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[Letter to Robert "Bob" Dole re: Federal Direct Student Loan Program] [loose]

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November 15, 1995

The Honorable Robert Dole
Senate Majority Leader
141 Senate Hart Office Building
United States Senate
Washington, D.C. 20510

Dear Mr. Leader:

In the coming weeks you and the Administration will decide the fate of one of the most innovative federal student aid programs: the Federal Direct Student Loan Program. We are very concerned with efforts in Congress to limit direct lending, which currently provides about 38 percent of all student loans. We oppose any provision that would arbitrarily limit the ability of schools to participate in direct lending, as we would oppose any effort to force schools into direct lending against their wishes. We ask that in your deliberations with the Administration about the future of federal student loans, you retain institutional choice with regard to the participation of colleges and universities in either the direct student loan or the guaranteed student loan (Federal Family Educational Loan) program.

We write as presidents and chancellors of colleges and universities that are currently participating, or plan to participate, in direct lending, as well as those that intend to continue their participation in the guaranteed student loan program. Maintaining the availability of both direct and guaranteed loans is a sound policy that should be preserved, because schools' ability to join either of the two programs has improved the student loan process for all students and schools, regardless of whether or not they participate in direct lending.

Those of us representing colleges and universities already in direct lending can attest to the improvements it has brought about for our institutions. We can report first-hand on the benefits of direct lending for our students: the simplicity of application, the speed of delivery of funds, the disappearance of lines of students waiting to endorse their checks at registration time, the precipitous drop in the number of emergency loans issued to students waiting to hear about their loans from banks and guarantors, and fewer visits to financial aid offices. Students often borrow less under direct lending because they know they can adjust their loan amounts without repeating the entire application process, and therefore only borrow what they believe they need, not the maximum for which they are eligible. Students will also reap the benefits of the income-contingent repayment option, which is only possible through direct lending. At the institutional level, direct lending has eliminated redundant paperwork, reduced staff time allocated to dealing with thousands of lenders and dozens of guarantors and other intermediaries, and vastly improved our overall aid delivery processes because it seamlessly integrates with other federal aid programs.

Those of us representing institutions that are satisfied with the guaranteed student loan program also support the continued availability of the direct loan program to institutions. The competition created by the direct lending program has induced banks and guarantors to improve the efficiency of their delivery process, and has for the first time provided the student loan industry with market-based incentives to provide better service. The guaranteed student loan system has improved more since the phase-in of direct lending two years ago than it did over the more than two decades of its existence prior to 1993. These improvements were brought about by the fact that schools can now select the student loan program that provides them with the best service. Capping or otherwise limiting the direct loan program would undermine the market-based incentives that have so dramatically improved the guaranteed student loan system. The student loan system needs more competition, not less.

The current direct lending legislation was enacted as a bipartisan compromise a mere two years ago. Some 1,400 schools, relying in good faith upon what was presented to them as a major federal initiative, have invested substantial institutional resources to implement a program that they believed would better meet the needs of their students. These same schools, and several hundred others that have been planning to join the program in its third year, now confront the prospect of massive disruptions to their financial aid operations and their institutional planning. If direct lending is capped, many of these schools would be required to commit new institutional resources to pay for yet another overhaul of their loan delivery system.

Schools now have the option of participating in direct lending or the guaranteed student loan program based on their assessment of which program works best for their students. This has provided a strong incentive to both the Department of Education and to the student loan industry to improve the quality of their service to borrowers and schools. This is precisely the outcome that the bipartisan architects of current direct lending law intended in reforming the student loan system two years ago. We urge you to allow the forces of competition to continue to determine what percentage of the student loan market each program captures by retaining the current direct lending law.

Sincerely,

Submitted on behalf of the following colleges and universities:

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Alabama Agricultural & Mechanical University, *Virginia A. Caples, Interim President*
Auburn University, *William V. Muse, President*
Auburn University at Montgomery, *Guin Nance, President*
Jacksonville State University, *Harold J. McGee, President*
Jefferson State Community College, *Judy M. Merritt, President*
Stillman College, *Cordell Wynn, President*
Tuskegee University, *Benjamin Payton, President*
University of North Alabama, *Robert L. Potts, President*
Wallace Community College-Selma, *Julius R. Brown, President*

ARIZONA

Arizona State University, *Lattie F. Coor, President*
Chandler Gilbert Community College Center, *Margaret P. Hogan, Acting President*
Devry Institute of Technology-Phoenix, *James A. Dugan, President*
Paradise Valley Community College, *Raul Cardenas, President*

ARKANSAS

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Philander Smith College, *Myer L. Titus, President*
Red River Technical College, *Johnny Rapert, President*
University of Central Arkansas, *Winfred L. Thompson, President*
Williams Baptist College, *Jerol Swaim, President*

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California State University, Bakersfield, *Tomas A. Arciniega, President*
California State University, Chico, *Manuel A. Esteban, President*
California State University, Fresno, *John D. Welty, President*
California State University, Fullerton, *Milton A. Gordon, President*
California State University, Sacramento, *Donald R. Gerth, President*
California State University, Stanislaus, *Marvalene Hughes, President*
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College of Alameda, *George Herring, President*
Contra Costa College, *D. Candy Rose, President*
Cypress College, *Christine Johnson, President*
Fresno City College, *Brice W. Harris, President*
Fullerton College, *Vera M. Martinez, President*
Los Angeles City College, *Jose Robledo, President*
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 National University, *Jerry C. Lee, President*
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 San Diego City College, *Larry J. Brown, Acting President*
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 University of California, Davis, *Larry N. Vanderhoef, Chancellor*
 University of California, Irvine, *Laurel L. Wilkening, Chancellor*
 University of California, Los Angeles, *Winston C. Body, Vice Chancellor*
 University of California, Riverside, *Raymond L. Orbach, Chancellor*
 University of California, San Francisco, *Joseph B. Martin, Chancellor*
 University of California, Santa Barbara, *Henry T. Yang, Chancellor*
 University of California, Santa Cruz, *Karl S. Pister, Chancellor*
 University of San Francisco, *Rev. John Schlegel, S.J., President*
 West Hills Community College, *Frank P. Gornick, President*
 West Los Angeles College, *Evelyn Wong, President*

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 Community College of Denver, *Byron McClenney, President*
 Iliff School of Theology, *Donald E. Messer, President*
 Regis University, *Rev. Michael J. Sheeran, S.J., President*
 University of Colorado Boulder, *Judith E. N. Albino, President*

CONNECTICUT

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 Western Connecticut State University, *James R. Roach, President*

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Delaware State University, *William B. DeLauder, President*
 Delaware Technical & Community College System, *Orlando George, Jr., President*
 University of Delaware, *David Roselle, President*

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 Catholic University of America, *Brother Patrick Ellis, FSC, President*
 University of The District of Columbia, *Tilden Lemelle, President*

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Bethune-Cookman College, *Oswald P. Bronson, Sr., President*
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Edward Waters College, *Jesse Burns, President*
Keiser College of Technology, *Arthur Keiser, President*
Palm Beach Atlantic College, *Paul Corts, President*
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University of Illinois, *James J. Stukel, President*
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University of Illinois at Chicago, *David C. Broski, Interim Chancellor*
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CUNY College of Staten Island, *Marlene Springer, President*
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CUNY Herbert H. Lehman College, *Ricardo Fernandez, President*
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Long Island University, *David Steinberg, President*
Marymount College, *Sister Brigid Driscoll, R.S.H.M., President*
New York College of Podiatric Medicine, *Louis L. Levine, President*
Onondaga Community College, *Bruce H. Leslie, President*
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Pace University Pleasantville-Briarcliff Campus, *Patricia O'Donnell Ewers, President*
Rensselaer Polytechnic Institute, *R. Byron Pipes, President*
Roberts Wesleyan College, *William C. Crothers, President*
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 SUNY College at Potsdam, *William C. Merwin, President*
 SUNY College of Agriculture & Technology at Morrisville, *Frederick W. Woodward, President*
 SUNY College of Technology at Canton, *Joseph L. Kennedy, President*
 SUNY Herkimer County Community College, *Ronald F. Williams, President*
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 SUNY Institute of Technology At Utica Rome, *Peter J. Cayan, President*
 SUNY Institute of Technology At Delhi, *Mary Ellen Duncan, President*
 SUNY Monroe Community College, *Peter A. Spina, President*
 University of Rochester, *Thomas H. Jackson, President*

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 Elizabeth City State University, *M. L. Burnim, Interim Chancellor*
 Livingstone College, *Roy D. Hudson, Interim President*
 North Carolina Agricultural & Technical State University, *Edward Fort, Chancellor*
 North Carolina School of The Arts, *Alexander Ewing, Chancellor*
 Saint Augustine's College, *Bernard W. Franklin, President*
 University of North Carolina at Asheville, *Patsy B. Reed, Chancellor*
 University of North Carolina Charlotte, *James H. Woodward, Chancellor*
 Western Carolina University, *John W. Bardo, Chancellor*
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 Denison University, *Michelle Myers, President*
 Devry Institute of Technology, *Galen H. Graham, Acting President*
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University of Puerto Rico System, Norman Maldonado, President
University of The Sacred Heart, Jose Jaime Rivera, President

