

Higher Education: Soaring Out of Reach for Arkansas Families

September, 2006

By Earl Hadley, Robert Loper and Eric Lotke

Higher Education Soaring Out of Reach for Arkansas Families

By Earl Hadley, Robert Loper and Eric Lotke

September 2006

Students and their families are scrambling to pay for college. Tuition costs are rising far faster than inflation, while real wages have been stagnant for years. Federal assistance to students and parents has been shrinking and states have been cutting back institutional support. For most families the only solution has been to borrow the money needed for college, but Congress has recently raised interest rates on student loans and cut \$12 billion from the program.

What has been the result? Hundreds of thousands of students are foregoing higher education, or dropping out early because they cannot afford to attend.¹ Graduates of four-year colleges now have an average loan debt of \$23,600² plus \$2,000 in credit card debt.³ The United States used to lead the world in the number of students receiving higher education. Now we rank 13th in affordability and 4th in accessibility among European and North American countries.⁴

I. The Affordability Crisis

Similar to health care costs, the price for higher education has been going up faster than inflation for years. The most recent data from the U.S. Census Bureau reveal that since George Bush came to office, the average cost of tuition at a public college has increased 42 percent⁵ but median household income has fallen 2 percent.⁶

With the economy tight, taxes low, and states in fiscal trouble, states have been cutting back public support for colleges and universities.⁷ Missing the public support, schools then increase tuitions to make up the difference.

In Arkansas, state appropriations for higher education per student fell by 26% between 2000 and 2005.⁸ At the same time:

- The cost of tuition for attending a public four-year college went up by \$1291 between 2000 and 2005.⁹
- The total cost of college in Arkansas for one student costs 24% of a median family's income for a public institution and 46% for a private institution.¹⁰

Yet as the costs rise and state appropriations fall, family incomes have stagnated. In Arkansas:

- Median household income has changed by only 9% between 2000 and 2005.¹¹
- But tuition changed by 43% over the same time.¹²

Though states have cut back on funding higher education, families haven't given up on sending their children to college. But to get there, they need to borrow money. According to the Higher Education Project of State Public Interest Resource Groups (PIRGs):¹³

- One-third of college students graduated with debt in 1993.

- Two-thirds of college students graduated with debt in 2004.
- The average student debt burden in 2004 was almost 60% higher than the mid-1990's.

The Federal Role

Higher education is primarily a state and local function, but the federal government plays an important role. Because states often link their tax policies to federal rules, the tax cuts conservatives pushed through over the past five years at the federal level have left states with less revenue. The Center on Budget and Policy Priorities estimates that these policies cost states \$100 billion from 2001-2004.¹⁴ The tax cuts in President Bush's fiscal year 2007 budget are projected to cause states to lose an additional \$38 billion over the next decade.

- Arkansas stands to lose \$392 million as a result of federal tax cuts.¹⁵

Federal support of higher education has not kept pace with increasing costs. Pell grants have not increased in size in four years – despite promises to do so – and their size relative to the cost of college keeps shrinking. The maximum Pell Grant Award is worth less, in real dollars, than it was 30 years ago.¹⁶ And because aggregate limits on federal student loans haven't increased, students must turn to the private sector for additional loans.¹⁷

- In 1981, a student could work full time all summer at minimum wage and earn about two-thirds of annual college costs.
- Today, a student earning minimum wage has to work full time for a full year to afford one year of education at a four-year public university — assuming she saves every penny.

Heather Boushey, Center for Economic and Policy Research.¹⁸

The difficulties imposed by rising tuition were recently compounded by Congressional action raising interest rates on federal student loans. Under the new law, the rate of Stafford Loans for students is fixed at 6.8% instead of the current variable rate averaging 6.1%. For parents who take out PLUS loans on behalf of their children, the rate jumped to a fixed 8.5%. These fixed rates build in profits for the banks even though the federal government guarantees against default. In recent years, the variable interest rate has gone as low as 4.75% and the Congressional Budget Office estimates future interest rates to average 6.4%.¹⁹

If the students don't like it, they are stuck. Under the old law, students could take advantage of the historically low interest rates to refinance or consolidate their loans, but the new law restricts such consolidation.²⁰ In other words, interest rates are higher, loans are bigger, and banks win.

The table in **Section III** shows how every member of Congress voted on these crucial matters.

II. The Conservative Failure on Higher Education

The conservative record in higher education provides an easy-to-follow guide to the radical right's agenda for governing in the narrow interests of the well connected. The hallmarks are all there: indifference to the common good; dereliction of public responsibility; and policy favoritism for financial interests. At a time when having a college education has never been more important, conservatives are complacent about the decline in the value of federal grants and complicit in locking in high interest rates on student loans for the benefit of multibillion-dollar lenders. The failure to address increasing costs is putting higher education out of reach for more and more of our nation's young people.

The conservative failure in higher education is a triumph of politics over policy. While young Americans need education to compete in the global economy – and American security rests on the shoulders of a capable workforce – the plan is to cut taxes rather than invest in our future. In higher education policy, the four horsemen of catastrophic conservatism –shrinking government, privatization, corruption and cronyism – ride roughshod over responsible governance.

Shrinking Government

In his first inaugural address, Ronald Reagan famously declared that government was the problem not the solution. This disdain for government is often seen as a hallmark of modern conservatism. But it is more accurate to say that conservatives are motivated more by an opposition to liberalism than to government itself. Their fundamental objection is to the uses to which liberals have used government authority, as conservatives are not shy about using government for purposes they approve of. The military can't be touched. Prisons can't be touched. Even conservatives are wary about taking on entitlement programs, especially for seniors.

As a result, programs for poor and for working people face the largest cuts. Last year, the biggest cut from any one program was \$12 billion from student loans. Instead of using funds to keep interest rates affordable or raise scholarship support, the cuts were used to pay for the \$400 billion in tax cuts, primarily benefiting the very affluent.

Smaller government is usually presented as matter of efficiency and of saving money. But too often, for middle income, working and poor people, smaller government translates into higher costs. On education, the record is especially clear. Families rich enough to write a check for full tuition receive tax breaks. Families with the greatest needs get smaller Pell Grants, and families in the middle are stuck with more debt and higher interest rates. Effective government in pursuit of a more generous vision of the common good has disappeared.

Privatization

The primacy of politics over policy combines antiliberalism, privatization, corruption and cronyism into an integrated approach to governing. Each aspect reinforces the others so it can be difficult to disentangle the effects of one from the others. Unlike corruption and cronyism, there are arguments in principle that make antiliberalism and privatization seem defensible. These arguments provide a useful ideological cover to obscure who benefits from conservative policies.

Privatization advocates contend that outsourcing some government services to private companies can save taxpayers money because the private companies are more efficient. But all too often in practice, privatization works better for private interests than for the common good. The contrasting fortunes of two student loan programs, the Federal Family Education Loan Program (FFELP) and the William D. Ford Direct Loan Program (FDLP), tell the tale in higher education policy.

FFELP was created in the 1965 to make college more accessible to young people who needed to borrow money to go to school. With little credit history and few personal assets, students were not attractive candidates for private sector lending – certainly not for the large sums needed to finance a college education. Motivated by a vision of the common good, the federal government helped solve the problem by creating incentives for banks. FFELP guarantees lenders a higher interest rate than the base market rate, ensuring a healthy profit on monies loaned. On top of that, the government guarantees payment of principal and interest in case of default.²¹ For the banks, it was a win-win proposition: higher interest rates with no real risk.

While “reinventing government” in the 1990’s, President Bill Clinton reexamined whether subsidies were still needed to encourage banks to lend to students. Indeed, Clinton questioned whether the middleman was necessary at all. In 1993, the Department of Education created the FDLP to loan money to students at low rates available only to the U.S. Treasury. Such loans reduced payments for students and did not increase the government’s risk because the old system already used the government to guarantee defaults.

