take a job in public service and pay back their loans at the same time. This bill will help encourage public service by providing loan forgiveness for graduates who pursue careers in these areas.

As I worked on this bill with my colleagues, I thought it was very important to help out military servicemembers who have student loans. I have worked very hard to allow those who are serving in combat or national emergencies to defer their student loan payments during their deployments and as they transition out of service. Today, under current law, it limits how long servicemembers can defer their payments to only 3 years.

As many of us know, our military members have been on active duty today much longer than that. This bill makes a critical step forward in lifting that 3-year limit and will help make more of our servicemembers eligible. Those who are serving our country have enough to worry about. Financial challenges and worrying about paying back their student loans should not be something they have to worry about as they serve overseas and transition back here to home.

I was also pleased to help improve college access for our homeless and foster students. Those students who are homeless or come from foster homes face tremendous barriers in their education, especially those who do not have a parent or guardian who are able to help guide them through the process. In this bill, I worked to help simplify the student aid application process and made homeless and foster students eligible for higher levels of assistance.

Before I conclude, I do wish to say there is one amendment that may come on this bill about which I am very concerned, and that is because it would tear through this bill and undermine all the progress we have worked so hard to make for our students. That is an amendment that allows higher subsidies for some lenders, including lenders who acted so irresponsibly in the recent student loan scandals. That amendment is going to take money away from our students and take money away from the Pell grants in this bill.

With this bill, we are trying to help more students afford college. The amendment would take money away from our students and away from Pell grants and I do not see any reason why we should change this bill and help fewer students and put that money back into the pockets of lenders. As we move through this bill, I hope we will reject efforts that hurt students so we can pass this strong and effective student aid legislation.

To me, it is simple. If we want our economy to grow, if we want our people to succeed, if we want our country to be strong, we have to help more students today get a college education. This bill that is before the Senate will do that. I urge all our colleagues to support this bill in the strongest measure as it has been brought forward to us by Senator KENNEDY.

Mr. KENNEDY. Will the Senator yield for a question?

Mrs. MURRAY. I will be happy to.

Mr. KENNEDY. I wish to underline three very important provisions the Senator from Washington took a particular interest in, beyond the other provisions on the legislation. She mentioned these in her excellent comments, but I think it is worthwhile to take a moment to emphasize them. I refer to those provisions dealing with homeless and foster children as well as those in the military. Under the provisions the Senator from Washington championed, homeless children and foster children, too often left behind, have enormous challenges. But we know—we have all heard these extraordinary stories of the incredible drive that so many of these young people have, even while facing extraordinary challenges. Under the provisions on which she worked tirelessly, the bill will establish these children as independent students—obviously, they have to have the academic qualifications to be able to gain entry into the schools, private or public institutions—but they will be considered what we call independent students. This means they will be able to get some very small but important additional help and assistance that may be a lifeline to assist them and facilitate their admittance into schools and colleges; am I correct? I'm so pleased the Senator mentioned these two provisions because they are small items in a large piece of legislation, but I think they are extremely important.

My colleague from Washington also mentioned the provisions dealing with those individuals who are in the military, to permit them to have a respite from repayment while they are on active duty service, serving our country. It seems they have challenges enough. They obviously will meet their responsibilities when they are no longer on active duty. But it seems to me the help that is being provided for those in the service is critical, and so, if the Senator will comment again on the difference these provisions can make to servicemembers, and those provisions to homeless children and foster children, I think it will be useful for our colleagues to know about.

Mrs. MURRAY. I thank the Senator for his question. I actually became interested in the issue of homeless children, foster children many years ago when I served in our State legislature and found out, quite by accident, that students in our State were being denied access to public schools simply because they didn't have an address. I never thought about it before. Everybody goes and their mom registers them for school and they write their address down and they register and start school with a big smile on their face. In my home State many years ago, not if you were a homeless student. So I passed legislation in our State legislature to make sure that students who did not have an address would be allowed access to any school to which they applied.

I followed that throughout my career and met amazing young people who have tremendous capabilities who, through circumstances that had nothing to do with them, were either homeless or were foster children. A young man I worked with a few years ago had been in over 80 foster homes from the time he was young until he was 18. Once they turn 18, these foster students all of a sudden become independent, and they do not have a parent to take them off to college on that first day that is so important or to send them a check once in a while to help them with their books or even to help them navigate through the paperwork that is required when you try to apply for financial aid.

With the help of Senator KENNEDY and others on our committee, we put provisions in this bill, only a few sentences but very significant, helping to simplify the student aid application process for our homeless students and to help both the homeless and foster students be eligible for higher levels of assistance because they do not have anyone to rely on at home once they head off to college.

This is an important investment that will pay off in many ways, I believe, in the future, and give some hope to some young people who truly, in our country today, deserve it.

On the other issue the Senator from Massachusetts talked about, I, similar to many Senators, go home and talk to young men and women who are either going off to war in Iraq or Afghanistan or around the globe or who have returned recently. I tell you, one of the things they constantly struggle with is the issue of paying back their student loans. Similar to many young people today, they have gone to college maybe for a year or two, maybe graduated with a very high student loan they are required to pay back. But they are deployed over to Iraq, trying to manage the paperwork of that or pay for it on a military salary. It is impossible.

Along with our colleagues on the committee—I see Senator CLINTON on the floor today too—we put in a provision to make sure that when our men and women are serving overseas, they not have to worry about paying back student loans. I think that is the least of what we should be doing for those men and women we have asked to serve this country.

I thank my colleague from Massachusetts for working with us on these two provisions and tell all our colleagues, we have an obligation in this country to the next generation. If you talk to anyone who is struggling through school today or through college or is a graduate, they will tell you the No. 1 worry they have on their mind is paying back that student loan.

We want them to be able to go out and get a job and give back to our economy, purchase a home, be able to invest in themselves and their future. Yet they are worrying about paying back student loans. This is a significant step forward, making sure the next generation has what this generation had and generations have had before them, and that is focusing on hope and opportunity and not on debt and long-term concerns about being able to pay that back.

I thank my colleague from Massachusetts and appreciate his work on this bill.

Mr. KENNEDY. If the Senator will yield? I see the Senator from New York here. The result of the good Senator's life story, talking about the members of her family—the history of the GI bill is that for every dollar the Federal Government actually invested, $7 was returned. We are reminded again, this is not legislation that is going to cost the taxpayer a nickel and it is going to increase opportunity and hope, particularly for homeless children and foster children, because it will make them eligible for additional help and assistance which will effectively enhance their opportunity to go to college, and help reduce their debt after they get out of school. It is opening up opportunity.

I again commend the Senator from Washington. She has been a leader on the issue of veterans and, as all of us remember so clearly in the wake of the Walter Reed scandal, her very clear and powerful voice, both before that and afterward, as a voice for those families and the service men and women. This is a practical and important provision in this reconciliation bill that will make a big difference to our service men and women and to their families. I thank her very much for all of her good work.

I see the Senator from New York. I thank her for her extraordinary contribution in the development of this legislation. Senator CLINTON has been a leader, in terms of understanding some of the ethical challenges that existed in the loan program and helping fashion some of the most important provisions in this legislation that are going to ensure that the resources which are out there, that are meant to go to students, go to students. I thank her for her extraordinary work in that area. Also, Senator CLINTON has been a leader in developing provisions to support and assist nontraditional students, part-time students, and single mothers. They will have access to the assistance they need to complete their education.

We have included in here, at her strong suggestion, the year-round provisions for the Pell Grant Program. We are making it available all year round because of the changing educational system and process. I thank her also for her work on the provisions that are enormously important to so many students and families—that is, helping individuals who work in order to try to offset some of their education costs. They get caught in this trap where they have higher income and therefore less help and assistance. This legislation increases the amount of income that is sheltered from the financial aid process in order to protect working students, and to reward their hard work.

The good Senator was enormously creative and imaginative helping us deal with that situation. The young people of the country will be very grateful and appreciative for her strong leadership and good work.

I yield to her such time on the bill as she might use.

The PRESIDING OFFICER. The Senator from New York.

Mrs. CLINTON. Mr. President, I am delighted to come to the floor and talk about this extremely important legislation. I thank our leader, a great advocate on behalf of education, the chairman of the Health, Education, Labor, and Pensions Committee, Senator KENNEDY.

This bill represents a tremendous victory for students, for their families, for higher education, for the future of the American economy, for millions of families who still struggle to pay for college and for millions of young people who will not only carry from their education a degree, but, on average, more student debt than any graduates who came before them.

Most of all, this bill is a victory for that young boy or girl who is thriving in school, who might one day wish to attend college and fulfill his or her God-given potential but worries that such a wish is beyond his or her reach; that it is too expensive to realize.

I commend the members of the committee on both sides of the aisle for the great work that has been done bringing this bill to the floor. I was thrilled with many of the provisions, some of which I have worked on ever since I came to the Senate, particularly focusing on nontraditional students who more and more are becoming the norm—older students, married students, single-parent students—who often have found there were barriers to their accessing whatever help was available from the Federal Government programs to continue their education.

I am also personally thrilled at what we have done for homeless and foster youth. This has been a passion of mine, going back to my years as a law student, when I first started representing

abused and neglected children, children who ended up in the foster care system, all the way through my time in the White House, where we were instrumental in working with the Congress in passing landmark legislation to make adoption easier, to try to make the foster care system more responsive to the needs of the child and to accelerate decisions being made as to whether a child would ever realistically be able to return to his or her biological family; to my years in the Senate, where we have continued to try to help students who are in the foster care system as they age out.

As Senator MURRAY pointed out, when you turn 18 or graduate from high school, whichever comes first, still in many States in our country, you are no longer eligible for the foster care system. What that has meant is that a social worker usually shows up at the foster home with a big black garbage bag and tells the young man or woman to put his or her belongings into that bag because they are no longer able to live in a foster home with State support. Many young people whom I have been privileged to know, some of whom have interned for me, worked for me in my office here or in my office in the White House, they were the lucky ones. They had the right combination of personal resilience and ability combined with mentoring and some breaks along the way that enabled them to complete high school and often go to college at great cost.

Many of them had nowhere to go during summer vacations or Thanksgiving or Christmas or any other break in the academic schedule. Some of them hid themselves in the dorm. Some of them stayed in bus stations or airports. Some of them prevailed upon a friendly professor or fellow student to take them in.

By recognizing the special needs of these special students, we do a very important piece of legislative business that has a big heart in it. I thank my colleagues who worked with me and others to make this happen.

When we think about the importance of college, it is hard to grasp the fact that most young people in our country will not go to college and graduate. The college-going rate has been pretty stagnant now for about 20 or 30 years. As the cost of higher education has gone up, it has become even more difficult for young people to work their way through, to afford the increases in tuition and room and board. But the investment in college still remains a very good one.

Each additional year of education after high school increases an individual's income by 5 percent to 15 percent. A college degree will enable an individual to earn close to $1 million more in the course of a life's work than those who have only a high school diploma.

