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**AMERICAN COLLEGES AND UNIVERSITIES SUPPORT
PRESIDENT CLINTON'S HIGHER EDUCATION INITIATIVES
(Updated April 17, 1997)**

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James Appleberry	President	American Association of State Colleges & Universities
C. Peter Mcgrath	President	National Association of State Universities and Land Grant Colleges
J. Donald Monan, SJ	Interim President	Association of Jesuit Colleges and Universities

ALABAMA

AACC/ACCT (Community Colleges) Endorsement Letter

Stafford L. Thompson	President	Enterprise State Junior College
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American Council on Education Board of Directors

Cordell Wynn	President	Stillman College
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ALASKA

AACC/ACCT (Community Colleges) Endorsement Letter

Amos Agnasagga	Trustee	Ilisagvik College
Harold Ivanoff	Trustee	Ilisagvik College
George Kingik	Trustee	Ilisagvik College
Edna A. MacLean	President	Ilisagvik College

ARIZONA

AACC/ACCT (Community Colleges) Endorsement Letter

Dorothy Fulton	Board Chair	Central Arizona College
Rick Gibson	Trustee	Central Arizona College
Jan Guy	Trustee	Cochise Community College District

Coalition for Christian Colleges Endorsement Letter

Dr. Bill Williams	President	Grand Canyon University
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NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter

Lattie F. Coor	President	Arizona State University
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American Council on Education Board of Directors

Raul Cardenas	President	Paradise Valley Community College
Manuel T. Pacheco	President	University of Arizona

ARKANSAS

AACC/ACCT (Community Colleges) Endorsement Letter

John E. Barnes	Board Chairman	Pulaski Tech College
Richard Blankenbeker	Trustee	Pulaski Tech College
Shelia Jones	Trustee	Pulaski Tech College
Philip H. Merry	Trustee	Westark Community College

Coalition for Christian Colleges Endorsement Letter

Dr. LeVon Balzer	President	John Brown University
Dr. Jerol Swaim	President	Williams Baptist College

Colleges and Universities Committed to America Reads Challenge

Arkansas Tech University
Ouachita Baptist University

CALIFORNIA

AACC/ACCT (Community Colleges) Endorsement Letter

Fred Gaskin	President	Cerritos Community College
Bob Verderber	Board President	Cerritos Community College
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Paul Gomez	Board Vice President	Chaffey Community College
Andrea D. Shorter	Trustee	City College of San Francisco

John Schwitters	President	College of Oceaneering
Kenneth D. Yglesias	President	Golden West College
Richard D. Alexander	Trustee	Grossmont-Cuyamaca Comm. College Dist.
Rebecca Clark	Trustee	Grossmont-Cuyamaca Comm. College Dist.
Richard Jacoby	Trustee	Hancock College
Patricia Lofland	Trustee	Long Beach City College
George R. Boggs	President	Palomar College
Ralph Jensen	Trustee	Palomar College
Enriqueta Ramos	Board Chair	Rancho Santiago Comm. College District
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Mark Takano	Board President	Riverside Community College District
Marcia Milchiker	Trustee	Saddleback Community College District
Kenneth James Moser	Trustee	San Diego Community College District
Evonne Seron Schulze	Board President	San Diego Community College District
Maria Nieto Senour	Board Chair	San Diego Community College District
Leo P. Burke	Trustee	San Joaquin Delta Community College
Nancy Pyle	Trustee	San Joaquin Delta Community College
Bill Thurston	Board President	Solano Co Community College District
G. Gordon Browning	Trustee	Southwestern Community College Dist.
Philip Westin	Chancellor	Ventura County Community College District
Allister A. Allen	Trustee	Yosemite Community College Dist.
Pamila Fisher	Chancellor	Yosemite Community College
Nancy Rosasco	Board Chair	Yosemite Community College Dist.

Dickinson College Endorsement Letter

Janet L. Holmgren	President	Mills College
John Brooks Slaughter	President	Occidental College
Marilyn Chapin Massey	President	Pitzer College
Nancy Bekavac	President	Scripps College

Coalition for Christian Colleges Endorsement Letter

Dr. Clyde Cook	President	Biola University
Dr. Ronald Ellis	President	California Baptist College
Dr. LeRoy Lawson	President	Pacific Christian College
Dr. Jim Bond	President	Point Loma Nazarene College
Dr. James Grant	President	Simpson College
Mr. Wayne Kraiss	President	Southern California College
Dr. David Winter	President	Westmont College

California State University System Endorsement Letter

Dr. Manuel A. Esteban	President	CSU Chico
Dr. Robert C. Detweiler	President	CSU Dominguez Hills
Dr. John D. Welty	President	CSU Fresno

Dr. Milton A. Gordon	President	CSU Fullerton
Dr. Alistair W. McCrone	President	Humboldt State University
Dr. Robert C. Maxson	President	CSU Long Beach
Dr. James M. Rosser	President	CSU Los Angeles
Mr. Jerry A. Aspland	President	California Maritime Academy
Dr. Peter P. Smith	President	CSU Monterey Bay
Dr. Blenda J. Wilson	President	CSU Northridge
Dr. Bob Suzuki	President	Ca. State Polytechnic Univ., Pomona
Dr. Donald R. Gerth	President	CSU Sacramento
Dr. Anthony H. Evans	President	CSU San Bernardino
Dr. Stephen L. Weber	President	San Diego State University
Dr. Robert A. Corrigan	President	San Francisco State University
Dr. Robert L. Caret	President	San Jose State University
Dr. Warren J. Baker	President	Ca. Poly. State U., San Luis Obispo
Dr. Bill W. Stacy	President	CSU San Marcos
Dr. Ruben Arminana	President	Sonoma State University
Dr. Marvalene Hughes	President	CSU Stanislaus
Mr. J. Handel Evans	President	CSU Channel Islands

AASCU Board of Directors Signatories

Tomas Arciniega	President	California State University, Bakersfield
Norma S. Rees	President	California State University, Hayward

NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter

Laurel L. Wilkening	Chancellor	University of California, Irvine
M.R.C. Greenwood	Chancellor	University of California, Santa Cruz

American Council on Education Board of Directors

Barry Munitz	Chancellor	The California State University System
John P. Schlegel, SJ	President	University of San Francisco

Colleges and Universities Committed to America Reads Challenge

San Francisco State University (President Robert Corrigan, Steering Committee Chair)
California State University System (Chancellor Barry Munitz, Steering Committee Member)
California Institute of Technology
California State Polytechnic University, Pomona
California State University, Bakersfield
California State University, Dominguez Hills
California State University, Fresno
California State University, Hayward
California State University, Los Angeles
California State University, Monterey Bay
California State University, Northridge

California State University, Sacramento
 California State University, San Bernardino
 California State University, San Marcos
 California State University, Stanislaus
 Claremont McKenna College
 College of Alameda
 Glendale Community College
 Humboldt State University
 Loma Linda University
 Occidental College
 San Bernardino Valley College
 San Diego Mesa College
 San Diego State University
 Simpson College
 Sonoma State University
 United States International University
 University of California, Los Angeles
 University of California, Riverside
 University of Redlands
 University of San Diego

COLORADO

AACC/ACCT (Community Colleges) Endorsement Letter

John C. Giardino	Trustee	Colorado Mountain College
Cynthia M. Heelan	President	Colorado Mountain College
Richard J. Morton	Trustee	Colorado Mountain College
Donald G. Salanty	Trustee	Colorado Mountain College
Jeanne Sheriff	Trustee	Colorado Mountain College
Joe D. May	President	Pueblo Community College

Dickinson College Endorsement Letter

Kathryn J. Mohrman	President	The Colorado College
Dr. Ronald Schmidt	President	Colorado Christian University

AASCU Board of Directors Signatories

Shelia Kaplan	President	Metropolitan State College of Denver
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Colleges and Universities Committed to America Reads Challenge

Community College of Denver (President Byron McClenney, Steering Committee Member)
 Metropolitan State College of Denver
 Pikes Peak Community College

Pueblo Community College
Trinidad State Junior College
University of Northern Colorado

CONNECTICUT

Dickinson College Endorsement Letter

Evan Dobelle President Trinity College

AASCU Board of Directors Signatories

David G. Carter President Eastern Connecticut State University

Colleges and Universities Committed to America Reads Challenge

Connecticut College

DELAWARE

NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter

William B. DeLauder President Delaware State University

DISTRICT OF COLUMBIA

American Council on Education Board of Directors

F. Patrick Ellis President The Catholic University of America

Colleges and Universities Committed to America Reads Challenge

Georgetown University (President Leo J. O'Donovan, S.J., Steering Committee Member)

American University

Catholic University of America

Gallaudet University

George Washington University

Howard University

Trinity College

FLORIDA

AACC/ACCT (Community Colleges) Endorsement Letter

Mary Bennett Trustee Daytona Beach Community College

Philip R. Day President Daytona Beach Community College

Martha Barrett	Trustee	Florida Community College/Jacksonville
Mary Ann Stiles	Board Chair	Hillsborough Community College
Doris Weatherford	Trustee	Hillsborough Community College
Donald Pruitt	Trustee	Indian River Community College
Linda Gallen	Trustee	Manatee Community College
Eltse B. Carter	Trustee	Okaloosa-Walton Community College
Sally R. Merrifield	Trustee	Okaloosa-Walton Community College
James. R. Richburg	President	Okaloosa-Walton Community College
Mark E. Browning	Trustee	Pasco-Hernando
Lucille F. DuCharme	Trustee	Polk Community College
Maryly V. Peck	President	Polk Community College
Herbert S. Stewart	Trustee	Polk Community College
Russell L. Moncrief	Trustee	Seminole Community College

Dickinson College Endorsement Letter

Peter H. Armacost	President	Eckerd College
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Coalition for Christian Colleges Endorsement Letter

Dr. Paul Corts	President	Palm Beach Atlantic College
Dr. Gregory Hall	President	Warner Southern College

NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter

Frederick S. Humphries	President	Florida A&M University
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American Council on Education Board of Directors

Eduardo J. Padron	President	Miami-Dade Community College
Rita Bornstein	President	Rollins College

Colleges and Universities Committed to America Reads Challenge

Miami Dade Community College (District Pres. Eduardo Padron, Steering Committee Member)
Florida State University

GEORGIA

Dickinson College Endorsement Letter

Mary Brown Bullock	President	Agnes Scott College
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NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter

Charles B. Knapp (Chair)	President	University of Georgia
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Colleges and Universities Committed to America Reads Challenge

Morehouse College (President Walter E. Massey, Steering Committee Member)

Dalton College
DeKalb College
Georgia State University
State University of West Georgia

ILLINOIS

AACC/ACCT (Community Colleges) Endorsement Letter

Kenneth R. Joseph	Trustee	Belleville Area College
Thomas H. Colclasure	Trustee	Belleville Area College
Donald G. Crist	President	Carl Sandburg College
Joyce Green	Trustee	Carl Sandburg College
Gretchen J. Naff	President	College of Lake County
John Duffy	Trustee	Elgin Community College
Clare M. Ollayos	Trustee	Elgin Community College
Ellen N. Roberts	Trustee	Elgin Community College
Don Cavallini	Trustee	Heartland Community College
Ruth Mercedes Smith	President	Highland Community College
Franklin Walker	Board Chair	Highland Community College
Joyce Heap	Trustee	Joliet Junior College
Eleanor McGuan-Boza	Trustee	Joliet Junior College
Jim Russell	Trustee	Joliet Junior College
Vernon O. Crawley	President	Moraine Valley Community College
John J. Daley	Trustee	Moraine Valley Community College
Patricia J. Fortunato	Trustee	Morton College
Mark Fazzini	Trustee	Prairie State College
Judith Hess	Trustee	William Rainey Harper College
Kris Howard	Trustee	William Rainey Harper College
Paul N. Thompson	President	William Rainey Harper College

Dickinson College Endorsement Letter

Thomas Tredway	President	Augustana College
David Spadafora	President	Lake Forest College

Coalition for Christian Colleges Endorsement Letter

Dr. John Bowling	President	Olivet Nazarene University
Dr. AJ Anglin	President	Trinity Christian College

NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter

James J. Stukel	President	University of Illinois
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Colleges and Universities Committed to America Reads Challenge

Chicago State University (President Delores Cross, Steering Committee Member)

Southern Illinois University (President Ted Sanders, Steering Committee Member)

City Colleges of Chicago

Rend Lake College

Southern Illinois University at Carbondale

Southern Illinois University at Edwardsville

Truman College

Other

Ronald J. Temple

Chancellor

City Colleges of Chicago

INDIANA

Dickinson College Endorsement Letter

Eugene S. Mills

President

Earlham College

Coalition for Christian Colleges Endorsement Letter

Dr. Shirely Showalter

President

Goshen College

Dr. Ronald Manahan

President

Grace College

Dr. Blair Dowden

President

Huntington College

Dr. James Barnes

President

Indiana Wesleyan University

Dr. Richard Hagood

President

Northwest Nazarene College

Dr. Jay Kesler

President

Taylor University

AASCU Board of Directors Signatories

John Worthen

President

Ball State University

American Council on Education Board of Directors

Myles Brand

President

Indiana University

Colleges and Universities Committed to America Reads Challenge

Indiana University Purdue University Indianapolis

University of Evansville

IOWA

AACC/ACCT (Community Colleges) Endorsement Letter

Mary Lou Engler

Trustee

Eastern Iowa Community College Dist.

John W. Fagerland

Trustee

Eastern Iowa Community College Dist.

John W. Frampton

Trustee

Eastern Iowa Community College Dist.