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College of Charleston, *Alexander M. Sanders, Jr., President*
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Morris College, *Luns C. Richardson, President*
South Carolina State University, *Leroy Davis, Interim President*
The Citadel, *Claudius Watts, President*
Trident Technical College, *Mary Thornley, President*
Winthrop University, *Anthony J. DiGiorgio, President*

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Fisk University, *Henry Ponder, President*
LeMoyné-Owen College, *Earl Vinson, Senior Vice President*
Middle Tennessee State University, *James Walker, President*
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Brookhaven College, *Walter G. Bumphus, President*
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Devry Institute of Technology, *Francis V. Cannon, President*
East Texas State University, *Jerry P. Morris, President*
Houston Baptist University, *E.D. Hodo, President*
Palo Alto College, *Joel E. Vela, President*
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University of North Texas, *Alfred F. Hurley, Chancellor*
University of North Texas Health Science Center, *Alfred F. Hurley, Chancellor*
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Community College of Vermont, *Barbara Murphy, Interim President*
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Virginia Commonwealth University, *Eugene P. Trani, President*
Virginia State University, *Eddie N. Moore, President*
Wytheville Community College, *William Snyder, President*

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Spokane Community College, *James H. Williams, President*
University of Washington, *Richard L. McCormick, President*
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Fairmont State College, *Robert J. Dillman, President*
Marshall University, *J. Wade Gilley, President*
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West Liberty State College, *Donald C. Darnson, Interim President*
West Virginia State College, *Hazo W. Carter, Jr., President*
West Virginia University, *David C. Hardesty, Jr., President*
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University of Wisconsin-Eau Claire, *Larry Schnack, Chancellor*
University of Wisconsin-La Crosse, *Judith L. Kuipers, Chancellor*
University of Wisconsin-Milwaukee, *John H. Schroeder, Chancellor*
University of Wisconsin-Stout, *Charles W. Sorenson, Chancellor*
University of Wisconsin-Superior, *Jan G. Womack, Chancellor*

November 15, 1995

The Honorable Robert Dole
Senate Majority Leader
141 Senate Hart Office Building
United States Senate
Washington, D.C. 20510

Dear Mr. Leader:

In the coming weeks you and the Administration will decide the fate of one of the most innovative federal student aid programs: the Federal Direct Student Loan Program. We are very concerned with efforts in Congress to limit direct lending, which currently provides about 38 percent of all student loans. We oppose any provision that would arbitrarily limit the ability of schools to participate in direct lending, as we would oppose any effort to force schools into direct lending against their wishes. We ask that in your deliberations with the Administration about the future of federal student loans, you retain institutional choice with regard to the participation of colleges and universities in either the direct student loan or the guaranteed student loan (Federal Family Educational Loan) program.

We write as presidents and chancellors of colleges and universities that are currently participating, or plan to participate, in direct lending, as well as those that intend to continue their participation in the guaranteed student loan program. Maintaining the availability of both direct and guaranteed loans is a sound policy that should be preserved, because schools' ability to join either of the two programs has improved the student loan process for all students and schools, regardless of whether or not they participate in direct lending.

Those of us representing colleges and universities already in direct lending can attest to the improvements it has brought about for our institutions. We can report first-hand on the benefits of direct lending for our students: the simplicity of application, the speed of delivery of funds, the disappearance of lines of students waiting to endorse their checks at registration time, the precipitous drop in the number of emergency loans issued to students waiting to hear about their loans from banks and guarantors, and fewer visits to financial aid offices. Students often borrow less under direct lending because they know they can adjust their loan amounts without repeating the entire application process, and therefore only borrow what they believe they need, not the maximum for which they are eligible. Students will also reap the benefits of the income-contingent repayment option, which is only possible through direct lending. At the institutional level, direct lending has eliminated redundant paperwork, reduced staff time allocated to dealing with thousands of lenders and dozens of guarantors and other intermediaries, and vastly improved our overall aid delivery processes because it seamlessly integrates with other federal aid programs.

Those of us representing institutions that are satisfied with the guaranteed student loan program also support the continued availability of the direct loan program to institutions. The competition created by the direct lending program has induced banks and guarantors to improve the efficiency of their delivery process, and has for the first time provided the student loan industry with market-based incentives to provide better service. The guaranteed student loan system has improved more since the phase-in of direct lending two years ago than it did over the more than two decades of its existence prior to 1993. These improvements were brought about by the fact that schools can now select the student loan program that provides them with the best service. Capping or otherwise limiting the direct loan program would undermine the market-based incentives that have so dramatically improved the guaranteed student loan system. The student loan system needs more competition, not less.

The current direct lending legislation was enacted as a bipartisan compromise a mere two years ago. Some 1,400 schools, relying in good faith upon what was presented to them as a major federal initiative, have invested substantial institutional resources to implement a program that they believed would better meet the needs of their students. These same schools, and several hundred others that have been planning to join the program in its third year, now confront the prospect of massive disruptions to their financial aid operations and their institutional planning. If direct lending is capped, many of these schools would be required to commit new institutional resources to pay for yet another overhaul of their loan delivery system.

Schools now have the option of participating in direct lending or the guaranteed student loan program based on their assessment of which program works best for their students. This has provided a strong incentive to both the Department of Education and to the student loan industry to improve the quality of their service to borrowers and schools. This is precisely the outcome that the bipartisan architects of current direct lending law intended in reforming the student loan system two years ago. We urge you to allow the forces of competition to continue to determine what percentage of the student loan market each program captures by retaining the current direct lending law.

Sincerely,

Submitted on behalf of the following colleges and universities:

ALABAMA

Alabama Agricultural & Mechanical University, *Virginia A. Caples, Interim President*
Auburn University, *William V. Muse, President*
Auburn University at Montgomery, *Guin Nance, President*
Jacksonville State University, *Harold J. McGee, President*
Jefferson State Community College, *Judy M. Merritt, President*
Stillman College, *Cordell Wynn, President*
Tuskegee University, *Benjamin Payton, President*
University of North Alabama, *Robert L. Potts, President*
Wallace Community College-Selma, *Julius R. Brown, President*

ARIZONA

Arizona State University, *Lattie F. Coor, President*
Chandler Gilbert Community College Center, *Margaret P. Hogan, Acting President*
Devry Institute of Technology-Phoenix, *James A. Dugan, President*
Paradise Valley Community College, *Raul Cardenas, President*

ARKANSAS

Hendrix College, *Ann H. Die, President*
Philander Smith College, *Myer L. Titus, President*
Red River Technical College, *Johnny Rapert, President*
University of Central Arkansas, *Winfred L. Thompson, President*
Williams Baptist College, *Jerol Swaim, President*

CALIFORNIA

California Academy of Merchandising, Art, & Design, *Gary D. Kerber, President*
California State Polytechnic University, Pomona, *Bob H. Suzuki, President*
California State University, Bakersfield, *Tomas A. Arciniega, President*
California State University, Chico, *Manuel A. Esteban, President*
California State University, Fresno, *John D. Welty, President*
California State University, Fullerton, *Milton A. Gordon, President*
California State University, Sacramento, *Donald R. Gerth, President*
California State University, Stanislaus, *Marvalene Hughes, President*
Coast Community College District, *William M. Vega, Chancellor*
College of Alameda, *George Herring, President*
Contra Costa College, *D. Candy Rose, President*
Cypress College, *Christine Johnson, President*
Fresno City College, *Brice W. Harris, President*
Fullerton College, *Vera M. Martinez, President*
Los Angeles City College, *Jose Robledo, President*
Los Angeles Mission College, *William E. Norlund, President*
Merced College, *E. Jan Moser, Superintendent and President*

Napa Valley College, *Diane E. Carey, Superintendent and President*
National University, *Jerry C. Lee, President*
Pasadena City College, *Jack Scott, President*
San Diego City College, *Larry J. Brown, Acting President*
San Francisco State University, *Robert Corrigan, President*
Santa Barbara City College, *Peter MacDougall, President*
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Southwestern College, *Joseph M. Conte, Superintendent and President*
University of California, Berkeley, *Chang-Lin Tien, Chancellor*
University of California, Davis, *Larry N. Vanderhoef, Chancellor*
University of California, Irvine, *Laurel L. Wilkening, Chancellor*
University of California, Los Angeles, *Winston C. Body, Vice Chancellor*
University of California, Riverside, *Raymond L. Orbach, Chancellor*
University of California, San Francisco, *Joseph B. Martin, Chancellor*
University of California, Santa Barbara, *Henry T. Yang, Chancellor*
University of California, Santa Cruz, *Karl S. Pister, Chancellor*
University of San Francisco, *Rev. John Schlegel, S.J., President*
West Hills Community College, *Frank P. Gornick, President*
West Los Angeles College, *Evelyn Wong, President*

COLORADO

Colorado State University, *Albert C. Yates, President*
Community College of Denver, *Byron McClenney, President*
Iliff School of Theology, *Donald E. Messer, President*
Regis University, *Rev. Michael J. Sheeran, S.J., President*
University of Colorado Boulder, *Judith E. N. Albino, President*

CONNECTICUT

Central Connecticut State University, *Merle W. Harris, Interim President*
Western Connecticut State University, *James R. Roach, President*

DELAWARE

Delaware State University, *William B. DeLauder, President*
Delaware Technical & Community College System, *Orlando George, Jr., President*
University of Delaware, *David Roselle, President*