It is no coincidence that the rise of the American middle class coincided with the explosion of college attendance. It unlocks economic potential, and it gives students access to the American dream—to a career and a life that they, then, can build.

But as I say, unfortunately in the past 25 years, the cost of college has risen faster than inflation. College costs have tripled over the past 20 years and, as the costs spiral upward, so has the size of the loans and the loan payments that are necessary. Students who borrow, take out loans averaging $15,500 while attending public colleges and universities and almost $20,000 while attending private schools, twice what they would have borrowed 10 years ago.

At New York University in Manhattan, 60 percent of students graduate owing an average of $27,639. At Idaho State University, 69 percent of students graduate owing an average of $29,467. At the University of Miami in Florida, whose president served with such distinction in this town as the Secretary of Health and Human Services for 8 years, 58 percent of the students graduate owing an average of $31,723.

This debt limits students' options and damages their financial futures. It is a chain around their ankles as they end their education and go out into the world of work.

With this reconciliation bill, we are cutting that chain. This bill will provide $17.3 billion in student aid, the largest increase in student aid in more than a decade.

It will provide this aid without raising Federal taxes one dime. First, the higher education reconciliation bill increases the purchasing power of the Pell grants which help the lowest income students offset the cost of college. It is no secret to anyone in this Chamber that the purchasing power of the Pell grants has declined dramatically, from nearly 60 percent of the cost of a public school 20 years ago, to only 36 percent today.

This legislation provides the largest Pell grant increases in more than a decade, increasing maximum Pell grants to $5,100 immediately, and to $5,400 by 2011.

Now, take my State, for example. This initial boost will provide over $200 million in increased grant aid to New York students for the 2007–2008 school year alone, and $1.7 billion by 2013. The legislation also raises the income cutoff for Pell grants from $20,000 to $30,000, making many more students from many more families eligible to receive Pell grants.

Second, I am very pleased that the Higher Education Reconciliation Act tackles an issue addressed in legislation I sponsored in the last Congress called the Student Borrowers Bill of Rights. It provides protection for student borrowers while they repay their loans. It does so by capping monthly loan payments at 15 percent of the borrower's discretionary income and provides several important protections to members of the Armed Forces and public service employees during repayment.

This is critical to helping students manage their debt, essentially in the first few years after they graduate. Third, I am pleased the reconciliation bill also creates a new loan forgiveness plan through the direct loan program for public service employees. I hear from many students in New York and around the country who would love to be teachers or police officers or firefighters or nurses or social workers or public defenders, but sadly they are so saddled with debt, that such careers in the public arena seem like an impossibility for them. That is the wrong policy.

We want to encourage more young people to go into public service. Our policies should respect that choice, not denigrate it. Under the loan forgiveness program, the remaining loan balance on a loan is forgiven for a borrower who has been employed in a public sector job and making payments on the loan for 10 years. These jobs are essential to the communities they serve.

I believe this program will encourage public service and provide an incentive for borrowers to pursue low-paying, perhaps, but vital professions to our country. When I was getting ready to go to college many years ago, my father, who was a small businessman, a very small business, said he had saved enough money for me to go to college, and he said, I will pay tuition, room and board, but if I wanted to buy a book, I had to earn the money. That was fine because I worked ever since I was 13 in the summer and during vacations. So I worked my way through college with my family's help. And when I graduated I decided I wanted to go to law school. I told my father that. He said: That is not part of the bargain. If you want to go to law school, you have to pay for it yourself.

So I got a little scholarship, and I continued to work year-round, and I borrowed money directly from the Federal Government, the National Defense Education Act, something which many of us in this Chamber took advantage of when we were pursuing our education.

The interest rate was very low. The repayment schedule was something I could handle. I did not have to worry about anyone raising the rate on me or changing the terms. I worked first for the Children's Defense Fund as a young lawyer, and then in public service here in Washington, working for the Congress, and then teaching law at the University of Arkansas and running a legal aid clinic.

During all of those years when I was doing public service and academic work, I could handle what my repayment obligations were. I want that available for young people today. I think it is so important, especially as we look at what is happening in Government service and other public service professions, to see how there is an

aging going on that is going to eventually result in the loss of a lot of very experienced people.

You know, I spent Monday at Binghamton University in New York where we have the only Ph.D. program in rural nursing. I met at the nursing faculty with some of the nursing students. It is a wonderful program. But, you know, the average age of a nurse in America is over 45. The average age of a nursing faculty member is 54. We have many people who want to go to nursing school, and we do not have places for them, even though they are qualified. We have a lot of others who worry about how they can pay for their education.

You could replicate that across every single profession that really falls into the service profession, the caring professions, where we are seeing shortages of people because there is a disconnect between the salary they are paid and the debt they have to incur in order to get the credentials to be able to perform the public service.

So I believe in the long run this increase in student aid will pay for itself. Not only do college graduates earn more and are therefore able to pay back the society, but they are less likely to draw on public resources, and they are much more likely to make a contribution.

This bill has had great bipartisan support. I am very proud to have worked on it and to see the positive changes that it includes. Clearly, this is something that I hope we will be able to pass by acclimation. I hope that after the difficulties and the debate and the disagreement of the last week over the very difficult issue of Iraq, I hope we will come together around a fundamental American value; namely, education.

We have the best higher education system in the world. It is a system filled with second chances for people who decide at the age of 18 or 80 they want to pursue an education in a community college or a technical college or a 4-year college or a university. This is one of the really important aspects of American society, and it is instrumental to the further development of our economy and the hopes of a return to shared prosperity for our people.

I urge all of our colleagues to come together to support this higher education reconciliation bill, to make higher education more affordable. It is good social policy. It is good economic policy. It is certainly good budgetary policy. It makes a big difference to millions and millions of hard-working young people and their families.

I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. SANDERS.) The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. LEAHY. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. LEAHY. Mr. President, I ask unanimous consent to be able to proceed as in morning business for up to 6 minutes.

The PRESIDING OFFICER. Without objection, it is so ordered.

IRAQ

Mr. LEAHY. Mr. President, like all of the others, I was here throughout the night. I was happy to do that because I strongly supported the Levin-Reed amendment. But I had hoped that the filibuster would be ended on this vital piece of legislation.

I was 1 of 23 Senators who voted against going to war in Iraq. The distinguished Presiding Officer, my Senate partner from Vermont, voted a similar way in the other body.

Mr. President, the President's Iraq strategy has been a disaster. It was born of deception, fueled by incompetence, and pursued through arrogance and stubbornness.

This strategy has not made us safer. It has undermined the international credibility that took generations of Americans' sacrifice to build; it has squandered billions of hard-earned tax dollars that would have been better used in directly countering terrorists; it has skewed our priorities here at home; it has weakened our military readiness; and it has created an open sore in an already volatile Middle East.

It is time to extricate our troops from Iraq's civil war and let the Iraqis and their regional neighbors forge their own political settlement.

As many predicted, the security situation in Iraq has not appreciably improved despite the President's surge strategy.

The ongoing violence comes from a deadly brew of suicide bombings, intra-ethnic conflict, and out-of-control militias—all unleashed by the President's poorly planned invasion and occupation of the country.

Our troops can provide some semblance of security in limited areas for limited periods of time. But this fleeting security largely just shifts the focal points of violence, and it comes at the horrific price of the lives and limbs of still more of our soldiers and marines killed and maimed every day in roadside bomb attacks and ambushes.

The issue is not whether our troops can gain control of a few city blocks but whether there is any way that we can stop Iraq's civil war.

I challenge anyone to say how we can do that, when the Iraqis do not yet have the political will to do it themselves.

The Iraqi Army is fraught with ethnic divisions and few Iraqi units are capable of fighting successfully on their own.

As others have pointed out, it often appears the Shiite-dominated Iraqi Army is simply out to settle scores with the Sunnis who ruled Iraq under Saddam Hussein. The unfortunate truth is that the Iraqi Army cannot bring security now, and it is unlikely to be able to in the coming years without overwhelming, side-by-side support and sacrifice of American soldiers.

That leaves political reconciliation, and we all know where that stands. The Iraqis are no closer to an oil revenue-sharing agreement, no closer to an acceptable political arrangement, and no closer to a functioning government that serves all Iraqis. Our presence has become an excuse for inaction. Why should Shiites sacrifice when they have American forces to die for them?

Why should the Kurds be more conciliatory when they think we will protect them forever? Why should the Sunnis reconcile among themselves when they can fight Americans together?

Rory Stewart, an insightful author and observer of the Middle East, recently commented that our presence in Iraq—is to use his phrase—''infantilizing Iraqi politics,'' making the Iraqis completely incapable of finding their own way.

As our troops are withdrawing, we should make a concerted diplomatic push, bringing together representatives of Iraq's Government and Iraq's neighbors.

They would have little choice but to recognize that without the U.S. military's constant presence, they have to make some kind of accommodation among themselves.

That is what the Levin-Reed and the Feingold-Reid-Leahy amendments would accomplish.

Based closely on the recommendations of the Iraq Study Group, both amendments would require the withdrawal of U.S. forces in Iraq to commence within 120 days.

By springtime of next year, only a small number of troops necessary for limited counter terrorism, force protection, and training purposes would remain in the country.

These amendments would effectively end the U.S. military presence in Iraq as we know it.

The White House wants to wait to until September, when General Petraeus will report on progress from the surge. Yet it is folly to wait when we already know what the answer will be.

We are going to hear words like: The situation is still challenging, but we are making progress. We are going to get a report like the glossy one released last week, which said the Iraqis are making progress in some areas, as if that is enough reason to continue further still down the wrong road.

We can already see the way the review is predetermined in statements of General Petraeus's deputies.

General Odierno told reporters a couple of months ago that the current surge level of U.S. troops would be needed in Iraq through next year. Major General Lynch, the commander of the southern portion of Baghdad, echoed that view only yesterday.

We in Congress have a constitutional responsibility to act now.

If we put off developing a consensus plan for the redeployment of U.S. forces, more of our troops will be needlessly killed and wounded. More innocent Iraqis will lose their lives. And, as today's public summaries of the National Intelligence Assessment on al-Qaida underscore, the war in Iraq has made our country less safe. It is an indictment of the ruinous policies and strategies this administration has pursued in Iraq, year after year.

We must end this treadmill trudge to nowhere. We must show the Iraqis that only they can save their country. It is time to shift focus back to Afghanistan and to rebuild our military and our defenses at home. It is time to restore our reputation as a nation united in combating terrorism but unwilling any longer to sacrifice our sons, our daughters or our values for a flawed policy that cannot succeed.

Mr. President, I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. GREGG. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. GREGG. Mr. President, is there a speaking order at this time?

The PRESIDING OFFICER. There is not.

Mr. GREGG. Mr. President, I understand the Senator from Alaska may have an amendment to offer, and when she does, I will be happy to yield the floor to the Senator from Alaska.

Ms. MURKOWSKI. I am sorry.