Richard Haiston	Trustee	Eastern Iowa Community College Dist.
Kirby L. Kleffmann	Board Chairman	Eastern Iowa Community College Dist.
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Willie Culpepper	Trustee	Hawkeye Community College
William J. Hierstein	President	Hawkeye Community College
Ervin A. Dennis	Trustee	Hawkeye Community College
Gary Faust	Trustee	Iowa Western Community College
Wayne Kobberdahl	Trustee	Iowa Western Community College
Randy Pash	Trustee	Iowa Western Community College
Wanda Rosenbaugh	Trustee	Iowa Western Community College
Mervin L. Cronbaugh	Trustee	Kirkwood Community College
Robert Davidson	Trustee	Kirkwood Community College
Karen Gorham	Trustee	Kirkwood Community College
Wayne Newton	Board Chair	Kirkwood Community College
Norm Nielsen	President	Kirkwood Community College
James Sauter	Trustee	Kirkwood Community College
Jim Benjergedes	Board Chair	North Iowa Area Community College
David L. Buettner	President	North Iowa Area Community College
Linda Upmeyer	Trustee	North Iowa Area Community College
Janet Fife	Trustee	Southeastern Community College
Moudy Nabulsi	Trustee	Southeastern Community College
Dale Rickert	Trustee	Southeastern Community College
George Rogerson	Trustee	Southeastern Community College
Edward E. Schiefer	President	Southeastern Community College- South
Dr. Carl Zylstra	President	Dordt College
Dr. James Bultman	President	Northwestern College

American Council on Education Board of Directors

Martin C. Jischke	President	Iowa State University
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KANSAS

AACC/ACCT (Community Colleges) Endorsement Letter

George Tregellas	Trustee	Barton County Community College
Robert Burch	Trustee	Butler County Community College
Jacqueline Vietti	President	Butler County Community College
Gayle A Krause	Trustee	Butler County Community College
Floris Jean Hampton	Board Chair	Dodge City Community College
Althea White	Trustee	Dodge City Community College
Ed Nicklaus	Trustee	Garden City Community College
Mary Beth Williams	Trustee	Garden City Community College
Mary Ann Flunder	Trustee	Kansas City KS Community College

Nita Barnes Clontz	Trustee	Pratt Community College
Darrell Shumway	Trustee	Pratt Community College
Jo Ann Sharp	Trustee	Seward County Community College

Coalition for Christian Colleges Endorsement Letter

Dr. Richard Spindle	President	MidAmerica Nazarene College
Dr. Robert Campbell	President	Sterling College
Dr. David Brandt	President	Tabor College

Colleges and Universities Committed to America Reads Challenge

Emporia State University
Washburn University

KENTUCKY

AACC/ACCT (Community Colleges) Endorsement Letter

Richard Blanchard	Board Chair	Lexington Community College
Janice N. Friedel	President	Lexington Community College

Dickinson College Endorsement Letter

Larry D. Shinn	President	Berea College
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American Council on Education Board of Directors

Michael F. Adams	President	Centre College
Elisabeth Zinser	Chancellor	Univ. of Kentucky, Lexington Campus

Colleges and Universities Committed to America Reads Challenge

Centre College

LOUISIANA

NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter

Gregory M. St. L. O'Brien	Chancellor	University of New Orleans
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MAINE

Dickinson College Endorsement Letter

Donald W. Harward	President	Bates College
William R. Cotter	President	Colby College

Colleges and Universities Committed to America Reads Challenge

Bates College
Colby College

MARYLAND

AACC/ACCT (Community Colleges) Endorsement Letter

Beverly Anderson	Board Chair	Prince George's Community College
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Dickinson College Endorsement Letter

Judy Jolley Mohraz	President	Goucher College
Christopher B. Nelson	President	St. John's College

NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter

Donald N. Langenberg	Chancellor	University of Maryland System
William E. Kirwan	President	University of Maryland at College Park

Colleges and Universities Committed to America Reads Challenge

University of Maryland, College Park (Pres. William E. Kirwan, Steering Committee Member)
Bowie State University
Frostburg State University

MASSACHUSETTS

AACC/ACCT (Community Colleges) Endorsement Letter

Philip Tortorella	Trustee	Massasoit Community College
Sheryl Savage	Trustee	Massasoit Community College
Nancy Smith	Trustee	Massasoit Community College
Gloria E. Striggles	Trustee	Massasoit Community College
Richard Early	Trustee	Northern Essex Community College
David Hartleb	President	Northern Essex Community College
Byron Matthews	Trustee	Northern Essex Community College
Catherine Frazer	Trustee	Northern Essex Community College

Dickinson College Endorsement Letter

Richard P. Traina	President	Clark University
Rev. Gerard Reedy	President	College of the Holy Cross
Gregory S. Prince, Jr.	President	Hampshire College
Joanne V. Creighton	President	Mount Holyoke College

Dale Rogers Marshall	President	Wheaton College
Harry C. Payne	President	Williams College

Coalition for Christian Colleges Endorsement Letter

Dr. Judson Carlberg	President	Gordon College
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AASCU Board of Directors Signatories

Adrian Tinsley	President	Bridgewater State College
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American Council on Education Board of Directors

John A. DiBiaggio	President	Tufts University
Sherry H. Penney	Chancellor	University of Massachusetts Boston

Colleges and Universities Committed to America Reads Challenge

Northeastern University
Wheaton College
Wheelock College

MICHIGAN

AACC/ACCT (Community Colleges) Endorsement Letter

Jeff Patton	Trustee	Kalamazoo Valley Community College
Harold E. Traxler	Trustee	Kalamazoo Valley Community College
Brian Hice	Trustee	Kellogg Community College
Richard J. Pappas	President	Lake Michigan College
Pat Moody	Trustee	Lake Michigan College
Steven Silcox	Trustee	Lake Michigan College
Karen A. Carbonelli	Trustee	Montcalm Community College
Beatrice Doser	Board Chair	Montcalm Community College
Judith A. Riessen	Trustee	Montcalm Community College
Allen Arnold	President	Mott Community College
Lenore Croudy	Trustee	Mott Community College
Edward Thorne	Trustee	Mott Community College
Frank Marczak	President	Muskegon Community College
Nancy Rubinski	Trustee	Muskegon Community College
Michael A. McManus	Trustee	Northwestern Michigan College
Richard Thompson	Chancellor	Oakland Community College
Denise Wellons-Glover	Trustee	Wayne County Community College

Dickinson College Endorsement Letter

Melvin L. Vulgamore	President	Albion College
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Alan J. Stone	President	Alma College
James F. Jones, Jr.	President	Kalamazoo College

Coalition for Christian Colleges Endorsement Letter

Dr. Gaylen Byker	President	Calvin College
Dr. James McHann	President	William Tyndale College

Colleges and Universities Committed to America Reads Challenge

Baker College
 Calvin College
 Central Michigan University
 Eastern Michigan University
 Ferris State University
 Grand Valley State University
 Kalamazoo College
 Saginaw Valley State University
 University of Detroit - Mercy
 University of Michigan
 Washtenaw Community College
 Wayne County Community College
 Western Michigan University

MINNESOTA

Dickinson College Endorsement Letter

Axel D. Steuer	President	Gustavus Adolphus College
Brother Dietrich Reinhart	President	St. John's University

Coalition for Christian Colleges Endorsement Letter

Dr. George Brushaber	President	Bethel College
Dr. Gordon Anderson	President	North Central Bible College

Colleges and Universities Committed to America Reads Challenge

Metropolitan State University

MISSISSIPPI

AACC/ACCT (Community Colleges) Endorsement Letter

William Dodson	Trustee	Hinds Community College District
Ray Holloway	Trustee	Hinds Community College District
Jobie Martin	Board President	Hinds Community College District

Clyde Muse	President	Hinds Community College District
John Patrick	Trustee	Hinds Community College District
Talmadge Portis	Trustee	Hinds Community College District
Lelia Rhodes	Trustee	Hinds Community College District
Cardell Williams	Trustee	Hinds Community College District
Jeanette Atkins	Trustee	Itawamba Community College
Martha Gordon	Trustee	Itawamba Community College
Gertrude Allen	Trustee	Mississippi Gulf Coast Comm. College Dist.
Geraldine Barnes	Trustee	Mississippi Gulf Coast Comm. College Dist.
Sylvia Bradley	Trustee	Mississippi Gulf Coast Comm. College Dist.
James V. Cerra	Trustee	Mississippi Gulf Coast Comm. College Dist.
Billy Hewes	Trustee	Mississippi Gulf Coast Comm. College Dist.
Barry L. Mellinger	President	Mississippi Gulf Coast Comm. College
Lillian C. Randall	Trustee	Mississippi Gulf Coast Comm. College Dist.
Delores Sumrall	Trustee	Mississippi Gulf Coast Comm. College Dist.
Robert Watters	Trustee	Mississippi Gulf Coast Comm. College Dist.

Colleges and Universities Committed to America Reads Challenge

University of Mississippi (President Robert C. Khayat, Steering Committee Member)
Mississippi Gulf Coast Community College

MISSOURI

AACC/ACCT (Community Colleges) Endorsement Letter

Boyd H. Eversole	Trustee	East Central College
Cliff Davis	Trustee	Ozarks Technical Community College
Norman K. Myers	President	Ozarks Technical Community College
Michael P. Rohrbacker	Trustee	St. Louis Community College

Coalition for Christian Colleges Endorsement Letter

Dr. Robert Spence	President	Evangel College
Dr. Pat Taylor	President	Southwest Baptist University

AASCU Board of Directors Signatories

Ed M. Elliott	President	Central Missouri State University
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American Council on Education Board of Directors

Gwendolyn W. Stephenson	Chancellor	St. Louis Community College Center
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Colleges and Universities Committed to America Reads Challenge

Metropolitan Community Colleges

MONTANA

AACC/ACCT (Community Colleges) Endorsement Letter

David Beyer	President	Flathead Valley Community College
Jeanne Tallman	Board Chair	Flathead Valley Community College

NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter

Michael P. Malone	President	Montana State University
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Colleges and Universities Committed to America Reads Challenge

University of Montana (President George M. Dennison, Steering Committee Member)
Flathead Valley Community College
Montana State University, Bozeman
Montana State University College of Technology, Great Falls
Montana Tech of the University of Montana

NEBRASKA

AACC/ACCT (Community Colleges) Endorsement Letter

Louis Stithem	Trustee	Mid-Plains Community College Area
Helen Griffin	Board Chair	Southeast Community College
Mary A. Harding	Trustee	Southeast Community College
Lynn Schluckebier	Trustee	Southeast Community College

Colleges and Universities Committed to America Reads Challenge

Saint Anselm College
University of Nebraska at Kearney
University of Nebraska at Lincoln
University of Nebraska at Omaha

NEW HAMPSHIRE

NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter

Joan R. Leitzel	President	University of New Hampshire
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NEW JERSEY

AACC/ACCT (Community Colleges) Endorsement Letter

William K. McDaniel	Trustee	Burlington Community College
Robert C. Messina	President	Burlington Community College

Carol H. Talbot	Trustee	Burlington Community College
Marilyn Williamson	Trustee	Burlington Community College
Ronald D. Winthers	Trustee	Burlington Community College
Ronald Casella	Trustee	Cumberland Community College
J. Alan Woodruff	Trustee	Cumberland Community College
Frank Digaetano	Trustee	Essex County College
Yolanda Gehring	Trustee	Essex County College
Gwendelyn Sanford	Trustee	Essex County College
Richard J. D'Orazio	Trustee	Gloucester County College
Virginia N. Scott	Board Chair	Gloucester County College
Irene G. Almeida	Trustee	Hudson County Community College
Glen Gabert	President	Hudson County Community College
Lourdes I. Santiago	Trustee	Hudson County Community College
Elizabeth Spinelli	Board Chair	Hudson County Community College
Thomas D. Sepe	President	Mercer County Community College
William A. Connor	President	Sussex County Community College
James Perry	Trustee	Union County College

Dickinson College Endorsement Letter

Thomas Kean	President	Drew University
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Colleges and Universities Committed to America Reads Challenge

Sussex County Community College

AASCU Board of Directors Signatories

Vera King Farris	President	The Richard Stockton College of New Jersey
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Other

Robert A. Scott	President	Ramapo College of New Jersey
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NEW YORK

AACC/ACCT (Community Colleges) Endorsement Letter

Judith C. Peckham	Trustee	Broome County Community College
Cynthia Emmer	Trustee	Corning Community College
Virginia B. Adams	Trustee	Genesee Community College
Stuart Steiner	President	Genesee Community College
Anthony T. Zambito	Trustee	Genesee Community College
Gregory T. DeCinque	President	Jamestown Community College
Sean A. Fanelli	President	Nassau Community College
Rosalyn Udow	Board Chair	Nassau Community College
Joan Wolfgang	Trustee	Niagara County Community College

Stephen Goldberg	Trustee	Rockland Community College
Patricia R. Feeser	Trustee	Schenectady County College
Mary Ellen Duncan	President	SUNY College of Technology- Delhi
Richard C. Van Donsel	Trustee	Tompkins Cortland Community College

Dickinson College Endorsement Letter

Judith R. Shapiro	President	Barnard College
Neil R. Grabois	President	Colgate University
Eugene M. Tobin	President	Hamilton College
Richard H. Hersh	President	Hobart and William Smith Colleges
David H. Porter	President	Skidmore College
Roger L. Hull	President	Union College
Frances D. Fergusson	President	Vassar College

Coalition for Christian Colleges Endorsement Letter

Dr. Daniel Chamberlain	President	Houghton College
Dr. David Schroeder	President	Nyack College
Dr. William Crothers	President	Roberts Wesleyan College

NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter

Lois B. DeFleur	President	State Univ. of New York at Binghamton
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American Council on Education Board of Directors

Hunter R. Rawlings III	President	Cornell University
Raymond C. Bowen	President	LaGuardia Community College

Colleges and Universities Committed to America Reads Challenge

Bank Street College of Education (Pres. Augusta Souza Kappner, Steering Committee Member)
 New York University (President L. Jay Oliva, Steering Committee Member)
 C.W. Post Campus of LIU
 City University of New York
 Marist College
 Marymount College
 Marymount Manhattan College
 Pace University
 St. John's University
 SUNY at Old Westbury

NORTH CAROLINA

AACC/ACCT (Community Colleges) Endorsement Letter

Herman E. Davis	Trustee	Blue Ridge Community College
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Mary S. Bell	Trustee	Cape Fear Community College
P. Anthony Zeiss	President	Central Piedmont Community College
C. Louis Shields	Trustee	Coastal Carolina Community College
Carl O. Blakely	Trustee	Davidson County Community College
Artheneus Dew	Trustee	Fayetteville Technical Community College
Marye Jeffries	Trustee	Fayetteville Technical Community College
Stephen R. Satisky	Trustee	Fayetteville Technical Community College
C. David Kepple	Trustee	Forsyth Technical Community College
Dewitt E. Rhoades	Trustee	Forsyth Technical Community College
Desna L. Wallin	President	Forsyth Technical Community College
Patricia Skinner	President	Gaston College
Lillie J. Solomon	Trustee	Halifax Community College
James F. Strickland	Trustee	James Sprunt Community College
H. James Owen	President	Piedmont Community College
Larry Wilkerson	Board Chair	Piedmont Community College
Phillip R. Dixon	Board Chair	Pitt Community College
Charles E. Russell	President	Pitt Community College
Glendale Boone	Trustee	Roanoke-Chowan Community College
Nellie J. Fennell	Trustee	Roanoke-Chowan Community College
Harold E. Mitchell	President	Roanoke-Chowan Community College
Helen M. Newsome	Trustee	Roanoke-Chowan Community College
Nell White	Trustee	Tri-County Community College

Dickinson College Endorsement Letter

Julianne Still Thrift	President	Salem Academy and College
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Coalition for Christian Colleges Endorsement Letter

Mr. William Hurt	President	Montreat College
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American Council on Education Board of Directors

Francis T. Borkowski	Chancellor	Appalachian State University
Edward B. Fort	Chancellor	N.C. Agricultural & Technical State Univ.