Students flocked to the new program. By the 1997-98 school year, direct loans had grown to 33% of student borrowing, nearly \$11 billion.²²

Ten years of experience now show that direct lending works. FFELP loans that use banks such as Sallie Mae as middlemen cost the government 11% of the total loan. Direct loans cost the government only 3.7%.²³ In other words, more than seven dollars were saved for every 100 dollars loaned. The direct loan program wasn’t just better for students; it was better for taxpayers too. Clinton’s question of whether the government should administer the loans directly had been answered: Yes.

What was the response to the decline in guaranteed profits for banks as loan volume under the direct loan program increased? The government-sponsored entity set up to create a secondary market for federal student loans, the Student Loan Marketing Association (SLM or “Sallie Mae”) got congressional approval to reorganize itself as a private, for-profit entity (SLM Corp.). Sallie Mae changed from a government-sponsored institution dedicated to the common good into a Fortune 500 company dedicated to profiting shareholders. Government guarantees of above-market interest rates and against loan default amount to a license for the company to make money. In 2004, SLM Corp. recorded over \$1.9 billion in profits.²⁴

But Sallie Mae’s biggest competitive threat is the direct loan program, so it engaged in a cutthroat campaign to undercut the success of the direct loan program. Sallie Mae has engaged in an arm-twisting campaign to get universities to opt out of the direct loan program, lobbied politicians to preserve FFELP, and donated heavily to political campaigns.

By 2003-04, direct loans had dropped to 23% of the federal student loan market, and the chief executive of Sallie Mae brought home some \$33.6 million in salary, bonus, and stock option payments the year before.²⁵ This corporate opportunism gives the lie to blanket faith in the superiority of private markets.

Allowing Sallie Mae to become a for-profit entity and discouraging the growth of the direct loan program were not about saving taxpayers money or making college more accessible to students in need. These actions were about selling out the public interest and guaranteeing profits for banks.

If the federal government ended FFELP and relied solely on the direct loan program to guarantee student loans, the cost savings would be \$60 billion over 10 years.²⁶ This would be enough money to increase Pell Grants for all recipients by \$1000.²⁷

Pay-to-Play politics

Shrinking government and privatization are the window dressing for conservative rule; corruption is at the heart of how the business of politics gets done. Money has always bought access, influence and favors in politics. But with the rise of the “pay-to-play” K Street Project, conservatives have built a political machine driven by profit. The basics are not complicated: corporate interests hire ex-Republican staffers as lobbyists and make campaign donations to politicians. Public policies are enacted that benefit these corporate interests. Except in rare occasions, the actors are careful to avoid explicit quid pro quo arrangements and thus are able to escape legal censure. But financial disclosure requirements put the money trail into the public record.

Educational lending companies and their employees have given \$3.5 million to members of Congress since the 2004 election cycle.²⁸ Three-quarters of that total went to Republicans, and nearly \$600,000 went to just two men: John Boehner, then chairman of the education subcommittee, now majority leader; and "Buck" McKeon, presently the committee chair.

“Relax. Stay calm.”

“Know that I have all of you in my two trusted hands.”

“I’ve got enough rabbits up my sleeve to be able to get where we need to.”

*John Boehner to the Consumer Bankers Association, December 2005.*²⁹

Sallie Mae, the nation's largest educational lender, stands the most to gain. Its PAC donated almost \$1 million to political campaigns last election cycle.³⁰ Sallie Mae officials gave John Boehner, then Chairman of the House Committee on Education and the Workforce, more than \$100,000 in 2003-04.³¹ Nelnet, the other student loan giant, was close behind. This pattern of giving has continued with the new chairman, “Buck” McKeon.

Additional detail on funding is in the table in **Section III**.

**Who Gives:
Student Loan Industry's Top Contributors**

<u>Company</u>	<u>All</u>	<u>To Republicans</u>	<u>To Democrats</u>
Sallie Mae	\$2,755,291	\$1,839,042	\$916,249
Nelnet	\$557,975	\$450,975	\$107,000

SOURCE: Center for Responsive Politics, 1994-March 2006

For Sallie Mae, it isn't just money that talks. Executives and officials have plenty of personal time with the chairman himself. Boehner has flown multiple times on Sallie Mae's corporate jet with CEO Albert Lord, often to Florida to play golf.³² In 2004, Sallie Mae helped sponsor a Boehner party at the Republican National Convention.³³ A month later, Sallie Mae's lobbyist hosted a fundraiser for Boehner in her home, where 34 of the company's top executives delivered personal contributions.³⁴

The largess extends to the entire Boehner family. John's wife, Debbie, often joins him on corporate trips. One of his daughters, Tricia, was hired by a Sallie Mae subsidiary after Boehner mentioned her to the previous owners while playing golf.³⁵

The investment has paid off. "Relax. Stay calm," Boehner told lenders at the annual meeting of the Consumer Bankers Association in December 2005, when legislation governing the interest rate hikes and the size of origination fees was in doubt. "At the end of the day, I believe you'll be at least satisfied, or even perhaps happy." For good measure, he added, "Know that I have all of you in my two trusted hands I've got enough rabbits up my sleeve to be able to get where we need to."³⁶

Cronyism

The final trick in the conservative playbook is cronyism. The most publicly pernicious example of cronyism in the Bush administration is undoubtedly the appointment of the supremely unqualified "Heckuva job" Brownie as FEMA director. But cronyism plays an important role behind the scenes in enabling and covering up conservative corruption. When you're running what amounts to a racket on behalf of corporate interests, it is essential to have people at the top who aren't going to blow the whistle on the operation. Career civil servants have a responsibility to the public to implement programs effectively. Political appointees serve at the discretion of the president and have a different allegiance that can lead cronies and hacks to put political interests ahead of the public interest.

The fate of the direct loan program demonstrates what can be done to undermine a program that is inconvenient to corporate interests. After Bush took office, he appointed William Hansen, the former CEO of the Education Finance Council (the lenders' trade association) as deputy secretary of education. In his previous job, Hansen had opposed the direct loan program and

even sued to limit it. A few years later, when the head of the federal office of student aid, Gregory Woods, died of cancer, President Bush replaced him with Theresa Shaw, former senior vice president of Sallie Mae, and dismissed half the staff of the office.³⁷ Despite the fact that the direct loan program saved taxpayers money, its share of the federal student loan market dropped to 23%. The always-helpful representative from Sallie Mae, then-chairman Boehner, abetted the decline of the program saying during floor debate in the House that “the idea that the federal government can provide [student loans] cheaper than the private sector is, on its face, not possible.”³⁸

III. Scorecard

Congress has had several opportunities in recent years to do right by American families. It has had the opportunity to raise interest rates, or to lower them; to increase Pell grants, or to let them sit. The following table shows how each member of Congress decided to represent their constituents.