DISTRICT OF COLUMBIA

American University, *Benjamin Ladner, President*
Catholic University of America, *Brother Patrick Ellis, FSC, President*
University of The District of Columbia, *Tilden Lemelle, President*

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Barry University, *Sister Jeanne O'Laughlin, O.P., President*
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Palm Beach Atlantic College, *Paul Corts, President*
Rollins College, *Rita Bornstein, President*
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University of Hawaii Kauai Community College, *David Iha, Provost*

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Southern Illinois University, *Ted Sanders, Chancellor*
Southern Illinois University at Edwardsville, *Nancy Belck, President*
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University of Illinois, *James J. Stukel, President*
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 College of the Holy Cross, *Rev. Gerard Reedy, S.J., President*
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Saint Louis University, *Rev. Lawrence Biondi, S.J., President*
St. Louis Community College, *Gwendolyn W. Stephenson, President*
University of Missouri-Columbia, *Charles Kiesler, Chancellor*
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University of Montana, *George A. Dennison, President*

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Dana College, *Myrvin F. Christopherson, President*
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University of Nebraska-Lincoln, *Joan R. Leitzel, Interim Chancellor*

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McIntosh College, *Robert DeColfmacker, President*

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Camden County College, *Phyllis Della Vecchia, President*
Jersey City State College, *Carlos Hernandez, President*
Monmouth University, *Rebecca Stafford, President*
New Jersey Institute of Technology, *Saul Fenster, President*

Ramapo College of New Jersey, *Robert Scott, President*
 Richard Stockton College of New Jersey, *Vera King Farris, President*
 Rowan College of New Jersey, *Herman D. James, President*
 Rutgers, State University of New Jersey, *Francis Lawrence, President*
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 Seton Hall University, *Rev. Thomas R. Peterson, O.P., Chancellor*
 Trenton State College, *Harold W. Eickhoff, President*
 William Paterson College of New Jersey, *Arnold Speert, President*

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 University of New Mexico, *Richard Peck, President*

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 Berkeley College, *Rose Mary Healy, President*
 Berkeley College of New York City, *Robert J. Hurd, President*
 Clarkson University, *Dennis G. Brown, President*
 College of New Rochelle, *Sister Dorothy Ann Kelly, O.S.U., President*
 Cornell University, *Hunter R. Rawlings III, President*
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 CUNY Borough of Manhattan Community College, *Antonio Perez, President*
 CUNY Brooklyn College, *Vernon Lattin, President*
 CUNY City College, *Yolanda T. Moses, President*
 CUNY College of Staten Island, *Marlene Springer, President*
 CUNY Graduate School & University Center, *Frances Degen Horowitz, President*
 CUNY Herbert H. Lehman College, *Ricardo Fernandez, President*
 CUNY Medgar Evers College, *Edison Jackson, President*
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 CUNY Queens College, *Allen Lee Sessoms, President*
 CUNY York College, *Thomas K. Minter, President*
 Dowling College, *Victor P. Meskill, President*
 Fordham University, *Rev. Joseph A. O'Hare, S.J., President*
 Le Moyne College, *Rev. Robert A. Mitchell, S.J., President*
 Long Island University, *David Steinberg, President*
 Marymount College, *Sister Brigid Driscoll, R.S.H.M., President*
 New York College of Podiatric Medicine, *Louis L. Levine, President*
 Onondaga Community College, *Bruce H. Leslie, President*
 Pace University New York Campus, *Patricia O'Donnell Ewers, President*
 Pace University Pleasantville-Briarcliff Campus, *Patricia O'Donnell Ewers, President*
 Rensselaer Polytechnic Institute, *R. Byron Pipes, President*
 Roberts Wesleyan College, *William C. Crothers, President*
 Rochester Institute of Technology, *Albert J. Simone, President*
 Schenectady County Community College, *Gabriel Basil, President*

St. Lawrence University, *Patti McGill Peterson, President*
 SUNY at Binghamton, *Lois B. DeFleur, President*
 SUNY at Buffalo, *William R. Greiner, President*
 SUNY College at Brockport, *John Van de Wetering, President*
 SUNY College at Cortland, *Judson H. Taylor, President*
 SUNY College at Plattsburgh, *Horace Judson, President*
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 SUNY College of Agriculture & Technology at Morrisville, *Frederick W. Woodward, President*
 SUNY College of Technology at Canton, *Joseph L. Kennedy, President*
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 SUNY Hudson Valley Community College, *Joseph Balmer, President*
 SUNY Institute of Technology At Utica Rome, *Peter J. Cayan, President*
 SUNY Institute of Technology At Delhi, *Mary Ellen Duncan, President*
 SUNY Monroe Community College, *Peter A. Spina, President*
 University of Rochester, *Thomas H. Jackson, President*

NORTH CAROLINA

Appalachian State University, *Francis T. Borkowski, Chancellor*
 Belmont Abbey College, *Robert A. Preston, President*
 Fayetteville State University, *Donna J. Benson, Interim Chancellor*
 Elizabeth City State University, *M. L. Burnim, Interim Chancellor*
 Livingstone College, *Roy D. Hudson, Interim President*
 North Carolina Agricultural & Technical State University, *Edward Fort, Chancellor*
 North Carolina School of The Arts, *Alexander Ewing, Chancellor*
 Saint Augustine's College, *Bernard W. Franklin, President*
 University of North Carolina at Asheville, *Patsy B. Reed, Chancellor*
 University of North Carolina Charlotte, *James H. Woodward, Chancellor*
 Western Carolina University, *John W. Bardo, Chancellor*
 Winston-Salem State University, *Gerald McCants, Interim Chancellor*

OHIO

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 Cleveland Institute of Music, *David Cerone, President*
 College of Wooster, *R. Stanton Hales, President*
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 Devry Institute of Technology, *Galen H. Graham, Acting President*
 Hiram College, *G. Benjamin Oliver, President*
 Kent State University, *Carol Cartwright, President*
 Miami University, *Paul G. Risser, President*
 Ohio University, *Robert Glidden, President*
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University of Findlay, Kenneth E. Zirkle, President
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Oklahoma State University, Harry Birdwell, Vice President, Business & External Relations
St. Gregory's College, Frank Pfaff, President

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Franklin and Marshall College, Richard Kneedler, President
ICM School of Business, Gary Kerber, President
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Lehigh Carbon Community College, James R. Davis, President
Lincoln University, Niara Sudarkasa, President
Northampton Community College, Robert Kopecek, President
Philadelphia College of Pharmacy & Science, Philip Gerbino, President

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Inter American University of Puerto Rico, Jose R. Gonzalez, President
Pontifical Catholic University of Puerto Rico, Rev. Tosello Giangiacomo, C.S.Sp., President
University of Puerto Rico Humacao, Roberto Marrero-Corletto, Chancellor
University of Puerto Rico System, Norman Maldonado, President
University of The Sacred Heart, Jose Jaime Rivera, President

RHODE ISLAND

Brown University, Vartan Gregorian, President

Community College of Rhode Island, *Edward J. Liston, President*
University of Rhode Island, *Bob Roth, Special Assistant to the President*

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College of Charleston, *Alexander M. Sanders, Jr., President*
Greenville Technical College, *Thomas E. Barton, President*
Morris College, *Luns C. Richardson, President*
South Carolina State University, *Leroy Davis, Interim President*
The Citadel, *Claudius Watts, President*
Trident Technical College, *Mary Thornley, President*
Winthrop University, *Anthony J. DiGiorgio, President*

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National College, *Jerry L. Gallentine, President*

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University of North Texas, *Alfred F. Hurley, Chancellor*
University of North Texas Health Science Center, *Alfred F. Hurley, Chancellor*
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Community College of Vermont, *Barbara Murphy, Interim President*
Johnson State College, *Robert Hahn, President*
Lyndon State College, *Peggy Williams, President*
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University of Vermont, *Thomas P. Salmon, President*
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Hampton University, *William R. Harvey, President*
Hollins College, *Jane Margaret O'Brien, President*
Norfolk State University, *Harrison B. Wilson, President*
Northern Virginia Community College, *Richard Ernst, President*
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Virginia Commonwealth University, *Eugene P. Trani, President*
Virginia State University, *Eddie N. Moore, President*
Wytheville Community College, *William Snyder, President*

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City University, *Michael Pastore, President*
Spokane Community College, *James H. Williams, President*
University of Washington, *Richard L. McCormick, President*
Washington State University, *Samuel H. Smith, President*
Western Washington University, *Karen W. Morse, President*

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Bluefield State College, *Robert E. Moore, President*
Fairmont State College, *Robert J. Dillman, President*
Marshall University, *J. Wade Gilley, President*
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West Liberty State College, *Donald C. Darnon, Interim President*
West Virginia State College, *Hazo W. Carter, Jr., President*
West Virginia University, *David C. Hardesty, Jr., President*
Wheeling Jesuit College, *Rev. Thomas Acker, S.J., President*

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Lakeland College, *David Black, President*
Lawrence University, *Richard Warch, President*
Marquette University, *Rev. Albert DiUlio, S.J., President*
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University of Wisconsin System, *Katharine Lyall, President*
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University of Wisconsin-La Crosse, *Judith L. Kuipers, Chancellor*
University of Wisconsin-Milwaukee, *John H. Schroeder, Chancellor*
University of Wisconsin-Stout, *Charles W. Sorenson, Chancellor*
University of Wisconsin-Superior, *Jan G. Womack, Chancellor*

November 15, 1995

The Honorable Robert Dole
Senate Majority Leader
141 Senate Hart Office Building
United States Senate
Washington, D.C. 20510

Dear Mr. Leader:

In the coming weeks you and the Administration will decide the fate of one of the most innovative federal student aid programs: the Federal Direct Student Loan Program. We are very concerned with efforts in Congress to limit direct lending, which currently provides about 38 percent of all student loans. We oppose any provision that would arbitrarily limit the ability of schools to participate in direct lending, as we would oppose any effort to force schools into direct lending against their wishes. We ask that in your deliberations with the Administration about the future of federal student loans, you retain institutional choice with regard to the participation of colleges and universities in either the direct student loan or the guaranteed student loan (Federal Family Educational Loan) program.