Colleges and Universities Committed to America Reads Challenge

University of North Carolina at Chapel Hill (Pres. Michael Hooker, Steering Committee Member)

Cape Fear Community College

Carteret Community College

Catawba Valley Community College

Duke University

East Carolina University

Elon College

Guilford College

North Carolina State University

Queens College
University of North Carolina, Asheville

University of North Carolina, Charlotte
University of North Carolina, Greensboro
University of North Carolina, Wilmington
Wake Forest University

NORTH DAKOTA

AACC/ACCT (Community Colleges) Endorsement Letter

Donna S. Thigpen	President	Bismarck State College
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OHIO

AACC/ACCT (Community Colleges) Endorsement Letter

Cathryn S. Balas	Trustee	Clark State Community College
Maureen C. Grady	Trustee	Clark State Community College
Donna B. Hart	Board Chair	Clark State Community College
Than Johnson	Trustee	Clark State Community College
M. Valeriana Moeller	President	Columbus State Community College
Thomas M. Brown	Board Chair	Terra State Community College
Charlotte J. Lee	President	Terra State Community College

Dickinson College Endorsement Letter

Neal Malicky	President	Baldwin-Wallace College
R. Stanton Hales	President	The College of Wooster
Michele Tolela Myers	President	Denison University
Nancy Schrom Dye	President	Oberlin College
Thomas B. Courtice	President	Ohio Wesleyan University
L. Baird Tipson	President	Wittenberg University

Coalition for Christian Colleges Endorsement Letter

Dr. Lee Snyder	President	Bluffton College
Dr. Ronald Johnson	President	Malone College
Dr. LeBron Fairbanks	President	Mount Vernon Nazarene College

AASCU Board of Directors Signatories

Clair Van Ummersen	President	Cleveland State University
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NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter

Carol A. Cartwright	President	Kent State University
E. Gordon Gee	President	The Ohio State University

Colleges and Universities Committed to America Reads Challenge

Ohio State University (President E. Gordon Gee, Steering Committee Member)
Cleveland State University

OKLAHOMA

Coalition for Christian Colleges Endorsement Letter

Dr. Paul Mills	President	Bartlesville Wesleyan College
Dr. Loren Gresham	President	Southern Nazarene University

NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter

Ernest L. Holloway	President	Langston University
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OREGON

AACC/ACCT (Community Colleges) Endorsement Letter

Marilyn Crouser	Board Chair	Chemeketa Community College
Gerald G. Watson	Trustee	Chemeketa Community College
Cindy Cable	Board Chair	Lane Community College
Tracy L. Simms	Board Secretary	Lane Community College
Norma Jean Germond	Trustee	Portland Community College
Harold C. Williams	Trustee	Portland Community College
Stephen J. Kridelbaugh	President	Southwestern Oregon Community College
Dan Smith	Trustee	Southwestern Oregon Community College

Dickinson College Endorsement Letter

Michael Mooney	President	Lewis and Clarke College
Steven S. Koblik	President	Reed College
Jerry E. Hudson	President	Willamette University

Coalition for Christian Colleges Endorsement Letter

Dr. Edward Stevens	President	George Fox University
Dr. David Miller	President	Western Baptist College
Dr. Jay Barber	President-Elect	Warner Pacific College

AASCU Board of Directors Signatories

David E. Gilbert	President	Eastern Oregon State College
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American Council on Education Board of Directors

Daniel F. Moriarty President Portland Community College

Colleges and Universities Committed to America Reads Challenge

Portland State University (President Judith A. Ramaley, Steering Committee Member)

Portland Community College

PENNSYLVANIA

AACC/ACCT (Community Colleges) Endorsement Letter

Fred F. Bartok	President	Butler County Community College
Ray D. Steffler	Trustee	Butler County Community College
John M. Kingsmore	President	Community College of Allegheny County
Griffith Dudding	Trustee	Lehigh Carbon Community College
Augustus C. Martin	Trustee	Lehigh Carbon Community College
Michael J. Torbert	Trustee	Lehigh Carbon Community College
Mahmoud Fahmy	Trustee	Luzerne County Community College
Rose Tucker	Trustee	Luzerne County Community College
Joseph Giles	Trustee	Northwest Pennsylvania Tech. Institute
Thomas M. Hartman	Trustee	Reading Area Community College
Victor Yarnell	Trustee	Reading Area Community College
Gust Zogas	President	Reading Area Community College
John Andrighetti	Trustee	Westmoreland County Community College
Hugh M. Dempsey	Trustee	Westmoreland County Community College
Daniel C. Krenzski	President	Westmoreland County Community College
Gene E. McDonald	Trustee	Westmoreland County Community College
Jerome R. Yasher	Trustee	Westmoreland County Community College

Dickinson College Endorsement Letter

Ellen S. Hurwitz	President	Albright College
Richard J. Cook	President	Allegheny College
Rev. Daniel G. Gambet	President	Allentown College of St. Francis de Sales
Daniel N. De Lucca	President	Alvernia College
Bette E. Landman	President	Beaver College
Mary Patterson McPherson	President	Bryn Mawr College
William D. Adams	President	Bucknell University
Antoinette Iadarola	President	Cabrini College
Esther L. Barazzzone	President	Chatham College
A. Lee Fritschler	President	Dickinson College
Sidney D. Kline, Jr.	Board Chair	Dickinson College
Constantine N. Papadakis	President	Drexel University

Theodore E. Long	President
A. Richard Kneedler	President
Monsignor David A. Rubino	President
Gordon A. Haaland	President
Sister Linda Bevilacqua	President
Patricia M. Ryan	President
Sister Francesca Onley	President
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Edward G. Boehm, Jr.	President
Rev. James Lackenmier	President
G. David Pollick	President
Sister Mary Cecilia	President
William P. Garvey	President
Barbara Gillette Price	President
Roger H. Martin	President
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Arthur J. Lendo	President
John F. D'Aprix	President
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Margaret M. Healy	President
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Joel L. Cunningham	President
C. Carlyle Haaland	President
Rev. J. A. Panuska	President
John Strassburger	President
Rev. Edmund J. Dobbin	President
Howard J. Burnett	President
Robert J. Bruce	President
Christopher N. Breiseth	President
Gwendolyn Evans Jensen	President
George W. Waldner	President

Elizabethtown College
 Franklin and Marshall College
 Gannon University
 Gettysburg College
 Gwynedd-Mercy College
 Harcum College
 Holy Family College
 Juniata College
 Keystone College
 King's College
 Lebanon Valley College
 Manor Junior College
 Mercyhurst College
 Moore College of Art and Design
 Moravian College
 Neumann College
 Pierce College
 Pennsylvania College of Podiatric Medicine
 Philadelphia College of Bible
 Philadelphia Coll. of Pharmacy and Science
 Philadelphia College of Textiles and Science
 Point Park College
 Rosemont College
 Seton Hill College
 Swarthmore College
 Susquehanna University
 Thiel College
 University of Scranton
 Ursinus College
 Villanova University
 Washington and Jefferson College
 Widener University
 Wilkes University
 Wilson College
 York College of Pennsylvania

Coalition for Christian Colleges Endorsement Letter

Dr. Harold Howard	Co-President	Eastern College
Dr. John Schauss	Co-President	Eastern College
Dr. John White	President	Geneva College
Dr. Rodney Sawatsky	President	Messiah College

AASCU Board of Directors Signatories

Dr. John M. Lilley	Provost/Dean	Penn State Erie, The Behrend College
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NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter

Graham B. Spanier	President	Pennsylvania State University
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Colleges and Universities Committed to America Reads Challenge

Gettysburg College (President Gordon A. Haaland, Steering Committee Member)
 Pennsylvania State University, (President Graham Spanier, Steering Committee Member)
 University of Pennsylvania (Dr. Judith Rodin, Steering Committee Member)
 Allegheny College
 Community College of Philadelphia
 Dickinson College
 Eastern College
 Franklin & Marshall College
 Lafayette College
 Northampton Community College
 Slippery Rock University
 Susquehanna University
 Wilson College

SOUTH CAROLINA***AACC/ACCT (Community Colleges) Endorsement Letter***

Alvin DeWitt	Board Chair	Florence-Darlington Technical College
Charles Gould	President	Florence-Darlington Technical College
Mary Langston	Trustee	Florence-Darlington Technical College
Carlene Lowery	Trustee	Florence-Darlington Technical College
Thomas R. Perrin	Trustee	Florence-Darlington Technical College
James L. Hudgins	President	Midlands Technical College
Robert C. Lentz	Trustee	Midlands Technical College
A. Eugene Roundtree	Trustee	Midlands Technical College
Peter E. Sercer	Board Chair	Midlands Technical College
Robert Wilkins	Trustee	Midlands Technical College

Dickinson College Endorsement Letter

David E. Shi	President	Furman University
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AASCU Board of Directors Signatories

Constantine W. Curris	President	Clemson University
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SOUTH DAKOTA

Coalition for Christian Colleges Endorsement Letter

Dr. Thomas Johnson	President	University of Sioux Falls
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TENNESSEE

Coalition for Christian Colleges Endorsement Letter

Dr. William Brown	President	Bryan College
Dr. Gregory Jordan	President	King College
Dr. Paul Conn	President	Lee College
Dr. Millard Reed	President	Trevecca Nazarene University
Dr. David Dockery	President	Union University

Colleges and Universities Committed to America Reads Challenge

Martin Methodist College
Union University
University of Tennessee at Chattanooga

AASCU Board of Directors Signatories

James E. Walker	President	Middle Tennessee State University
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TEXAS

AACC/ACCT (Community Colleges) Endorsement Letter

Lillian Davis	Trustee	Austin Community College
Sharon Green	Trustee	Austin Community College
Bennie Matthews	Trustee	College of the Mainland
Chris Oliver	Trustee	Houston Community College System
Bill Blake	Board Chair	Lee College
Jess D. Navarre	Trustee	Lee College
Jackston N. Sasser	President	Lee College
Eugene Caldcleugh	Trustee	N. Harris Montgomery Comm. College Dist.
Priscilla Kelly	Trustee	N. Harris Montgomery Comm. College Dist.
Mary L. Matteson	Trustee	N. Harris Montgomery Comm. College Dist.
John E. Pickelman	Chancellor	N. Harris Montgomery Comm. Coll. District
David Vogt	Trustee	N. Harris Montgomery Comm. College Dist.
Stephanie Wentzel	Trustee	N. Harris Montgomery Comm. College Dist.
J. D. Bruce	Board Chair	San Jacinto College District
James F. Horton	Chancellor	San Jacinto College District
John W. Nichols	Trustee	San Jacinto College District

Ruede M. Wheeler	Trustee	San Jacinto College District
Larry J. Wilkerson	Board Chair	Temple College
Bea Wohleb	Trustee	Temple College

Dickinson College Endorsement Letter

Ronald K. Calgaard	President	Trinity University
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Coalition for Christian Colleges Endorsement Letter

Dr. Gary Cook	President	Dallas Baptist University
Dr. Bob Riley	President	East Texas Baptist University
Dr. Alvin Austin	President	LeTourneau University

AASCU Board of Directors Signatories

Jerome H. Supple	President	Southwest Texas State University
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American Council on Education Board of Directors

Franklyn G. Jenifer	President	University of Texas at Dallas
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Colleges and Universities Committed to America Reads Challenge

University of Texas at El Paso (President Diana S. Natalicio, Steering Committee Member)
 El Paso Community College
 Le Tourneau University
 Lee College
 Texas Women's University

VERMONT

Colleges and Universities Committed to America Reads Challenge

Vermont State Colleges System (Chancellor Charles Bunting, Steering Committee Member)
 Castleton State College (Vermont State Colleges System)
 Community College of Vermont (Vermont State Colleges System)
 Johnson State College (Vermont State Colleges System)
 Lyndon State College (Vermont State Colleges System)
 Vermont Technical College (Vermont State Colleges System)

VIRGINIA

Dickinson College Endorsement Letter

Ladell Payne	President	Randolph-Macon College
John W. Elrod	President	Washington and Lee University

Coalition for Christian Colleges Endorsement Letter

Dr. Joseph Lapp	President	Eastern Mennonite University
Dr. Terry Lindvall	President	Regent University

Colleges and Universities Committed to America Reads Challenge

Piedmont Virginia Community College

WASHINGTON

AACC/ACCT (Community Colleges) Endorsement Letter

Frank Russell	Trustee	Bates Technical College
Gloria Mitchell	Trustee	Cascadia Community College
Arland Lyons	Trustee	Centralia College
James E. Sherrill	Trustee	Centralia College
Darrell D. Beers	Board Chair	Columbia Basin College
Lee Thornton	President	Columbia Basin College
Charles D. Kee	Trustee	Edmonds Community College
Mary Helen Roberts	Trustee	Edmonds Community College
Alison W. Sing	Board Chair	Edmonds Community College
Virginia Sprenkle	Board Chair	Everett Community College
Jim D. Avers	Board Chair	Green River Community College
Richard A. Rutkowski	President	Green River Community College
Linda Sprenger	Trustee	Green River Community College
Bob Patterson	Trustee	Lake Washington Technical College
Barbara Stephenson	Trustee	Olympic College
Jay W. Kim	Board Chair	Pierce College
Shoubee Liaw	Trustee	Shoreline Community College
Deborah J. Aldrich	Trustee	Skagit Valley College
Lydia Ledesma-Reese	President	Skagit Valley College
Katie Philbrick	Trustee	Skagit Valley College
Julie A. Grant	Trustee	South Puget Sound Community College
John Lantz	Trustee	Tacoma Community College

Dickinson College Endorsement Letter

Susan Resneck Pierce	President	University of Puget Sound
Thomas E. Cronin	President	Whitman College

Coalition for Christian Colleges Endorsement Letter

Dr. Dennis Davis	President	Northwest College
Dr. William Robinson	President	Whitworth College