Mr. GREGG. Is the Senator from Alaska planning to offer an amendment?

Ms. MURKOWSKI. Yes.

Mr. GREGG. Does the Senator seek the floor at this time? Without yielding the floor, I yield to the Senator from Alaska.

Ms. MURKOWSKI. Mr. President, I understood it would be necessary before I offer such an amendment that there be a unanimous consent request propounded. I look to the floor managers at this time.

Mr. GREGG. I will speak, and if the Senator from Alaska wishes to offer her amendment and that has been worked out, I will yield the floor to the Senator from Alaska. I am not offering an amendment at this time. Whenever she wishes to proceed, tap me on the shoulder.

Mr. President, I wish to address an issue which may be perceived as a bit arcane and is outside the policy within the debate that is occurring here, which is actually quite critical to the fiscal discipline of our Government and especially the Congress.

This bill comes forward as a reconciliation bill. This is an arcane term which arises out of the Budget Act. The Budget Act creates the ability for the Budget Committee, when it is creating a budget, to give instructions to various committees within the Congress to meet goals set forth by the Budget Committee. These instructions are called reconciliation instructions.

The purpose of reconciliation is to control entitlement spending primarily and to control the rate of growth of the Government, in fact, as a purpose.

It was structured because although part of the budget can discipline discretionary spending through what is known as caps, it is virtually impossible to discipline the rate of growth of Government on the entitlement account side through spending caps because entitlements are programs which people have a right to and a spending cap has no impact on it.

So if we are going to affect the rate of growth of spending on the entitlement side, programs which people by law have a right to receive and is a Federal benefit—that is programs such as veterans' benefits, education benefits under the Pell grant, in some instances, Medicare, Medicaid. Those are all entitlement programs. If you are going to control those entitlements, you actually have to change the law.

So the Budget Committee—and it is probably the primary power vested in the Budget Committee—passes a budget to direct various committees in the Congress that have jurisdiction over various entitlement programs to control the rate of those programs and, thus, the rate of growth of the Federal Government.

That was always the concept of the Budget Act—control the rate of growth of the Federal Government, especially in the entitlement accounts through reconciliation.

But what has happened is a total adulteration of that purpose. In a rather effective sleight of hand, the Budget Committee, with the full knowledge of the Budget Committee on the majority side and with the full knowledge of the majority side, gave a savings instruction to the HELP Committee to save $750 million over 5 years, which is a lot of money, but under the Federal budgeting process actually is still an asterisk.

Why would the Budget Committee ask the Health, Education, Labor, and Pensions Committee to save $750 million over 5 years, when it asked no other committee in the Congress to save money in the entitlement accounts? None. No other committee was asked to discipline fiscal spending around here on entitlement accounts.

Well, because it was a ruse, a pure unadulterated ruse. The HELP Committee, under the able and wily leadership of the Senator from Massachusetts, whom I greatly admire as one of the finer legislators in this body, had identified a pool of money which they knew they could grab, specifically subsidies which are paid by the Federal Government to lenders and which are unquestionably excessive—there is no debate about that.

That pool of money had been identified by the wily chairman of the Health, Education, Labor, and Pensions Committee. He knew that if he could get his hands on that money, he could then spend it. But he also knew he couldn't get his hands on that money without a reconciliation instruction from the Budget Committee.

So what happened was we had this small, in the context of Federal spending around here, budget savings instruction of $750 million given to the HELP Committee by the Budget Committee, with reconciliation appended to it as a protection. What reconciliation protection means is the bill comes to the floor, it has to be completed in 20 hours, and it only takes 51 votes to pass it. That is a huge protection in the Senate—protection from the filibuster rule, protection from the standard operating practice of the Senate with a lot of amendments occurring which could take up to weeks. It is an immense power to give to a bill to identify it as a reconciliation bill for the purposes of passage. So that bill, that power of reconciliation was attached to a $750 million instruction for savings.

Then the HELP Committee passed out that bill, the reconciliation bill. I believe it is a $19.7 billion bill—$19.75 billion, something like that. What happened to the other $19 billion in savings? It is being spent.

This chart reflects it fairly well. The new spending, under expansion of programs under reconciliation, under this bill, will be $19 billion. The actual savings under the bill will be making a farce of the concept of controlling the size of the Federal Government and Federal spending through the reconciliation process, inverting the process, to be quite honest, at a rate of 1 to 20.

Ironically, when the budget left the Senate, it had an amendment in it which said—because I offered the amendment, so I am familiar with it and it was passed, which was even more surprising—which said that no reconciliation bill could spend more than 20 percent, which I thought was still too much, of the amount saved.

Had that amendment survived the conference process, this bill could not have come to the floor because this bill spends $20 for every $1 it saves. Under that amendment, not the reverse but a significantly different approach would have had to have been taken. It would have had to save $5 for every $1 it spent.

This is a totally new practice. This is a historical use of reconciliation. We can see that deficit reduction over the years through reconciliation has occurred rather dramatically. But in this bill, in this budget, there was no deficit reduction through reconciliation.

More importantly—and this is the real essence of the problem—the spending under the Federal budget, the alleged reductions had no impact on spending. Spending continues to go up dramatically because actually the mechanisms that are supposed to be

used to reduce the size of spending or the rate of growth of spending—we never actually reduce spending around here—reduce the rate of growth of spending and the rate of growth of a Federal program is a mechanism that is now being used to dramatically expand the rate of growth of spending of the Federal Government.

So the Budget Act, which has been under significant pressure to begin with, and basically in 3 of the last 5 years we haven't even been able to pass a budget, has now essentially been emasculated as a concept of disciplining spending and is now being used as a mechanism to expand the size of the Federal Government and destroy the fundamental purpose of reconciliation.

Why is this a problem? Whether we like to admit to it, we have some huge issues coming at us in the area of entitlement spending in this country. We have on the books $65 trillion—that is trillion with a T—of unfunded liability in the three major mandatory or entitlement accounts—Medicare, Medicaid, and Social Security.

The only way, I suspect, that we are going to be able to manage some sort of disciplining of those programs so they are affordable for our children, so we don't pass on to our children a Government that basically overwhelms their capacity to pay for it, is through using the reconciliation process. But that process has been, for all intents and purposes, run over. A new concept has been developed.

Reconciliation will no longer be used to control the rate of growth of the Federal Government. It will be used as a stalking horse for expanding the rate of growth of the Federal Government. The great irony, of course, is it did not have to happen this way. The equities are on the side of the Senator from Massachusetts relative to the need to reduce the subsidy to lenders and, in fact, I proposed an idea which would have probably seen a much bigger reduction in lender subsidies, which would be an outright auction so we could actually find what is the market value of what should be paid for these accounts.

Even the administration wanted to take a fair percentage of those funds that would be saved from lenders and move them into Pell grants. My druthers, of course, but I am not in the majority and I suspect I wouldn't win this fight, would be to take a big chunk of the money and put it into Pell grants and a big chunk of money and put it into deficit reduction so we start to pay down some of the problems we are presenting our children. But under any scenario, the protection of reconciliation was not necessary to accomplish this funding. In fact, it would have been good had reconciliation not been used because then we would have tied to this bill the underlying policy of the Higher Education Act, which should be passing the Senate at the same time this funding mechanism is passing this Senate.

But, no, the choice was to go this cut-by-half proposal, which in the process has fundamentally harmed our capacity as Congress to discipline ourselves and is using a vehicle meant to control the rate of growth of Government to expand the rate of growth of the Government.

I probably am the only person in this body frustrated by this situation because I may be the last person in this body who believes we should use reconciliation for fiscal discipline. But I thought the point should be made as former chairman of the Budget Committee that we have now, for all intents and purposes, as a body, abandoned any attempt—not any attempt but the one vehicle that gave us credibility on the one issue of doing something about the most significant issue we confront as a nation after the question of how we fight Islamic fundamentalists who wish to do us harm with weapons of mass destruction. After that issue, which pervades all other issues, the most significant issue is the fact that we are about to pass on to our children a government that under no circumstances can they afford because the cost of entitlement accounts is going to exceed their capacity to pay for those accounts by huge numbers.

In fact, we had a study last week from CBO that said in order to pay for the pending entitlement responsibilities of the baby boom generation—Medicaid, Medicare, Social Security—tax rates in this country will have to go to 92 percent—92 percent—of income. Obviously, that is not a doable event. The one mechanism we had around here to force action effectively has now been emasculated by the process which we are participating in on the floor.

Mr. President, I yield the floor.

The PRESIDING OFFICER. Who yields time? The Senator from Alaska.

Ms. MURKOWSKI. Mr. President, it is my intention to offer an amendment. As I understand, there needs to be a unanimous consent request prior to my doing so; is that correct?

The PRESIDING OFFICER. The Senator is correct.

The Senator from Massachusetts.

Mr. KENNEDY. Mr. President, I ask unanimous consent that notwithstanding time remaining for debate on the Kennedy substitute amendment, an amendment be in order.

The PRESIDING OFFICER. Without objection, it is so ordered.

The Senator from Alaska.

AMENDMENT NO. 2329 TO AMENDMENT NO. 2327

Ms. MURKOWSKI. Mr. President, I send an amendment to the desk and ask for its immediate consideration.

The PRESIDING OFFICER. The clerk will report.

The assistant legislative clerk read as follows:

The Senator from Alaska [Ms. MURKOWSKI] proposes an amendment numbered 2329 to amendment 2327.

Ms. MURKOWSKI. Mr. President, I ask unanimous consent that the reading of the amendment be dispensed with.

The PRESIDING OFFICER. Without objection, it is so ordered.

The amendment is as follows:

(Purpose: To increase the amount appropriated for the college access partnership grant program)

On page 55, line 23, strike ''$25,000,000'' and insert ''$113,000,000''.

Ms. MURKOWSKI. Mr. President, we are talking today about the Higher Education Access Act. When we talk about higher education and the importance of higher education in this country, it is all about access. We can have incredible universities, we can have wonderful schools within our State systems, but if the students do not have access to them due to financial constraints or whatever the limitations may be, we have not truly provided for access, we have not truly provided for our young people to better themselves to the fullest extent possible.

There are many significant provisions contained within the Higher Education Access Act. I am pleased to have been able to participate in the good work of the chairman and the ranking member in moving this through the HELP Committee.

There is one provision contained within higher education that establishes a provision called the College Access Partnership Grant Program, again, speaking to how we truly provide for access to our colleges.

The budget instructions directed the HELP Committee to save some $750 million for deficit reduction. This is what the Senator from New Hampshire was referring to a moment ago. The Higher Education Access Act saves $930 million. This amendment, the amendment that I am proposing this afternoon, would redirect $176 million from deficit reduction to making sure that more American students, more of our young people, are able to access and to succeed in college.

