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JL5071 - KEIRA BRAEDON

The Congressional Record is the official record of the proceedings and debates of the United States Congress. It is published daily when Congress is in session. The Congressional Record began publication in 1873. Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States (1789-1824), the Register of Debates in Congress (1824-1837), and the Congressional Globe (1833-1873)

The federal government provides student loans for college and graduate school in two ways: by guaranteeing bank loans, and by lending directly to students. In the guaranteed loan program, banks lend students money and profit from the interest payments while the government guarantees the loans against default and makes subsidy payments to the banks. In the direct loan system, the government provides low-interest loans directly to students, using borrower interest payments to help cover the costs of the program. There have been numerous audits and investigations of both the direct and guaranteed student loan programs, and in every case the auditors have agreed: Direct lending is much more cost effective. Switching completely to direct lending would save billions of dollars a year. Congress should move all campuses to direct lending and turn the savings over to colleges and states for programs that ensure that all Americans have access to higher education. (Contains 7

notes.)

Considers as an alternative to raising the interest rate on GI housing loans a proposal to permit builders to sell guaranteed veterans housing loans to private investors at a discount.

The House Subcommittee on Human Resources and Intergovernmental Relations met to hear testimony from leaders in government and higher education on managing the federal direct student loan program. Focus was on the Department of Education's plans to correct existing management problems of the Guaranteed Student Loan Program and implement the additional responsibilities of managing a direct lending loan program. Statements are included from the following: Robert E. Andrews, New Jersey Representative; Stephanie Bloomingdale, U.S. Students Association; Thomas A. Butts, for the American Council on Education, American Association of State Colleges and Universities, American Association of Community Colleges, National Association of College and University Business Officers, and National Association of State Universities and Land Grant Colleges; Clarence C. Crawford, :U.S. General Accounting Office; Orcilia Zuniga Forbes, University of New Mexico; William F. Goodling, Representative from Pennsylvania; Madeline Kunin, U.S. Department of Education; Thomas E. Petri, Representative from Wisconsin; Anne Sturtevant, Emory University (Tennessee); and Edolphus Towns, Representative from New York. (JB)