

Draft 8/09/00 10pm
Josh Gottheimer

**PRESIDENT WILLIAM J. CLINTON
REMARKS ON EDUCATION
CHICAGO, IL
August 10, 2000**

Ack: Rep. Blagojevich. Rep. Rush. Mayor Daley. Kennth McHugh.

It's great to be back in Chicago, and even better to be at the University that educated two generations of Daley mayors [*Richard J. Daley and Richard M. Daley '68*]. That's what I call legacy. I understand that just last year the *Princeton Review* rated DePaul's students the happiest students in the country. With the Blue Demons playing the way they have been, I have a strong sense of who's going to be rated number one again this year. Depaul is my kind of school – it's a place that celebrates diversity, that nurtures creativity, that fosters a lifelong commitment to community service. I can think of no better place to come to talk about college opportunity.

We're here today because we know that when we open the doors to college – we open the doors to opportunity and hope. When we make college more affordable, we make the American dream more achievable.

Today, a college education is not a luxury; it is a necessity. In the coming years, the number of new jobs requiring a bachelor's degree will grow more than twice as fast as jobs that don't. The three fastest growing occupations require at least a bachelor's degree and pay much better than average. America can't afford to leave any students behind simply because they can't afford to pay for college.

I was the first person in my family to go to college. I had scholarships and loans and a job in school. If it hadn't been for that help, I might never have been given the opportunities I had, and I'm grateful to the people who gave me that chance.

But today a college degree is even more important. Twenty years ago, college graduates earned about 40% more than high school graduates. In the new information economy, that gap has almost doubled. If we as a nation value opportunity for all, we must provide all Americans with access to the most reliable key to opportunity -- higher education.

That's why, from the very start, our Administration has worked to open the doors of college to every American. In the last seven years, we have more than doubled college student aid. We increased Pell Grants by more than fifty percent. We rewrote the student loan program to make it easier and cheaper to get student loans -- and to pay back those loans as a percentage of future incomes. And we're now enabling graduates to pay off their loans as a percentage of their income – because no students should ever have to drop out of school for fear that they can't repay their loans.

We expanded the federal work-study program, to help a million students a year work their way through school. We created AmeriCorps, which has given 150,000 young people the chance to earn money for college while they serve their communities. We gave families across America the ability to put their savings in new Education IRAs, to help them save for college, tax-free.

And, of course, we created the \$1,500 Hope scholarships making two years of education after high school as universal as a high school diploma. We supplemented that with the Lifetime Learning Tax Credit to help families pay for the last two years of college, graduate school, or upgrading their skills—because in the new economy, learning never stops.

In short, we have opened the doors to higher education to more Americans. I'm proud that today 67% of high school graduates will enroll in college by next fall—that's an increase of almost 10% since 1993.

But even with the new forms of financial aid – and even though the rise in tuition costs have slowed over the past few years – the vast majority of families are still feeling stretched. After all, over the past twenty years, the cost of college has quadrupled. I know many parents have taken second mortgages, or second jobs, just to pay those tuition bills.

That's why, to build on the success of our HOPE scholarships and Lifetime Learning tax credits, I have proposed a landmark \$30 billion college opportunity tax cut that will benefit millions of middle-class families. It will allow them to deduct up to \$10,000 in tuition costs, providing as much as \$2,800 in much-needed tax relief.

Today, I'm announcing two new steps to help make college more affordable for all Americans. First, beginning today, the federal Direct Student Loan program will lower interest rates for students who meet their responsibilities and repay their loans on time. Right now, nine percent of all students default on their college loans – that's down from 22 percent when I came into office. But that's still too many. By teaching borrowers good habits, we can bring the number down even more. And at the same time, we can save students and parents more than \$600 million in the next 5 years alone. When you add it all up, we're saving college students an average of \$1,300 on their loans. You don't have to be a math teacher to know that's good arithmetic.

Second, I'm pleased to announce a new loan forgiveness program to reward those who teach in our most hard-pressed communities. The students in these communities need the most help from the best teachers. We know one of the most important factors in a child's education is having a trained, dedicated, talented teacher in the classroom. And through your good work, we are adding more and more.