NASULGC (State Universities and Land-Grant Colleges) Endorsement Letter
 Samuel H. Smith President Washington State University

Colleges and Universities Committed to America Reads Challenge

Community College of Spokane

University of Puget Sound

WEST VIRGINIA

AACC/ACCT (Community Colleges) Endorsement Letter

Travis Parker Kirkland President Southern West Va. Comm. & Tech College

AASCU Board of Directors Signatories

Clifford M. Trump Chancellor State College System of West Virginia

WISCONSIN

AACC/ACCT (Community Colleges) Endorsement Letter

Frank J. Marsden	Trustee	Blackhawk Technical College
William Ihlenfeldt	President	Chippewa Valley Technical College
Marge A. Linse	Board Chair	Chippewa Valley Technical College
H. Victor Baldi	President	Fox Valley Technical College
Barbara Bermel	Trustee	Fox Valley Technical College
Robert A. Lyle	Trustee	Fox Valley Technical College
Jerald W. Schoenike	Trustee	Fox Valley Technical College
DeDe M. Yankoski	Trustee	Fox Valley Technical College
Victor Hildebrandt	Trustee	Lakeshore Technical College
Robert A. Beaver	Board Chair	Mid-State Technical College
Sandra Haas	Trustee	Mid-State Technical College
Brenda Rhinehart	Trustee	Mid-State Technical College
Lauren Baker	Trustee	Milwaukee Area Technical College
John R. Birkholz	President	Milwaukee Area Technical College
Sheila D. Cochran	Trustee	Milwaukee Area Technical College
William L. Hegge	Trustee	Milwaukee Area Technical College
Julian Jasper	Trustee	Milwaukee Area Technical College
Mae D. Killebrew	Trustee	Milwaukee Area Technical College
Edgardo Ocasio	Board Chair	Milwaukee Area Technical College
Joseph Rice	Trustee	Milwaukee Area Technical College
Daniel Klawitter	Board Chair	Morraine Park Technical College
John J. Shanahan	President	Morraine Park Technical College
Robert C. Ernst	President	Northcentral Technical College

Bettye Nall	Trustee	Northcentral Technical College
Ronald L. Bertieri	Trustee	Waukesha County Technical College
Susan E. Bischmann	Trustee	Waukesha County Technical College
Joan S. Jenstead	Board Chair	Waukesha County Technical College
Thomas E. Neill	Trustee	Waukesha County Technical College
David R. Hildebrand	President	Wisconsin Indianhead Technical College

Dickinson College Endorsement Letter

Victor E. Ferrall, Jr.	President	Beloit College
Richard Warch	President	Lawrence University

American Council on Education Board of Directors

Eleanor J. Smith	Chancellor	University of Wisconsin-Parkside
Beverly Simone	President	Madison Area Technical College

Colleges and Universities Committed to America Reads Challenge

University of Wisconsin, Platteville

WYOMING

AACC/ACCT (Community Colleges) Endorsement Letter

Dennis E. Christensen	Trustee	Central Wyoming College
John R. Kaiser	Trustee	Laramie County Community College
Jane Vondrak-Brown	Board Chair	Laramie County Community College



U.S. DEPARTMENT OF EDUCATION

The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997

State-by-State

April 11, 1997



U.S. DEPARTMENT OF EDUCATION

ALABAMA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$242 Million for Students in Alabama

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

ALABAMA

Under the President's plan, Alabama students would receive an estimated \$242 million in 1998, including:

- An estimated \$92 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$144.2 million in Pell Grants for 79,300 low-income students. The President's proposal would provide an additional \$32.4 million in 1998, and would benefit 6,900 more students than in 1997.²
- An estimated \$5.8 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

ALASKA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$21.9 Million for Students in Alaska

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

ALASKA

Under the President's plan, Alaska students would receive an estimated \$21.9 million in 1998, including:

- An estimated \$13 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$8.7 million in Pell Grants for 4,600 low-income students. The President's proposal would provide an additional \$1.9 million in 1998, and would benefit 400 more students than in 1997.²
- An estimated \$0.3 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

ARIZONA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$261.1 Million for Students in Arizona

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

ARIZONA

Under the President's plan, Arizona students would receive an estimated \$261.1 million in 1998, including:

- An estimated \$115 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$135.8 million in Pell Grants for 72,700 low-income students. The President's proposal would provide an additional \$30.5 million in 1998, and would benefit 6,300 more students than in 1997.²
- An estimated \$10.3 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

ARKANSAS

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$116.3 Million for Students in Arkansas

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

ARKANSAS

Under the President's plan, Arkansas students would receive an estimated \$116.3 million in 1998, including:

- An estimated \$37 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$76.3 million in Pell Grants for 39,100 low-income students. The President's proposal would provide an additional \$17.2 million in 1998, and would benefit 3,400 more students than in 1997.²
- An estimated \$3 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

CALIFORNIA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$1.7 Billion for Students in California

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

CALIFORNIA

Under the President's plan, California students would receive an estimated \$1.7 billion in 1998, including:

- An estimated \$777 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$873.8 million in Pell Grants for 431,600 low-income students. The President's proposal would provide an additional \$196.4 million in 1998, and would benefit 37,500 more students than in 1997.²
- An estimated \$46 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

COLORADO

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$209.6 Million for Students in Colorado

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

COLORADO

Under the President's plan, Colorado students would receive an estimated \$209.6 million in 1998, including:

- An estimated \$103 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$98.2 million in Pell Grants for 53,700 low-income students. The President's proposal would provide an additional \$22.1 million in 1998, and would benefit 4,700 more students than in 1997.²
- An estimated \$8.5 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

CONNECTICUT

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$122.3 Million for Students in Connecticut

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

CONNECTICUT

Under the President's plan, Connecticut students would receive an estimated \$122.3 million in 1998, including:

- An estimated \$70 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$47.2 million in Pell Grants for 26,900 low-income students. The President's proposal would provide an additional \$10.6 million in 1998, and would benefit 2,300 more students than in 1997.²
- An estimated \$5.2 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

DELAWARE

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$31.4 Million for Students in Delaware

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

DELAWARE

Under the President's plan, Delaware students would receive an estimated \$31.4 million in 1998, including:

- An estimated \$20 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$10.4 million in Pell Grants for 6,100 low-income students. The President's proposal would provide an additional \$2.3 million in 1998, and would benefit 500 more students than in 1997.²
- An estimated \$1 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

THE DISTRICT OF COLUMBIA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$61.2 Million for Students in the District of Columbia

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

THE DISTRICT OF COLUMBIA

Under the President's plan, the District of Columbia students would receive an estimated \$61.2 million in 1998, including:

- An estimated \$35 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$19.8 million in Pell Grants for 10,600 low-income students. The President's proposal would provide an additional \$4.5 million in 1998, and would benefit 900 more students than in 1997.²
- An estimated \$6.4 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

FLORIDA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$638 Million for Students in Florida

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

FLORIDA

Under the President's plan, Florida students would receive an estimated \$638 million in 1998, including:

- An estimated \$260 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$358.5 million in Pell Grants for 189,500 low-income students. The President's proposal would provide an additional \$80.6 million in 1998, and would benefit 16,400 more students than in 1997.²
- An estimated \$19.5 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

GEORGIA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$305.4 Million for Students in Georgia

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

GEORGIA

Under the President's plan, Georgia students would receive an estimated \$305.4 million in 1998, including:

- An estimated \$125 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$168.8 million in Pell Grants for 99,000 low-income students. The President's proposal would provide an additional \$37.9 million in 1998, and would benefit 8,600 more students than in 1997.²
- An estimated \$11.6 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

HAWAII

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$44.2 Million for Students in Hawaii

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

HAWAII

Under the President's plan, Hawaii students would receive an estimated \$44.2 million in 1998, including:

- An estimated \$29 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$14.5 million in Pell Grants for 7,700 low-income students. The President's proposal would provide an additional \$3.3 million in 1998, and would benefit 700 more students than in 1997.²
- An estimated \$0.8 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

IDAHO

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$67.1 Million for Students in Idaho

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

IDAHO

Under the President's plan, Idaho students would receive an estimated \$67.1 million in 1998, including:

- An estimated \$24 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$40.8 million in Pell Grants for 21,000 low-income students. The President's proposal would provide an additional \$9.2 million in 1998, and would benefit 1,800 more students than in 1997.²
- An estimated \$2.2 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

ILLINOIS

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$609 Million for Students in Illinois

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

ILLINOIS

Under the President's plan, Illinois students would receive an estimated \$609 million in 1998, including:

- An estimated \$314 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$275.1 million in Pell Grants for 149,700 low-income students. The President's proposal would provide an additional \$61.8 million in 1998, and would benefit 13,000 more students than in 1997.²
- An estimated \$20 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

INDIANA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$272.1 Million for Students in Indiana

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

INDIANA

Under the President's plan, Indiana students would receive an estimated \$272.1 million in 1998, including:

- An estimated \$122 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$139 million in Pell Grants for 77,400 low-income students. The President's proposal would provide an additional \$31.2 million in 1998, and would benefit 6,700 more students than in 1997.²
- An estimated \$11.1 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

IOWA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$172.4 Million for Students in Iowa

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

IOWA

Under the President's plan, Iowa students would receive an estimated \$172.4 million in 1998, including:

- An estimated \$71 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$93 million in Pell Grants for 51,800 low-income students. The President's proposal would provide an additional \$20.9 million in 1998, and would benefit 4,500 more students than in 1997.²
- An estimated \$8.4 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

KANSAS

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$157.9 Million for Students in Kansas

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

KANSAS

Under the President's plan, Kansas students would receive an estimated \$157.9 million in 1998, including:

- An estimated \$71 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$82.3 million in Pell Grants for 45,200 low-income students. The President's proposal would provide an additional \$18.5 million in 1998, and would benefit 3,900 more students than in 1997.²
- An estimated \$4.6 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

KENTUCKY

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$203.3 Million for Students in Kentucky

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

KENTUCKY

Under the President's plan, Kentucky students would receive an estimated \$203.3 million in 1998, including:

- An estimated \$72 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$125.6 million in Pell Grants for 65,200 low-income students. The President's proposal would provide an additional \$28.2 million in 1998, and would benefit 5,700 more students than in 1997.²
- An estimated \$5.6 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

LOUISIANA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$263 Million for Students in Louisiana

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

LOUISIANA

Under the President's plan, Louisiana students would receive an estimated \$263 million in 1998, including:

- An estimated \$78 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$175.9 million in Pell Grants for 86,200 low-income students. The President's proposal would provide an additional \$39.5 million in 1998, and would benefit 7,500 more students than in 1997.²
- An estimated \$9.1 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

MAINE

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$54.3 Million for Students in Maine

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

MAINE

Under the President's plan, Maine students would receive an estimated \$54.3 million in 1998, including:

- An estimated \$24 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$28.1 million in Pell Grants for 15,200 low-income students. The President's proposal would provide an additional \$6.3 million in 1998, and would benefit 1,300 more students than in 1997.²
- An estimated \$2.2 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

MARYLAND

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$219.1 Million for Students in Maryland

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

MARYLAND

Under the President's plan, Maryland students would receive an estimated \$219.1 million in 1998, including:

- An estimated \$114 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$99 million in Pell Grants for 55,100 low-income students. The President's proposal would provide an additional \$22.3 million in 1998, and would benefit 4,800 more students than in 1997.²
- An estimated \$6.1 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

MASSACHUSETTS

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$352 Million for Students in Massachusetts

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

MASSACHUSETTS

Under the President's plan, Massachusetts students would receive an estimated \$352 million in 1998, including:

- An estimated \$180 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$153.1 million in Pell Grants for 82,100 low-income students. The President's proposal would provide an additional \$34.4 million in 1998, and would benefit 7,100 more students than in 1997.²
- An estimated \$18.9 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

MICHIGAN

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$495 Million for Students in Michigan

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

MICHIGAN

Under the President's plan, Michigan students would receive an estimated \$495 million in 1998, including:

- An estimated \$231 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$248.7 million in Pell Grants for 138,600 low-income students. The President's proposal would provide an additional \$55.9 million in 1998, and would benefit 12,000 more students than in 1997.²
- An estimated \$15.3 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

MINNESOTA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$259.6 Million for Students in Minnesota

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

MINNESOTA

Under the President's plan, Minnesota students would receive an estimated \$259.6 million in 1998, including:

- An estimated \$121 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$128.9 million in Pell Grants for 73,900 low-income students. The President's proposal would provide an additional \$29 million in 1998, and would benefit 6,400 more students than in 1997.²
- An estimated \$9.6 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

MISSISSIPPI

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$160.2 Million for Students in Mississippi

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

MISSISSIPPI

Under the President's plan, Mississippi students would receive an estimated \$160.2 million in 1998, including:

- An estimated \$45 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$111.4 million in Pell Grants for 54,800 low-income students. The President's proposal would provide an additional \$25 million in 1998, and would benefit 4,800 more students than in 1997.²
- An estimated \$3.7 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

MISSISSIPPI

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$160.2 Million for Students in Mississippi

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

MISSISSIPPI

Under the President's plan, Mississippi students would receive an estimated \$160.2 million in 1998, including:

- An estimated \$45 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$111.4 million in Pell Grants for 54,800 low-income students. The President's proposal would provide an additional \$25 million in 1998, and would benefit 4,800 more students than in 1997.²
- An estimated \$3.7 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

MISSOURI

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$279.7 Million for Students in Missouri

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

MISSOURI

Under the President's plan, Missouri students would receive an estimated \$279.7 million in 1998, including:

- An estimated \$122 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$146.5 million in Pell Grants for 80,500 low-income students. The President's proposal would provide an additional \$32.9 million in 1998, and would benefit 7,000 more students than in 1997.²
- An estimated \$11.2 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

MONTANA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$51.1 Million for Students in Montana

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

MONTANA

Under the President's plan, Montana students would receive an estimated \$51.1 million in 1998, including:

- An estimated \$15 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$34.2 million in Pell Grants for 17,500 low-income students. The President's proposal would provide an additional \$7.7 million in 1998, and would benefit 1,500 more students than in 1997.²
- An estimated \$1.9 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

NEBRASKA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$103.4 Million for Students in Nebraska

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

NEBRASKA

Under the President's plan, Nebraska students would receive an estimated \$103.4 million in 1998, including:

- An estimated \$49 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$50.4 million in Pell Grants for 29,300 low-income students. The President's proposal would provide an additional \$11.3 million in 1998, and would benefit 2,500 more students than in 1997.²
- An estimated \$3.9 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

NEVADA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$45 Million for Students in Nevada