Think about how many initiatives we have on this Senate floor to provide for a better America, a better country, to make us more competitive in the world market. How do we do it? We have been focusing on our young people and providing them with the opportunities. We have been focusing on aspects of education, whether it is through an emphasis on accountability, such as we have seen in the No Child Left Behind, or the more recent focus we have made in focusing on science and engineering so that our young people are truly competitors in that world market today. We need to be serious about investing in our children's education and truly in their future.

What this amendment would do is expand the borrower benefits that are offered to low-income students, the very students we know are not graduating with college degrees. Our statistics don't lie to us. We know those in the lower income category are not going into college in the first place, so many of them, and then many who do are not

successful in completion. Of the 75 percent of high school seniors who continue their studies, only 50 percent of them receive a degree 5 years after enrolling in postsecondary education, and only 25 percent of them receive a bachelor's degree or higher. So we are not seeing completion. But for the lower income families, 21 percent who enroll in college complete a bachelor's degree as compared to 62 percent of higher income students who enroll.

So what is the problem? What are we doing wrong? What are we not doing enough of, need to do more of, and how can we truly provide this college education that for generation after generation has been what families seek for their children—go on to college, go on and make yourself a better contributor to American society.

In my State of Alaska—unfortunately, I am not quite sure what our statistics are now—when I was serving in the legislature we were seeing only about 30 percent of our high school graduates going on to college—only about 30 percent going on to college. Why are they not going? Part of it is due to finances.

As we all know, the cost of a college education is going through the roof. My husband and I are saving for our two boys, and with one of them approaching his junior year in high school right now, it is a reality check for us as a family as to how we are going to make college a reality for our children. I know across this country families struggle with that.

So there is so much, again, in the Higher Education Access Act that does promote and does allow for benefits to the students. The funding we are talking about in my amendment would expand the borrower benefits currently offered in States such as mine to low-income and to Pell-eligible students in all the States. This is a college access partnership program. And what it would do is give the States the ability to help more of their low-income students attend and to succeed in college. We don't want them to just get the help to get there and then give it up after a year because the finances are hitting them or they do not know where else to turn.

What does this college access partnership grant actually do? What we are attempting to do is provide for that outreach, provide for the education not only to the students but to the families so that they know what is available, they know what the financing options are to them, and they are helped with the financial literacy and with debt management. I don't know how many of you have had to go through a college application recently, but it can be a daunting task. And if you are perhaps from a family who hasn't had an opportunity to do this before, it may be so daunting that you are precluded from doing it.

Financial literacy: We all know that sometimes the language that is contained in the application, just in understanding what it is that you need to do to fill out the application, can be mind numbing. So it provides the information.

The outreach activities: We need to make sure we are reaching out to those students who may be at risk of not enrolling or, again, in not completing their postsecondary education. They need to know what their options are. So we need to go to them, and we need to help them. We have a program in Alaska called the Alaska Advantage Higher Education Financial Aid Program. We try to go out and let the students know what is available and try to help them ahead of time.

This program would also provide for assistance in completion of the Free Application for Federal Student Aid, the FAFSA application. I understand that we are talking about an eight-page application. We have eliminated some of, I guess, the complications, if you will, with that application through the HEA legislation itself, but let's not let the application be a barrier. Let's figure out ways to help the students from the very beginning; professional development for guidance counselors at middle schools and secondary schools, and financial administrators and college admissions counselors at institutions of higher education, to improve their ability to assist the students and the parents. I know from my personal situation that when you have a good guidance counselor who can help you along the way, you are one of the lucky ones. If you are one that is just kind of given the packet and told to go at it, kid, you may or may not feel that you have that support. We want to be able to provide for the support, that professional development to assist the students.

The program would also provide assistance in applying to institutions of higher education, applying for the Federal student financial assistance and other State, local, and private student financial assistance and scholarships. There is so much that is available out there, if you know where to look. And sometimes you just are not quite sure which rocks you need to turn over in order to provide for your finances for college. So this would, again, lay out the options and assist you with that.

It would also provide activities that increase the student's ability to successfully complete the course work required for a postsecondary degree, including activities such as tutoring and mentoring. We need to recognize that access to college is not just about getting in the door. It is gaining the benefits that are afforded you through the college program, through that university program, through the programs that are going to benefit you. So our job is not done just with the successful application. If individuals need that assistance in working through some of the bureaucracy, let's try to help.

Finally, it provides for activities to improve secondary school students' preparedness for postsecondary entrance examinations. These are all things, in different areas, where we can make a difference with students in letting them know what is out there and what is available to them.

Mr. President, as we look to ways that we can truly help with access to higher education, we know we need to help students with the financial end of it, but we also need to provide some assistance with the navigation, and this College Access Partnership Program does just that. Through this amendment, we are providing for additional funding to be included into that program to make it meaningful to all of the 50 States so that they can truly provide that help and assistance.

I would certainly urge my colleagues to support the amendment.

Mr. KENNEDY. Will the Senator yield?

Ms. MURKOWSKI. Yes.

Mr. KENNEDY. I wanted to just thank the Senator for her leadership in this College Access Partnership Program, and I commend her amendment. As she knows, and Senator ENZI understands, we tried to make an estimate in terms of the cost of the total legislation, and we ended up with an excess of $176 million over the 5-year period. And the amendment of the Senator from Alaska will take that money, those resources, and make it available to the States. They will be able to use it with nonprofit organizations to help children have access to college. I commend her for that.

We have tried, as she knows, in this legislation, to deal with some of the financial aspects that have discouraged particularly students who come from working families—middle-income, low-income families—from going on to college. The Senator mentioned the FAFSA application, which currently is a voluminous document, and through the solid good judgment of our friend from Wyoming, who has worked on that and has simplified it in a very important and significant way, so that now the application will not be so great an impediment.

Too often these young people do not have the knowledge, the encouragement, or the awareness of college opportunities, and the Senator's good amendment will make this funding available nationwide—nationwide—so that programs that reach out to children will be available to help them be able to go on to college.

She has spoken eloquently about the challenges that her State faces as a rural State, and we have tried to work with her and will continue to work with her to meet that responsibility. In other areas, we can see, in my own State of Massachusetts, how these resources can help support the nonprofit organizations, such as the Educational Resource Institute, which supports and works with the GEAR-UP programs and the TRIO programs which have been enormously successful in our State.

So this is something that I know the Senator has cared very deeply about,

she has spoken about it in our committee, and we had indicated we wanted to work with her. I can't think of how these resources—and they are not insignificant—but how these resources could be spent more effectively or better. So I thank the Senator, and I hope we will have a chance to address this and vote on this amendment, and I would certainly hope we get a very strong vote.

I thank her for her work, and I think the people in Alaska and in many other States will benefit from this in a very important and significant way.

The PRESIDING OFFICER. Who yields time?

Mr. ENZI. Mr. President, I yield myself time. I also want to congratulate the Senator from Alaska. This amendment continues to recognize the unique role that many of our not-for-profit lenders have in providing information and services to students and to their families. They conduct outreach to make college possible and assist in debt management and default prevention. The not-for-profits focus on communities, and they serve students locally, and I am pleased the Senator from Alaska was able to continue to acknowledge the important contribution that those entities make.

I do appreciate the emphasis she placed on how formidable it is to do one of the FAFSA applications. Just as Senator KENNEDY, I also have one of the applications, which we have now reduced to one page on two sides, as opposed to this on two sides. So it would not be quite as formidable, if we are able to pass this bill, as it has been in the past. So I appreciate the emphasis on that and congratulate the Senator from Alaska.

Mr. President, I yield the floor.

The PRESIDING OFFICER. Who yields time?

Mr. REED. Mr. President, I yield 10 minutes to myself under Senator KENNEDY's time.

The PRESIDING OFFICER. The Senator from Rhode Island.

Mr. REED. Mr. President, I rise today in strong support of the Higher Education Access Act of 2007, and I want to commend Senator KENNEDY and Senator ENZI for their great leadership on this measure.

This very important legislation, which I helped craft as a member of the Senate Education Committee, makes a substantial Federal investment in need-based grant aid for low-income students and helps middle-class students and families pay down and manage their loan debt. It will be a significant contribution to the overall welfare of American families, and it will be the critical key, I believe, to opportunity in America.

Opportunity in America is a strong and direct function of education. Indeed, education is the engine that moves people forward. This legislation renews our commitment to ensuring that all Americans with the drive and talent to go to college are provided the financial means to do so. We understand how critical that is. A college education has now become increasingly necessary. In the generation of my parents, very few people went to college. It was seen as a special distinction, something that was, in some cases, unique. There was a society and an economy then that could accommodate people who graduated from high school who could then go on, with great dedication, diligence, and the skills they learned, to provide for their families and provide for their retirement.

Today, that has all changed. College is a necessity not only for the Nation in terms of expanding our intellectual capital but for families in order to make their way, in order to provide for a decent living, in order to provide for their children and to provide for their retirement.

College graduates, on average, earn 62 percent more than high school graduates. So college education pays off in the bottom line of American families. And, indeed, over a lifetime, the difference in wages between those with a high school diploma versus those with a bachelor's or higher degree exceeds one million dollars.

What we are seeing now in this society is troubling to me because we all understand the importance of an education. One of the key hallmarks in America is opportunity. We pride ourselves, going all the way back to Horatio Alger, as being a place where anyone with a little pluck and a little education can go a long way.

It turns out that recent research is showing that this opportunity is decreasing. Prior to the 1990s, the correlation between a parents' income and their children's income was approximately 20 percent, which is good because it means if you come from modest circumstances you have an 80-percent chance you will rise above your parents' income to the next level of economic well-being in this country. Now that was before the 1990s. In the 1990s, the number rose to 40 percent. So the difference between your parents' income and your income was getting closer and closer. You weren't rising as far above your parents. Today, economists estimate that 60 percent of a son's income is determined by the level of the income of his father.

So we are no longer a place in which you can far exceed your parents' income with a little pluck and a little education. The way we rectify that is to give more people the chance to obtain a higher education. As I have demonstrated with these statistics, that is the key to economic progress in this country. But it is also the key to social progress and maintaining the fabric of America.

As an individual moves through school, we hope they are not just learning about technical skills and applying that to the economy, but that they are also learning to be a good citizen and learning the values of America, values we hope will one day inspire the whole world in a very positive way.

To reverse this troubling trend, a trend in which opportunity is not as readily available in our society, we have to invest in education. I have the particular privilege of being the successor to Senator Claiborne Pell. He recognized in the 1960s that education was the key. We have named, and rightfully so, the Pell grant after Claiborne Pell. He understood profoundly that if you let Americans with drive and talent go on to college, and provide them with the financial resources to do so, they will do great things, and they will compel this country to do great things.

I would say that a lot of the great breakthroughs which have been translated into today's robust economy stem from the fact that 30 years ago, beginning with my generation, young men and women with drive and talent had a chance to go on to college. There are so many people today who are captains of industry, there are so many people today who have invented new products, who have deployed these products into the commercial realm, and they have done so because they went to college and beyond. In another generation they might have had the talent but would have ended up doing something much less educationally advanced because they didn't have a college education. That is a huge insight and a huge contribution to this country.