But the fact is in our hard-pressed communities, too many teachers are ill prepared for the classroom. A quarter of all secondary school teachers don't have college majors – or even minors – the subjects they teach. Students in schools with the highest minority enrollment have less than a 50/50 chance of having a math or science teacher with a license or degree in the field. And many of those who are qualified end up leaving their classrooms before they can really

Thursday, August 10, 2000

10:30	pm	THE PRESIDENT and the First Lady arrive Wall Street Landing Zone
10:40	pm	THE PRESIDENT and the First Lady depart Wall Street Landing Zone via Marine One en route John F. Kennedy International Airport [flight time: 15 minutes]
10:55	pm	THE PRESIDENT and the First Lady arrive John F. Kennedy International Airport
11:10	pm	THE PRESIDENT and The First Lady depart John F. Kennedy International Airport via Air Force One en route Andrews Air Force Base [flight time: 1 hour]
12:10	am	THE PRESIDENT and the First Lady arrive Andrews Air Force Base
12:25	am	THE PRESIDENT and the First Lady depart Andrews Air Force Base via Marine One en route The White House [flight time: 10 minutes]
12:35	am	THE PRESIDENT and the First Lady arrive The White House

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**THE WHITE HOUSE
WASHINGTON, D.C.**

August 9, 2000 (7:29 PM)

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Public Papers of the Presidents

June 3, 2000

CITE: 36 Weekly Comp. Pres. Doc. 1273**LENGTH:** 801 words**HEADLINE:** The President's Radio Address**BODY:**

Good morning. Earlier this week, I attended a summit with European leaders to focus on the opportunities and challenges of the new economy. One of those changes, clearly, is bridging the digital divide and helping all our people make the most of technology's promise. Today I want to talk with you about new steps our administration is taking to help America's students and **teachers** do just that.

I'm proud of the progress we've made over the last 7 years to expand access to technology in our schools. In 1994 only 35 percent of our schools had any Internet connection; today, 95 percent do. In 1994 only 3 percent of our classrooms were actually connected to the Internet. Today, thanks in large part to the E-rate program championed by Vice President Gore, 95 percent of our schools, as I said, are wired, but now 63 percent of our classrooms have an Internet connection. That's very big step. But there's more to do, and it's about more than computers and connections.

Access is important, but it's only a means to an end. The ultimate purpose of computers in the classroom is to boost student performance and help children learn. That can only happen if **teachers** have the best training to make the most of this technology.

Today, two out of three **teachers** with access to a computer say they don't feel well-prepared to use it in class. We owe it to America's children to help their **teachers** become as comfortable with a computer as they are with a chalkboard. And we must start early. With rising student enrollment and **teacher** retirements, America will need more than 2 million new **teachers** over the next 10 years. We have to make sure every one of them can use a computer to help students meet high standards. We're taking steps to do that.

Earlier this year, the deans of over 200 colleges of education committed to work with our administration to meet this goal. Today I'm announcing \$ 128 million in new, 3-year technology grants to help tomorrow's **teachers** prepare 21st century students. We're awarding 122 grants to **teacher** colleges and other partners in every region of the country. These resources will train new **teachers** to use technology to improve student achievement.

A grant to Western Michigan University, for example, will be used to build partnerships with business leaders and local school districts to help future **teachers** use technology in the classroom. San Diego State University is receiving a grant to develop advanced technologies to improve student reading and teach educators throughout California.

PHOTOCOPY
FBI - SAN DIEGO

Combined with past grants, today's awards will help train as many as 600,000 new **teachers** nationwide. My budget for the coming year doubles our investment in **quality** technology training to reach a million **teachers** by 2004.

Unfortunately, so far, Congress has failed to provide the resources to meet that target. The House budget would deny hundreds of thousands of future **teachers** the training they need to use technology to help students meet challenging academic standards. Their budget also denies the funding I requested to create up to a thousand new community technology centers to help young people and adults gain critical technology skills.

In too many ways, the education budget making its way through Congress simply doesn't make the grade. It invests too little in our schools and demands too little from them. In order to pay for large and irresponsible tax breaks, it fails to address some of our schools most pressing needs, from increasing accountability to building and modernizing schools to improving **teacher quality** and reducing class size.

In this time of unprecedented prosperity, there is no reason to shortchange our children and our schools. So I ask Congress again to pass a budget that reflects our values and puts education first, a budget that strengthens accountability and helps turn around low performing schools, reduces class size and increases after-school opportunities, closes the digital divide and opens doors to help disadvantaged children gear up for college, rebuilds crumbling schools and boosts **teacher quality**.

If Congress sends me a budget that fails that test, I'll have to veto it. But I hope Congress will work with me to pass balanced, responsible budget increases to invest in our children and their future. Instead of widening the divide in technology and education, we can widen the circle of opportunity for every American. And now is the time to get this done.