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

NEVADA

Under the President's plan, Nevada students would receive an estimated \$45 million in 1998, including:

- An estimated \$28 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$15.9 million in Pell Grants for 9,100 low-income students. The President's proposal would provide an additional \$3.6 million in 1998, and would benefit 800 more students than in 1997.²
- An estimated \$1.1 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

NEW HAMPSHIRE

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$53.1 Million for Students in New Hampshire

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

NEW HAMPSHIRE

Under the President's plan, New Hampshire students would receive an estimated \$53.1 million in 1998, including:

- An estimated \$27 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$23.5 million in Pell Grants for 13,200 low-income students. The President's proposal would provide an additional \$5.3 million in 1998, and would benefit 1,100 more students than in 1997.²
- An estimated \$2.7 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

NEW JERSEY

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$296.4 Million for Students in New Jersey

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

NEW JERSEY

Under the President's plan, New Jersey students would receive an estimated \$296.4 million in 1998, including:

- An estimated \$143 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$145.5 million in Pell Grants for 75,700 low-income students. The President's proposal would provide an additional \$32.7 million in 1998, and would benefit 6,600 more students than in 1997.²
- An estimated \$7.9 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

NEW MEXICO

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$108.1 Million for Students in New Mexico

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

NEW MEXICO

Under the President's plan, New Mexico students would receive an estimated \$108.1 million in 1998, including:

- An estimated \$41 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$64.6 million in Pell Grants for 33,700 low-income students. The President's proposal would provide an additional \$14.5 million in 1998, and would benefit 2,900 more students than in 1997.²
- An estimated \$2.5 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

NEW YORK

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$1.2 Billion for Students in New York

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

NEW YORK

Under the President's plan, New York students would receive an estimated \$1.2 billion in 1998, including:

- An estimated \$422 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$744.6 million in Pell Grants for 369,500 low-income students. The President's proposal would provide an additional \$167.3 million in 1998, and would benefit 32,100 more students than in 1997.²
- An estimated \$42.6 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

NORTH CAROLINA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$325.1 Million for Students in North Carolina

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

NORTH CAROLINA

Under the President's plan, North Carolina students would receive an estimated \$325.1 million in 1998, including:

- An estimated \$157 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$157.4 million in Pell Grants for 85,900 low-income students. The President's proposal would provide an additional \$35.4 million in 1998, and would benefit 7,500 more students than in 1997.²
- An estimated \$10.8 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

NORTH DAKOTA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$46.2 Million for Students in North Dakota

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

NORTH DAKOTA

Under the President's plan, North Dakota students would receive an estimated \$46.2 million in 1998, including:

- An estimated \$16 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$28.4 million in Pell Grants for 15,000 low-income students. The President's proposal would provide an additional \$6.4 million in 1998, and would benefit 1,300 more students than in 1997.²
- An estimated \$1.8 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

OHIO

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$535.1 Million for Students in Ohio

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

OHIO

Under the President's plan, Ohio students would receive an estimated \$535.1 million in 1998, including:

- An estimated \$226 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$288.4 million in Pell Grants for 158,300 low-income students. The President's proposal would provide an additional \$64.8 million in 1998, and would benefit 13,700 more students than in 1997.²
- An estimated \$20.7 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

OKLAHOMA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$208.9 Million for Students in Oklahoma

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

OKLAHOMA

Under the President's plan, Oklahoma students would receive an estimated \$208.9 million in 1998, including:

- An estimated \$73 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$129.8 million in Pell Grants for 67,800 low-income students. The President's proposal would provide an additional \$29.2 million in 1998, and would benefit 5,900 more students than in 1997.²
- An estimated \$6.1 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

OREGON

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$149.6 Million for Students in Oregon

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

OREGON

Under the President's plan, Oregon students would receive an estimated \$149.6 million in 1998, including:

- An estimated \$69 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$74.8 million in Pell Grants for 40,500 low-income students. The President's proposal would provide an additional \$16.8 million in 1998, and would benefit 3,500 more students than in 1997.²
- An estimated \$5.8 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

PENNSYLVANIA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$578.6 Million for Students in Pennsylvania

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

PENNSYLVANIA

Under the President's plan, Pennsylvania students would receive an estimated \$578.6 million in 1998, including:

- An estimated \$256 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$294.7 million in Pell Grants for 156,400 low-income students. The President's proposal would provide an additional \$66.2 million in 1998, and would benefit 13,600 more students than in 1997.²
- An estimated \$27.9 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

RHODE ISLAND

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$67.6 Million for Students in Rhode Island

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

RHODE ISLAND

Under the President's plan, Rhode Island students would receive an estimated \$67.6 million in 1998, including:

- An estimated \$32 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$32.2 million in Pell Grants for 17,900 low-income students. The President's proposal would provide an additional \$7.2 million in 1998, and would benefit 1,600 more students than in 1997.²
- An estimated \$3.5 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

SOUTH CAROLINA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$170.8 Million for Students in South Carolina

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

SOUTH CAROLINA

Under the President's plan, South Carolina students would receive an estimated \$170.8 million in 1998, including:

- An estimated \$71 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$94.3 million in Pell Grants for 53,100 low-income students. The President's proposal would provide an additional \$21.2 million in 1998, and would benefit 4,600 more students than in 1997.²
- An estimated \$5.5 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

SOUTH DAKOTA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$45.8 Million for Students in South Dakota

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

SOUTH DAKOTA

Under the President's plan, South Dakota students would receive an estimated \$45.8 million in 1998, including:

- An estimated \$14 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$29.9 million in Pell Grants for 16,200 low-income students. The President's proposal would provide an additional \$6.7 million in 1998, and would benefit 1,400 more students than in 1997.²
- An estimated \$1.9 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

TENNESSEE

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$244 Million for Students in Tennessee

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

TENNESSEE

Under the President's plan, Tennessee students would receive an estimated \$244 million in 1998, including:

- An estimated \$99 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$136.9 million in Pell Grants for 72,700 low-income students. The President's proposal would provide an additional \$30.8 million in 1998, and would benefit 6,300 more students than in 1997.²
- An estimated \$8.1 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

TEXAS

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$915.8 Million for Students in Texas

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

TEXAS

Under the President's plan, Texas students would receive an estimated \$915.8 million in 1998, including:

- An estimated \$395 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$495.7 million in Pell Grants for 266,400 low-income students. The President's proposal would provide an additional \$111.4 million in 1998, and would benefit 23,100 more students than in 1997.²
- An estimated \$25.1 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

UTAH

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$144.3 Million for Students in Utah

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

UTAH

Under the President's plan, Utah students would receive an estimated \$144.3 million in 1998, including:

- An estimated \$59 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$82.1 million in Pell Grants for 46,000 low-income students. The President's proposal would provide an additional \$18.4 million in 1998, and would benefit 4,000 more students than in 1997.²
- An estimated \$3.2 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

VERMONT

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$33.4 Million for Students in Vermont

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

VERMONT

Under the President's plan, Vermont students would receive an estimated \$33.4 million in 1998, including:

- An estimated \$15 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$16.2 million in Pell Grants for 9,300 low-income students. The President's proposal would provide an additional \$3.6 million in 1998, and would benefit 800 more students than in 1997.²
- An estimated \$2.2 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

VIRGINIA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$306.2 Million for Students in Virginia

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

VIRGINIA

Under the President's plan, Virginia students would receive an estimated \$306.2 million in 1998, including:

- An estimated \$151 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$143.8 million in Pell Grants for 79,400 low-income students. The President's proposal would provide an additional \$32.3 million in 1998, and would benefit 6,900 more students than in 1997.²
- An estimated \$11.4 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

WASHINGTON STATE

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$261.7 Million for Students in Washington State

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

WASHINGTON STATE

Under the President's plan, Washington State students would receive an estimated \$261.7 million in 1998, including:

- An estimated \$120 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$132.7 million in Pell Grants for 69,600 low-income students. The President's proposal would provide an additional \$29.8 million in 1998, and would benefit 6,000 more students than in 1997.²
- An estimated \$8.9 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

WEST VIRGINIA

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$97.2 Million for Students in West Virginia

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

WEST VIRGINIA

Under the President's plan, West Virginia students would receive an estimated \$97.2 million in 1998, including:

- An estimated \$35 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$59.2 million in Pell Grants for 29,700 low-income students. The President's proposal would provide an additional \$13.3 million in 1998, and would benefit 2,600 more students than in 1997.²
- An estimated \$3 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

WISCONSIN

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$254.3 Million for Students in Wisconsin

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

WISCONSIN

Under the President's plan, Wisconsin students would receive an estimated \$254.3 million in 1998, including:

- An estimated \$130 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$115.7 million in Pell Grants for 64,500 low-income students. The President's proposal would provide an additional \$26 million in 1998, and would benefit 5,600 more students than in 1997.²
- An estimated \$8.5 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.



U.S. DEPARTMENT OF EDUCATION

WYOMING

The President's Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 Would Provide \$29.9 Million for Students in Wyoming

On March 20, 1997, the President sent to Congress legislation to open the doors of college to more Americans. The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997 – part of the President's five-year balanced budget plan – would provide more than \$81 billion over five years to middle- and low-income families struggling to pay for college. Already, more than 300 college and university presidents have expressed support for the President's higher education initiatives, which include:

Tax relief for middle-income families: \$36.1 billion over five years. The President's HOPE Scholarship, a \$1,500 tax credit for tuition paid for each of the first two years of college, would benefit 4.2 million students nationwide in 1998. The President's proposal would also allow a tax deduction for tuition and required fees up to \$10,000 beginning in 1999 (\$5,000 maximum in 1997 and 1998). This would help the families of 8.1 million students in 1998.

The largest Pell Grant increase in two decades. The HOPE Act would also increase and expand Pell Grants by \$1.7 billion over the 1997 level – the first step toward providing at least \$40 billion in grant aid over the next 5 years. Awards would be raised by as much as \$300 for over 3.6 million low- and moderate- income students who currently receive Pell Grants. Also, an additional 348,000 needy students would be eligible for Pell Grants.

Student loan fees reduced by \$2.6 billion. The President's proposal would cut loan fees 50 percent for 4 million low- and middle-income students, and 25 percent on 2.5 million other loans for students and parents. Relief from administrative fees provides borrowers with more money to meet college costs.

Extending the tax-free treatment of employer-provided educational assistance. The HOPE Act would allow students to deduct up to \$5,250 of employer-provided educational assistance for undergraduate and graduate studies per year through 2000, and would provide a tax credit to small businesses that provide educational assistance. These provisions would save taxpayers \$2.4 billion over 5 years.

WYOMING

Under the President's plan, Wyoming students would receive an estimated \$29.9 million in 1998, including:

- An estimated \$13 million in tax benefits for students and their families through the HOPE Scholarship tax credit and the tuition tax deduction.¹
- A projected total of \$16.1 million in Pell Grants for 8,700 low-income students. The President's proposal would provide an additional \$3.6 million in 1998, and would benefit 800 more students than in 1997.²
- An estimated \$0.7 million drop in loan fees for student loan borrowers, putting more money into the hands of students when they pay tuition bills and other college expenses.³

¹ Estimates for 1998 are based on the anticipated state distribution of Pell recipients in 1998-99 and the likelihood that a Pell or non-Pell student will receive a tax benefit.

² Estimates are based on 1998-99 Pell Grant projections, adjusted by the 1994-95 academic year distribution of Pell recipients and funding among different States.

³ Estimates are based on projected loan amounts and number of borrowers for academic year 1998-99, and the historical distribution of loans by State.

April 15, 1997

MEMORANDUM FOR GENE SPERLING

FROM: BOB SHIREMAN

RE: HOPE Scholarship and tax deduction policy options

Preliminary estimates from Treasury:

- Eliminating the Pell offset in Hope Scholarships would not be as expensive as anticipated: +\$3 billion over the budget window (this is because many of the Pell recipients do not have tax liability and therefore would not benefit from the credit)..
- Replacing deduction with a 15% credit: -\$4 billion.
- Your idea of replacing the deduction with a **20% credit: revenue neutral.**
- Eliminating the B- requirement: +\$2.2 billion.
- Lower HOPE Scholarship to \$1200: -\$2.8 billion.

Treasury has not yet costed out the package that we asked them to look at (No B-, \$5000 deduction, and reduced Pell offset).

***aascu* American Association of State Colleges and Universities**

One Dupont Circle • Suite 700 • Washington, DC 20036-1192 • phone 202/293-7070 • fax 202/296-5819

March 28, 1997

The Honorable William Jefferson Clinton
The President of the United States

The Honorable Trent Lott
Majority Leader
United States Senate

The Honorable Newt Gingrich
Speaker of the House
U.S. House of Representatives

Dear Sirs:

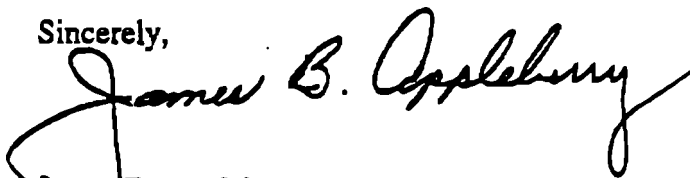
Both the Clinton administration and the Congress have put forward important and substantial tax proposals to help middle-income families and working adults finance higher education.

We commend the President for his exemplary leadership in proposing that the tax code be used to provide millions of dollars in financial aid for students and families, as well as a significant expansion of the Pell grant program. We commend members of Congress of both parties for their suggestion to let families use IRAs without penalty for education, to restore deductibility of interest on student loans, and to make employer-provided educational assistance a permanent part of the tax code.

Education-related uses of the tax code would, if properly enacted, help millions of low- and middle-income families finance higher education. Such a step would pay enormous dividends--to both individuals and to society--in the years ahead.

We strongly encourage Congress and the President to work cooperatively to develop these ideas and pledge to assist both parties to enact legislation that achieves our mutual objectives of providing assistance to students from different socio-economic backgrounds.

Sincerely,



James B. Appleberry
President

pc: The Honorable Richard Riley

Signed on behalf of AASCU's Board of Directors listed on the enclosed page.

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NASULGC National Association of State Universities and Land-Grant Colleges

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March 27, 1997

The Honorable William Jefferson Clinton
The President of the United States

The Honorable Trent Lott
Majority Leader
United States Senate

The Honorable Thomas A. Daschle
Minority Leader
United States Senate

The Honorable Newt Gingrich
Speaker of the House
U. S. House of Representatives

The Honorable Richard Gephardt
Minority Leader
U. S. House of Representatives

The Honorable Richard Riley
Secretary of Education

Dear Sirs:

Both the Clinton Administration and the Congress have put forward important and substantial tax proposals to help low-income families, middle class families, and working adults finance higher education.