We write as presidents and chancellors of colleges and universities that are currently participating, or plan to participate, in direct lending, as well as those that intend to continue their participation in the guaranteed student loan program. Maintaining the availability of both direct and guaranteed loans is a sound policy that should be preserved, because schools' ability to join either of the two programs has improved the student loan process for all students and schools, regardless of whether or not they participate in direct lending.

Those of us representing colleges and universities already in direct lending can attest to the improvements it has brought about for our institutions. We can report first-hand on the benefits of direct lending for our students: the simplicity of application, the speed of delivery of funds, the disappearance of lines of students waiting to endorse their checks at registration time, the precipitous drop in the number of emergency loans issued to students waiting to hear about their loans from banks and guarantors, and fewer visits to financial aid offices. Students often borrow less under direct lending because they know they can adjust their loan amounts without repeating the entire application process, and therefore only borrow what they believe they need, not the maximum for which they are eligible. Students will also reap the benefits of the income-contingent repayment option, which is only possible through direct lending. At the institutional level, direct lending has eliminated redundant paperwork, reduced staff time allocated to dealing with thousands of lenders and dozens of guarantors and other intermediaries, and vastly improved our overall aid delivery processes because it seamlessly integrates with other federal aid programs.

Those of us representing institutions that are satisfied with the guaranteed student loan program also support the continued availability of the direct loan program to institutions. The competition created by the direct lending program has induced banks and guarantors to improve the efficiency of their delivery process, and has for the first time provided the student loan industry with market-based incentives to provide better service. The guaranteed student loan system has improved more since the phase-in of direct lending two years ago than it did over the more than two decades of its existence prior to 1993. These improvements were brought about by the fact that schools can now select the student loan program that provides them with the best service. Capping or otherwise limiting the direct loan program would undermine the market-based incentives that have so dramatically improved the guaranteed student loan system. The student loan system needs more competition, not less.

The current direct lending legislation was enacted as a bipartisan compromise a mere two years ago. Some 1,400 schools, relying in good faith upon what was presented to them as a major federal initiative, have invested substantial institutional resources to implement a program that they believed would better meet the needs of their students. These same schools, and several hundred others that have been planning to join the program in its third year, now confront the prospect of massive disruptions to their financial aid operations and their institutional planning. If direct lending is capped, many of these schools would be required to commit new institutional resources to pay for yet another overhaul of their loan delivery system.

Schools now have the option of participating in direct lending or the guaranteed student loan program based on their assessment of which program works best for their students. This has provided a strong incentive to both the Department of Education and to the student loan industry to improve the quality of their service to borrowers and schools. This is precisely the outcome that the bipartisan architects of current direct lending law intended in reforming the student loan system two years ago. We urge you to allow the forces of competition to continue to determine what percentage of the student loan market each program captures by retaining the current direct lending law.

Sincerely,

Submitted on behalf of the following colleges and universities:

ALABAMA

Alabama Agricultural & Mechanical University, *Virginia A. Caples, Interim President*
Auburn University, *William V. Muse, President*
Auburn University at Montgomery, *Guin Nance, President*
Jacksonville State University, *Harold J. McGee, President*
Jefferson State Community College, *Judy M. Merritt, President*
Stillman College, *Cordell Wynn, President*
Tuskegee University, *Benjamin Payton, President*
University of North Alabama, *Robert L. Potts, President*
Wallace Community College-Selma, *Julius R. Brown, President*

ARIZONA

Arizona State University, *Lattie F. Coor, President*
Chandler Gilbert Community College Center, *Margaret P. Hogan, Acting President*
Devry Institute of Technology-Phoenix, *James A. Dugan, President*
Paradise Valley Community College, *Raul Cardenas, President*

ARKANSAS

Hendrix College, *Ann H. Die, President*
Philander Smith College, *Myer L. Titus, President*
Red River Technical College, *Johnny Rapert, President*
University of Central Arkansas, *Winfred L. Thompson, President*
Williams Baptist College, *Jerol Swaim, President*

CALIFORNIA

California Academy of Merchandising, Art, & Design, *Gary D. Kerber, President*
California State Polytechnic University, Pomona, *Bob H. Suzuki, President*
California State University, Bakersfield, *Tomas A. Arciniega, President*
California State University, Chico, *Manuel A. Esteban, President*
California State University, Fresno, *John D. Welty, President*
California State University, Fullerton, *Milton A. Gordon, President*
California State University, Sacramento, *Donald R. Gerth, President*
California State University, Stanislaus, *Marvalene Hughes, President*
Coast Community College District, *William M. Vega, Chancellor*
College of Alameda, *George Herring, President*
Contra Costa College, *D. Candy Rose, President*
Cypress College, *Christine Johnson, President*
Fresno City College, *Brice W. Harris, President*
Fullerton College, *Vera M. Martinez, President*
Los Angeles City College, *Jose Robledo, President*
Los Angeles Mission College, *William E. Norlund, President*
Merced College, *E. Jan Moser, Superintendent and President*

Napa Valley College, *Diane E. Carey, Superintendent and President*
 National University, *Jerry C. Lee, President*
 Pasadena City College, *Jack Scott, President*
 San Diego City College, *Larry J. Brown, Acting President*
 San Francisco State University, *Robert Corrigan, President*
 Santa Barbara City College, *Peter MacDougall, President*
 Santa Clara University, *Rev. Paul Locatelli, S.J., President*
 Sonoma State University, *Ruben Arminana, President*
 Southwestern College, *Joseph M. Conte, Superintendent and President*
 University of California, Berkeley, *Chang-Lin Tien, Chancellor*
 University of California, Davis, *Larry N. Vanderhoef, Chancellor*
 University of California, Irvine, *Laurel L. Wilkening, Chancellor*
 University of California, Los Angeles, *Winston C. Body, Vice Chancellor*
 University of California, Riverside, *Raymond L. Orbach, Chancellor*
 University of California, San Francisco, *Joseph B. Martin, Chancellor*
 University of California, Santa Barbara, *Henry T. Yang, Chancellor*
 University of California, Santa Cruz, *Karl S. Pister, Chancellor*
 University of San Francisco, *Rev. John Schlegel, S.J., President*
 West Hills Community College, *Frank P. Gornick, President*
 West Los Angeles College, *Evelyn Wong, President*

COLORADO

Colorado State University, *Albert C. Yates, President*
 Community College of Denver, *Byron McClenney, President*
 Iliff School of Theology, *Donald E. Messer, President*
 Regis University, *Rev. Michael J. Sheeran, S.J., President*
 University of Colorado Boulder, *Judith E. N. Albino, President*

CONNECTICUT

Central Connecticut State University, *Merle W. Harris, Interim President*
 Western Connecticut State University, *James R. Roach, President*

DELAWARE

Delaware State University, *William B. DeLauder, President*
 Delaware Technical & Community College System, *Orlando George, Jr., President*
 University of Delaware, *David Roselle, President*

DISTRICT OF COLUMBIA

American University, *Benjamin Ladner, President*
 Catholic University of America, *Brother Patrick Ellis, FSC, President*
 University of The District of Columbia, *Tilden Lemelle, President*

FLORIDA

Barry University, *Sister Jeanne O'Laughlin, O.P., President*
Bethune-Cookman College, *Oswald P. Bronson, Sr., President*
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Edward Waters College, *Jesse Burns, President*
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Palm Beach Atlantic College, *Paul Corts, President*
Rollins College, *Rita Bornstein, President*
Santa Fe Community College, *Lawrence Tyree, President*
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University of South Florida, *Betty Castor, President*
University of West Florida, *Morris L. Marx, President*

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Bauder College, *Gary Kerber, President*
Clark Atlanta University, *Thomas W. Cole, Jr., President*
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Devry Institute of Technology, *Ronald Bush, President*
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Georgia College, *Edwin Speir, President*
Georgia Southern University, *Nicholas Henry, President*
Interdenominational Theological Center, *James Costen, President*
Mercer University Main, *R. Kirby Godsey, President*
Morris Brown College, *Samuel D. Jolly, Jr., President*
Savannah State College, *John T. Wolfe, Jr., President*
Southern College of Technology, *Stephen R. Cheshier, President*
Spelman College, *Johnnetta B. Cole, President*
Valdosta State College, *Hugh C. Bailey, President*
Wesleyan College, *Robert Ackerman, President*

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University of Hawaii Kauai Community College, *David Iha, Provost*