Thanks for listening.

NOTE: The address was recorded at 3 p.m. on June 2 in the Presidential Suite at the Intercon Hotel in Berlin, Germany, for broadcast at 10:06 a.m. on June 3. The transcript was made available by the Office of the Press Secretary on June 2 but was embargoed for release until the broadcast.

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Two centuries ago opportunity meant having a chance to carve out a farm on the forest frontier. A century ago it meant a chance to work in a factory with reasonably decent conditions and give your children a chance to get a high school education. Today, opportunity requires the constant ability to learn and relearn, to master new tools and new technologies, to think broadly, to adjust quickly, to put things in context. It means every American needs more than a high school education. It means a **college** education is not a luxury.

In the coming years, the number of new jobs requiring at least a bachelor's degree will grow twice as fast -- more than twice as fast -- as those that don't. The three fastest growing occupations require at least a bachelor's degree, and their pay, of course, is much better than average.

So I have a simple message today which is that our country cannot afford to leave any students behind simply because they can't afford to pay for **college**. I came from a family where nobody had ever gone to **college** before, and yet, from the time I was a little boy, I never had any doubt I was going, because that's what my family told me I was going to do. And thanks to my family and scholarships and loans and jobs, I got opportunities that eluded all my parents' generation and, unfortunately, eluded all too many of my contemporaries in high school.

When I became President, I was determined to do what I could to give every student that chance. I am well aware, if it hadn't been for that chance that I had so long ago now, to go to school, I wouldn't be standing here today.

So, what does it mean to give every young person the chance to go to **college**? First, we have to begin at the beginning. We've worked on education reforms to make sure all of our kids start school ready to learn, finish high school ready to succeed. We've expanded early childhood education; supported higher standards, more choice, and greater accountability for results in our schools; extra help for kids who need it, from after-school to summer school to mentoring programs; new efforts to attract talented teachers, reduce class size, modernize classrooms, connect all of them to the Internet. That's the first part of this.

But the second thing we've tried to do is to open the doors of **college** to every American. In 1993 we created something called the Direct Student Loan Program. It has lowered the cost of all borrowing and all loan programs and saved America's students, in lower interest costs and charges, \$ 9 billion over 7 years. That program also allows students to pay back their loans as a percentage of their income.

In 7 years, we expanded Pell grants more than 40 percent and increased the work-study program so that now a million young **college** students are in work-study. On a thousand campuses, a lot of them are earning money by teaching young children to read in elementary schools. **AmeriCorps** is now giving 150,000 young people a chance to earn money for **college** and serving in their communities. Education IRA's now let families put savings in IRA's and then withdraw them for **college** expenses -- tax free.

We created the \$ 1,500 HOPE scholarship tax credit to make the first 2 years of **college** as universal as high school and to help families afford the last 2 years, as well as graduate school and job training. We set out to launch a lifetime learning tax credit which provides a 20 percent credit against tuition and fees.

Now, this year alone -- those things were done in '97 -- well over 10 million Americans will use HOPE scholarships and lifetime learning credits to open the doors of **college** and opportunity.

In the past 7 years, most of which we spent trying to get rid of the deficit, America has more than doubled **college** aid, the greatest expansion since the GI bill 50 years ago. It has proved to be a great investment. Today, coincident with this speech, I am releasing a report which demonstrates that as student aid has increased, so has **college** attendance, now to record levels. Fully two-thirds of our high graduates go straight to **college**. That's an all-time high. And for the first time in history, a majority of young African-Americans are enrolling in higher education.

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The report also documents what you already know: The value of a **college** education in sheer economic terms is going up. The earnings gap between those who have a degree and those who don't is growing dramatically. Over the course of a career, a person with a bachelor's degree will earn, on average, \$ 600,000 more than a person who has a high school diploma. The return on a **college** investment is now nearly double the stock market's historical rate of return.

Now, this report, on balance, is good news. But it has some sobering information. With all the new financial aid and even though the rise in tuition costs have slowed over the past few years, most families still have to stretch to pay the **college** bills. Over the past 20 years, the cost of **college** has quadrupled. I'll bet there are a lot of parents here who have taken second mortgages or second jobs to help pay those tuition bills.