We commend the President for his exemplary leadership in proposing Hope scholarships, a \$10,000 tax deduction for education, and a significant expansion of the Pell grant program. We commend members of Congress of both parties for their suggestions to let families use IRAs without penalty for education, to restore the deductibility of interest on student loans and to make employer provided education assistance a permanent part of the tax code.

These proposals would, if enacted, help millions of low and middle income families finance higher education. Such a step would pay enormous dividends -- both individual and social -- in the years ahead.

We strongly encourage Congress and the President to work cooperatively to develop these ideas and pledge to assist both parties to enact legislation that achieves our mutual objectives of providing assistance to students from different socio-economic backgrounds.

Cordially,

C. Peter Magrath

C. Peter Magrath
President, National
Association of State Universities
and Land-Grant Colleges

Charles B. Knapp

Charles B. Knapp
President, University of
Georgia, and NASULGC Chair

Signed on behalf of all 20 presidents and chancellors of the NASULGC Board of Directors by
C. Peter Magrath, President, National Association of State Universities and Land-Grant Colleges
and Charles B. Knapp, President, University of Georgia, and NASULGC Chair.

Charles B. Knapp
President, University of Georgia
and Chair, NASULGC Board of Directors

C. Peter Magrath
President, National Association of State
Universities and Land-Grant Colleges

Myles Brand
President, Indiana University

Carol A. Gartwright
President, Kent State University

William B. DeLauder
President, Delaware State University

Lattie F. Coor
President, Arizona State University

Lois B. DeFleur
President, State University of New York
at Binghamton

E. Gordon Gee
President, The Ohio State University

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College Park

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Chancellor, University of Maryland System

Joan R. Leitzel
President, University of New Hampshire

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President, Montana State University

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Chancellor, University of New Orleans

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President, The University of Arizona

Samuel H. Smith
President, Washington State University

Graham B. Spanier
President, Pennsylvania State University

James J. Stukel
President, University of Illinois

Laurel L. Wilkening
Chancellor, University of California
at Irvine

AJCU

ASSOCIATION OF JESUIT COLLEGES AND UNIVERSITIES

April 8, 1997

BOSTON COLLEGE, MA
CANISUS COLLEGE, NY
COLLEGE OF THE HOLY CROSS, MA
CELESTION UNIVERSITY, NE
FAIRFIELD UNIVERSITY, CT
FORDHAM UNIVERSITY, NY
GEORGETOWN UNIVERSITY, DC
GONZAGA UNIVERSITY, WA
JOHN CARROLL UNIVERSITY, OH
LE MOYNE COLLEGE, NY
LOYOLA COLLEGE, MD
LOYOLA MARIMOUNT, CA
LOYOLA U. CHICAGO, IL
LOYOLA U. NEW ORLEANS, LA
MARQUETTE UNIVERSITY, WI
REGIS UNIVERSITY, CO
ROCKBURST COLLEGE, MO
ST. JOSEPH'S UNIVERSITY, PA
ST. LOUIS UNIVERSITY, MO
ST. PETER'S COLLEGE, NJ
SANTA CLARA UNIVERSITY, CA
SEATTLE UNIVERSITY, WA
SPRING HILL COLLEGE, AL
UNIVERSITY OF DETROIT MERCY, MI
UNIVERSITY OF SAN FRANCISCO, CA
UNIVERSITY OF SCRANTON, PA
WHEELING JESUIT COLLEGE, WV
XAVIER UNIVERSITY, OH

Honorable William J. Clinton
President of the United States
The White House
1600 Pennsylvania Avenue, NW
Washington, DC 20500

Dear Mr. President:

I write on behalf of our association of the twenty-eight Jesuit colleges and universities to congratulate you for proposing the Hope and Educational Opportunity Act of 1997. Your initiative has focused attention on the critical importance of higher education as a national priority together with the issues of affordability of college for the majority of Americans and a reemphasis on the role of the Federal government in assuring educational opportunities.

In a period of necessary fiscal constraint, your courage in proposing creative new funding for students is most appealing, particularly the \$1,500 scholarship tax credit. This additional credit should encourage more students to participate in the higher education process. The \$10,000 tuition deduction can only continue to help middle class students and their families to cope with and offset college costs, particularly for multi-student families.

In the interests of both students and of our institutions, however, we do have serious questions regarding implementation of the \$1,500 scholarship tax credit. To the extent that the thrust of the program is further to expand access, the Federal requirement of a B minus average will almost certainly penalize many of the precise students it was designed to assist. For the majority of students and their universities, we are greatly concerned at the additional administrative complication that would result in reporting to the Treasury Department on maintenance of student grades. This is not the time to impose additional costs and manpower hours to report this information to the Treasury. Furthermore, initiating a previous drug arrest record of potential tax credit awardees with the FBI raises concerns about personal intrusion that have never been necessary for any of the other Federal student aid programs.

We support and applaud your suggestions for increasing Pell Grants. This program alone provides educational opportunities for a majority of Americans who could not normally pursue a college education without Pell assistance. We would even encourage more substantial amounts for Pell Grants as this program remains the cornerstone of student financial aid.

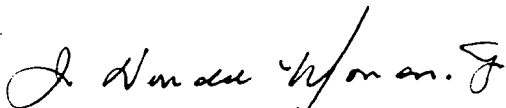
With equal vigor, we support your efforts to continue with all the campus-based aid programs including a substantial increase for the Federal Work Study Program. As you are well aware, many of our campuses have had literacy tutoring programs in place for many years. As part of this effort, our association will continue to promote the "America Reads Challenge." The Supplemental Education Opportunity grants and work-study continue to be the best instruments our financial aid officers possess in adapting to the pressing individual needs of students.

While middle class Americans do need economic relief in providing quality education for their children, it is the neediest of students who continue to be most reliant upon the assistance of the Federal government and of individual campuses as well. That is why emphasis on Pell Grants together with the campus-based aid programs is so urgently pressing. In this connection, we are disappointed that you did not request funding for the State Student Incentive Grant Program, 80% of whose recipients have family incomes below \$12,500.

Finally, we want to assure you that more Federal assistance for student aid will not be the cause of increased tuition costs. Paradoxically, the fastest growing cost center driving up tuitions in private universities for the past decade has been the provision of institutional financial aid to our students. The more Federal funding available for students, the less pressure exists for institutional aid. Thus, this rapidly escalating cost center for the institution is brought under control.

Mr. President, we welcome the opportunity to work with you. As a graduate of a Jesuit university, we continue to be especially proud of your accomplishments. We wish you well in the success of your second term.

Sincerely,

A handwritten signature in dark ink, appearing to read "J. Donald Monan, SJ". The signature is fluid and cursive, with a large initial "J" and a stylized "M".

J. Donald Monan, SJ
Interim President

cc: Honorable Richard W. Riley
Honorable James M. Jeffords
Honorable Edward M. Kennedy
Honorable William F. Goodling
Honorable William Clay

April 15, 1997

MEMORANDUM FOR GENE SPERLING

FROM: BOB SHIREMAN

RE: HOPE Scholarship and tax deduction policy options

Preliminary estimates from Treasury:

- Eliminating the Pell offset in Hope Scholarships would not be as expensive as anticipated: +\$3 billion over the budget window (this is because many of the Pell recipients do not have tax liability and therefore would not benefit from the credit)..
- Replacing deduction with a 15% credit: -\$4 billion.
- Your idea of replacing the deduction with a **20% credit: revenue neutral.**
- Eliminating the B- requirement: +\$2.2 billion.
- Lower HOPE Scholarship to \$1200: -\$2.8 billion.

Treasury has not yet costed out the package that we asked them to look at (No B-, \$5000 deduction, and reduced Pell offset).



**AMERICAN ASSOCIATION OF COMMUNITY COLLEGES
ASSOCIATION OF COMMUNITY COLLEGE TRUSTEES**

Community College Position on Tuition Tax Credits

The American Association of Community Colleges (AACC) and the Association of Community College Trustees (ACCT) strongly support a \$1,500 tax credit for the first two years of college. If properly structured, the tax credit could provide a major boost to college participation, particularly by economically disadvantaged students who do not attend college with nearly the same frequency as more affluent students. Colleges recognize that additional administrative responsibilities will accompany any new tax credit, but urge that additional paperwork be minimized. To maximize its full potential for community college students, the following four principles should be incorporated into any \$1,500 tax credit proposal:

- 1) **Targeting of the Tax Cut/Eligible Population:** The tax credit must be structured to assist students and families at middle income levels and down the income spectrum. This is essential because there is a wide gap in college participation between those at the higher end of the income scale and those at the bottom. To achieve this targeting of the tax credit, the credit must be available to all students irrespective of any grant or gift aid received, such as Federal Pell Grants or Federal Supplemental Educational Opportunity Grants, so long as a student's total college budget is not exceeded. Given cost constraints, it may be necessary to phase out eligibility as income grows, such as the Administration has proposed, or possibly at slightly lower thresholds. Also, the tax credit should be refundable, to ensure that the neediest students are served.
- 2) **What the Tax Credit Should Cover:** The tax credit must cover tuition, fees, and reasonable living expenses; living expenses can be as much an obstacle to attending college for lower income individuals as tuition payments. Limiting the tax credit to tuition would restrict the full availability of the credit to community college students.
- 3) **Student Eligibility:** Students in good standing should be eligible to receive the credit. Proposals requiring a "B grade-point average" create numerous policy and administrative complications. The tax credit should be limited to credit students taking a course load of at least three semester hours or its equivalent. Additional restrictions on student eligibility should not be imposed. Students should be required to attend an institution currently eligible to participate in the Title IV student aid programs in order to receive the tax credit.
- 4) **Institutional Responsibilities:** The student's course load and academic performance must be verified. Where applicable, tuition payments will also need to be documented. While the new tax credit would carry with it significant new reporting requirements, institutions would be prepared to meet those requirements because of the value such a tax credit would bestow to students.

David Balme, Director of Government Relations, AACC
J. Noah Brown, Director of Federal Relations, ACCT

D Ack letter...

3/97

Dallas Martin

- Too much borrowing in West Neddy students' needs.

+ Kell Grant increase

- Offer of I.G. U HOPE

- Reliability

- Originally thought B avg was @ high school.

'Not a gang where it will do most good.'

Also - ^(CWS) community service - programs on site campuses that require or encourage volunteer service, why pay people?

• Some having trouble meeting 50% rule - in case service is long term volunteer.

→ added in suspension of activities.

Reduction - originally were supposed to have HOPE, until realized regressives.

• Strong support for Hatz. Prefer Hatz in the Dale accounts (because helps people now; and Dale limited to '1000 (child...)

• S. 1 and other proposals - ① Sec. 127 permanent; ② don't tax work-end earnings (or schol./fellowships); ③ SA can't rest - above the line ?? phase out?

S.I. is up to \$2500 for first 60 months of repmt.

• Pre-paid tuition assistance.

* Sec. 127 measure for small businesses.

Priority:

- encourage savings

- & for repaying (sec. 127) - lower than using existing prog. for

- ~~repayment~~ in st. loans - PR above the line

- school/fellowship / w-s earnings

- ~~Hope~~ PR more targeted in lower/modest income families.

(ideally refer to P.G.)

- Don't subtract P.G.

- In Raddablung.

⇒ Drop deduction → lower Hope.

Saves and better deduction - older grand students,
part. and reserve money where \$10,000

- went to Co. program w/ Congan. x Treasury A.S.

☐ not a
state

⇒ States need to provide net tuition info.

Registrar / Busar

= who claims it (ensure no double counting)

⇒ SS # & addresses of parents

- 1/5 do (44%) verification (two forms)

Registrar: - "Permanent address" and/or
- Next of kin / emergency - not SSNs

Re: Indenture → more admin. structure...

- B avg: stand a/ completes
in Ga. need B avg. all the way...
(There is good pressure...)

Prefer class rank or something in high school.
S.A.P.

= Award year / Academic year ... Tax year...

- Take it up at next determination...

* Admin / Reporting Issues / Systems - need adequate
good time...

Third party change of use? (Privacy issues, etc.)

Who files? - separated / divorced... etc.

- One copy or more? ?

existing in parents

currently collected and a big thing
at enrollment, but don't update...

- Jeffords (Mr) - implies that the search so rapidly could happen...
- ASSASSINATES

- Alliance in State Street Fed
- ^{band} women wanted to keep it going, but Prez's didn't...

- P.G. expansion / Metro for K.P.,...
- ~~help~~ $\frac{1}{2}$ ~~tax~~ Tax cut shd be for st. aid...

will people feel satisfied

- affect
- no inhibitory...
- net - Room & Board...

Families don't think per abt recession...

'Cost of College'

(AER study - perceptions of GST)

March 20, 1997

Honorable Newt Gingrich
Speaker of the House of Representatives
Washington, DC 20515

Dear Mr. Speaker:

We are enclosing for the consideration of the Congress the Administration's legislative proposal entitled "The Hope and Opportunity for Postsecondary Education (HOPE) Act of 1997". This bill, which includes higher education tax and spending proposals, would promote access to college for low- and middle-income students and provide tax relief to middle-income families struggling to pay for college. These proposals are fully paid for in the President's fiscal year 1998 budget proposal.

The need for higher education--both for the individual and the Nation--has never been greater. Economic prosperity in the next century will come through productivity gains and technological advances that require an adaptable and highly-skilled work force. Those nations that provide their citizens with opportunities to gain higher level skills and to learn throughout a lifetime will thrive.

The Federal student aid programs have already opened the doors to college for millions of Americans. Despite making tremendous gains in access to college, students from lower-income families still are far less likely to attend college or earn a degree than are students from higher-income families. Even students from middle-income families are only one-half as likely to earn a college degree as those from upper-income families. This gap shows that we must do more to make higher education readily available to all.

To enable all of our citizens, young and old, to gain access to higher education and training, and to strengthen the Nation's ability to compete in the global economy, the Administration proposes a set of integrated grant, loan and tax relief measures that would: create HOPE Scholarships, higher education tax deductions and other tax benefits worth \$38.6 billion between fiscal years 1997 and 2002; create strong incentives for saving to help families pay for postsecondary education costs; significantly increase the amount of grant aid available to needy students through the Pell Grant program; and reduce up-front fees in the loan programs to put an additional \$2.6 billion over five years in the hands of students. These targeted financing proposals would help our citizens acquire and maintain the knowledge and skills they need to be productive throughout their lives.