House of Representatives

Representative Name	State	Dist.	Party	Stop the \$12 Billion Cut to Student Loans (S.1932 /(H. Con. Res. 95)	Stop the \$14.3 Billion Cut to Student loans (HR. 4241)	Cut interest rates and increase grants (HR 609; .AMDT.772)	Grade
Bonner, Jo	Alabama	1	R	N	N	N	F
Everett, Terry	Alabama	2	R	N	N	N	F
Rogers, Mike	Alabama	3	R	N	N	N	F
Aderholt, Robert	Alabama	4	R	N	N	N	F
Cramer, Robert	Alabama	5	D	Y	Y	Y	A
Bachus, Spencer	Alabama	6	R	N	N	N	F
Davis, Artur	Alabama	7	D	Y	Y	Y	A
Young, Don	Alaska	0	R	N	N	N	F
Renzi, Rick	Arizona	1	R	N	N	N	F
Franks, Trent	Arizona	2	R	N	N	N	F
Shadegg, John	Arizona	3	R	N	N	N	F
Pastor, Ed	Arizona	4	D	Y	Y	Y	A
Hayworth, J.D.	Arizona	5	R	N	N	N	F
Flake, Jeff	Arizona	6	R	N	N	N	F
Grijalva, Raul	Arizona	7	D	Y	Y	Y	A
Kolbe, Jim	Arizona	8	R	N	N	N	F
Berry, Marion	Arkansas	1	D	Y	Y	Y	A
Snyder, Vic	Arkansas	2	D	Y	Y	Y	A
Boozman, John	Arkansas	3	R	N	N	N	F
Ross, Mike	Arkansas	4	D	Y	Y	Y	A
Thompson, Mike	California	1	D	Y	Y	Y	A
Herger, Wally	California	2	R	N	N	N	F
Lungren, Daniel E.	California	3	R	N	N	N	F
Doolittle, John	California	4	R	N	N	N	F
Matsui, Doris O.	California	5	D	Y	Y	Y	A

Woolsey, Lynn	California	6	D	Y	Y	Y	A
Miller, George	California	7	D	Y	Y	Y	A
Pelosi, Nancy	California	8	D	Y	Y	Y	A
Lee, Barbara	California	9	D	Y	Y	Y	A
Tauscher, Ellen	California	10	D	Y	Y	Y	A
Pombo, Richard	California	11	R	N	N	N	C
Lantos, Tom	California	12	D	Y	Y	Y	A
Stark, Fortney Pete	California	13	D	Y	Y	Y	A
Eshoo, Anna G.	California	14	D	Y	Y	Y	A
Honda, Mike	California	15	D	Y	Y	Y	A
Lofgren, Zoe	California	16	D	Y	Y	Y	A
Farr, Sam	California	17	D	Y	Y	Y	A
Cardoza, Dennis	California	18	D	Y	Y	Y	A
Radanovich, George P.	California	19	R	N	N	N	F
Costa, Jim	California	20	D	Y	Y	Y	A
Nunes, Devin	California	21	R	N	N	N	F
Thomas, Bill	California	22	R	N	N	N	F
Capps, Lois	California	23	D	Y	Y	Y	A
Gallegly, Elton	California	24	R	N	N	N	F
McKeon, Buck	California	25	R	N	N	N	F
Dreier, David	California	26	R	N	N	N	F
Sherman, Brad	California	27	D	Y	Y	Y	A
Berman, Howard	California	28	D	Y	Y	Y	A
Schiff, Adam	California	29	D	Y	Y	Y	A
Waxman, Henry	California	30	D	Y	Y	Y	A
Becerra, Xavier	California	31	D	Y	Y	Y	A
Solis, Hilda	California	32	D	Y	Y	Y	A
Watson, Diane E.	California	33	D	Y	Y	A	N/A
Roybal-Allard, Lucille	California	34	D	Y	Y	Y	A
Waters, Maxine	California	35	D	Y	Y	Y	A
Harman, Jane	California	36	D	Y	Y	Y	A
Millender-McDonald, Juanita	California	37	D	Y	Y	N	C
Napolitano, Grace	California	38	D	Y	Y	Y	A
Sanchez, Linda	California	39	D	Y	Y	Y	A
Royce, Ed	California	40	R	N	N	N	F
Lewis, Jerry	California	41	R	N	N	N	F
Miller, Gary	California	42	R	A	N	N	N/A
Baca, Joe	California	43	D	Y	Y	Y	A
Calvert, Ken	California	44	R	N	N	N	F
Bono, Mary	California	45	R	N	N	N	F
Rohrabacher, Dana	California	46	R	N	N	N	F
Sanchez, Loretta	California	47	D	Y	Y	Y	A
Campbell, John	California	48	R	N	NA	N	N/A
Issa, Darrell	California	49	R	N	N	A	N/A
Bilbray, Brian P.	California	50	R	A	A	A	N/A

OPEN	California	50		NA	NA	NA	N/A
Filner, Bob	California	51	D	Y	Y	Y	A
Hunter, Duncan	California	52	R	N	N	N	F
Davis, Susan	California	53	D	Y	Y	A	N/A
DeGette, Diana	Colorado	1	D	Y	Y	Y	A
Udall, Mark	Colorado	2	D	Y	Y	Y	A
Salazar, John T.	Colorado	3	D	Y	Y	Y	A
Musgrave, Marilyn	Colorado	4	R	N	N	N	F
Hefley, Joel	Colorado	5	R	N	N	N	F
Tancredo, Tom	Colorado	6	R	N	N	N	F
Beauprez, Bob	Colorado	7	R	N	N	N	F
Larson, John B.	Connecticut	1	D	Y	Y	Y	A
Simmons, Rob	Connecticut	2	R	Y	Y	Y	A
DeLauro, Rosa L.	Connecticut	3	D	Y	Y	Y	A
Shays, Christopher	Connecticut	4	R	N	Y	Y	C
Johnson, Nancy L.	Connecticut	5	R	N	Y	Y	C
Castle, Michael N.	Delaware	0	R	N	N	N	F
Miller, Jeff	Florida	1	R	N	N	A	N/A
Boyd, Allen	Florida	2	D	Y	Y	Y	A
Brown, Corrine	Florida	3	D	Y	Y	Y	A
Crenshaw, Ander	Florida	4	R	N	N	N	F
Brown-Waite, Virginia	Florida	5	R	N	N	N	F
Stearns, Cliff	Florida	6	R	N	N	N	F
Mica, John	Florida	7	R	N	N	N	F
Keller, Ric	Florida	8	R	N	N	N	F
Bilirakis, Michael	Florida	9	R	N	N	N	F
Young, C.W. Bill	Florida	10	R	N	N	N	F
Davis, Jim	Florida	11	D	Y	Y	A	N/A
Putnam, Adam	Florida	12	R	N	N	N	F
Harris, Katherine	Florida	13	R	N	N	N	F
Mack, Connie	Florida	14	R	N	N	N	F
Weldon, Dave	Florida	15	R	N	N	N	F
Foley, Mark	Florida	16	R	N	N	N	F
Meek, Kendrick	Florida	17	D	Y	Y	Y	A
Ros-Lehtinen, Ileana	Florida	18	R	N	N	N	F
Wexler, Robert	Florida	19	D	Y	Y	Y	A
Wasserman Schultz, Debbie	Florida	20	D	Y	Y	Y	A
Diaz-Balart, L.	Florida	21	R	N	N	N	F
Shaw, E. Clay	Florida	22	R	N	N	N	F
Hastings, Alcee L.	Florida	23	D	Y	Y	Y	A
Feeney, Tom	Florida	24	R	N	N	N	F
Diaz-Balart, M.	Florida	25	R	N	N	N	F
Kingston, Jack	Georgia	1	R	N	N	N	F
Bishop, Timothy	Georgia	2	D	Y	Y	Y	A
Marshall, Jim	Georgia	3	D	Y	Y	Y	A