So I'd like to do one other thing in this area before I go, and I hope the Congress will do it this year. I would like to build on the success of the HOPE scholarship and the lifetime learning credits with a \$ 30-billion **college** opportunity tax cut. It would allow families, whether they're in the 15 percent or the 28 percent tax bracket to claim a tax deduction worth up to \$ 2,800 for up to \$ 10,000 in **college** tuition costs. It would make a big difference to a lot of families in this audience today, and I think it ought to be done.

Again I say, I know it's important for individual opportunity, but we have to recognize that we're living in a time when investment in human capital is even more important than investment in physical capital. This would be some of the best money this country ever spent.

I also hope we'll do more this year to help young people out there who are still, believe it or not, unaware of how important and how possible **college** is. Maybe nobody is pushing them to take the classes they need, or they don't know how to get the financial aid. I have asked, and I ask again, the Congress to work with us to expand our initiatives, called GEAR UP and TRIO, to reach out to students as early as the sixth grade to give them the dream that they can go to **college** and to determine to do what it takes to succeed once they get there.

Now, if we do these things, we can provide more students with the support they need, give more families the relief they need, give our economy the skilled work force we all need, and give our Nation more active, informed citizens. At long last, we've got the money to do it. The only question is whether we have the vision and will to do it. We owe it to your generation to do that.

Think about this. A hundred years from now the Carleton class of 2100 will be sitting where you are. They'll look up at this podium, and perhaps they'll see a President reflecting on the 21st century, the good old days. I hope that he or she can say that we began this century in the right way.

I offer all of you my congratulations for the challenges you've conquered, the projects you've completed, the goals you've reached. You should be very proud. And as you embark here, I hope you'll never forget one other thing, implicit in what all other speakers have said. All your individual lives will unfold in the context of community, your local community, your national community, and increasingly, the global community. If you want to make the most of your own lives, you have to give something to all of your communities.

As the years pass, I am convinced that your generation will be judged most, and you will tend to judge yourselves most, on the ways in which, large and small, you give something back to the whole. If you do that, then you will be more than leaders in arts and science, business and industry. You will be great citizens of our Nation and the world.

I honestly believe the next 50 years can bring the greatest period of peace, prosperity, and humanity the world has ever known. It depends upon whether we do the right thing for the future and whether we understand that our common humanity is far, far more important than all the things that divide us.

PHOTOGRAPH
BY [illegible]

May Carleton always be with you. Good luck, and God bless you.

NOTE: The President spoke at 10:38 a.m. in the Bald Spot Quad. In his remarks, he referred to Stephen R. Lewis, Jr., president, and Katherine Beebe, Sachin Patel, and Faisal Mohyuddin, students, Carleton **College**; Senator Wellstone's wife, Sheila; and Bruno Netti and George H. Dixon, honorary degree recipients.

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THE CLINTON-GORE ADMINISTRATION: COLLEGE OPPORTUNITY AND AFFORDABLE STUDENT LOANS

August 10, 2000

Today, President Clinton announced two new ^{steps} efforts to make college loans more affordable ^{so that more students can go on to} and allow graduates to choose rewarding careers. First, he announced that the Direct Student Loan program ^{will} lower interest rates for students who meet their responsibilities and repay their loans on time, ^{saving} students and parents \$600 million over the next five years. Second, he announced that the U.S. Department of Education proposed a new rule to provide loan forgiveness to teachers in high-need areas. Finally, he will call on Congress to enact his proposals to make college more affordable and strengthen education, including the College Opportunity Tax Cut.

^{that I am pleased to announce that he}
LOWER INTEREST RATES ON DIRECT STUDENT LOANS. New incentives to repay student loans will reward students who repay their loans on time. In combination with other interest rate and fee reductions since the start of this Administration, students today can save \$1,300 over the life of \$10,000 in loans, compared how much this loan would have cost without President Clinton's reforms.

- **NEW INTEREST REBATE.** First, students and parents borrowing direct student loans will receive an immediate interest rebate equal to 1.5 percent of the loan. Over 1.7 million students a year will receive the rebate when they borrow, beginning this academic year (2000-01). Students must make their first 12 payments on time to keep this benefit. The average undergraduate could save \$150 on \$10,000 in loans. Over a standard ten-year loan, this rebate amounts to an interest rate reduction of 0.24 percentage points per year.
- **NEW REFINANCING OPPORTUNITY.** Second, students who consolidate their loans with the Direct Student Loan program will receive a new, low interest rate that is 0.8 percentage points lower than what they currently pay, saving a student with \$10,000 in loans over \$500. Over 400,000 students are expected to take advantage of this opportunity. This lower rate will apply to loans consolidated during fiscal year 2001 (October 1, 2000 through September 30, 2001). Students may consolidate a single loan or multiple loans. As with the interest rebate, students must make their first 12 payments on time to keep this benefit.