Title I - Tax Provisions

This section of the bill would create a HOPE Scholarship tax credit to help make 14 years of education the standard for all Americans. A taxpayer could claim a \$1,500 per-student nonrefundable tax credit for tuition and required fees for enrollment of the taxpayer, the taxpayer's spouse, or the taxpayer's dependent in a postsecondary degree or certificate program.

The credit would be available for payments made after December 31, 1996 with respect to education commencing on or after July 1, 1997. The amount of the credit would be reduced by other non-taxable Federal educational grants, such as Pell Grants, received by the student. The student could claim the credit for two different years, so long as he or she is enrolled on at least a half-time basis in each of those years. The HOPE Scholarship would be available for a second year only if the student had obtained at least a B-minus average for all prior postsecondary course work completed before the beginning of the second taxable year. A credit would not be available in any year for a student who had been convicted of a drug-related felony. The maximum credit amount would be indexed for inflation beginning in 1998.

In addition to the HOPE Scholarship tax credit, an annual tax deduction of up to \$5,000 per family (\$10,000 after 1998) would be permitted for the tuition costs of college, graduate study, job training, or retraining for the taxpayer, or the taxpayer's spouse or dependents. The deduction would be available to all taxpayers, whether or not they itemized deductions. Because the deduction would be available for students enrolled in as little as one course at a time if the course is career-enhancing, it would be especially valuable for working adults seeking to improve their job skills.

A taxpayer could claim either the HOPE Scholarship tax credit or the tax deduction, but not both, for a student's expenses in the same tax year. In addition, both the credit and deduction would be phased out for taxpayers filing a joint return with adjusted gross income (AGI) between \$80,000 and \$100,000. For taxpayers filing a head-of-household or single return, the credit and deduction would be phased out for those with AGI between \$50,000 and \$70,000. The phase-out ranges would be indexed for inflation beginning in 2001. Education expenses qualifying for the credit and deduction include tuition and fees paid to institutions eligible to participate in Federal student aid programs under the Higher Education Act (HEA).

This bill would exempt from taxation up to \$5,250 annually in employer-provided educational assistance and restore this benefit for graduate level education. In addition, beginning in 1998, small businesses would be eligible for a new credit equal to ten percent of amounts spent on worker training provided by third parties. The bill also would provide tax relief for loan forgiveness so that students whose loans are forgiven by charitable or educational institutions in return for community service, and borrowers

whose Direct Loans are forgiven after 25 years in the Income Contingent Repayment plan, are not taxed on the forgiven amount.

As you know, in addition to the tax proposals contained in the HOPE Act, the President has also proposed targeted tax cuts to help middle-income Americans raise their young children and save for the future. Under the economic and technical assumptions of the Office of Management and Budget (OMB), which we stand behind, all of these tax cuts could be made permanent, and the President's budget would still reach balance in 2002.

At the same time, the President has committed to reach balance in 2002 under the assumptions of the Congressional Budget Office (CBO) as well. For the sole purpose of ensuring that CBO continues to score the President's budget as balanced in 2002, we have included in this proposal, and elsewhere, sunset dates that would end most of our tax cuts after the year 2000. However, the President's budget also includes a fast-track procedure for the Congress to extend the tax cuts if, as we believe, OMB's assumptions prove more accurate than CBO's, and we can still reach balance in 2002.

Title II - Student Aid Provisions

The Administration is proposing funding sufficient to establish the maximum Pell Grant award at \$3,000 in its fiscal year 1998 appropriation request, up from \$2,700 in fiscal year 1997. The HOPE Act contains language that would reinforce this funding request by requiring that the Pell Grant maximum award be at least \$3,000, a level that is needed to help restore the value of the grant and to provide a meaningful level of support.

This bill also proposes substantial improvements in the way financial need is determined for disadvantaged independent students who do not have dependents (other than a spouse). The bill would set the income protection allowances for independent students who do not have dependents in the same way as the allowances used for other students. The Administration has included an amendment in the 1998 appropriation language for the 1998-99 award year. This bill would make a permanent change to the HEA for later years.

The proposed bill would amend the HEA to reduce loan fees for students by \$2.6 billion over five years and lower interest rates for Unsubsidized Stafford Loan borrowers by one percentage point, thereby saving students an additional \$1 billion over five years. The bill also would standardize benefits for students, to the extent practicable, across the Direct Loan and Federal Family Education Loan (FFEL) programs, and address a number of structural problems and inefficiencies in the FFEL program.

Under this bill, borrowers would realize substantial benefits as loan origination fees are cut in half for the neediest students and by 25 percent for others. Interest rates on

Unsubsidized Stafford loans would be lowered by one percentage point while borrowers are in school. Lenders would be required to offer the same terms to all borrowers for the same type of loan—just as the government is required to do under the Direct Loan program. Borrowers who consolidate loans within FFEL would receive the same interest rates and comparable benefits to those who consolidate in Direct Loans.

This bill proposes a number of changes to the FFEL guaranty agency system in recognition that these State and private nonprofit entities are not the ultimate guarantors of FFEL and act only as administrative agents of the Federal government. Because the Federal government is the sole insurer of FFEL loans, the Secretary would undertake the obligation to pay lenders directly using his agents and recall guaranty agency reserves over the next five years, saving some \$2.5 billion.

To address structural deficiencies that hamper default prevention activities, guaranty agencies would be authorized to retain no more than 18.5 percent of default collections—comparable to the Department's cost of collections—not the arbitrary 27 percent guaranty agencies retain under current law. Guaranty agencies would receive a default prevention fee from lenders when delinquent loans are brought current. To further encourage default prevention, lender risk-sharing would be increased to 5 percent from 2 percent, and lenders would be required to offer borrowers certain additional flexible repayment options now offered under the Direct Loan program.

A more complete summary of the bill's provisions is contained in the Section-By-Section Analysis enclosed with this letter.

This bill is part of an ambitious national agenda—an agenda for the next century that places education at the center and recognizes that all workers need to possess ever higher levels of skills throughout their lifetimes. Provisions in this bill reflect the Administration's strong belief that we must raise educational expectations and make 14 years of education the standard for every American. At the same time, this bill offers substantial increases in benefits to needy students, significant, targeted education tax relief to working and middle-income families, and life-long learning opportunities for all Americans.

The HOPE Act creates a powerful new way for the Nation to invest in its citizens and the economy. I urge you to join me in supporting this legislation. The Office of Management and Budget advises that there is no objection to the submission of this legislation to the Congress and that its enactment would be in accord with the program of the President.

Pay-As-You-Go Requirement

The Omnibus Budget Reconciliation Act of 1990 requires that all revenue and direct

spending legislation meet a pay-as-you-go requirement. That is, no such bill should result in an increase in the deficit, and if it does, it will trigger a sequester if not fully offset.

Education Tax Incentives

Change in Federal Revenues

\$Millions	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>97-02</u>
PAYGO - on-budget	-138	-4,479	-6,662	-8,372	-8,819	-9,349	-37,819
Non-PAYGO - off-budget	-28	-210	-207	-234	-60	0	-739
Total Receipts Effect	-166	-4,689	-6,869	-8,606	-8,879	-9,349	-38,558

Student Loan Provisions

Change in Budget Authority and Outlays

\$Millions	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>97-02</u>
Loans: Budget Authority	-340	-1,304	-154	-190	-193	-1,287	-3,468
Loans: Outlays	-340	-1,050	-347	-225	-210	-1,294	-3,466

Sincerely,

Richard W. Riley
Secretary of Education

Robert Rubin
Secretary of the Treasury



UNITED STATES DEPARTMENT OF EDUCATION
OFFICE OF THE SECRETARY

FAX TRANSMITTAL

TO Bob Shireman

PHONE _____

FAX 456-2223

FROM FRANK S. HOLLEMAN III, CHIEF OF STAFF

PHONE 202-401-6143

FAX 202-401-2098

PAGE(S) TO FOLLOW 4

MESSAGE: FVI

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—THE NEW—
DEMOCRAT

A CALL FOR BOLDNESS

Let's state the obvious up front: President Clinton's fiscal 1998 budget isn't the one we would have sent Congress. That said, let's give the President his due. First, if he hadn't united congressional Democrats in 1993 around a budget plan that produced four straight years of deficit reduction, we wouldn't even be discussing a balanced budget today. Second, steady economic growth under Clinton has boosted federal revenues well above projections, bringing the goal of balance that much closer. Finally, by submitting a plan to balance the budget by 2002, even if it backloads much of the pain for his successor, the President has charted a course that isn't fiscal business-as-usual for Democrats.

The New Democrat take on the budget begins with the fact that the U.S. deficit, measured as a percentage of gross domestic product, is now the smallest of any major industrial country. Given this observation, the total amount pared from the deficit is less important than the nature of the savings themselves.

The best budget policy is one that promotes economic growth. A mere 0.1 percent increase in the growth rate would translate into an additional \$34 billion in deficit reduction over the next five years. The effect on standards of living would be equally dramatic.

Innovation drives growth, and basic research is a cornerstone of innovation. Yet the federal government spent only \$33 billion on non-defense R&D in 1996. The level proposed for 1998 is only 6 percent higher. A doubling of our research expenditures would pay for itself with even a modest boost to the growth rate.

One obvious way to free up money for new investments in basic research as well as in our economic infrastructure is to eliminate spending and tax subsidies for favored industries. In his budget, the President proposes to end several tax breaks for businesses and to implement a variety of new fees. This is progress. Still, the \$60 billion to \$80 billion a year system of corporate welfare identified by the Progressive Policy Institute remains largely untouched.

Prosperity in today's economy also depends on having a well-educated workforce, and the President did express a commitment to achieving that goal in his budget. His proposed HOPE scholarship program would pro-

vide a \$1,500 tax credit for up to two years of postsecondary education. A \$10,000 deduction for tuition expenses would also be available.

While Clinton's motives are sound, these tax breaks could do more harm than good. First, tax incentives only help those rich enough to owe taxes. A family of four would have to earn more than \$30,000 annually, or almost twice the poverty level, to get the full benefit of the credit or deduction. Second, the direct subsidy for higher education could drive up tuition costs, dealing a second blow to those too poor to capture the tax benefit. In this light, the President's proposed 18 percent increase in Pell Grants for poor students isn't progress so much as catch-up.

The \$36 billion slated for these initiatives would be better spent on strengthening precollegiate education, increasing funding for the national service program, and reforming worker training. The President should initiate development of internationally-benchmarked standards for education, and federal education payments should be tied to states' commitment to measure their students' standing. Funding for charter schools should be quadrupled. And today's bureaucratic job training system should be scrapped in favor of the increased efficiency and effectiveness of a voucher program.

A New Democrat budget also would have made a serious effort to restrain the explosive growth in entitlement spending. Unfortunately, Washington now seems headed for a stopgap Medicare proposal and a complete pass on Social Security reform. We offered our take on rebuilding these programs in our last issue (see "A New Deal on Social Security" and "Modernizing Medicare & Medicaid," TND, January/February 1997). In a nutshell, we believe that more self-reliance and greater personal responsibility are the keys to Social Security reform, and that government should empower Medicare and Medicaid beneficiaries to make more cost-conscious choices.

The steps needed to make the President's budget more meaningful are obvious: (1) get bipartisan entitlement reform deliberations moving immediately; (2) propose a base-closing commission model for identifying counterproductive corporate subsidies and then eliminating them by an up-or-down vote in Congress; (3) consider paying for career training and higher education

initiatives by accelerating the next round of "reinventing government" reforms; (4) closely link expansion of higher education to higher standards in grades K-12; and, (5) target higher education incentives to those who need help going to college, while asking all beneficiaries of federal education aid to give something back to the community in exchange.

In the coming budget battle, neither Clinton nor Congress should settle for budgeting-as-usual. Though the President's initial proposals leave something to be desired, it's never too late to push for real change on the issues Americans care about most. Clinton still has the ability, and responsibility, to inject a shot of boldness into the budget debate.

The Last Emperor

China Enters the Post-Deng Era

The death of Deng Xiaoping in late February marks the beginning of a time of uncertainty for a China in transition. In all likelihood, Deng will be remembered as China's real "last emperor." The question for American foreign policy is how much of an authority vacuum his death will produce.

Deng left a mixed legacy. It was he who sent the People's Liberation Army into Tiananmen Square on June 4, 1989 to massacre their own people. Yet his fateful decision to open and reform China has had stunning results. China has averaged 9 percent annual growth over the past 15 years. Perhaps 200 million Chinese have been lifted out of absolute poverty. A private sector has begun to flourish, and it now accounts for nearly half of China's gross national product. Deng's ethos, captured in his slogan, "To get rich is glorious," has opened new possibilities for millions of Chinese. But it also created a moral bankruptcy which has been filled only partially with a potentially dangerous strain of nationalism.

The social bargain that has allowed the Confucian-Leninists to retain their hold on power is based essentially on performance: The Chinese people trade political freedom for increased wealth and economic opportunity. This almost certainly is not the end of the story. Across East Asia over the past three decades, economic dynamism has created large urban middle classes which have demanded more political pluralism. How and when political change will come to China is difficult to predict. Its sheer size, however, suggests that the process will be more fitful and drawn out than elsewhere in the region.

In the meantime, with its 1.3 billion people, nuclear weapons, one of the world's largest economies, and a permanent seat on the U.N. Security Council, China is an emerging great power. It poses perhaps the single biggest challenge to the post-Cold War international system. Whether the issue is population control, environmental degradation, trade, or international security,

China will increasingly be either a large part of the problem or a large part of the solution.

In Deng's absence, a relatively weak and insecure leadership will prove a difficult interlocutor for the Clinton administration, no matter how well crafted its policy toward China may be. China is an 800 pound gorilla we have no choice but to deal with. It is likely to be neither a consistent friend nor a clear enemy. Our values will certainly be at odds, and our interests will overlap in some areas and conflict in others.

F. Scott Fitzgerald once remarked that, "The mark of a first-rate intellect is the ability to hold two opposing ideas in your mind and still be able to function." That is the growing challenge of China policy, one only made a bit more complicated by the passing of Deng.

Al Shanker, Visionary

The Late Union Leader Will Be Missed

We mourn the passing of Albert Shanker, the American Federation of Teachers president who died of cancer in late February. A bold experimenter by the standards of his profession, he shared our belief that tough standards for students and teachers are the *sine qua non* of school reform.