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DeVry Institute of Technology-Addison, *Jerry R. Dill, President*
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Illinois Central College, *Thomas K. Thomas, President*
Illinois Valley Community College, *Alfred Wisgoski, President*
Lincoln College, *Jack D. Nutt, President*
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Morrison Institute of Technology, *Richard C. Parkinson, President*
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Parkland College, *Zeleva M. Harris, President*
Southern Illinois University, *Ted Sanders, Chancellor*
Southern Illinois University at Edwardsville, *Nancy Belck, President*
St Joseph College of Nursing, *Virginia Keck, President*
University of Chicago, *Hugo F. Sonnenschein, President*
University of Illinois, *James J. Stukel, President*
University of Illinois at Springfield, *Naomi B. Lynn, Chancellor*
University of Illinois at Chicago, *David C. Broski, Interim Chancellor*
Wilbur Wright College, *Raymond Le Fevour, President*
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Indiana University at South Bend, *Lester C. Lamon, Acting Chancellor*
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Rose-Hulman Institute of Technology, *Samuel F. Hulbert, President*
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Saint Meinrad College, *Rev. Eugene Hensell, O.S.B., President-Rector*
Valparaiso University, *Alan Harre, President*

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Highland Community College, *Elizabeth E. Stevens, President*
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McPherson College, *Paul W. Hoffman, President*
Southwestern College, *Carl Martin, President*
University of Kansas, *Edward Meyen, Executive Vice Chancellor*

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University of Kentucky, *Charles Wethington, Jr., President*
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Southern University and A & M College, *Marvin Yates, Chancellor*
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University of Maine Presque Isle, *W. Michael Easton, President*
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Frostburg State College, *Catherine R. Gira, President*
Garrett Community College, *Stephen Herman, President*

Hood College, *Shirley D. Peterson, President*
Johns Hopkins University, *Daniel Nathans, President*
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University of Maryland System, *Don Langenberg, Chancellor*
University of Maryland Eastern Shore, *William P. Hytche, President*
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Bridgewater State College, *Adrian Tinsley, President*
College of the Holy Cross, *Rev. Gerard Reedy, S.J., President*
Emerson College, *Jacqueline Liebergott, President*
Fitchburg State College, *Michael Riccards, President*
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Massachusetts Institute of Technology, *Charles M. Vest, President*
Massachusetts Maritime Academy, *Peter M. Mitchell, President*
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Smith College, *Ruth J. Simmons, President*
Stonehill College, *Rev. Bartley MacPhaidin, C.S.C., President*
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Wheaton College, *Dale Rogers Marshall, President*
Williams College, *Harry C. Payne, President*

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 Baker College of Owosso, *Denise A. Bannon, President*
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 Kalamazoo College, *Lawrence D. Bryan, President*
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 Lawrence Institute of Technology, *Charles M. Chambers, President*
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 University of Michigan-Flint, *Charles Nelms, Chancellor*
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 Mississippi Valley State University, *William W. Sutton, President*
 Tougaloo College, *Joe A. Lee, President*

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Lincoln University, *Wendell G. Rayburn, Sr., President*
Maryville University of Saint Louis, *Keith Lovin, President*
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Northwest Missouri State University, *Dean L. Hubbard, President*
Rockhurst College, *Rev. Thomas J. Savage, S.J., President*
Saint Louis University, *Rev. Lawrence Biondi, S.J., President*
St. Louis Community College, *Gwendolyn W. Stephenson, President*
University of Missouri-Columbia, *Charles Kiesler, Chancellor*
Vatterott College, *John C. Vatterott, President*
William Jewell College, *W. Christian Sizemore, President*

MONTANA

Carroll College, *Matthew J. Quinn, President*
Montana State University, *Michael Malone, President*
University of Montana, *George A. Dennison, President*

NEBRASKA

Chadron State College, *Samuel H. Rankin, President*
Dana College, *Myrvin F. Christopherson, President*
Midland Lutheran College, *Carl Hansen, President*
University of Nebraska-Lincoln, *Joan R. Leitzel, Interim Chancellor*

NEVADA

University of Nevada Las Vegas, *Carol C. Harter, President*

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Daniel Webster College, *Hannah McCarthy, President*
McIntosh College, *Robert DeColfmacker, President*

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Burlington County College, *Robert C. Messina, Jr., President*
Camden County College, *Phyllis Della Vecchia, President*
Jersey City State College, *Carlos Hernandez, President*
Monmouth University, *Rebecca Stafford, President*
New Jersey Institute of Technology, *Saul Fenster, President*

Ramapo College of New Jersey, *Robert Scott, President*
Richard Stockton College of New Jersey, *Vera King Farris, President*
Rowan College of New Jersey, *Herman D. James, President*
Rutgers, State University of New Jersey, *Francis Lawrence, President*
Saint Peter's College, *Rev. James N. Loughran, S.J., President*
Seton Hall University, *Rev. Thomas R. Peterson, O.P., Chancellor*
Trenton State College, *Harold W. Eickhoff, President*
William Paterson College of New Jersey, *Arnold Speert, President*

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New Mexico Junior College, *Charles D. Hays, President*
University of New Mexico, *Richard Peck, President*

NEW YORK

Bank Street College of Education, *Augusta Kappner, President*
Berkeley College, *Rose Mary Healy, President*
Berkeley College of New York City, *Robert J. Hurd, President*
Clarkson University, *Dennis G. Brown, President*
College of New Rochelle, *Sister Dorothy Ann Kelly, O.S.U., President*
Cornell University, *Hunter R. Rawlings III, President*
City University of New York, *W. Ann Reynolds, Chancellor*
CUNY Borough of Manhattan Community College, *Antonio Perez, President*
CUNY Brooklyn College, *Vernon Lattin, President*
CUNY City College, *Yolanda T. Moses, President*
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CUNY Graduate School & University Center, *Frances Degen Horowitz, President*
CUNY Herbert H. Lehman College, *Ricardo Fernandez, President*
CUNY Medgar Evers College, *Edison Jackson, President*
CUNY New York City Technical College, *Charles W. Merideth, President*
CUNY Queens College, *Allen Lee Sessoms, President*
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Le Moyne College, *Rev. Robert A. Mitchell, S.J., President*
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Marymount College, *Sister Brigid Driscoll, R.S.H.M., President*
New York College of Podiatric Medicine, *Louis L. Levine, President*
Onondaga Community College, *Bruce H. Leslie, President*
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Pace University Pleasantville-Briarcliff Campus, *Patricia O'Donnell Ewers, President*
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Schenectady County Community College, *Gabriel Basil, President*

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SUNY at Buffalo, *William R. Greiner, President*
SUNY College at Brockport, *John Van de Wetering, President*
SUNY College at Cortland, *Judson H. Taylor, President*
SUNY College at Plattsburgh, *Horace Judson, President*
SUNY College at Potsdam, *William C. Merwin, President*
SUNY College of Agriculture & Technology at Morrisville, *Frederick W. Woodward, President*
SUNY College of Technology at Canton, *Joseph L. Kennedy, President*
SUNY Herkimer County Community College, *Ronald F. Williams, President*
SUNY Hudson Valley Community College, *Joseph Balmer, President*
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SUNY Institute of Technology At Delhi, *Mary Ellen Duncan, President*
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University of Rochester, *Thomas H. Jackson, President*

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Belmont Abbey College, *Robert A. Preston, President*
Fayetteville State University, *Donna J. Benson, Interim Chancellor*
Elizabeth City State University, *M. L. Burnim, Interim Chancellor*
Livingstone College, *Roy D. Hudson, Interim President*
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University of North Carolina Charlotte, *James H. Woodward, Chancellor*
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Cleveland Institute of Music, *David Cerone, President*
College of Wooster, *R. Stanton Hales, President*
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Ohio University, *Robert Glidden, President*
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St. Gregory's College, Frank Pfaff, President

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University of Oregon, Dave Frohnmayer, President
Western Oregon State College, Betty J. Youngblood, President

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ICM School of Business, Gary Kerber, President
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Lehigh Carbon Community College, James R. Davis, President
Lincoln University, Niara Sudarkasa, President
Northampton Community College, Robert Kopecek, President
Philadelphia College of Pharmacy & Science, Philip Gerbino, President

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Inter American University of Puerto Rico, Jose R. Gonzalez, President
Pontifical Catholic University of Puerto Rico, Rev. Tosello Giangiacomo, C.S.Sp., President
University of Puerto Rico Humacao, Roberto Marrero-Corletto, Chancellor
University of Puerto Rico System, Norman Maldonado, President
University of The Sacred Heart, Jose Jaime Rivera, President

RHODE ISLAND

Brown University, Vartan Gregorian, President

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University of Rhode Island, *Bob Roth, Special Assistant to the President*

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Greenville Technical College, *Thomas E. Barton, President*
Morris College, *Luns C. Richardson, President*
South Carolina State University, *Leroy Davis, Interim President*
The Citadel, *Claudius Watts, President*
Trident Technical College, *Mary Thornley, President*
Winthrop University, *Anthony J. DiGiorgio, President*

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National College, *Jerry L. Gallentine, President*

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University of North Texas, *Alfred F. Hurley, Chancellor*
University of North Texas Health Science Center, *Alfred F. Hurley, Chancellor*
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Community College of Vermont, *Barbara Murphy, Interim President*
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Hollins College, *Jane Margaret O'Brien, President*
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Northern Virginia Community College, *Richard Ernst, President*
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Virginia State University, *Eddie N. Moore, President*
Wytheville Community College, *William Snyder, President*