REWARDING RESPONSIBLE BEHAVIOR. These new repayment incentives will:

- **ENCOURAGE ON-TIME LOAN PAYMENTS.** These repayment incentives are designed to strongly encourage students to meet their responsibilities during their first year of repayment. Data show that the first year is critical to a lifetime of good habits: students who make their first 12 payments are only one-fourth as likely to default. At the urging of Sen. Harkin and Rep. Clay, Congress authorized Direct Student Loan program to offer repayment incentives in 1998.
- **SAVE STUDENTS HUNDREDS OF DOLLARS.** By making his first 12 payments on time, the average undergraduate borrower could receive a \$150 interest rebate on new loans and \$500 through lower interest on a consolidation loan. The average graduate borrower has \$25,000 in loans and could save \$375 and \$1,250, respectively.
- **SAVE TAXPAYERS MONEY.** The initiative is expected to save the U.S. government \$5 million over five years due to (1) more students repaying their loans on time and (2) more students choosing to convert their guaranteed loans into direct loans, eliminating the federal subsidies for lenders. (While direct loans are made by the U.S. Department of Education, guaranteed student loans are made by private lenders in return for federal subsidies and guarantees against default.) A similar lower interest rate on consolidation loans in 1998 saved the government over \$200 million, even while it saved 340,000 students over \$30 million.

LOAN FORGIVENESS FOR TEACHERS. In addition, President Clinton announced that the U.S. Department of Education proposed a new rule providing loan forgiveness for teachers in high-need areas. The new rule — which implements a provision of the Higher Education Amendments of 1998 — would forgive up to \$5,000 in loans after five consecutive years of teaching, at least one of which must have been 1998-99 or later. Through 2003, \$122 million in loan forgiveness will be provided to over 25,000 teachers. The statute restricts eligibility to [new borrowers:] teachers who did not have outstanding student loans on October 1, 1998, or who did not have outstanding loans on the date when they obtained new loans after October 1, 1998. The rule is scheduled to take effect on July 1, 2000.

- Over the next decade, U.S. schools must hire 2 million teachers to accommodate increasing enrollments and the retirement of many veteran teachers. (U.S. Department of Education, *Prospectus: The Educational Excellence for All Children Act*, 1999)
- More than one-fifth of all new teachers leave the profession within their first three years. (Ibid.)

EIGHT YEARS OF STUDENT LOAN REFORM. The Clinton-Gore Administration has reformed the student loan program to create more opportunities for college. Its record includes:

- **MORE AFFORDABLE LOANS.** In its first budget in 1993, the Clinton-Gore Administration reduced student loan fees from a maximum of 8 percent to 4 percent. Student loan interest rates were reduced in 1993 and again in 1998. Last year, the Administration reduced direct loan fees to 3 percent and today's announcement adds an interest rebate equal to half of this fee. In addition, the Direct Loan program offers discounts for students who consolidate before entering repayment and who repay electronically. Many guaranteed lenders also offer student discounts. All told, students today can save over \$1,300 in interest and fees over the life of a \$10,000 loan, compared to the cost of that loan in 1992.
- **THE DIRECT STUDENT LOAN REVOLUTION.** The Direct Student Loan program has helped more than 5 million students pay for college since it was founded in 1994. It gives students and schools an alternative to traditional guaranteed student loans, injecting healthy competition into the marketplace.
 - **Direct student loans help students quickly, simply, and cheaply.** The program applies free-market principles by raising capital efficiently through U.S. bond sales and making loans through competitively awarded, performance-based contracts with private firms. It has saved taxpayers over \$4 billion by eliminating costly bank subsidies.
 - **Over 1,200 schools have chosen to join Direct Lending.** It makes about one-third of federal student loans.
 - **Students can repay their direct loans as a share of their income,** allowing them to start college and, after graduating, to undertake public service careers without fear of being unable to repay their loans.
- **DOUBLING STUDENT AID.** Students will receive nearly \$60 billion in federal grants, loans, and tax credits this year, up from \$25 billion in 1993. The new Hope Scholarship tax credit provides up to \$1,500 in tax relief for the first two years of college and the Lifetime Learning credit provides up to \$1,000 for juniors and seniors, graduate students, and adults seeking job training. Together, they will save 10 million American families \$7.3 billion this year. Over 3.8 million needy students receive a Pell Grant scholarship of up to \$3,300, a \$1,000 larger maximum grant than in 1993. To help disadvantaged youth prepare for and success in college, the Clinton-Gore Administration expanded our investment in TRIO programs by two-thirds and created the new GEAR UP initiative.
- **HALF AS MANY DEFAULTS.** Seven years ago, more than 22 percent of borrowers defaulted within two years of entering repayment; that rate has fallen for seven straight years and is now a record-low 8.8 percent. At the same time, collections on defaulted loans have tripled from \$1 billion to \$3 billion under this Administration.