McKinney, Cynthia	Georgia	4	D	Y	Y	Y	A
Lewis, John	Georgia	5	D	Y	Y	Y	A
Price, Tom	Georgia	6	R	N	N	N	F
Linder, John	Georgia	7	R	N	N	N	F
Westmoreland, Lynn	Georgia	8	R	N	N	N	F
Norwood, Charlie	Georgia	9	R	N	N	N	F
Deal, Nathan	Georgia	10	R	N	N	N	F
Gingrey, Phil	Georgia	11	R	N	N	N	F
Barrow, John	Georgia	12	D	Y	Y	Y	A
Scott, David	Georgia	13	D	Y	Y	Y	A
Abercrombie, Neil	Hawaii	1	D	Y	Y	Y	A
Case, Ed	Hawaii	2	D	Y	Y	Y	A
Otter, Butch	Idaho	1	R	N	N	N	F
Simpson, Mike	Idaho	2	R	N	N	N	F
Rush, Bobby L.	Illinois	1	D	Y	Y	Y	A
Jackson Jr., Jesse	Illinois	2	D	Y	Y	Y	A
Lipinski, Daniel	Illinois	3	D	Y	Y	Y	A
Gutierrez, Luis	Illinois	4	D	Y	Y	Y	A
Emanuel, Rahm	Illinois	5	D	Y	Y	Y	A
Hyde, Henry	Illinois	6	R	N	N	N	F
Davis, Danny K.	Illinois	7	D	Y	Y	Y	A
Bean, Melissa L.	Illinois	8	D	Y	Y	Y	A
Schakowsky, Jan	Illinois	9	D	Y	Y	Y	A
Kirk, Mark	Illinois	10	R	N	N	N	F
Weller, Jerry	Illinois	11	R	N	N	N	F
Costello, Jerry	Illinois	12	D	Y	Y	Y	A
Biggert, Judy	Illinois	13	R	N	N	N	F
Hastert, Denny	Illinois	14	R	N	N		F
Johnson, Timothy V.	Illinois	15	R	Y	Y	Y	F
Manzullo, Donald	Illinois	16	R	N	N	N	F
Evans, Lane	Illinois	17	D	Y	Y	A	N/A
Lahood, Ray	Illinois	18	R	N	N	N	F
Shimkus, John	Illinois	19	R	N	N	N	F
Visclosky, Peter	Indiana	1	D	Y	Y	Y	A
Chocola, Chris	Indiana	2	R	N	N	N	F
Souder, Mark E.	Indiana	3	R	N	N	N	F
Buyer, Steve	Indiana	4	R	N	N	N	F
Burton, Dan	Indiana	5	R	N	N	N	F
Pence, Mike	Indiana	6	R	N	N	N	F
Carson, Julia	Indiana	7	D	Y	Y	Y	A
Hostettler, John N.	Indiana	8	R	N	N	N	F
Sodrel, Michael E.	Indiana	9	R	N	N	N	F
Nussle, Jim	Iowa	1	R	N	N	N	F
Leach, Jim	Iowa	2	R	Y	Y	Y	A
Boswell, Leonard	Iowa	3	D	Y	A	Y	N/A
Latham, Tom	Iowa	4	R	N	N	N	F
King, Steve	Iowa	5	R	N	N	N	F

Moran, Jerry	Kansas	1	R	N	N	N	F
Ryun, Jim	Kansas	2	R	N	N	N	F
Moore, Dennis	Kansas	3	D	Y	Y	Y	A
Tiahart, Todd	Kansas	4	R	N	N	N	F
Whitfield, Ed	Kentucky	1	R	N	N	N	F
Lewis, Ron	Kentucky	2	R	N	N	N	F
Northup, Anne	Kentucky	3	R	N	N	N	F
Davis, Geoff	Kentucky	4	R	N	N	N	F
Rogers, Haroild	Kentucky	5	R	N	N	N	F
Chandler, Ben	Kentucky	6	D	Y	Y	Y	A
Jindal, Bobby	Louisiana	1	R	N	N	N	F
Jefferson, William	Louisiana	2	D	Y	Y	Y	A
Melancon, Charlie	Louisiana	3	D	Y	Y	Y	A
McCrery, Jim	Louisiana	4	R	N	N	N	F
Alexander, Rodney	Louisiana	5	R	N	N	N	F
Baker, Richard	Louisiana	6	R	N	N	N	F
Boustany, Charles	Louisiana	7	R	N	N	N	F
Allen, Tom	Maine	1	D	Y	Y	Y	A
Michaud, Michael	Maine	2	D	Y	Y	Y	A
Gilcrest, Wayne	Maryland	1	R	N	N	A	N/A
Ruppersberger, Dutch	Maryland	2	D	Y	Y	A	N/A
Cardin, Benjamin	Maryland	3	D	Y	Y	Y	A
Wynn, Albert	Maryland	4	D	Y	Y	Y	A
Hoyer, Steny H.	Maryland	5	D	Y	Y	Y	A
Bartlett , Roscoe	Maryland	6	R	N	N	N	F
Cummings, Elijah	Maryland	7	D	Y	Y	Y	A
Van Hollen, Chris	Maryland	8	D	Y	Y	Y	A
Olver, John	Massachusetts	1	D	Y	Y	Y	A
Neal, Richard E.	Massachusetts	2	D	Y	Y	Y	A
McGovern, James	Massachusetts	3	D	Y	Y	Y	A
Frank, Barney	Massachusetts	4	D	Y	Y	Y	A
Meehan, Marty	Massachusetts	5	D	Y	Y	Y	A
Tierney, John	Massachusetts	6	D	Y	Y	Y	A
Markey, Ed	Massachusetts	7	D	Y	Y	Y	A
Capuano, Michael	Massachusetts	8	D	Y	Y	Y	A
Lynch, Stephen F.	Massachusetts	9	D	Y	Y	Y	A
Delahunt, William	Massachusetts	10	D	Y	Y	Y	A
Stupak, Bart	Michigan	1	D	Y	Y	Y	A
Hoekstra, Pete	Michigan	2	R	N	N	N	F
Ehlers, Vernon J.	Michigan	3	R	N	N	N	F
Camp, Dave	Michigan	4	R	N	N	N	F
Kildee, Dale	Michigan	5	D	Y	Y	Y	A
Upton, Fred	Michigan	6	R	N	N	N	F
Schwarz, John J.H.	Michigan	7	D	N	N	N	F
Rogers, Mike	Michigan	8	R	N	N	N	F
Knollenberg, Joseph	Michigan	9	R	N	N	N	F

Miller, Candice	Michigan	10	R	N	N	N	F
McCotter, Thaddeus	Michigan	11	R	N	N	N	F
Levin, Sander	Michigan	12	D	Y	Y	Y	A
Kilpatrick, Carolyn	Michigan	13	D	Y	Y	Y	A
Conyers, John	Michigan	14	D	Y	Y	Y	A
Dingell, John	Michigan	15	D	Y	Y	Y	A
Gutknecht, Gil	Minnesota	1	R	N	N	N	F
Kline, John	Minnesota	2	R	N	N	N	F
Ramstad, Jim	Minnesota	3	R	Y	Y	N	C
McCollum, Betty	Minnesota	4	D	Y	Y	Y	A
Sabo, Martin O.	Minnesota	5	D	Y	Y	Y	A
Kennedy, Mark	Minnesota	6	R	N	N	N	F
Peterson, Collin C.	Minnesota	7	D	Y	Y	Y	A
Oberstar, James L.	Minnesota	8	D	Y	Y	Y	A
Wicker, Roger	Mississippi	1	R	N	N	N	F
Thompson, Bennie	Mississippi	2	D	Y	Y	Y	A
Pickering, Charles	Mississippi	3	R	N	N	N	F
Taylor, Gene	Mississippi	4	D	Y	Y	Y	A
Clay, William	Missouri	1	D	Y	Y	A	N/A
Akin, Todd	Missouri	2	R	N	N	N	F
Carnahan, Russ	Missouri	3	D	Y	Y	Y	A
Skelton, Ike	Missouri	4	D	Y	Y	Y	A
Cleaver, Emanuel	Missouri	5	D	Y	Y	Y	A
Graves, Sam	Missouri	6	R	N	N	N	F
Blunt, Roy	Missouri	7	R	N	N	N	F
Emerson, Jo Ann	Missouri	8	R	N	N	N	F
Hulshof, Kenny	Missouri	9	R	N	N	N	F
Rehberg, Dennis	Montana	0	R	N	N	N	F
Fortenberry, Jeff	Nebraska	1	R	N	N	N	F
Terry, Lee	Nebraska	2	R	N	N	N	F
Osborne, Tom	Nebraska	3	R	N	N	N	F
Berkley, Shelley	Nevada	1	D	Y	Y	Y	A
Gibbons, Jim	Nevada	2	R	N	N	N	F
Porter, Jon	Nevada	3	R	N	N	N	F
Bradley, Jeb	New Hampshire	1	R	N	N	N	F
Bass, Charles	New Hampshire	2	R	N	N	N	F
Andrews, Robert E.	New Jersey	1	D	Y	Y	Y	A
LoBiondo, Frank	New Jersey	2	R	N	N	Y	C
Saxton, Jim	New Jersey	3	R	N	N	N	F
Smith, Chris	New Jersey	4	R	Y	Y	N	C
Garrett, Scott	New Jersey	5	R	N	N	N	F
Pallone, Frank	New Jersey	6	D	Y	Y	Y	A
Ferguson, Michael	New Jersey	7	R	N	N	N	F
Pascrell, Bill	New Jersey	8	D	Y	Y	Y	A
Rothman, Steven	New Jersey	9	D	Y	Y	Y	A