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City University, *Michael Pastore, President*
Spokane Community College, *James H. Williams, President*
University of Washington, *Richard L. McCormick, President*
Washington State University, *Samuel H. Smith, President*
Western Washington University, *Karen W. Morse, President*

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Bluefield State College, *Robert E. Moore, President*
Fairmont State College, *Robert J. Dillman, President*
Marshall University, *J. Wade Gilley, President*
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West Liberty State College, *Donald C. Darnton, Interim President*
West Virginia State College, *Hazo W. Carter, Jr., President*
West Virginia University, *David C. Hardesty, Jr., President*
Wheeling Jesuit College, *Rev. Thomas Acker, S.J., President*

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Lawrence University, *Richard Warch, President*
Marquette University, *Rev. Albert DiUlio, S.J., President*
Northland College, *Robert Rue Parsonage, President*
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University of Wisconsin System, *Katharine Lyall, President*
University of Wisconsin-Eau Claire, *Larry Schnack, Chancellor*
University of Wisconsin-La Crosse, *Judith L. Kuipers, Chancellor*
University of Wisconsin-Milwaukee, *John H. Schroeder, Chancellor*
University of Wisconsin-Stout, *Charles W. Sorenson, Chancellor*
University of Wisconsin-Superior, *Jan G. Womack, Chancellor*

November 15, 1995

The Honorable Robert Dole
Senate Majority Leader
141 Senate Hart Office Building
United States Senate
Washington, D.C. 20510

Dear Mr. Leader:

In the coming weeks you and the Administration will decide the fate of one of the most innovative federal student aid programs: the Federal Direct Student Loan Program. We are very concerned with efforts in Congress to limit direct lending, which currently provides about 38 percent of all student loans. We oppose any provision that would arbitrarily limit the ability of schools to participate in direct lending, as we would oppose any effort to force schools into direct lending against their wishes. We ask that in your deliberations with the Administration about the future of federal student loans, you retain institutional choice with regard to the participation of colleges and universities in either the direct student loan or the guaranteed student loan (Federal Family Educational Loan) program.

We write as presidents and chancellors of colleges and universities that are currently participating, or plan to participate, in direct lending, as well as those that intend to continue their participation in the guaranteed student loan program. Maintaining the availability of both direct and guaranteed loans is a sound policy that should be preserved, because schools' ability to join either of the two programs has improved the student loan process for all students and schools, regardless of whether or not they participate in direct lending.

Those of us representing colleges and universities already in direct lending can attest to the improvements it has brought about for our institutions. We can report first-hand on the benefits of direct lending for our students: the simplicity of application, the speed of delivery of funds, the disappearance of lines of students waiting to endorse their checks at registration time, the precipitous drop in the number of emergency loans issued to students waiting to hear about their loans from banks and guarantors, and fewer visits to financial aid offices. Students often borrow less under direct lending because they know they can adjust their loan amounts without repeating the entire application process, and therefore only borrow what they believe they need, not the maximum for which they are eligible. Students will also reap the benefits of the income-contingent repayment option, which is only possible through direct lending. At the institutional level, direct lending has eliminated redundant paperwork, reduced staff time allocated to dealing with thousands of lenders and dozens of guarantors and other intermediaries, and vastly improved our overall aid delivery processes because it seamlessly integrates with other federal aid programs.

Those of us representing institutions that are satisfied with the guaranteed student loan program also support the continued availability of the direct loan program to institutions. The competition created by the direct lending program has induced banks and guarantors to improve the efficiency of their delivery process, and has for the first time provided the student loan industry with market-based incentives to provide better service. The guaranteed student loan system has improved more since the phase-in of direct lending two years ago than it did over the more than two decades of its existence prior to 1993. These improvements were brought about by the fact that schools can now select the student loan program that provides them with the best service. Capping or otherwise limiting the direct loan program would undermine the market-based incentives that have so dramatically improved the guaranteed student loan system. The student loan system needs more competition, not less.

The current direct lending legislation was enacted as a bipartisan compromise a mere two years ago. Some 1,400 schools, relying in good faith upon what was presented to them as a major federal initiative, have invested substantial institutional resources to implement a program that they believed would better meet the needs of their students. These same schools, and several hundred others that have been planning to join the program in its third year, now confront the prospect of massive disruptions to their financial aid operations and their institutional planning. If direct lending is capped, many of these schools would be required to commit new institutional resources to pay for yet another overhaul of their loan delivery system.

Schools now have the option of participating in direct lending or the guaranteed student loan program based on their assessment of which program works best for their students. This has provided a strong incentive to both the Department of Education and to the student loan industry to improve the quality of their service to borrowers and schools. This is precisely the outcome that the bipartisan architects of current direct lending law intended in reforming the student loan system two years ago. We urge you to allow the forces of competition to continue to determine what percentage of the student loan market each program captures by retaining the current direct lending law.

Sincerely,

Submitted on behalf of the following colleges and universities:

ALABAMA

Alabama Agricultural & Mechanical University, *Virginia A. Caples, Interim President*
Auburn University, *William V. Muse, President*
Auburn University at Montgomery, *Guin Nance, President*
Jacksonville State University, *Harold J. McGee, President*
Jefferson State Community College, *Judy M. Merritt, President*
Stillman College, *Cordell Wynn, President*
Tuskegee University, *Benjamin Payton, President*
University of North Alabama, *Robert L. Potts, President*
Wallace Community College-Selma, *Julius R. Brown, President*

ARIZONA

Arizona State University, *Lattie F. Coor, President*
Chandler Gilbert Community College Center, *Margaret P. Hogan, Acting President*
Devry Institute of Technology-Phoenix, *James A. Dugan, President*
Paradise Valley Community College, *Raul Cardenas, President*

ARKANSAS

Hendrix College, *Ann H. Die, President*
Philander Smith College, *Myer L. Titus, President*
Red River Technical College, *Johnny Rapert, President*
University of Central Arkansas, *Winfred L. Thompson, President*
Williams Baptist College, *Jerol Swaim, President*

CALIFORNIA

California Academy of Merchandising, Art, & Design, *Gary D. Kerber, President*
California State Polytechnic University, Pomona, *Bob H. Suzuki, President*
California State University, Bakersfield, *Tomas A. Arciniega, President*
California State University, Chico, *Manuel A. Esteban, President*
California State University, Fresno, *John D. Welty, President*
California State University, Fullerton, *Milton A. Gordon, President*
California State University, Sacramento, *Donald R. Gerth, President*
California State University, Stanislaus, *Marvalene Hughes, President*
Coast Community College District, *William M. Vega, Chancellor*
College of Alameda, *George Herring, President*
Contra Costa College, *D. Candy Rose, President*
Cypress College, *Christine Johnson, President*
Fresno City College, *Brice W. Harris, President*
Fullerton College, *Vera M. Martinez, President*
Los Angeles City College, *Jose Robledo, President*
Los Angeles Mission College, *William E. Norlund, President*
Merced College, *E. Jan Moser, Superintendent and President*

Napa Valley College, *Diane E. Carey, Superintendent and President*
National University, *Jerry C. Lee, President*
Pasadena City College, *Jack Scott, President*
San Diego City College, *Larry J. Brown, Acting President*
San Francisco State University, *Robert Corrigan, President*
Santa Barbara City College, *Peter MacDougall, President*
Santa Clara University, *Rev. Paul Locatelli, S.J., President*
Sonoma State University, *Ruben Arminana, President*
Southwestern College, *Joseph M. Conte, Superintendent and President*
University of California, Berkeley, *Chang-Lin Tien, Chancellor*
University of California, Davis, *Larry N. Vanderhoef, Chancellor*
University of California, Irvine, *Laurel L. Wilkening, Chancellor*
University of California, Los Angeles, *Winston C. Body, Vice Chancellor*
University of California, Riverside, *Raymond L. Orbach, Chancellor*
University of California, San Francisco, *Joseph B. Martin, Chancellor*
University of California, Santa Barbara, *Henry T. Yang, Chancellor*
University of California, Santa Cruz, *Karl S. Pister, Chancellor*
University of San Francisco, *Rev. John Schlegel, S.J., President*
West Hills Community College, *Frank P. Gornick, President*
West Los Angeles College, *Evelyn Wong, President*

COLORADO

Colorado State University, *Albert C. Yates, President*
Community College of Denver, *Byron McClenney, President*
Iliff School of Theology, *Donald E. Messer, President*
Regis University, *Rev. Michael J. Sheeran, S.J., President*
University of Colorado Boulder, *Judith E. N. Albino, President*

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Western Connecticut State University, *James R. Roach, President*

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Delaware State University, *William B. DeLauder, President*
Delaware Technical & Community College System, *Orlando George, Jr., President*
University of Delaware, *David Roselle, President*

DISTRICT OF COLUMBIA

American University, *Benjamin Ladner, President*
Catholic University of America, *Brother Patrick Ellis, FSC, President*
University of The District of Columbia, *Tilden Lemelle, President*