CALLING ON CONGRESS TO INVEST IN AMERICA'S EDUCATION PRIORITIES. In February, the Clinton-Gore Administration sent Congress a balanced and responsible budget that made investments in key education initiatives to expand college opportunity, raise standards, and invest in what works. However, the Republican budget is built on misguided priorities and insufficient resources. It:

- Excludes the \$36 billion College Opportunity Tax Cut to make college more affordable and accessible. The College Opportunity Tax Cut would be worth 28 percent of tuition up to \$10,000, when fully phased-in in 2003, providing up to \$2,800 in tax relief per family.
- Denies 600,000 disadvantaged students mentoring, academic support, and higher hopes for college through GEAR UP.
- Ignores the President's plan to improve teacher quality through \$1 billion for standards-based professional development, teacher recruitment, teacher peer review programs, teacher quality awards, and professional development for early childhood educators. Research shows that teacher quality is a key indicator of student performance.
- Fails to strengthen accountability and turn around failing schools, reduce class size, build and modernize 6,000 schools and make emergency repairs to another 25,000, provide after-school learning opportunities to over 1 million children, and help bridge the digital divide.
- Meanwhile, the House has passed tax cuts that would drain more than \$550 billion from the surplus. To pay for these tax cuts, the House budget would cut domestic priorities \$29 billion below the President's level, an average cut of 9 percent.

EDUCATION QUOTES

- “Our progress as a nation can be no swifter than our progress in education. The human mind is our fundamental resource.” John F. Kennedy
- “If a man empties his purse into his head, no man can take it away from him. An investment in knowledge always pays the best interest,” Benjamin Franklin
- “Learned Institutions ought to be favorite objects with every free people. They throw that light over the public mind which is the best security against crafty & dangerous encroachments on the public liberty,” James Madison
- “Enlighten the people generally, and tyranny and oppressions of body and mind will vanish like evil spirits at the dawn of day,” Thomas Jefferson
- “Let us think of education as the means of developing our greatest abilities, because in each of us there is a private hope and dream which, fulfilled, can be translated into benefit for everyone and greater strength for our nation,” John F. Kennedy
- “Upon the subject of education, not presuming to dictate any plan or system respecting it, I can only say that I view it as the most important subject which we as a people may be engaged in. That everyone may receive at least a moderate education appears to be an objective of vital importance,” Abraham Lincoln
- “Give a man a fish and you feed him for a day. Teach a man to fish and you feed him for a lifetime,” Chinese Proverb
- “Only the educated are free,” Epictetus
- “Education is a better safeguard of liberty than a standing army,” Edward Everett
- “The educated differ from the uneducated as much as the living from the dead,” Aristotle
- “He who opens a school door, closes a prison,” Victor Hugo
- “Education is not the filling of a pail, but the lighting of a fire,” W. B. Yeats
- “The benefits of education and of useful knowledge, generally diffused through a community, are essential to the preservation of a free government,” Sam Houston
- “I have never let my schooling interfere with my education,” Mark Twain
- “Education, then, beyond all other devices of human origin, is the great equalizer of the conditions of men,--the balance-wheel of the social machinery,” Horace Mann

- “Upon the education of the people of this country the fate of this country depends,” Disraeli
- “Education is a social process ... Education is growth.... Education is, not a preparation for life; education is life itself,” John Dewey
- “To educate a man in mind and not in morals is to educate a menace to society,” Theodore Roosevelt
- “Education's purpose is to replace an empty mind with an open one,” Malcolm S. Forbes
- “Next in importance to freedom and justice is popular education, without which neither freedom nor justice can be permanently maintained,” James A. Garfield, July 12, 1880.
- “The great aim of education is not knowledge but action,” Herbert Spencer
- “If you think education is expensive, Try Ignorance!!!” Andy McIntyre.
- “Education alone can conduct us to that enjoyment which is, at once, best in quality and infinite in quantity,” Horace Mann
- “The object of education is to prepare the young to educate themselves throughout their lives,” Robert M. Hutchins.
- “Jails and prisons are the complement of schools; so many less as you have of the latter, so many more must you have of the former,” Horace Mann