Payne, Donald M.	New Jersey	10	D	Y	Y	Y	A
Frelinghuysen, Rodney	New Jersey	11	R	N	N	N	F
Holt, Rush	New Jersey	12	D	Y	Y	Y	A
OPEN	New Jersey	13		*	Y		N/A
Wilson, Heather	New Mexico	1	R	Y	Y	N	C
Pearce, Steve	New Mexico	2	R	N	N	N	F
Udall, Tom	New Mexico	3	D	Y	Y	Y	A
Bishop, Rob	New York	1	D	Y	Y	Y	A
Israel, Steve	New York	2	D	Y	Y	Y	A
King, Pete	New York	3	R	N	N	N	F
McCarthy, Carolyn	New York	4	D	Y	Y	Y	A
Ackerman, Gary	New York	5	D	Y	Y	Y	A
Meeks, Gregory W.	New York	6	D	Y	Y	A	N/A
Crowley, Joseph	New York	7	D	Y	Y	Y	A
Nadler, Jerrold	New York	8	D	Y	Y	Y	A
Weiner, Anthony D.	New York	9	D	Y	Y	Y	A
Towns, Edolphus	New York	10	D	Y	A	Y	N/A
Owens, Major	New York	11	D	Y	Y	Y	A
Velazquez, Nydia M.	New York	12	D	Y	Y	Y	A
Fossella, Vito	New York	13	R	N	N	N	F
Maloney, Carolyn	New York	14	D	Y	Y	Y	A
Rangel, Charles B.	New York	15	D	Y	Y	Y	A
Serrano, José E.	New York	16	D	Y	Y	Y	A
Engel, Eliot	New York	17	D	Y	Y	Y	A
Lowey, Nita	New York	18	D	Y	Y	Y	A
Kelly, Sue	New York	19	R	N	N	N	F
Sweeney, John E.	New York	20	R	Y	Y	N	C
McNulty, Michael R.	New York	21	D	Y	Y	Y	A
Hinchey, Maurice	New York	22	D	Y	Y	Y	A
McHugh, John M.	New York	23	R	Y	Y	N	C
Boehlert, Sherwood	New York	24	R	N	N	N	F
Walsh, Jim	New York	25	R	N	N	N	F
Reynolds, Thomas M.	New York	26	R	N	N	N	F
Higgins, Brian	New York	27	D	Y	Y	Y	A
Slaughter, Louise	New York	28	D	Y	Y	Y	A
Kuhl, John R.	New York	29	R	N	N	N	F
Butterfield, G.K.	North Carolina	1	D	Y	Y	Y	A
Etheridge, Bob	North Carolina	2	D	Y	Y	Y	A
Jones, Walter B.	North Carolina	3	R	Y	Y	N	C
Price, David	North Carolina	4	D	Y	Y	Y	A
Foxx, Virginia	North Carolina	5	R	N	N	N	F
Coble, Tom	North Carolina	6	R	N	N	N	F
McIntyre, Mike	North Carolina	7	D	Y	Y	Y	A
Hayes, Robin	North Carolina	8	R	N	N	N	F

Myrick, Sue	North Carolina	9	R	N	N	N	F
McHenry, Patrick T.	North Carolina	10	R	N	N	N	F
Taylor, Charles H.	North Carolina	11	R	N	N	N	F
Watt, Mel	North Carolina	12	D	Y	Y	Y	A
Miller, Brad	North Carolina	13	D	Y	Y	Y	A
Pomeroy, Earl	North Dakota	0	D	Y	Y	Y	A
Chabot, Steve	Ohio	1	R	N	N	N	F
Schmidt, Jean	Ohio	2	R	N	N	N	F
Turner, Michael	Ohio	3	R	N	N	N	F
Oxley, Michael G.	Ohio	4	R	N	N	N	F
Gillmor, Paul	Ohio	5	R	N	N	N	F
Strickland, Ted	Ohio	6	D	Y	Y	Y	A
Hobson, David	Ohio	7	R	N	N	N	F
Boehner, John A.	Ohio	8	R	N	N	N	F
Kaptur, Marcy	Ohio	9	D	Y	Y	Y	A
Kucinich, Dennis J.	Ohio	10	D	Y	Y	Y	A
Jones, Stephanie T.	Ohio	11	D	Y	Y	Y	A
Tiberi, Pat	Ohio	12	R	N	N	N	F
Brown, Sherrod	Ohio	13	D	Y	Y	Y	A
LaTourette, Steven	Ohio	14	R	Y	N	N	F
Pryce, Deborah	Ohio	15	R	N	N	N	F
Regula, Ralph	Ohio	16	R	N	N	N	F
Ryan, Tim	Ohio	17	D	Y	Y	Y	A
Ney, Robert W.	Ohio	18	R	Y	Y	N	C
Sullivan, John	Oklahoma	1	R	N	N	N	F
Boren, Dan	Oklahoma	2	D	Y	Y	Y	A
Lucas, Frank	Oklahoma	3	R	N	N	N	F
Cole, Tom	Oklahoma	4	R	N	N	A	N/A
Istook, Ernest J.	Oklahoma	5	R	A	N	N	N/A
Wu, David	Oregon	1	D	Y	Y	Y	A
Walden, Greg	Oregon	2	R	N	N	N	F
Blumenauer, Earl	Oregon	3	D	A	Y	Y	N/A
DeFazio, Peter	Oregon	4	D	Y	Y	Y	A
Hooley, Darlene	Oregon	5	D	Y	Y	Y	A
Brady, Robert	Pennsylvania	1	D	Y	Y	Y	A
Fattah, Chaka	Pennsylvania	2	D	Y	Y	Y	A
English, Phil	Pennsylvania	3	R	N	N	N	F
Hart, Melissa	Pennsylvania	4	R	N	N	N	F
Peterson, John E.	Pennsylvania	5	R	N	N	N	F
Gerlach, Jim	Pennsylvania	6	R	Y	Y	N	C
Weldon, Curt	Pennsylvania	7	R	N	N	N	F
Fitzpatrick, Michael	Pennsylvania	8	R	N	N	N	F
Shuster, Bill	Pennsylvania	9	R	N	N	N	F
Sherwood, Don	Pennsylvania	10	R	N	N	N	F
Kanjorski, Paul E.	Pennsylvania	11	D	Y	Y	Y	A
Murtha, John	Pennsylvania	12	D	Y	Y	Y	A