FLORIDA

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Bethune-Cookman College, *Oswald P. Bronson, Sr., President*
Central Florida Community College, *William Campion, President*
Edward Waters College, *Jesse Burns, President*
Keiser College of Technology, *Arthur Keiser, President*
Palm Beach Atlantic College, *Paul Corts, President*
Rollins College, *Rita Bornstein, President*
Santa Fe Community College, *Lawrence Tyree, President*
Southern College, *Daniel F. Moore, President*
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University of South Florida, *Betty Castor, President*
University of West Florida, *Morris L. Marx, President*

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Bauder College, *Gary Kerber, President*
Clark Atlanta University, *Thomas W. Cole, Jr., President*
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Fort Valley State College, *Oscar L. Prater, President*
Georgia College, *Edwin Speir, President*
Georgia Southern University, *Nicholas Henry, President*
Interdenominational Theological Center, *James Costen, President*
Mercer University Main, *R. Kirby Godsey, President*
Morris Brown College, *Samuel D. Jolly, Jr., President*
Savannah State College, *John T. Wolfe, Jr., President*
Southern College of Technology, *Stephen R. Cheshier, President*
Spelman College, *Johnnetta B. Cole, President*
Valdosta State College, *Hugh C. Bailey, President*
Wesleyan College, *Robert Ackerman, President*

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University of Hawaii at Hilo, *Kenneth L. Perrin, Chancellor*
University of Hawaii Kauai Community College, *David Iha, Provost*

IDAHO

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Illinois Valley Community College, *Alfred Wisgoski, President*
Lincoln College, *Jack D. Nutt, President*
Loyola University Chicago, *Rev. John J. Piderit, S.J., President*
Morrison Institute of Technology, *Richard C. Parkinson, President*
Northwestern Business College, *Lawrence Schumacher, President*
Parkland College, *Zeleva M. Harris, President*
Southern Illinois University, *Ted Sanders, Chancellor*
Southern Illinois University at Edwardsville, *Nancy Belck, President*
St Joseph College of Nursing, *Virginia Keck, President*
University of Chicago, *Hugo F. Sonnenschein, President*
University of Illinois, *James J. Stukel, President*
University of Illinois at Springfield, *Naomi B. Lynn, Chancellor*
University of Illinois at Chicago, *David C. Broski, Interim Chancellor*
Wilbur Wright College, *Raymond Le Fevour, President*
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Indiana University at South Bend, *Lester C. Lamon, Acting Chancellor*
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Saint Meinrad College, *Rev. Eugene Hensell, O.S.B., President-Rector*
Valparaiso University, *Alan Harre, President*

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Southwestern College, *Carl Martin, President*
University of Kansas, *Edward Meyen, Executive Vice Chancellor*

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Southern University and A & M College, *Marvin Yates, Chancellor*
Xavier University of Louisiana, *Norman C. Francis, President*

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Frostburg State College, *Catherine R. Gira, President*
Garrett Community College, *Stephen Herman, President*

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University of Maryland System, *Don Langenberg, Chancellor*
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Boston University, *John R. Silber, President*
Brandeis University, *Jehuda Reinharz, President*
Bridgewater State College, *Adrian Tinsley, President*
College of the Holy Cross, *Rev. Gerard Reedy, S.J., President*
Emerson College, *Jacqueline Liebergott, President*
Fitchburg State College, *Michael Riccards, President*
Franklin Institute of Boston, *Richard D'Onofrio, President*
Harvard University, *Neil Rudenstine, President*
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Massachusetts College of Art, *William O'Neil, President*
Massachusetts Institute of Technology, *Charles M. Vest, President*
Massachusetts Maritime Academy, *Peter M. Mitchell, President*
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North Adams State College, *Thomas Aceto, President*
Quinsigamond Community College, *Sandra L. Kurtinitis, President*
Smith College, *Ruth J. Simmons, President*
Stonehill College, *Rev. Bartley MacPhaidin, C.S.C., President*
Tufts University, *John DiBiaggio, President*
University of Massachusetts Lowell, *William T. Hogan, Chancellor*
University of Massachusetts System, *Sherry H. Penny, President*
Westfield State College, *Ronald L. Applbaum, President*
Wheaton College, *Dale Rogers Marshall, President*
Williams College, *Harry C. Payne, President*

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 Kalamazoo College, *Lawrence D. Bryan, President*
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 Michigan Technological University, *Curtis J. Tompkins, President*
 Northern Michigan University, *William E. Vandament, President*
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 University of Michigan-Ann Arbor, *James Duderstadt, President*
 University of Michigan-Dearborn, *James C. Renick, Chancellor*
 University of Michigan-Flint, *Charles Nelms, Chancellor*
 Wayne State University, *David Adamany, President*
 Western Michigan University, *Diether H. Haenicke, President*

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 Gustavus Adolphus College, *Axel D. Steuer, President*
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 Minnesota State Colleges and Universities System, *Judith S. Eaton, Chancellor*
 Rasmussen College-St. Cloud, *Kathleen Rau Szczech, President*
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Alcorn State University, *Clinton Bristow, Jr., President*
 Delta State University, *Kent Wyatt, President*
 Mary Holmes College, *Sammie Potts, President*
 Mississippi University for Women, *Clyda S. Rent, President*
 Mississippi Valley State University, *William W. Sutton, President*
 Tougaloo College, *Joe A. Lee, President*

MISSOURI

Central Missouri State University, *Ed Elliott, President*
Culver-Stockton College, *Edwin B. Strong, Jr., President*
Deaconess College of Nursing, *Elizabeth Krekorian, President*
Lincoln University, *Wendell G. Rayburn, Sr., President*
Maryville University of Saint Louis, *Keith Lovin, President*
Missouri Southern State College, *Julio Leon, President*
Northwest Missouri State University, *Dean L. Hubbard, President*
Rockhurst College, *Rev. Thomas J. Savage, S.J., President*
Saint Louis University, *Rev. Lawrence Biondi, S.J., President*
St. Louis Community College, *Gwendolyn W. Stephenson, President*
University of Missouri-Columbia, *Charles Kiesler, Chancellor*
Vatterott College, *John C. Vatterott, President*
William Jewell College, *W. Christian Sizemore, President*

MONTANA

Carroll College, *Matthew J. Quinn, President*
Montana State University, *Michael Malone, President*
University of Montana, *George A. Dennison, President*

NEBRASKA

Chadron State College, *Samuel H. Rankin, President*
Dana College, *Myrvin F. Christopherson, President*
Midland Lutheran College, *Carl Hansen, President*
University of Nebraska-Lincoln, *Joan R. Leitzel, Interim Chancellor*

NEVADA

University of Nevada Las Vegas, *Carol C. Harter, President*

NEW HAMPSHIRE

Daniel Webster College, *Hannah McCarthy, President*
McIntosh College, *Robert DeColfmacker, President*

NEW JERSEY

Berkeley College of Business Garret Mount, *Kevin L. Luing, President*
Burlington County College, *Robert C. Messina, Jr., President*
Camden County College, *Phyllis Della Vecchia, President*
Jersey City State College, *Carlos Hernandez, President*
Monmouth University, *Rebecca Stafford, President*
New Jersey Institute of Technology, *Saul Fenster, President*

Ramapo College of New Jersey, *Robert Scott, President*
Richard Stockton College of New Jersey, *Vera King Farris, President*
Rowan College of New Jersey, *Herman D. James, President*
Rutgers, State University of New Jersey, *Francis Lawrence, President*
Saint Peter's College, *Rev. James N. Loughran, S.J., President*
Seton Hall University, *Rev. Thomas R. Peterson, O.P., Chancellor*
Trenton State College, *Harold W. Eickhoff, President*
William Paterson College of New Jersey, *Arnold Speert, President*

NEW MEXICO

New Mexico Junior College, *Charles D. Hays, President*
University of New Mexico, *Richard Peck, President*

NEW YORK

Bank Street College of Education, *Augusta Kappner, President*
Berkeley College, *Rose Mary Healy, President*
Berkeley College of New York City, *Robert J. Hurd, President*
Clarkson University, *Dennis G. Brown, President*
College of New Rochelle, *Sister Dorothy Ann Kelly, O.S.U., President*
Cornell University, *Hunter R. Rawlings III, President*
City University of New York, *W. Ann Reynolds, Chancellor*
CUNY Borough of Manhattan Community College, *Antonio Perez, President*
CUNY Brooklyn College, *Vernon Lattin, President*
CUNY City College, *Yolanda T. Moses, President*
CUNY College of Staten Island, *Marlene Springer, President*
CUNY Graduate School & University Center, *Frances Degen Horowitz, President*
CUNY Herbert H. Lehman College, *Ricardo Fernandez, President*
CUNY Medgar Evers College, *Edison Jackson, President*
CUNY New York City Technical College, *Charles W. Merideth, President*
CUNY Queens College, *Allen Lee Sessoms, President*
CUNY York College, *Thomas K. Minter, President*
Dowling College, *Victor P. Meskill, President*
Fordham University, *Rev. Joseph A. O'Hare, S.J., President*
Le Moyne College, *Rev. Robert A. Mitchell, S.J., President*
Long Island University, *David Steinberg, President*
Marymount College, *Sister Brigid Driscoll, R.S.H.M., President*
New York College of Podiatric Medicine, *Louis L. Levine, President*
Onondaga Community College, *Bruce H. Leslie, President*
Pace University New York Campus, *Patricia O'Donnell Ewers, President*
Pace University Pleasantville-Briarcliff Campus, *Patricia O'Donnell Ewers, President*
Rensselaer Polytechnic Institute, *R. Byron Pipes, President*
Roberts Wesleyan College, *William C. Crothers, President*
Rochester Institute of Technology, *Albert J. Simone, President*
Schenectady County Community College, *Gabriel Basil, President*