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Public Papers of the Presidents

June 20, 2000

CITE: 36 Weekly Comp. Pres. Doc. 1413**LENGTH:** 1360 words**HEADLINE:** Remarks on the District of Columbia College Access Act**BODY:**

Thank you very much. Well, this is a very happy day. Welcome. I'd like to thank Representatives Eleanor Holmes Norton, Tom Davis, and Jim Moran for their role in this day; and Secretary Riley; OMB Director Lew, especially for his role as the Chair of the Federal DC Interagency Task Force. And I'd like to thank Grant Stockdale, who first proposed this idea several years ago.

I am sorry that Mayor Williams couldn't be with us today, but the city is very well represented. And I want to welcome the university presidents from George Mason, Trinity, Bowie State, and Delaware State who are here today, as well as students they'll be welcoming because of the DC College Access Act. We also have some of the educators and parents who helped get these children to college, and the leaders of the DC College Access program who are raising private funds to help local students meet all the costs of a university education.

Medicare Prescription Drug Coverage

I want to talk in a moment about all that you have done together, but because this is my only opportunity to be with the press today, I want to say just a few words about another issue where your example of bipartisanship could stand us in good stead, and that is our stewardship of the Medicare program.

This week the House is preparing to vote on a proposal for a prescription drug benefit for older Americans and people with disabilities. Unfortunately, in my opinion at least, the private insurance drug plan does not achieve that objective, of giving affordable, dependable coverage to every senior who needs it. At the same time, we have to face the challenge of making sure we pay the Medicare providers enough so they can give our seniors the high quality care they deserve.

Payments are too low in important areas, and Medicare patients are at risk. Some think we have to choose between the prescription drug benefit and adequate quality care. But because of our remarkable prosperity, I believe we can do both, especially given the present strength of the Medicare Trust Fund. And I think we should do it right.

Today I am proposing to dedicate \$ 40 billion over the next 10 years to ensure that our providers can continue to provide quality care. I think all of us recognize, and I do think this is a bipartisan recognition, that when we passed the Balanced Budget Act of '97, we did not provide adequate funding for the medical providers of the country, and this will help, by increasing Medicare payments to hospitals, teaching facilities, nursing homes, and the home health care programs, so

that Medicare patients can get what they need.

My proposal also endorses Vice President Gore's initiatives to say for the very first time, the Medicare surplus will be off-budget, like the Social Security surplus, and therefore, can no longer be diverted for other purposes. Under the Vice President's plan, Medicare must be saved for paying down the debt in order to strengthen the life of the Medicare program.

Today the House is voting on a proposal that embraces this concept and takes an important step toward achieving the goal. And I'm very pleased, and again, I think it will have strong bipartisan support, I hope it will be strengthened in the Senate, so there will be absolutely no question that any loophole can allow the money to be spent in other ways.

District of Columbia College Assess Act

Now, just as we bear a heavy responsibility to our seniors, we also have perhaps an even heavier one to our young people, to do all we can to prepare them for the future. More and more, that requires that we offer every student the chance to go to college. In the coming years, the number of new jobs requiring a bachelor's degree will actually grow twice as fast as the jobs that require only a high school diploma. Over the course of a career, someone with a college degree today will earn, on average, \$ 600,000 more than someone with a high school diploma.

I have often said that I was the first person to go to college in my family, and I couldn't have done it without not only help from my family but without loans, scholarships, and jobs. Those things enabled me to have opportunities my parents' generation did not have, and without them, clearly, I wouldn't be standing here today making these remarks. So I think, like everyone in Congress who's been through the same experience, we want to make sure that the next generation has the same opportunity.

For years, too many of this city -- our Capital City's young people have been left behind, not because they didn't have the ability but because they didn't have the resources to go on to college. This fall things will be different. Thanks to a remarkable coalition of business leaders, city and Federal officials, Republicans and Democrats, working together, many of them here today, the children of Washington will have the chance to go to public colleges around the country at in-State rates or get some help to go to a private school close to home.