Schwartz, Allyson Y.	Pennsylvania	13	R	Y	Y	Y	A
Doyle, Mike	Pennsylvania	14	D	Y	Y	Y	A
Dent, Charles W.	Pennsylvania	15	R	N	N	N	F
Pitts, Joseph R.	Pennsylvania	16	R	N	N	N	F
Holden, Tim	Pennsylvania	17	D	Y	Y	Y	A
Murphy, Tim	Pennsylvania	18	R	N	N	N	F
Platts, Todd	Pennsylvania	19	R	N	N	Y	C
Kennedy, Patrick	Rhode Island	1	D	Y	Y	Y	A
Langevin, Jim	Rhode Island	2	D	Y	Y	Y	A
Brown, Henry	South Carolina	1	R	N	N	N	F
Wilson, Joe	South Carolina	2	R	N	N	N	F
Barrett, J. Gresham	South Carolina	3	R	N	N	N	F
Inglis, Bob	South Carolina	4	R	N	N	N	F
Spratt, John	South Carolina	5	D	Y	Y	Y	A
Clyburn, James E.	South Carolina	6	D	Y	Y	Y	A
Herseth, Stephanie	South Dakota	0	D	Y	Y	Y	A
Jenkins, William L.	Tennessee	1	R	N	N	N	F
Duncan, John J.	Tennessee	2	R	N	N	N	F
Wamp, Zach	Tennessee	3	R	N	N	N	F
Davis, Lincoln	Tennessee	4	D	Y	Y	Y	A
Cooper, Jim	Tennessee	5	D	Y	Y	Y	A
Gordon, Bart	Tennessee	6	D	Y	Y	N	C
Blackburn, Marsha	Tennessee	7	R	N	N	N	F
Tanner, John	Tennessee	8	D	Y	Y	Y	A
Ford, Harold	Tennessee	9	D	Y	Y	Y	A
Gohmert, Louie	Texas	1	R	N	N	N	F
Poe, Ted	Texas	2	R	N	N	N	C
Johnson, Sam	Texas	3	R	N	N	N	A
Hall, Ralph M.	Texas	4	R	N	N	N	F
Hensarling, Jeb	Texas	5	R	N	N	N	F
Barton, Joe	Texas	6	R	N	N	N	F
Culberson, John	Texas	7	R	N	N	N	F
Brady, Kevin	Texas	8	R	N	N	N	F
Green, Al	Texas	9	D	Y	Y	Y	A
McCaul, Michael T.	Texas	10	R	N	N	N	F
Conaway, K. Michael	Texas	11	R	N	N	N	F
Granger, Kay	Texas	12	R	N	N	N	F
Thornberry, Mac	Texas	13	R	N	N	N	F
Paul, Ron	Texas	14	R	Y	Y	N	C
Hinojosa, Rubén	Texas	15	D	Y	Y	Y	A
Reyes, Silvestre	Texas	16	D	Y	Y	Y	A
Edwards, Chet	Texas	17	D	Y	Y	Y	A
Jackson-Lee, Sheila	Texas	18	D	Y	Y	A	N/A

Neugebauer, Randy	Texas	19	R	N	N	N	F
Gonzalez, Charlie	Texas	20	D	Y	Y	Y	A
Smith, Lamar	Texas	21	R	N	N	N	F
DeLay, Tom	Texas	22	R	N	N	N	F
Bonilla, Henry	Texas	23	R	N	N	N	F
Marchant, Kenny	Texas	24	R	N	N	N	F
Doggett, Lloyd	Texas	25	D	Y	Y	Y	A
Burgess, Michael	Texas	26	R	N	N	N	F
Ortiz, Solomon P.	Texas	27	D	Y	Y	Y	A
Cuellar, Henry	Texas	28	D	Y	Y	Y	A
Green, Gene	Texas	29	D	Y	Y	Y	A
Johnson, E. B.	Texas	30	D	Y	Y	Y	F
Carter, John	Texas	31	R	N	N	N	F
Sessions, Pete	Texas	32	R	N	N	N	F
Bishop, Sanford D.	Utah	1	R	N	N	N	F
Matheson, Jim	Utah	2	D	Y	Y	Y	A
Cannon, Chris	Utah	3	R	N	N	N	F
Sanders, Bernie	Vermont	0	I	Y	Y	Y	A
Davis, Jo Ann	Virginia	1	R	N	N	N	F
Drake, Thelma D.	Virginia	2	R	N	N	N	F
Scott, Robert C.	Virginia	3	D	Y	Y	Y	A
Forbes, J. Randy	Virginia	4	R	N	N	N	F
Goode, Virgil H.	Virginia	5	R	N	N	N	F
Goodlatte, Bob	Virginia	6	R	N	N	N	F
Cantor, Eric	Virginia	7	R	N	N	N	F
Moran, Jim	Virginia	8	D	Y	Y	Y	A
Boucher, Rick	Virginia	9	D	Y	Y	Y	A
Wolf, Frank	Virginia	10	R	N	N	N	F
Davis, Tom	Virginia	11	R	N	N	N	F
Inslee, Jay	Washington	1	D	Y	Y	Y	A
Larsen, Rick	Washington	2	D	Y	Y	Y	A
Baird, Brian	Washington	3	D	Y	Y	Y	A
Hastings, Doc	Washington	4	R	N	N	N	F
McMorris, Cathy	Washington	5	R	N	N	N	F
Dicks, Norman D.	Washington	6	D	Y	Y	Y	A
McDermott, Jim	Washington	7	D	Y	Y	Y	A
Reichert, David G.	Washington	8	R	N	N	Y	C
Smith, Adam	Washington	9	D	Y	Y	Y	A
Mollohan, Alan B.	West Virginia	1	D	Y	Y	Y	A
Capito, Shelley M.	West Virginia	2	R	N	N	N	F
Rahall, Nick	West Virginia	3	D	Y	Y	Y	A
Ryan, Paul	Wisconsin	1	R	N	N	N	F
Baldwin, Tammy	Wisconsin	2	D	Y	Y	Y	A
Kind, Ron	Wisconsin	3	D	Y	Y	Y	A
Moore, Gwen	Wisconsin	4	D	Y	Y	Y	A
Sensenbrenner, F. James	Wisconsin	5	R	N	N	N	F
Petri, Thomas	Wisconsin	6	R	N	N	N	F

Obey, David R.	Wisconsin	7	D	Y	Y	Y	A
Green, Mark	Wisconsin	8	R	N	N	N	F
Cubin, Barbara	Wyoming	1	R	N	N	N	F

Senate

Senator Name	State	Party	Stop the \$12 Billion Cut to Student Loans (S.1932)	Increase Funding of Pell Grants by \$5.4 Billion (S.CON.RES. 83/S.AMDT.177)	Increase Grant Funding by \$6 billion (S.CON.RES. 83/AMDT.3028)	Increase Grant Funding (S.CON.RES. 83/S.AMDT.3048)	Grade
Sessions, Jeff	Alabama	R	N	N	N	N	F
Shelby, Richard C.	Alabama	R	N	N	N	N	F
Murkowski, Lisa	Alaska	R	N	N	N	Y	F
Stevens, Ted	Alaska	R	N	N	N	Y	F
Kyl, Jon	Arizona	R	N	N	N	N	F
McCain, John	Arizona	R	N	N	N	N	F
Lincoln, Blanche L.	Arkansas	D	Y	Y	Y	Y	A
Pryor, Mark L.	Arkansas	D	Y	Y	Y	Y	A
Boxer, Barbara	California	D	Y	Y	Y	Y	A
Feinstein, Dianne	California	D	Y	Y	Y	Y	A
Allard, Wayne	Colorado	R	N	N	N	N	F
Salazar, Ken	Colorado	D	Y	Y	Y	Y	A
Dodd, Christopher J.	Connecticut	D	Y	Y	Y	Y	A
Lieberman, Joseph I.	Connecticut	D	Y	Y	Y	Y	A
Biden, Joseph R.	Delaware	D	Y	Y	Y	Y	A
Carper, Thomas R.	Delaware	D	Y	Y	Y	Y	A
Martinez, Mel	Florida	R	N	N	N	N	F
Nelson, Bill	Florida	D	Y	Y	Y	Y	A
Chambliss, Saxby	Georgia	R	N	N	N	N	F
Isakson, Johnny	Georgia	R	N	N	N	N	F
Akaka, Daniel	Hawaii	D	Y	Y	Y	Y	A
Inouye, Daniel K.	Hawaii	D	Y	Y	Y	Y	A
Craig, Larry E.	Idaho	R	N	N	N	N	F
Crapo, Mike	Idaho	R	N	N	N	N	F
Durbin, Richard	Illinois	D	Y	Y	Y	Y	A
Obama, Barack	Illinois	D	Y	Y	Y	Y	A
Bayh, Evan	Indiana	D	Y	Y	Y	Y	A
Lugar, Richard G.	Indiana	R	N	N	N	Y	F
Grassley, Chuck	Iowa	R	N	N	N	Y	F
Harkin, Tom	Iowa	D	Y	Y	Y	Y	A
Brownback, Sam	Kansas	R	N	N	N	N	F