This legislation builds on Senator Pell's legacy and takes significant steps toward making college more affordable and ensuring that students with talent go forth and get a college degree. I am particularly pleased that under this legislation Rhode Island students will be eligible for an additional $10 million in need-based grant aid next year, and over $86 million in the next 5 years. That is a tremendous input of additional federal financial resources.

The effect of this bill's investment in need-based grant aid is to increase the maximum grant for Pell-eligible students from $4,310 to $5,100 next year and to $5,400 by the year 2011. That increases the average grant in Rhode Island from $430 in 2008 to $2,870.

I am also pleased, as has been discussed by my colleagues, that this legislation includes provisions from my Financial Aid Form Simplification and Access Act, or FAFSA Act, to significantly increase the number of students automatically eligible for the maximum Pell grant and to reduce the penalty faced by students when they work in order to pay for college.

Specifically, the increase in the Auto-Zero Expected Family Contribution ensures that all students from families with incomes of $30,000 or less will receive a maximum Pell grant. Currently, only families making $20,000 or less automatically qualify for such grants. This provision not only increases the number of low-income students eligible for need-based aid, but also simplifies the financial aid process by providing such students with early

information and assurances of financial aid for college.

Additionally, the income protection allowance protects students who have to work during college so they can earn more without having it count against their financial aid. This legislation doubles the income protection allowance for dependent students from $3,000 to $6,000 over 4 years, and increases the income protection allowance for independent students, including adult learners, veterans, and those students in foster care, by 50 percent over 4 years.

We should reward work, not penalize it. We should recognize that, in today's economy, the price of going to school and of getting to school is going up and up. Many students have to work. As such, these increases will help students and families better afford a college education by stemming the perverse income protection limits that punish students and parents who must work one, two, or more jobs to pay for college.

I am also pleased that the legislation includes provisions to stem the increasing numbers of middle-class families falling further and further into debt to finance a college education. In Rhode Island, 61 percent of students graduating from 4-year institutions in the 2004–2005 school year graduated with debt at an average of over $20,000 per student. The Higher Education Access Act will help students manage their debt by capping student loan payments at 15 percent of a borrower's discretionary income and forgiving all debt on such loans after 25 years.

So as young people emerge from college with this debt, their payments will be capped, and at some point their loans will be discharged. I think that gives real incentives and real help to people coming out of school, middle-class students who had to borrow money to go to school, and now they can go ahead and discharge those payments over many years at a rate they can afford.

It will also provide loan forgiveness for borrowers who continue in public service careers for 10 years. This is an important aspect. There are so many talented people who want to go into teaching or health care professions, but with all this debt they literally cannot afford to. This legislation gives them an opportunity not only to do what they want to do but to serve their community without being penalized because they have to borrow to get through their college education.

It also helps our military members and families by expanding loan deferments for Active-Duty military service. Certainly there is no group of persons today who deserve that kind of consideration more than our military members and their families.

I hope we build on this legislation by promptly taking up the long overdue reauthorization of the Higher Education Act, which passed the Education Committee unanimously last month and includes provisions I authored to simplify the financial aid process and forms; improve the Leveraging Education Assistance Partnership—or LEAP—Program and forge greater state investments in need based grant aid; strengthen college teacher preparation programs; and provide loan forgiveness for librarians.

This is significant legislation. It is important for families in Rhode Island and across the Nation. Let me again commend Senator KENNEDY and Senator ENZI for their excellent work on this bill. I look forward to working with my colleagues to ensure that this legislation becomes law.

I yield the floor.

The PRESIDING OFFICER (Mrs. MCCASKILL). Who yields time?

Mr. BROWN. Madam President, I yield myself 15 minutes from the bill.

The PRESIDING OFFICER. Without objection, it is so ordered. The Senator from Ohio is recognized.

Mr. BROWN. I rise today in support of the Higher Education Access Act. This legislation will give millions of students an opportunity to attend college. As Senator REED said, it is helping those students with talent get the opportunity to go to college that, in another generation, prior to the last three decades or so, they simply may not have had. In too many cases, if you look at what has happened to students of working class families, they are not getting those opportunities now that they got a generation ago.

We all know what has happened to the cost of college in the last few years. It has doubled since 1980, rising faster than inflation for 20 consecutive years. College tuition has risen faster than the price of any other consumer item, including health care. In my home State of Ohio, between 1981 and 2007, in a quarter of a century, tuition and fees have increased 231 percent at public universities and 94 percent in 2-year institutions. We know that is because government on the State level is simply not funding, in very many States, public higher education the way they had in the past. Family incomes cannot keep up. The median household income in Ohio increased just 3 percent between 2000 and 2006, whereas tuition during that same period went up 53 percent in 4-year public institutions and 28 percent at 4-year private institutions.

Think about that. Income went up 3 percent for those families, all families—including, obviously, families with students of college age—yet while income went up 3 percent the cost of education went up either by a quarter or a half, depending on what kind of school to which those parents sent their children.

Even after financial aid is taken into account, 42 percent of median family income in my State of Ohio is needed to pay for a year of college in a 4-year public college. A 2006 report by the National Center for Public Policy and Higher Education gave Ohio an F in college affordability. Our students, our families, our economy are feeling the impact.

Think again about what that means to a middle-class family. To so many working families, college tuition has gone up 25, 50 percent over a several-year period, while income has gone up only 2 or 3 or 4 percent for most of the students.

My wife was the first in her family to go to college. She grew up in Ashtabula, OH. She went to Kent State University. It was difficult for her family, but in those days her dad held a union job. Her mother went to work about the time she went to school. Her mother was a home care worker. She didn't make very much money, but she had a decent union job. She had a lower paying job, but with grants and aid and all of that, she was able to go to a State university, as were her three younger siblings, two daughters and a son. So all four of them, the first four in their family to go to college, were able to do that. That was in the 1970s and 1980s. This is a different era where, unfortunately, because of decisions made in the State government and, frankly, because of a stinginess from the Federal Government, it has made it that much harder for students to go to school.

More and more students are going out of State to attend college. Ohio students are. The ones who stay find they can't afford it. This is unacceptable. If we are asking our students to be competitive, we must make the investment in them.

For students lucky enough to make it to college, they are rewarded not only with a degree, we hope, but also saddled with crippling debt. Sixty-six percent of students in Toledo and Dayton and Steubenville and Youngstown, Galion and Gallipolis, 66 percent of students graduating from 4-year institutions in the 2004–2005 school year graduated with debt. Two-thirds of all students graduated with debt. Those students owed an average of $19,259. That affects their future. It affects the job they choose. It affects their ability to marry and have children and what they are able to face with the financial challenges and the debt that they bear from the moment they graduate.

Even worse, the purchasing power of the Pell grant—Senator REID talked about that—the main source of grant income assisting lower income students—has dropped dramatically. Students and parents are finding it harder and harder to figure out a way to finance their education.

Look back at this whole picture. Tuition has gone up 25 percent to 50 percent, depending on whether you go to a private or public college, over the last few years. Wages have gone up 3 or 4 percent. Students who are able to go to college at all and face that get the grants and loans that can get them through their 2- or 4-year institution and end up with a debt—two-thirds of these students end up with a debt on the average of $20,000. Think of what

that does. All this at a time when privately subsidized student lenders such as Sallie Mae are reporting record profits and raking in millions of dollars off the backs of the students.

The Presiding Officer and I and several Members of the freshman class today had a news conference decrying what has happened with the privatization of parts of the military, what has happened with private contractors, the kind of fraud they have committed, how it doesn't save taxpayer dollars, how it doesn't make for a stronger military, how it doesn't mean a more efficient government. What we are seeing, with the leadership of Senator WEBB and Senator MCCASKILL, is the graft and fraud and inefficiency they are exposing in the Pentagon budget and in the private contracting in the Pentagon. We also see that same kind of privatization and the impact it has on Medicare, with the drug companies and the insurance companies rewarded at taxpayer expense. We see it, obviously, in Social Security, where some in this institution want to privatize Social Security. We see it in public education. We are having a big battle this week on No Child Left Behind, in the same committee Senator KENNEDY and Senator ENZI jointly run, the Health, Education, Labor, Pension Committee. We will see that there, with some of the private education efforts on for-profit schools. We have seen it especially in the student loan program where this kind of privatization means fewer dollars are available to go directly to students. Taxpayer dollars are wasted. It is less efficient. It leads in many cases to fraud and graft. It also leads, frankly, to political contributions for those politicians who support these privatization efforts.

You can look at Halliburton, you can look at many of these companies—the drug industry which was rewarded on the Medicare bill with literally $200 billion more because of that bill over a 10-year period than they would have had otherwise. Look at the Medicare bill and private insurance companies, how they were ''enticed'' is the word we use around here; another more direct word might be ''bribed''—but they were enticed to enter the Prescription Drug Program by Government subsidies. Again, the money makes for less efficiency, more waste, more money lining the pockets of individual contributors, whether it is Medicare in a prescription drug benefit or students in a student loan benefit and ultimately more costs for already overburdened taxpayers.

That is why this legislation is so important. It will finally start to trim back as well as stop this privatization of our Government, stop these companies from basically taking money that is public dollars and putting it into their pockets without providing the service they should provide directly to the beneficiaries we have designated.

This legislation will finally start to trim back those bloated subsidies to private lenders and focus those scarce dollars where they are needed most, to our students. It will begin to hold colleges accountable for rising costs and assure that students and parents have the information they need to make informed decisions about what college to attend. It will raise the maximum Pell grant to $5,100 next year, increasing to $5,400 by 2011. The average grant in Ohio will increase $430 next year to $2,850.16.

This Pell grant was stuck, in spite of the President's promises in 2000 in his first Presidential campaign—the Pell grant had been stuck at that level for 5 years. Senator KENNEDY's leadership, Senator REID's leadership early in this session, increased the Pell grant in the continuing resolution back in January. We are increasing it again over the next 3 years.

This bill will help nontraditional and community college students by making them eligible for Pell grants. It will help protect students by reforming a broken student loan system, a far too privatized student loan system that now provides too much in the way of subsidies to private lenders. It will make sure student interests are the motivating factors behind college decisions to recommend lenders. This bill promotes innovative teacher preparation programs so our students are better prepared for college.

This bill doesn't do everything we need. We need to work to keep interest rates down in the totally privatized student loan system, the most rapidly growing part of the student loan system, because prices have gone up so dramatically the Federal programs have not been able to keep up. More students have to turn to totally private loans, and those totally private loans have seen interest rates go as high as 18 percent.

Senator KENNEDY is interested in that legislation. We have introduced separate legislation to do that. That is something we hope to pursue down the line. But this legislation begins to stop the privatization of student loans. This legislation we are voting on, the legislation Senator KENNEDY brought to the floor, will begin to arrest the privatization of this system, where too many people outside of the student and the Government have benefited from the privatization of this system. It is time that taxpayer dollars go directly to students to create the opportunities so they can go to college so they can be productive citizens.