A militant unionist in the 1960s and 70s, Shanker remade himself in the 1980s as an elder statesman of public education, espousing a philosophy that transcended the parochial interests of teachers. For example, he was willing to countenance tying teacher pay to performance and encouraged experiments in school organization that blurred the lines between labor and management.

It was a mind set that frequently set him far ahead of his union's locals and which made him a constant irritant to the far bigger and less progressive National Education Association. It is a tribute to Shanker that in the last year of his life, the rival union had moved light years in his direction (see story on page 4).

At Shanker's direction this past fall, the AFT embarked on a national initiative called "Lessons for Life: Responsibility, Respect, Results." Its aim is to get every school district to embrace a 10-point Bill of Rights and Responsibilities for Learning that posits that "democratic citizenship and productive adulthood begin with standards of conduct and standards for achievement in our schools. Other education reforms may work; high standards of conduct and achievement do work—and nothing else can work without them."

While we disagreed with Shanker on some aspects of charter schools and on experiments in private management of public schools, we respected him greatly. "Al Shanker was a champion not only of America's teachers, but of America's students," said U.S. Education Secretary Richard W. Riley upon the union leader's passing. We couldn't agree more. ♦

POLITICAL MEMO

THE NEW POLITICS

They've Finally Arrived in Washington, But Are They Here to Stay?

BY AL FROM

Despite the Washington press corps' scandal mania, the most enduring political story of 1997 may turn out to have nothing to do with Whitewater, Ken Starr, Newt Gingrich's troubles, or the fundraising excesses of both parties.

That story could be the arrival of the new politics in Washington. It clearly was in evidence at an unusual meeting at the Capitol in mid-February, where the President and congressional leaders agreed on five priorities within the context of balancing the budget: reforming education; moving welfare recipients to work; dealing with youth crime, gangs, and violence; rehabilitating the District of Columbia; and taxes.

Of course, it's easy to make too much of one meeting, and progress in Washington doesn't often come in a straight line. No doubt, the hard right and hard left in Congress will each try to exact its pound of flesh before the year is out. But it is striking that a Democratic President and Republican congressional leaders who were at loggerheads a year ago could agree on a sensible set of priorities without having to make major concessions to their parties' ideological extremes.

That says a lot about the evolution of American politics. Voters are tired of the old partisan arguments. They have lost faith in big government, but they aren't ready to abandon all forms of public activism. Their mood was evident in 1994 in their rejection of President Clinton's health care plan as too much big

government, and last year, in their abhorrence of the Republican shut-down of the government.

As New Democrats have long argued, voters want public activism that is fiscally disciplined, reflects the values most Americans believe in, and empowers people rather than bureaucrats. And with a little luck and bold presidential leadership, this year they might even get it.

Call it what you will—the new politics, the third way, or as President Clinton prefers, the politics of the vital center—this new conception of government was born out of voters' rejection of the choice between big government and unrestrained markets posed by untempered liberalism and conservatism.

It transcends both ideology and party labels. On the national scene, it has been embodied in President Clinton's New Democrat philosophy and in bipartisan actions like the passage of the North American Free Trade Agreement and welfare reform. At the state and local level, innovators like mayors Rich Daley (D) of Chicago and Rudy Giuliani (R) of New York, and governors like Roy Romer (D) of Colorado and Tommy Thompson (R) of Wisconsin have been practicing third way politics for a long time. As if to emphasize the point, *The New York Times* recently ran this headline: "In New York, Giuliani Is Playing the Role of New Democrat."

The President, who practiced the new politics as governor of Arkansas, has long wanted to bring

it to Washington. Now, for the first time in his presidency, there's a real chance he can.

But here's the \$64,000 question: Will the President and the Republican congressional leaders do what's necessary to meet the full promise of the new politics, or will they just tinker enough with the old politics to get by until the next election?

Will they tackle Medicare and Social Security reform to save them for future generations, or will they leave the tough decisions to future presidents and Congresses? Will they have the courage to take on the public elementary and high school establishment, the real source of our education problem, or will they "save" education simply by creating an entitlement to college? Will they create a "work first" system that moves welfare recipients into jobs, or will they try to get by with lofty rhetoric and a few tax credits for businesses?

It will take bold presidential leadership to fulfill the promise of the new politics, and President Clinton seems to recognize this. For example, he broke from the prepared text of his State of the Union Address to urge Congress to take on entitlement reform, and he promised to give them all the political cover he could. Unfortunately, his speech failed to lay out a credible plan for reform, and he hasn't offered one since.

Mark Penn, the brilliant strategist who deserves much of the credit

Continued on page 27

OFF THE SHELF

A Brief Look at New and Interesting Books

Not Out of Africa: How Afrocentrism Became an Excuse To Teach Myth as History

By Mary Lefkowitz
BasicBooks • 222 pp. • \$24.00

The book: Lefkowitz shows why there is no reason to think that the Greeks stole their civilization from Africa. She also shows why teaching "feel good history" is dangerous and explains why these myths keep students from learning about the real ancient Egypt and Africa.

The author: Mary Lefkowitz is the Andrew W. Mellon Professor in the Humanities at Wellesley College.

An excerpt: What will happen some years from now, when students who have studied different versions of the past discover that their picture of events is totally incomparable with what their classmates have learned about their own ethnic histories? Will students of one ethnicity deny the existence of other "ethnic truths," with dire consequences akin to the ethnic conflicts

in the former Yugoslavia? Perhaps they will be reassured that the differences do not matter because all history is a form of rhetoric, and narratives of the past can be constructed virtually at will. When that time comes, and I hope it never will, our students will be no better off than the Jews who claimed that Plato studied with Moses: They will have no respect for evidence, no concern with chronology, no understanding of the differences between languages and cultures. ♦

POLITICAL MEMO

Continued from page 28

that Dick Morris now gets for the President's political recovery, argues that voters want big change, but in bite-sized, digestible pieces. At the end of a four year term, he says, the cumulative effect of those small steps adds up to something big.

The President will probably heed Penn's advice, and there's merit to it. After all, in politics there's always the risk of scaring off support for major reform before it has a chance to coalesce. Nonetheless, the danger of the Penn strategy is that in the end, a disparate collection of small initiatives may add up to just that. In that case, we would wind up with what political analyst and former Clinton domestic policy advisor Bill Galston calls "lofty aspirations, low performance."

Let's examine the President's education agenda. Over all, it contains a lot of good and some not so good. To me, its best parts are its calls for national standards and testing to enforce them, for rewarding good teachers and firing bad ones, and for

restructuring precollegiate education by dramatically expanding charter schools—the one element of the President's 10-point program that received no applause during his State of the Union Address.

Clinton has rightfully been hammering away for standards and has taken his case to the country, including a stop at the Maryland legislature. Standards have great public support, and even the forces in the education establishment who don't want to be held accountable for performance have a difficult time opposing them. So stumping for standards is a good place for Clinton to start. And, it can be instrumental in building support for the big structural changes necessary to make standards more than cosmetic.

However, if the President fails to follow up his call for tough standards with tough-minded structural reform, four years from now we will still be dealing with a failing public school system. Likewise, without fundamental public school reform, his laudable goal of universal access to two years of postsecondary education and his less meritorious higher education entitlement will be built

on a foundation of quicksand. Bill Galston's concern will be realized.

In the end, whether the President takes Penn's small-step approach or takes a riskier strategy of bold reforms from the start, if he really wants to bring about big changes, there will be no way to avoid taking political heat. President Clinton understands this. If he didn't, he would not have fulfilled his pledge to "end welfare as we know it."

We have a rare opportunity this year to fulfill the promise of the new politics, to create a new government for a new century as the President put it in his inaugural address. Personally, I don't care which strategy he chooses for getting there. If small steps add up to big change, that's fine. If bold initiatives are necessary, I hope the President offers them. The important thing is that by the end of this term, we will have moved beyond the old political arguments and we will have begun restoring the American people's faith in the government to do the public's business well.

Al From is president of the Democratic Leadership Council.

4/16 Harvey? Answer

- Post: how much +

- Will: how speech..

Jim Zook

- Chuck Knapp

Jack Reed

MM

- Rangel

- Maren: • Pulling together all
• Compute distributionally to:
• Red. of Gov interest

- Gredner -

- Rangel/Clay

- Keen/Daschle

> U.S.A. — see a new night

> Mon

- G.A. Bg

4/1

Hope Braun Bay

- Kevin Leary (new
can do)

Past

#1 Samuel / Smith

Times & Pass

Gravx

1

Order

- 21 Miller op. ed.

- Michael George, Chris - R. Co. system

David

- Chuck Kopp - Co.

- Local George (don't r) who went @

Bill - food truck

* Michael call from

* (At from / Ann Marshall) = NCC / PPI

Parents → Madeline Dyer, Parent, etc. Kevin / Kevin

- USA Today

Plan / Work

- Well Express CMS back: schedule and week...

Tues: 8th - CBSA Action & Lobby Day. -

'breaking thru doors - R access

wed: more CSAR - Senate - OPC
PIAG, user, back - the - V-R

- Chris has (same)

Can get email + web personal drive

'Call on Congress to help access...

- Computer screen on TV monitor

- Daschle, prob. Kennedy...

Wash Square NYC - Friday

- House Rules - what is going on with R bills?

- CBSA / PIAG for signed by Richard Shelby etc.
Our set of rare proposals -

• Sec. 17

• Paperwork requirements

• HAPB - \$1500, no full effect

no grade reg't (SAP)

• Ex. 600 i' deduction

(Dropping deduction)

• IRA

Impact

1. Estimated loss in full and effect

2. Reduce cost of ex. 600s

3. Lower significant net return A (400 x added -
net ex. 600s)

April 7

Erica

8.15 p.m. Monday
11-12.15

- Secx. of Fed'n.

→ don. evl. award & banquet...

'We still have concerns abt dist. effects...

Rez. for proposals, some we support, some concerns...

- Refundable, not reduced for Fed. stat.

- Training ↑

- Univ.

£6,000



HORWITZ_R @ A1
03/20/97 03:30:00 PM

Record Type: Record

To: Jonathan A. Kaplan, Robert M. Shireman, Jake Siewert

cc:

Subject: ADMINISTRATION SUBMITS EDUCATION TAX-RELIEF PACKAGE

Date: 03/20/97 Time: 15:17

CAdministration submits education tax-relief package

ARLINGTON, Va. (AP) With a suburban high school as the backdrop, Vice President Al Gore announced legislation Thursday aimed at making a 13th and 14th year of schooling as routine as a high school diploma is now.

The proposed legislation would make good on President Clinton's campaign offer of tax credits or deductions for middle-class families sending children to college. The bill also raises the limit of Pell grants available to students from poor families to \$3,000 from \$2,700 and makes more students eligible.

The package, worth \$81 billion over five years, has gotten a chilly reception from congressional Republicans because of the \$38.4 billion in tax breaks. Critics say the plan would be a paperwork nightmare for the Internal Revenue Service and would use the tax code to create a federal entitlement.

Other critics contend the plan gives too many benefits to families that would send children to college anyhow while not raising Pell grants high enough to keep pace with inflation.

Gore said voters endorsed the plan when they elected Clinton to a second term. "The American people have said, 'We choose that direction,'" Gore said at a gathering of students, educators and parents at Washington-Lee High School in Arlington, a Washington suburb.

Education Secretary Richard Riley said families can be middle-income yet "educationally poor" because of tuition costs.

The administration came up with several examples of what would happen in 1998 under the plan:

A family earning \$35,000 could save for their children's college by putting \$955 into an Individual Retirement Account annually for 18 years. Assuming an 8 percent interest rate, the family would raise \$40,000 that way. The money would be withdrawn, without penalty, and protected by a \$10,000 annual deduction for college expenses. Without the tax break, the family would need to put away almost \$1,280 yearly before taxes, for a difference of \$325 a year, to raise the same amount.

A family earning \$60,000 and sending one of two children to a community college would get the maximum tax credit of \$1,500 equal to tuition at the community college. The family would pay \$4,260 in taxes instead of \$5,760. The credit is available for the first two years of college.

A family earning \$30,000 and sending their only child to college at a tuition cost of \$6,850 could get several benefits. A \$5,000 tax deduction (rising to \$10,000 in 1999) would lower the family's tax bill from \$2,220 to \$1,470. An increase in Pell grants would give the family \$1,850 instead of \$1,550. Combined benefit: \$1,050.

The deduction, claimed without an itemized return, is available each year, but a family cannot use the deduction and credit for the same child.

A family earning \$90,000 and sending two children to college at a combined cost of \$6,500, using a combination of savings and IRA withdrawals, would pay \$10,678 in taxes instead of \$12,128. The break: \$1,650. Because of their income, they can claim half the credit and deduction.

The proposal also gives tax breaks to employers who help their workers with tuition, cuts student loan fees and interest and expands college work-study.

APNP-03-20-97 1526EST

THE WHITE HOUSE

WASHINGTON

AGENDA

**THE PRESIDENT'S HOPE AND OPPORTUNITY
FOR POSTSECONDARY EDUCATION (HOPE) ACT OF 1997**

Thursday, March 20, 1997

GENE SPERLING
Assistant to the President
Director, National Economic Council

DAVID LONGANECKER
Assistant Secretary for Postsecondary Education
Department of Education

KARL SCHOLZ
Deputy Assistant Secretary for Tax Analysis
Department of Treasury

Questions and Answers

**Associations Attending the White House Briefing
on Higher Education Legislation
Thursday, March 20, 1997**

American Academy of Pediatrics
American Association for Colleges of Teach Education
American Association of College Registrars and Admissions Officers
American Association of Community Colleges
American Association of School Administrators
American Association of State Colleges and Universities
American Association of Universities
American Association of University Women
American Council on Education
American Federation of Teachers
Anti-Defamation League
Armenian National Committee of America
Association of Community College Trustees
Association of Jesuit Colleges and Universities
Coalition of Christian Colleges and Universities
Hadassah
Hispanic Association of Colleges and Universities
Italian American Democratic Leadership Council
Jewish Community Council of Greater Washington
Jewish Council for Public Affairs
League of United Latin American Citizens
LULAC
McAdam Group
National Association of College Admissions Counselors
National Association of College and University Business Officers
National Association of Equal Opportunity in Higher Education
National Association of Graduate and Professional Students
National Association of Independent Colleges and Universities
National Association of School Psychologists
National Association of State Universities and Land Grant Colleges
National Association of Student Financial Aid Administrators
National Council of Jewish Women
National Council of La Raza
National Education Association
National Puerto Rican Coalition
National Science Foundation
Polish American Congress
State Higher Education Executive Officers
Union of American Hebrew Congregations
United States Student Association
US PIRG