St. Lawrence University, *Patti McGill Peterson, President*
SUNY at Binghamton, *Lois B. DeFleur, President*
SUNY at Buffalo, *William R. Greiner, President*
SUNY College at Brockport, *John Van de Wetering, President*
SUNY College at Cortland, *Judson H. Taylor, President*
SUNY College at Plattsburgh, *Horace Judson, President*
SUNY College at Potsdam, *William C. Merwin, President*
SUNY College of Agriculture & Technology at Morrisville, *Frederick W. Woodward, President*
SUNY College of Technology at Canton, *Joseph L. Kennedy, President*
SUNY Herkimer County Community College, *Ronald F. Williams, President*
SUNY Hudson Valley Community College, *Joseph Balmer, President*
SUNY Institute of Technology At Utica Rome, *Peter J. Cayan, President*
SUNY Institute of Technology At Delhi, *Mary Ellen Duncan, President*
SUNY Monroe Community College, *Peter A. Spina, President*
University of Rochester, *Thomas H. Jackson, President*

NORTH CAROLINA

Appalachian State University, *Francis T. Borkowski, Chancellor*
Belmont Abbey College, *Robert A. Preston, President*
Fayetteville State University, *Donna J. Benson, Interim Chancellor*
Elizabeth City State University, *M. L. Burnim, Interim Chancellor*
Livingstone College, *Roy D. Hudson, Interim President*
North Carolina Agricultural & Technical State University, *Edward Fort, Chancellor*
North Carolina School of The Arts, *Alexander Ewing, Chancellor*
Saint Augustine's College, *Bernard W. Franklin, President*
University of North Carolina at Asheville, *Patsy B. Reed, Chancellor*
University of North Carolina Charlotte, *James H. Woodward, Chancellor*
Western Carolina University, *John W. Bardo, Chancellor*
Winston-Salem State University, *Gerald McCants, Interim Chancellor*

OHIO

Ashland University, *G. William Benz, President*
Bowling Green State University, *Sidney A. Ribeau, President*
Case Western Reserve University, *Agnar Pytte, President*
Cleveland Institute of Music, *David Cerone, President*
College of Wooster, *R. Stanton Hales, President*
Cuyahoga Community College, *Jerry Sue Thornton, President*
Denison University, *Michelle Myers, President*
Devry Institute of Technology, *Galen H. Graham, Acting President*
Hiram College, *G. Benjamin Oliver, President*
Kent State University, *Carol Cartwright, President*
Miami University, *Paul G. Risser, President*
Ohio University, *Robert Glidden, President*
Ohio Wesleyan University, *Thomas B. Courtice, President*

Southeastern Business College, Robert Shirey, President
Southern State Community College, Lawrence N. Dukes, President
University of Findlay, Kenneth E. Zirkle, President
University of Rio Grande, Barry M. Dorsey, President
University of Toledo, Frank E. Horton, President

OKLAHOMA

Langston University, Ernest L. Holloway, President
Oklahoma State University, Harry Birdwell, Vice President, Business & External Relations
St. Gregory's College, Frank Pfaff, President

OREGON

Eastern Oregon State College, David Gilbert, President
George Fox College, Edward Stevens, President
Portland Community College, Daniel F. Moriarty, President
Southern Oregon State College, Stephen J. Reno, President
University of Oregon, Dave Frohnmayer, President
Western Oregon State College, Betty J. Youngblood, President

PENNSYLVANIA

Beaver College, Bette E. Landman, President
Carnegie Mellon University, Robert Mehrabian, President
Cheyney University of Pennsylvania, Donald L. Mullett, President
CHI Institute, Joseph F. Colyar, President
Franklin and Marshall College, Richard Kneedler, President
ICM School of Business, Gary Kerber, President
Lebanon Valley College, John Synodinos, President
Lehigh Carbon Community College, James R. Davis, President
Lincoln University, Niara Sudarkasa, President
Northampton Community College, Robert Kopecek, President
Philadelphia College of Pharmacy & Science, Philip Gerbino, President

PUERTO RICO

Inter American University of Puerto Rico, Jose R. Gonzalez, President
Pontifical Catholic University of Puerto Rico, Rev. Tosello Giangiacomo, C.S.Sp., President
University of Puerto Rico Humacao, Roberto Marrero-Corletto, Chancellor
University of Puerto Rico System, Norman Maldonado, President
University of The Sacred Heart, Jose Jaime Rivera, President

RHODE ISLAND

Brown University, Vartan Gregorian, President

Community College of Rhode Island, *Edward J. Liston, President*
University of Rhode Island, *Bob Roth, Special Assistant to the President*

SOUTH CAROLINA

Benedict College, *David H. Swinton, President*
Claflin College, *Henry Tisdale, President*
College of Charleston, *Alexander M. Sanders, Jr., President*
Greenville Technical College, *Thomas E. Barton, President*
Morris College, *Luns C. Richardson, President*
South Carolina State University, *Leroy Davis, Interim President*
The Citadel, *Claudius Watts, President*
Trident Technical College, *Mary Thornley, President*
Winthrop University, *Anthony J. DiGiorgio, President*

SOUTH DAKOTA

National College, *Jerry L. Gallentine, President*

TENNESSEE

Crichton College, *Larry R. Brooks, President*
Fisk University, *Henry Ponder, President*
LeMoyne-Owen College, *Earl Vinson, Senior Vice President*
Middle Tennessee State University, *James Walker, President*
Motlow State Community College, *A. Frank Glass, President*
Tennessee State University, *James A. Hefner, President*
Tennessee Technological University, *Angelo A. Volpe, President*
The University of Tennessee at Chattanooga, *Frederick W. Obear, Chancellor*

TEXAS

Austin College, *Oscar Page, President*
Brookhaven College, *Walter G. Bumphus, President*
Del Mar College, *Terry L. Dicianna, President*
Devry Institute of Technology, *Francis V. Cannon, President*
East Texas State University, *Jerry P. Morris, President*
Houston Baptist University, *E.D. Hodo, President*
Palo Alto College, *Joel E. Vela, President*
Prairie View A & M University, *Charles Hines, President*
Richland College, *Stephen K. Mittelstet, President*
Southwest Texas State University, *Jerome H. Supple, President*
Tarrant County Junior College District, *C. A. Roberson, Chancellor*
University of North Texas, *Alfred F. Hurley, Chancellor*
University of North Texas Health Science Center, *Alfred F. Hurley, Chancellor*
University of Texas at Dallas, *Franklyn G. Jenifer, President*

VERMONT

Castleton State College, *Martha K. Farmer, President*
Community College of Vermont, *Barbara Murphy, Interim President*
Johnson State College, *Robert Hahn, President*
Lyndon State College, *Peggy Williams, President*
Middlebury College, *John M. McCardell, Jr., President*
University of Vermont, *Thomas P. Salmon, President*
Vermont State College System, *Charles I. Bunting, Chancellor*
Vermont Technical College, *Robert Clarke, President*

VIRGINIA

Central Virginia Community College, *Belle S. Wheelan, President*
Hampton University, *William R. Harvey, President*
Hollins College, *Jane Margaret O'Brien, President*
Norfolk State University, *Harrison B. Wilson, President*
Northern Virginia Community College, *Richard Ernst, President*
Old Dominion University, *Jo Ann Gora, Acting President*
Virginia Commonwealth University, *Eugene P. Trani, President*
Virginia State University, *Eddie N. Moore, President*
Wytheville Community College, *William Snyder, President*

WASHINGTON

Central Washington University, *Ivory V. Nelson, President*
City University, *Michael Pastore, President*
Spokane Community College, *James H. Williams, President*
University of Washington, *Richard L. McCormick, President*
Washington State University, *Samuel H. Smith, President*
Western Washington University, *Karen W. Morse, President*

WEST VIRGINIA

Alderson Broaddus College, *Stephen E. Markwood, President*
Bluefield State College, *Robert E. Moore, President*
Fairmont State College, *Robert J. Dillman, President*
Marshall University, *J. Wade Gilley, President*
State College System of West Virginia, *Clifford M. Trump, Chancellor*
West Liberty State College, *Donald C. Darnton, Interim President*
West Virginia State College, *Hazo W. Carter, Jr., President*
West Virginia University, *David C. Hardesty, Jr., President*
Wheeling Jesuit College, *Rev. Thomas Acker, S.J., President*

WISCONSIN

Lakeland College, *David Black, President*
Lawrence University, *Richard Warch, President*
Marquette University, *Rev. Albert DiUlio, S.J., President*
Northland College, *Robert Rue Parsonage, President*
Ripon College, *Paul B. Ranslow, President*
St. Norbert College, *Thomas A. Manion, President*
University of Wisconsin System, *Katharine Lyall, President*
University of Wisconsin-Eau Claire, *Larry Schnack, Chancellor*
University of Wisconsin-La Crosse, *Judith L. Kuipers, Chancellor*
University of Wisconsin-Milwaukee, *John H. Schroeder, Chancellor*
University of Wisconsin-Stout, *Charles W. Sorenson, Chancellor*
University of Wisconsin-Superior, *Jan G. Womack, Chancellor*