That is what we did 30 years ago, in this institution, before many of us were here. Senator KENNEDY was there. The leadership he showed 30 years ago in making this system work to give opportunity to middle-class kids, to working-class kids, to poor kids—this bill moves in that direction.

All students, regardless of their family, regardless of their privilege, regardless of who their parents are, should be able to afford college.

We still have so much to do. This legislation is a good step in the right direction.

I yield.

Mr. KENNEDY. Will the Senator yield for a question?

Mr. BROWN. I would love to yield.

Mr. KENNEDY. Madam President, I thank my friend from Ohio for an excellent statement. He has reminded us when we first, in the early 1960s, had the national debate on whether there should be a Federal responsibility to help students to go on to schools and colleges. We had taken the step with the GI bill. We had taken some steps after Sputnik. But the real, major step had been the GI bill after World War II. We made that judgment in the 1960s.

At the time, we were trying to find out how we were going to get the lending institutions involved. There was a real question about what kind of incentive they had to give to the lending institutions to get them involved, to make sure that the program was going to work.

That is the issue we have been trying to address in this legislation. We have taken some $18 billion out of the lenders and returned it to the students. I think we will hear, probably later in this debate, that might be too much. We will come back and demonstrate that, even the Sallie Maes and the others are indicating even with this cut that they are expecting the profits in the years 2012 and 2013 to be in excess of $2 billion.

As the Senator points out, we know even with these Government programs there is still a ways to go. We are making a downpayment, but I want to give assurances to the Senator from Ohio because he has been so concerned, this is a continuing, ongoing commitment certainly on my part.

The part I want to particularly mention is that we have seen this real explosion in terms of the borrowing in the private sector at these extraordinary rates. We are attempting, with the Banking Committee, to try to work that out, so that is going to be consistent with what we are trying to do, and that is to make sure that, for middle-income families and working families, they are going to get the lowest possible costs.

I commend the Senator. I happen to believe we ought to do that through an auction system. I stated that, expressed it. The Senator from New Hampshire has. We have a very modest provision—up to 20 percent of the funding in this will be subject to the auction process. We are doing a trial program with this. I think it will be very successful. But I think he would agree that we auction off bombs for the Federal Government every day—week, evidently. We auction off oil and gas leases. We auction off all kinds of different things.

I would think in the long run, to make it available to the greatest numbers of students at the lowest possible costs, we ought to do it in the old-fashioned way of competition. We are not there yet, but I would be interested, if he is interested, in continuing to work

on this whole area as we move along. This is a reauthorization that we plan to get, but I think there is a lot we can do in these next few years to continue to work on this.

Mr. BROWN. I thank Chairman KENNEDY for his leadership. It is clear to me, as it obviously is to him, that we made tremendous progress in this legislation, with putting dollars that have gone into the excess profits of a relatively small number of companies—putting those dollars either back in taxpayers' pockets or giving it directly to students through this loan program. There is more work to do, and I appreciate his interest in doing that.

I yield my time.

The PRESIDING OFFICER. The Senator from Massachusetts.

Mr. KENNEDY. Madam President, I see my friend and colleague from New Jersey on his feet. I will yield him time.

I ask unanimous consent that during today's session, when the Senate considers the amendment offered by Senator MURKOWSKI and an amendment offered by Senator KENNEDY; that they be debated concurrently for as much time as they might consume; that no amendments be in order on either amendment prior to a vote in relation to the amendment; that on Thursday, July 19, the Senate resume consideration of these amendments at 12 noon and there be 2 minutes of debate prior to a vote in relation to each amendment under this agreement; that the Murkowski amendment be the first vote in the sequence; that all debate time prior to the votes be equally divided and controlled in the usual form; that when the Senate resumes consideration of the bill on Thursday, there be 10 hours of debate remaining equally divided and controlled.

The PRESIDING OFFICER. Is there objection?

Mr. KENNEDY. I withhold that.

The PRESIDING OFFICER. The request is withheld.

Mr. KENNEDY. Madam President, I yield such time as the Senator from New Jersey should use on the bill.

I wished to thank the Senator from New Jersey. We had been meeting earlier in the afternoon with a Hispanic task force. Their priorities were the areas of education, early education, No Child Left Behind, access in terms of higher education.

Senator MENENDEZ and Senator SALAZAR were leaders with that group. I am always moved by the Senator from New Jersey's own story, about the importance of these Pell grants and the importance of loans, his own life experience as well as those of his friends.

I hope he will at least share some of that with us this afternoon. It is an inspiring story. If there is any reason for the efforts we are making this afternoon, the Senator from New Jersey is an excellent example.

The PRESIDING OFFICER. The Senator from New Jersey is recognized.

Mr. MENENDEZ. Let me thank my distinguished colleague and the chairman of the committee from Massachusetts for his kind words. Above all, I wish to commend him for his incredible leadership, for standing up for the Nation's students, and for putting forth a bill that will make a tremendous difference for students across the Nation who are struggling to afford college.

I know in an era in which we lament the lack of bipartisanship, I also wish to commend the ranking Republican on the committee, Senator ENZI. I was privileged to be sitting in the chair when he was talking about this bill. I appreciate very much the same spirit he brings to this legislation, the leadership he has also shown working with Senator KENNEDY to make the legislation that has come to the floor that I think should receive the very broad support of the Senate.

Certainly, I wish to rise in strong support of the Higher Education Access Act, which takes some critical steps to making higher education more accessible and more affordable for our Nation's young people. In a world that has been transformed by technology, in which the boundaries of mankind have largely been erased in the pursuit of human capital, for the creation of a product and the delivery of a service, so that an engineer's report that is created in India and transmitted back to the United States for a fraction of the cost or a radiologist's report may have been done in Pakistan and read by your doctor in your local hospital or if you have a problem with your credit card, as I recently did, you end up with a call center in South Africa.

Well, in the pursuit of human capital, we are globally challenged. So for America to continue to be the global economic leader, it needs to be at the apex of the curve of intellect. That means the most highly educated generation of Americans the Nation has ever known. Of course, to achieve that, there must be both access and affordability for this next generation of Americans to be able to be the scientists, the engineers, the mathematicians who can fuel our competitiveness in the world.

This bill, in my mind, in addition to providing educational opportunities, is about meeting the Nation's challenge in this global competitive marketplace we are in.

The bill begins to right the imbalance that has plagued student financial aid. For far too long, students struggling to afford college have seen their grants shrink, their loan rates go up, their debt explode—their debt explode.

This bill turns that trend around, by increasing grant aid for the neediest students and making a $17 billion investment in student aid, the largest since the passage of the GI bill.

We all know that education is the key—the key—that unlocks social mobility and economic empowerment and opportunity in this country. I know that, as Senator KENNEDY suggested, from my own personal experience. I have said before, that as someone who is the first in his family to go to college, the reality is, but for the power of the Federal Government's financial assistance, without Pell grants, one of the programs we are talking about today, I certainly would not have been able to afford college or go to law school, nor would I have had access to opportunities that my college education afforded me, and I certainly would not be here today as the junior Senator from New Jersey, without that educational foundation and opportunity.

I am not alone. Millions of young people across this Nation have dreams of earning a college degree, of having access to that key that unlocks their own economic empowerment of fulfilling their God-given potential.

Some dream of building a successful career or going on to graduate education or, as in my case, to be first in their family to graduate from college. The power of those dreams is why our students and their families are making sacrifices to meet the high cost of college, why they are scraping together what they can to finance education that will let them fulfill their dreams.

That reality is becoming harder and harder in terms of achieving that goal. Every year, nearly half of all college students, college-ready students, and families with incomes under $50,000 cannot go to a 4-year college, not because they do not have the ability, not because they did not gain admission but because the cost is too much of a barrier.

Despite current aid, grants and money that students earn working, many students face a growing gap between the aid they receive and the cost of college. As a matter of fact, lowest income students at a 4-year college face almost a $6,000 gap in unmet needs.

I worked when I was going through college. I understand those challenges. You are getting financial aid, you are working, and still you have an unmet gap. That means debt. That means debt. The lowest income students at 4-year colleges face roughly $5,800 in unmet needs after a standard financial aid package, after their loans, and after the amount their families contribute. The fact is that for the neediest students, current aid is simply not enough. The fact is students have been squeezed on two ends, one by declining Federal aid that has sent students the message they are on their own; and, two, by having to rely increasingly on student loans, which in essence, is debt.

We are supposed to provide a needed boost to students but instead have left them with deals that are not in their best interests. I am proud of this bill because it will put money where it is needed most, Pell grants and other critical financial assistance that benefits our Nation's students with the most need.

Instead of another empty promise to increase Pell grants—we have heard

plenty of those—this bill will increase the maximum Pell grant to $5,100 next year, and beyond that, climbing to $5,400. There simply is no excuse for the fact that Pell grants have not increased by even $1 over the last 5 years.

Tell any family that is trying to have their child fulfill their dream. We have seen tuition rates go up. We are seeing costs again go up. But we have seen the Pell rate stagnant. That means, in terms of buying power, that has even meant far less.

With this bill, we are ending the neglect of our Nation's neediest students. We also will expand who is automatically eligible for a Pell grant. Currently, a student is eligible for Pell grants if their family makes $20,000 per year. This bill increases the annual income limit to $30,000, so more students can be eligible to benefit from Pell grants.

That is the reality of having so many of our families be able to at least get some assistance in this respect. This bill works to protect students working hard to stay in college by doubling the amount a student can earn but remain eligible for aid from $3,000 to $6,000. This bill ensures a student will not lose their financial aid from simply working to make extra money.

Let me tell you, when I went to college back in New Jersey at St. Peters College, for the first month I did not have the money to get to St. Peters College, which was in a neighboring community from where I lived but a good several miles away.

For that first month, until I entered the work study program and started to earn money for transportation, I walked. Now, I was a lot leaner as a result of it, a lot thinner as a result of it. But the bottom line is that as a result of working, I was able to get the transportation funds I needed.

But when we, in fact, say to a student: We want to reward work and we want them also to have the sense that when they work there is a benefit, not a punishment, in fact, that has worked to the contrary. So Senator KENNEDY and the committee have done something that is exceptional. As someone who had to work in order to get to school, this actually incentivizes the opportunity to do so but does not penalize them.

This bill also helps students who are struggling to pay back their Federal loans by capping the amount they will pay at 15 percent of their income. This helps ensure they are not paying back more than they can afford. One of our challenges is that our students graduate under a mountain of debt. Then, as they try to fulfill their hopes and dreams, they are squeezed even more in terms of the repayment process. This is a critical step toward ensuring that loan repayments are affordable and not overly burdensome for some recent graduates.

I also am extremely pleased this bill builds on a proposal I have supported for a long time from my days in the House of Representatives, expanding loan forgiveness for those who are working in jobs that serve the public.