Roberts, Pat	Kansas	R	N	N	N	Y	F
Bunning, Jim	Kentucky	R	N	N	N	N	F
McConnell, Mitch	Kentucky	R	N	N	N	N	F
Landrieu, Mary L.	Louisiana	D	Y	Y	Y	Y	A
Vitter, David	Louisiana	R	N	N	N	N	F
Collins, Susan M.	Maine	R	Y	Y	Y	Y	A
Snowe, Olympia	Maine	R	Y	Y	Y	Y	A
Mikulski, Barbara A.	Maryland	D	Y	Y	Y	Y	A
Sarbanes, Paul S.	Maryland	D	Y	Y	Y	Y	A
Kennedy, Edward M.	Massachusetts	D	Y	Y	Y	Y	A
Kerry, John F.	Massachusetts	D	Y	Y	Y	Y	A
Levin, Carl	Michigan	D	Y	Y	Y	Y	A
Stabenow, Debbie	Michigan	D	Y	Y	Y	Y	A
Coleman, Norm	Minnesota	R	N	Y	Y	Y	A
Dayton, Mark	Minnesota	D	Y	Y	Y	Y	A
Cochran, Thad	Mississippi	R	N	N	N	Y	F
Lott, Trent	Mississippi	R	N	N	N	Y	F
Bond, Christopher S.	Missouri	R	N	N	N	N	F
Talent, James M.	Missouri	R	N	N	N	Y	F
Baucus, Max	Montana	D	Y	Y	Y	Y	A
Burns, Conrad	Montana	R	N	N	N	Y	F
Hagel, Chuck	Nebraska	R	N	N	N	Y	F
Nelson, E. Benjamin	Nebraska	D	Y	Y	Y	Y	A
Ensign, John	Nevada	R	N	N	N	N	F
Reid, Harry	Nevada	D	Y	Y	Y	Y	A
Gregg, Judd	New Hampshire	R	N	N	N	N	F
Sununu, John E.	New Hampshire	R	N	N	N	N	F
Lautenberg, Frank R.	New Jersey	D	Y	Y	Y	Y	A
Menendez, Robert	New Jersey	D	NA ³⁹	NA ⁴⁰	Y	Y	A
Bingaman, Jeff	New Mexico	D	Y	Y	Y	Y	A
Domenici, Pete V.	New Mexico	R	N	N	N	Y	F
Clinton, Hillary R.	New York	D	Y	Y	Y	Y	A
Schumer, Charles E.	New York	D	Y	Y	Y	Y	A
Burr, Richard	North Carolina	R	N	N	N	N	F
Dole, Elizabeth	North	R	N	N	N	Y	F

	Carolina						
Conrad, Kent	North Dakota	D	Y	Y	Y	Y	A
Dorgan, Byron L.	North Dakota	D	Y	Y	Y	Y	A
DeWine, Mike	Ohio	R	Y	Y	Y	Y	A
Voinovich, George V.	Ohio	R	N	N	N	Y	F
Coburn, Tom	Oklahoma	R	N	N	N	N	F
Inhofe, James M.	Oklahoma	R	N	N	N	N	F
Smith, Gordon H.	Oregon	R	Y	N	N	Y	C
Wyden, Ron	Oregon	D	Y	Y	Y	Y	A
Santorum, Rick	Pennsylvania	R	N	N	N	Y	F
Specter, Arlen	Pennsylvania	R	N	Y	N	Y	C
Chafee, Lincoln	Rhode Island	R	Y	Y	Y	Y	A
Reed, Jack	Rhode Island	D	Y	Y	Y	Y	A
DeMint, Jim	South Carolina	R	N	N	N	N	F
Graham, Lindsey	South Carolina	R	N	N	N	N	F
Johnson, Tim	South Dakota	D	Y	Y	Y	Y	A
Thune, John	South Dakota	R	N	N	N	Y	F
Alexander, Lamar	Tennessee	R	N	N	N	Y	F
Frist, William H.	Tennessee	R	N	N	N	Y	F
Cornyn, John	Texas	R	N	N	N	N	F
Hutchison, Kay Bailey	Texas	R	N	N	N	Y	F
Bennett, Robert F.	Utah	R	N	N	N	Y	F
Hatch, Orrin G.	Utah	R	N	N	N	Y	F
Jeffords, James M.	Vermont	I	Y	Y	Y	Y	A
Leahy, Patrick J.	Vermont	D	Y	Y	Y	Y	A
Allen, George	Virginia	R	N	N	N	N	F
Warner, John	Virginia	R	N	N	N	Y	F
Cantwell, Maria	Washington	D	Y	Y	Y	Y	A
Murray, Patty	Washington	D	Y	Y	Y	Y	A
Byrd, Robert C.	West Virginia	D	Y	Y	Y	Y	A
Rockefeller, John D.	West Virginia	D	Y	Y	Y	Y	A
Feingold, Russell D.	Wisconsin	D	Y	Y	Y	Y	A

Kohl, Herb	Wisconsin	D	Y	Y	Y	Y	A
Enzi, Michael B.	Wyoming	R	N	N	N	N	F
Thomas, Craig	Wyoming	R	N	N	N	N	F

ENDNOTES

¹ Dr. Brian Fitzgerald, Staff Director, Advisory Committee on Student Financial Assistance. *Empty Promises: The Myth of College Access in America*. New England Board of Higher Education. September 27, 2004.

² National Center for Education Statistics. "Contexts of Postsecondary Education: Finance, Debt Burden of College Graduates." <http://nces.ed.gov/programs/coe/2004/section5/indicator38.asp> . \$23,600 was derived from using the National Center for Education Statistics figure of \$19,300 (in 1999 dollars), that includes all student borrowing, adjusted for inflation. The standard number of \$17,500 only includes federal loans and does not represent the totality of student loans.

³ Brandy Gillenwater, *U. Kentucky Speaker Addresses Growing Burden Of Debt Faced By Students*, UNIVERSITY OF KENTUCKY KERNEL, March 8, 2006.

⁴ Educational Policy Institute. *Global Higher Education Rankings*. Educational Policy Institute. 2005.

⁵ U.S. Department of Education, National Center for Education Statistics, *Higher Education General Information Survey (HEGIS). Average Undergraduate Tuition and Fees and Room and Board Rates Charged for Full-Time Students in Degree-Granting Institutions, by Type and Control of Institution: 1964-65 through 2004-2005*.

⁶ US Census Bureau, *Table H-8. Median Household Income by State: 1984 to 2005*.