By providing some of the our most needed public servants, our teachers, police officers, early educators, social workers, school librarians the chance to have their loans forgiven after they have been working hard to pay off those loans, we are sending a powerful message.

We have a whole new generation of teachers we are going to need in this country. We have an explosion, a bubble that is about to burst of those who are, in fact, going to be in the retirement age and will be retiring.

As I said earlier, in this global challenge, education is the key to being the continuing global leader in competitiveness; having the most highly educated generation of Americans ever. That means having the firm foundation to ultimately be able to achieve higher education. That means having a cadre of educators who are among the most highly skilled and educated professionals we have ever had.

This incentivizes people to head in that direction. We are sending a powerful message. We are saying: If you are willing to serve the public, we will give back. If you make sacrifices in your daily job, we appreciate that sacrifice, and we want to lessen the financial burden. We will help ensure that today's students do not shy away from a career in public service simply because they think they cannot afford it.

I am proud of the direction this legislation takes. This bill is sensible. It is reasonable. It is fair. It makes our priorities clear. Instead of subsidizing lenders, we should be putting every last dollar possible into the pockets of students.

In addition, we are providing $17 billion in new aid to students without charging taxpayers a dime. In this bill, we are actually also putting nearly $1 billion toward deficit reduction. As a member of the Senate Budget Committee, I am pleased to see this bill recognizes the responsibilities we have, not just to our students but to future generations who do not deserve to be saddled with the Nation's rising debt.

I look forward to, as a member of the Senate Banking Committee, working with our chairman, Senator DODD, to deal with these issues in this bill. In my mind, this is integral to making higher education more accessible, more affordable for this next generation. It is a step forward to ensuring the student loan system works for students and their families; that is who it is supposed to work for, for students and their families.

It is a key to preserving the integrity of our Nation's higher education system. It is a key to having a continuing ability to be the global economic leader. It is the key to fulfilling the American dream.

I yield the floor.

The PRESIDING OFFICER. The Senator from Massachusetts.

Mr. KENNEDY. Madam President, I yield myself such time as I use on the bill.

I wish to thank the Senator from New Jersey for his excellent presentation, particularly for his pointing out a number of features of this legislation, one of which is that we increase the opportunity for young people who are going to school and college who are out there working, we permit them to be able to earn some more without losing their need-based help and assistance in terms of education. That is an extremely important one.

As the Senator was pointing out, we are in a situation where a number of those individuals would go out and work and work hard and be able to get additional income and then risk their need-based assistance.

Secondly, the expansion for the eligibility for the Pell grants, which is enormously important. We have been attempting to do that for a number of years. That will open up the opportunity to more than 4 million children who are in Pell grant eligibility now. That is going to open up additional opportunity. This is incredibly important. I thank the Senator.

Madam President, I ask unanimous consent that during today's session, when the Senate considers the amendment offered by Senator MURKOWSKI and an amendment offered by Senator KENNEDY, they be debated concurrently for as much time as they might consume; that no amendments be in order on either amendment prior to a vote in relation to the amendment; that on Thursday, July 19, the Senate resume consideration of these amendments at 12 noon and there be 2 minutes of debate prior to a vote in relation to each amendment under this agreement; that the Murkowski amendment be the first vote in the sequence; that all debate time prior to the votes be equally divided and controlled in the usual form; that when the Senate resumes consideration of the bill on Thursday, there be 10 hours of debate remaining, equally divided and controlled.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. KENNEDY. Madam President, leadership has instructed me to say there will be no further rollcall votes in light of the agreement.

AMENDMENT NO. 2330 TO AMENDMENT NO. 2327

Madam President, I call up my amendment that I believe is at the desk and ask for its immediate consideration.

The PRESIDING OFFICER. The clerk will report the amendment.

The assistant legislative clerk read as follows:

The Senator from Massachusetts [Mr. KENNEDY] proposes an amendment numbered 2330 to amendment No. 2327.

Mr. KENNEDY. Madam President, I ask unanimous consent that the reading of the amendment be dispensed with.

The PRESIDING OFFICER. Without objection, it is so ordered.

The amendment is as follows:

(Purpose: To amend the amounts appropriated for Promise Grants for fiscal years 2014 through 2017)

Strike subparagraph (G) of section 401B(e)(1) of the Higher Education Act of 1965, as added by section 102(a) of the Higher Education Access Act of 2007, and insert the following:

''(G) $3,650,000,000 for fiscal year 2014;

''(H) $3,850,000,000 for fiscal year 2015;

''(I) $4,175,000,000 for fiscal year 2016; and

''(J) $4,180,000,000 for fiscal year 2017.

Mr. KENNEDY. Madam President, we have done a lot in this bill. We provide $14 billion in additional grants to students, $3 billion in debt relief, for a total of $17 billion in college aid to students. This will open wider the doors of college for America's neediest families and provide benefits for all students.

We have raised the maximum grant for Pell-eligible students to $5,100 next year and $5,400 in 2011. But we need not stop there. We should allocate all available funds to continue adding to the need-based aid beyond the increases we make in the next 5 years, and this amendment will allow us to do that.

It allocates billions of additional dollars to extend the maximum need-based grants between 2014 and 2017, continuing our promise to help millions of needy students to pay for college. This is, I believe, a very welcome reversal from the last 5 years, when the administration basically broke its promise to increase the Pell grant year after year.

Now that policy has changed and shifted. We know what the stakes are when students are not able to afford college. Each year, over 400,000 talented, qualified students do not attend a 4-year college. Twenty years ago, the maximum Pell grant covered 55 percent of a 4-year college and today it only covers a third.

This amendment will continue what I consider the march of progress in terms of the outyears. We are addressing the first 5 years in the bill, but obviously these programs will last beyond that. We have demonstrated that this bill saves billions of dollars, and those resources will be devoted toward helping students, and that is enormously worthwhile.

Madam President, I yield time off the bill. The Senator from New Jersey was talking about the importance of the Pell program and the student loan program and how important this is in terms of our competitiveness. It is worthwhile to point out that as I mentioned, spending under the GI bill, over a 6-year period, represented a third of the total Federal budget for 1951. That gives us some dimension of the priority this country places on education. The GI Bill was responsible, more than any other action, for helping create the great middle class of our country which has been such a pillar of strength for our democracy, for our economic strength, and for our military strength as well.

The GI bill, during that period of time, produced 67,000 doctors, 91,000 scientists, 238,000 teachers, and 450,000 engineers. It also funded the education of three Presidents, three Supreme Court Justices, and a dozen Senators who served in this very Chamber. Pretty good investment for this Nation, and it is the kind of investment we ought to continue for the young people of this country.

I wish to review one of the very important aspects of this legislation. I again commend our colleagues. This was a bipartisan effort. I wish to indicate again one of the very compelling aspects of this legislation is not only the historic increase in the need-based grant aid, but it is the loan forgiveness for borrowers in public service jobs.

I will give a few examples. What do we mean by loan forgiveness? We indicated the types of jobs that would be eligible for this program. I will put that chart up in a minute. But certainly a public school teacher is a good example. This is the average salary for a starting teacher in my State—$35,000. The average loan debt is $18,000. This is about the national average. Monthly payments today would be $209 and the loan payment relief under this bill would be some $61 each month. The yearly student loan payment relief under the new income-based repayment plan, the annual relief they would receive would be $732. That is not insignificant. If they remain a teacher for 10 years, they save $10,000 of their $18,000 debt, effectively the remainder of their debt is forgiven; $10,000 forgiven. Not insignificant.

Let me point out what jobs are included in this public service loan forgiveness program. Obviously, emergency management, public safety, public law enforcement, public education, early childhood education, childcare, public health and social work in public service agencies, public services for individuals with disabilities and the elderly, public interest legal services, public defenders, school librarians, school-based service providers, teaching full time at a tribal college or university. All of those—and that is not exclusive, it is inclusive.

Let me show what this would be in another State. This is a social worker in North Carolina with one child with an annual salary of $37,000; loan debt, $16,000. They would save some $500 a year in what they would be obligated to pay, and if they did this for 10 years, $7,300 would be forgiven. That gives us an idea of what happens with a teacher and what would happen with a social worker.

Let's look at how this bill will help a public school teacher in Iowa whose annual salary is $27,000. They would save a yearly payment of some $1,300. After 10 years, they would have $16,000 forgiven. This gives us a pretty good idea of what this program does. In this case, that is almost half their total debt forgiven, and they have seen a reduction in both their monthly and annual payments. This makes a big difference—a few hundred dollars here and a few hundred dollars there—it makes an enormous difference.

Now this past year, tuition and fees increased just 4 percent at four-year public colleges in Massachusetts—up just a couple hundred dollars. We have UMass Boston in our public university system, and about 60 percent of the students there are first-generation individuals. It is an extraordinary place and getting better and stronger. Needless to say, tuition has gone up a good deal there and at colleges across the nation in recent years. This can be devastating to low-income students, and especially to first-generation college students. In the UMass system, tuition and fees increased nearly 40 percent from 1996 to 2006. We know that a few hundred dollars makes a key difference. It makes an extraordinary difference for these young people, when they are making a judgment whether to go to school and whether they are willing to take on the indebtedness. The idea that they know when they get out of school they will be able to go into these public service types of jobs and will be able to get relief is extraordinary.

One of the incredible phenomenons taking place at universities and colleges today is volunteerism. The number who are volunteering at schools and colleges all over our country is enormously impressive. This is incredibly encouraging.

There is a great willingness and desire to be a part of trying to meet some of the Nation's challenges. So many of those opportunities involve some aspects of involvement in public employment. This legislation gives young people a real opportunity, even if they come from homes with limited resources, that they can attend a fine college, and then they can go on to one of these public service jobs and make a real difference in their community, in part because they get assistance in this legislation in terms of debt relief. That is what is included in this legislation.

There is a very significant expansion of the Pell grant, a very important innovative and I think creative concept in loan forgiveness for those who are going to give something back to the country because of what the country has done for them. It provides important relief for their families in interest payments, the expansion, in terms of young people who are working, to permit them to earn a little more without losing their need-based assistance and the recognition that we ought to expand that opportunity for families with children.

Thirty thousand dollars, that sounds like a lot, but we are looking at those individuals and families who are earning that amount. That is a pretty hard-working family, needless to say, and they have children who want to be a part of the whole American dream and contribute to this country. They understand the importance of their continued education.

This gives a pretty good idea about where we are on some of these programs. It is important we understand these programs.

For those who are interested, we are still trying to work out a consent agreement so we can consider the authorization as well. Senator ENZI and I have been communicating through the course of the day with our leadership and other members. We certainly hope that by tomorrow we have some recommendations. Both of us understand the importance of doing this. It has been mentioned over the course of the day the extraordinarily important ethical issues with the student loan industry, as well as other significant provisions, included in that reauthorization legislation. The ethical issues is an important aspect of the bill, and we should address that aspect and our reauthorization does that.

The simplification of the application for federal aid is a key aspect in terms of accessibility to college. That is a key element.

There are some other provisions that have been added by members of the committee that have been described. This is a very important reauthorization.

There is strong bipartisan support for the legislation. It is important we pass it. We urge our colleagues to work with us to see that this is done at the earliest possible time.

My colleague from Connecticut, Senator DODD, I know is on his way over here. We have had a good number of our colleagues who have spoken on this legislation. Many on our committee have spoken. We are very grateful to all of the members of the committee, as I mentioned earlier, for their involvement and assistance.

Senator REED worked very closely with Senator ENZI on what we call EZ FAFSA, the application for student aid, and that is enormously important. He has spoken today. Many on our committee members have talked about this legislation, and we are grateful for all of their efforts.

We have solid legislation. We are not looking for additional amendments. But if that is the desire of our Members, we hope they will communicate that to us as quickly as possible.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. ENZI. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. ENZI. Madam President, I again thank the Senator from Massachusetts, Mr. KENNEDY, for his diligent work on this bill and for his outstanding explanation of what is in the bill and ways it can positively affect kids across the Nation.

Our goal with this bill and the Higher Education Act that we hope to have follow immediately is to make sure there is affordable access for everybody who wants to go to college. Even affordable access for those who have other educational goals following high school, who have some other occupations they want to pursue that requires specialized schools, this bill will help in all of those aspects.

For those who may think some of these goals are unachievable, I wish to share briefly an experience I had last weekend because I was fortunate to have an opportunity to be a part of the Western Governors University commencement. It was a very memorable day and brought back memories of my own graduation and other graduation ceremonies I have been a part of over the years. This one will stick in my mind for a long time to come because what makes the Western Governors University such a unique institution of higher learning can be reflected in the eyes of those who were graduated.

The Western Governors University is a school without boundaries. It is a nonprofit school. It was founded and supported by 19 State governments. This is the only time the Governors of several States have joined together to create a university.

It is also supported by more than 20 leading U.S. corporations and foundations. This may be important. It is self-sufficient. Of course, it is only self-sufficient because of some of the provisions we are providing so kids have the opportunity to attend. I keep referring to ''kids.'' But with this one, I should not be referring to ''kids'' because the average age of their students is 38.

I mention this to encourage everybody that if they want some other job opportunities, there are possibilities. This is one of the possibilities for a person to get some additional education and be covered by what we have in this bill.

Western Governors University offers a competency-based, regionally accredited college program that is open to just about everybody. That means a student who proves his or her knowledge in a certain subject area does not have to put in seat time to relearn something they already know. Their knowledge of a subject is measured through a series of assessments when they start, and that allows the university to individualize each course and tailor each degree to meet the needs of that particular student.

The courses are all online. There are no classrooms. It can be taken at the student's own convenience and speed. That is why I am mentioning this university. Everybody does not have access, particularly in the rural areas of this country, to a university. But online, they have access to this and other institutions.

Tuition is $5,600 a year, and Federal education aid and private scholarships are available. There are 20 corporations that provide quite a few scholarships in addition to that Federal education aid. That makes a degree from Western Governors University one of the most reasonable college educations you can get, especially when you studying while holding down a job. In that situation, your room and board is probably your home.

When a student is accepted by the university, they are assigned an instructor, a mentor, a counselor who will work with them and help them make their way through the studies. That individual stays with them the whole time they are in the university and keeps in touch for a year beyond their graduation to help with placement and problems they may experience.

The course is designed so that those who have other obligations in their life—children, a job or other responsibilities that make a traditional education impossible—can still get their undergraduate or master's degree while keeping true to their day-to-day obligations and responsibilities. A lot of people have to hold down a job in order to feed their family, yet would like to be able to improve their situation. This college makes that possible.

When their studies are completed, their tests have been taken and the degrees have been earned, the whole university comes together to honor the graduating class. That is the ceremony I was a part of and a day I will not forget. The university student body is quite diverse. The campus stretches through all 50 States on the Internet. In addition, the fact that the university serves Active-Duty military personnel overseas stretches this university without boundaries all around the world.

The students I visited with on graduation day came from cities, suburbs, and rural areas. The average age is 40, but they range from the twenties to the sixties. The university makes it clear that you are never too old to pursue a degree or return to college to get additional education to get a better job or begin a new career.

In November 2000, Western Governors University graduated its first student. It is a new university. Since then, the university has grown and attracted more and more students to its programs. Now, a few years after the first graduate earned a degree, WGU graduates more than 400 students each year in a growing number of degree programs.

The school keeps in touch with its graduates to check on how the degrees they have earned have helped to improve their lives. They also have a very active alumni association that helps former students to continue to achieve and set new goals in their careers and pick up additional courses.

At each graduation ceremony I have attended, I have always found that what makes each school unique is its student body. Western Governors University was no exception to the rule. I was greatly interested in the remarks that were offered by four students who spoke at the graduation representing their class.

I mention these again to emphasize there is a way in the United States to get higher education no matter what your circumstances.

One of them wanted to be a teacher. It was a dream the university made possible because their flexibility made her course schedule fit into her life schedule. She already had a son and a job, and she spoke about her work with the teaching program. She had to do student teaching, just like everybody does, and one day she told one of the students in her class how smart he was. He beamed and said, ''You know, I wasn't smart until you came.'' That is what sold her on a teaching career. She could see in his eyes he had come to believe in himself because someone else believed in him. She spoke of the importance of using your gifts and talents to encourage others to be the best they can be.

When it comes down to it, that is the sum of what an education is all about, learning to reach out to others so we use all our gifts and talents to make this a better world. Under this bill, there is the capability, if you are dedicating yourself in these areas, to take advantage of some special benefits that are available.

Another graduate spoke with pride at how hard he worked to earn his degree and how every moment had been worth it. He too had a family. He mentioned the logic of an online university having a football team and suggested that would truly be fantasy football. For him, one of the most important parts of the experience had been the mentors who worked with him, supported him, and shared his joy when he earned his degree. He was certain his degree would open doors for him and change his life. He was looking forward to getting involved in the alumni program so everyone in his class, and others, could keep in touch and follow each other's successes.

At traditional universities, that is an even more important part of college life, keeping in touch and following each other's successes.

Another speaker told of the difficulties we all face, and said, ''Don't ever tell me you don't have time in your life or that it is too tough.'' Her philosophy reminded me of a favorite motto of my own family—TGAPA which stands for Trust in God and Push Ahead because that is exactly what she has done. Despite the problems she has had to face, which was the loss of two of her children and a husband who was facing several health problems, she forged ahead, worked at her own pace, and earned her degree.

Another speaker who had a message to share was Ngozika Ughanze from Texas—originally from Nigeria—who was one of 10 children. Her father was very concerned about his children and the importance of their schooling so he sent all 10 to school to learn English. It started her on the road to higher education that she has continued to follow all her life. In her words, ''The more I learn, the more I want to learn.'' She left Nigeria with her husband in 1997 because they wanted to get their own piece of the cake. She said, ''I believe if you work hard, then you are able to live here.''

The problem for her, as it was and is for so many, was finding the time to get it done. The only way she could make any progress was to cut things out of her schedule. That meant giving up some of her favorite things, such as television and shopping. It wasn't going to be easy to pursue a college education because of her obligations to her family—she has seven children—but she made it happen. She made it happen despite having to relocate four times because of Hurricane Katrina. She made it happen despite missing some deadlines, which meant she had to work harder to catch up, again because of Hurricane Katrina and Hurricane Rita, which also got involved in it. She made it happen because she refused to accept any other outcome.

She used her family time to study with her children. She enjoyed getting them involved almost as much as her children loved being a part of their mommy's project. As she received her degree, three of her own children are attending college and one day will receive their own degrees.

There were nearly 90 graduates in the hall, representing 29 States, but the ones watching online and getting their diploma online represent 42 States and 2 countries and ranged from 22 to 63 in age. A remarkable group of men and women. Although I have only noted the dreams of a few, each of them had their own story to tell about their degree, how they earned it, what they planned to do with it, and how they hoped to use what they learned to make the world a better place.

I was very pleased to be a part of that ceremony that honored such a spirited group for having laid the groundwork for a great life. They are all to be congratulated for earning their degrees and for making another of their life's dreams come true. That is what we want for the people of the United States, regardless of age. It doesn't matter whether you are 22 or 18 or 63 or 94. I got to see a diploma given to a man this spring who was 94 and who was pleased to finally get his degree. That is possible in America, and this bill helps to make that dream a reality in conjunction with the hard work of the students.

It isn't easy, and it is even more difficult if you are in situations where you have a family, you have a job, and you have to maintain those to maintain your family. So we are doing what is possible to make that burden as easy as possible, and we hope we will have a lot of support. We would encourage people who have amendments to get those down here so we can complete this in a timely manner so we can do the other 80 percent of higher education that also needs to be done and that we have been hoping to get done since last year.

So our work is cut out for us, but from these examples, you can see the people out there are worth working for. We owe it to them. We have the chance to do this, so let us do it now.

I yield the floor.

MORNING BUSINESS

Mr. KENNEDY. Madam President, I ask unanimous consent there now be a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

TRIBUTE TO TAD DUNBAR

Mr. REID. Madam President, I rise today to honor Tad Dunbar, a Northern Nevada institution. Tad has been a part of the newscast for KOLO–TV for over 35 years, and has been involved in broadcasting for over 48 years.

At the age of 15, Tad began his media career as a disc jockey for a radio station in Palestine, TX. He has been a broadcaster ever since, honing his journalistic skills even as a high school and college student. His work attracted attention from broadcasters in Abilene, TX, where he landed his first job. Before he came to Nevada, he worked as a newscaster in Midland, Laredo, and Corpus Christi.

In September of 1969, Tad moved to Reno and became an anchorman for News Channel 8. For almost four decades, he has been a fixture on televisions throughout northern Nevada. Tad is a man of numerous talents, and has tackled the roles of assignment editor, photographer, film editor, writer, and producer. During his time at Channel 8, Tad has covered stories that captured the hearts and minds of all Nevadans, including the Kennedy assassination and the Priscilla Ford trial.

He recounts one of the most memorable moments of his tenure as when the News Channel 8 studio ignited in flame a few years ago in the middle of his newscast. When asked about it later, KOLO station manager Matt James joked that ''that was probably one of the few newscasts [Tad] didn't get to finish.''

In addition to his daily duties as an anchorman, Tad has deeply involved himself in philanthropy throughout the years. He serves on advisory boards for several nonprofit organizations, and has played an integral role in ''Sheepdip,'' an organization that raises money for scholarships at the University of Nevada. In addition, Tad is a devoted family man. He is married to his wonderful wife Minda, with whom he loves to cook and enjoy fine wine.

Tad is leaving KOLO-TV at the end of July. His unique journalistic style and his affable personality will be greatly missed. I know I join with the entire northern Nevada community in wishing Tad the best on well-earned retirement.