⁷ Institute for Higher Education Policy 2004.

⁸ SHEEO. *State Higher Education Finance*. 2005.

⁹ US Department of Education. National Center for Education Statistics. *Higher Education General Information Survey (HEGIS). Average Undergraduate Tuition and Fees and Room and Board Rates Charged for Full-Time Students in Degree-Granting Institutions, by Type and Control of Institution: 1964-65 through 2004-05*. U.S. Department of Education. National Center for Education Statistics. Integrated Postsecondary Education Data System (IPEDS). *Table 317. Average Undergraduate Tuition and Fees and Room and Board Rates Paid by Full-Time-Equivalent Students in Degree-Granting Institutions, by Control of Institution and by State: 1999-2000 and 2000-2001*. U.S. Department of Education. National Center for Education Statistics. Integrated Postsecondary Education Data System (IPEDS). *Table 313. Average Undergraduate Tuition, Fees, Room, and Board Charged for Full-Time Students in Degree-Granting Institutions, by Type and Control of Institution and State or Jurisdiction: 2003-2004 and 2004-2005*.

¹⁰ US Census Bureau, *Table H-6. Regions—All Races by Median and Mean Income: 1975 to 2005*. US Census Bureau, *Table H-8. Median Household Income by State: 1984 to 2005*. U.S. Department of Education. National Center for Education Statistics. Integrated Postsecondary Education Data System (IPEDS). *Table 313. Average Undergraduate Tuition, Fees, Room, and Board Charged for Full-Time Students in Degree-Granting Institutions, by Type and Control of Institution and State or Jurisdiction: 2003-2004 and 2004-2005*.

¹¹ US Census Bureau, *Table H-6. Regions—All Races by Median and Mean Income: 1975 to 2005*. US Census Bureau, *Table H-8. Median Household Income by State: 1984 to 2005*. US Department of Education. National Center for Education Statistics. Higher Education General Information Survey (HEGIS). *Average Undergraduate Tuition and Fees and Room and Board Rates Charged for Full-Time Students in Degree-Granting Institutions, by Type and Control of Institution: 1964-65 through 2004-05*.

¹² U.S. Department of Education. National Center for Education Statistics. Integrated Postsecondary Education Data System (IPEDS). *Table 317. Average Undergraduate Tuition and Fees and Room and Board Rates Paid by Full-Time-Equivalent Students in Degree-Granting Institutions, by Control of Institution and by State: 1999-2000 and 2000-2001*. U.S. Department of Education. National Center for Education Statistics. Integrated Postsecondary Education Data System (IPEDS). *Table 313. Average Undergraduate Tuition, Fees, Room, and Board Charged for Full-Time Students in Degree-Granting Institutions, by Type and Control of Institution and State or Jurisdiction: 2003-2004 and 2004-2005*.

¹³ State PIRG's Higher Education Project, *Background on Higher Education Act "Reauthorization" and H.R. 609*, March 28, 2006.

¹⁴ Iris J. Lav and Andrew Brecher. *Passing Down The Deficit: Federal Policies Contribute to the Severity of the State Fiscal Crisis*. Center on Budget and Policy Priorities. May 12, 2004.

¹⁵ Iris J. Lav. *Tax Cuts Proposed in President's Budget Would Ultimately Cause Large State Revenue Losses*. Center on Budget and Policy Priorities. March 16, 2006.

¹⁶ Public Interest Resource Group, *Background on Higher Education Act Reauthorization*, March 28, 2006.

-
- ¹⁷ Public Interest Resource Group, *Background on Higher Education Act Reauthorization*, March 28, 2006.
- ¹⁸ Sandra Block, *Students suffocate under tens of thousands in loans*, USA TODAY, February 22, 2006.
- ¹⁹ Tim Jones and Jodi S. Cohen, *College Students' Financial Burden Is About to Get Worse*, LOS ANGELES TIMES, March 5, 2006. See also College Board, *Trends in Student Aid, 2005*. See also Kim Clark, *Loan Shark: John Boehner targets students*, THE NEW REPUBLIC, February 20, 2006.
- ²⁰ Public law 109-171.
- ²¹ The program includes commonly named loans such as Stafford, PLUS and HEAL loans. Note that the government paid only 98% of defaults. The newly passed Public Law 109-171 brings the default reimbursement as high as 100% and as low as 97%, depending upon details and timing.
- ²² Anya Kamenetz, *Shady Sallie: An inside look at what Bush has done to your student loan*, VILLAGE VOICE, January 13, 2006.
- ²³ Kate Sabatini and John Irons, *Student Loans in Bush's Budget: Government will continue to pay billions to banks*, CENTER FOR AMERICAN PROGRESS, February 2006.
- ²⁴ "Fortune 500, 2005: SLM," CNNMoney.com. Cited in *Student Loans in Bush's Budget: Government Will Continue To Pay Billions to Banks*, The Center for American Progress, February 2006.
- ²⁵ Megan Barnett, Julian E. Barnes and Danielle Knight, *Big Money On Campus: In the multibillion-dollar world of student loans, big lenders are finding new ways to drain Uncle Sam's coffers*, U.S. NEWS AND WORLD REPORT, October 27, 2003.
- ²⁶ Committee on Education and the Workforce, "Bipartisan Student Loan Bill Would Boost Funding for College Scholarships by \$12 Billion Without Costing Taxpayers a Dime, Says CBO." Cited in *Paying for Postsecondary Education: An Issue Brief on College Costs and Financial Aid*, The Center for American Progress, March 2005.
- ²⁷ Committee on Education and the Workforce, "Bipartisan Student Loan Bill Would Boost Funding for College Scholarships by \$12 Billion Without Costing Taxpayers a Dime, Says CBO." Cited in *Paying for Postsecondary Education: An Issue Brief on College Costs and Financial Aid*, The Center for American Progress, March 2005.
- ²⁸ Kim Clark, *The New Republic*, 2/20/06, citing Center for Responsive Politics.
- ²⁹ Stephen Burd, *Lawmaker Tells Loan-Industry Officials he is On Their Side*, CHRONICLE OF HIGHER EDUCATION, DECEMBER 16, 2003.
- ³⁰ Federal Election Commission, Committee Summary Reports. Cited in *Student Loans in Bush's Budget: Government Will Continue To Pay Billions to Banks*.
- ³¹ *Representative Boehner's Links to Student-Loan Giant Could Complicate His Climb Up Capitol Hill*, Chronicle of Higher Education, January 27, 2006.
- ³² Stephen Burd, *The Congressman and Sallie Mae*, CHRONICLE OF HIGHER EDUCATION, January 27, 2006. Sallie Mae claims that Boehner reimbursed them for the cost of the flight.
- ³³ Stephen Burd, *The Congressman and Sallie Mae*, CHRONICLE OF HIGHER EDUCATION, January 27, 2006.
- ³⁴ David Hammer, *Boehner's Special-Interest Past Colors Bid*, ASSOCIATED PRESS, January 14, 2006.
- ³⁵ Stephen Koff, *Boehner in line to be House majority leader*, CLEVELAND PLAIN DEALER, January 10, 2006.
- ³⁶ Stephen Burd, *Lawmaker Tells Loan-Industry Officials he is On Their Side*, CHRONICLE OF HIGHER EDUCATION, DECEMBER 16, 2003.
- ³⁷ Anya Kamenetz, *Shady Sallie: An inside look at what Bush has done to your student loan*, VILLAGE VOICE, January 13, 2006.
- ³⁸ *Student Loans in Bush's Budget: Government Will Continue To Pay Billions to Banks*, The Center for American Progress, p. 6. February 2006.
- ³⁹ Was appointed to Senate mid-term, was not a member for the N/A votes.
- ⁴⁰ Was appointed to Senate mid-term, was not a member for the N/A votes.