The District of Columbia College Access Act makes the playing field a little more level for the children of Washington, DC. More students and parents will know that if they study hard and believe in themselves, the doors of **college and the opportunity** college brings will be open to them. And more middle income families will find that our great Nation's Capital is also a great place to live and raise their own children.

This fall more than a thousand young people, many of whom might never have had the chance, will get the help to go to college. We're paying the difference between in-State and out-of-State tuition, sometimes as high as \$ 10,000 a year. And we're providing \$ 2,500 for young people who have chosen to attend local private colleges.

Washington businesses are helping many of these children pay for the costs of college -- the other costs -- and they've helped increase funding for the University of the District of Columbia, as well. This is a great example of what we can do if we put aside our differences to work toward a common goal. It is one of the best investments we could ever make.

One of the things that I am proudest of in my service as President is that we've had the opportunity to have the biggest expansion in college aid since the GI bill 50 years ago -- expanded Pell grants, which many young Washingtonians use, education IRA's, the \$ 1,500 HOPE scholarship tax credit, and the lifetime learning tax credit for the third and fourth years of college and graduate school and adult education. And now I've asked Congress to pass a **college opportunity** tax cut that would allow every family to deduct up to \$ 10,000 of college tuition from their income tax

every year.

We have the resources now. The question is whether we have the vision and will to give all our children a shot at living their dreams. This bill indicates that we do. And again, I want to thank these Representatives here, who played a leading role, and all of you who helped to pass this bill.

I'd like to now ask Dr. Alan Merten, the president of George Mason University; Zack Gamble; Secretary Riley; and Representatives Norton, Davis, Moran; and Jack Lew to come forward. I want to tell you that Zack Gamble is a young man who did well in college and was acceptable -- accepted -- acceptable and accepted -- *[laughter]* -- into several colleges. The DC College Access Act is making it possible for him to go to George Mason this fall to study computer science. We're going to present his tuition check now. It is just the first of many.

Zack, congratulations. And to all the other young people here, congratulations to you. Good luck to you. God bless you. And now, in the immortal words of that great movie, we're going to show you the money. *[Laughter]*

NOTE: The President spoke at 2:23 p.m. in the Roosevelt Room at the White House. In his remarks, he referred to Mayor Anthony A. Williams of the District of Columbia; Evan S. Dobelle, president, Trinity College; Calvin W. Lowe, president, Bowie State University; and William B. DeLauder, president, Delaware State University.

LANGUAGE: ENGLISH

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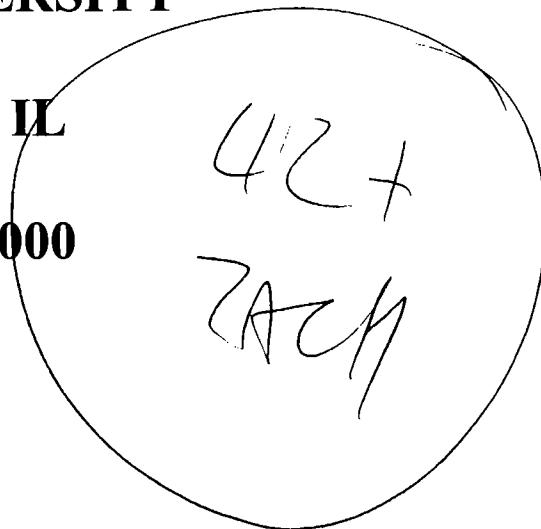
Final 8/10/00 12:15am

Josh Gottheimer

PRESIDENT WILLIAM J. CLINTON
REMARKS ON COLLEGE OPPORTUNITY
DEPAUL UNIVERSITY

CHICAGO, IL

August 10, 2000



*you're in his
ve as good
deed
to go
in*

Ack: Rep. Blagojevich. Rep. Rush. Mayor Daley.

Kenneth McHugh. O'Shea

It's great to be back in Chicago, and even better to be at the University that educated two generations of Daley mayors [*Richard J. Daley and Richard M. Daley '68*].

That's what I call legacy. I understand that just last year the *Princeton Review* rated DePaul's students the happiest students in the country. With the Blue Demons playing the way they have been, I have a strong sense of who's going to be rated number one again this year.

Depaul is my kind of school – it's a place that celebrates diversity, that nurtures creativity, that fosters a commitment to community service. I can think of no better place to come to talk about college opportunity.

We're here today because we know that when we open the doors to college -- we open the doors to opportunity and hope. When we make college more affordable, we make the American dream more achievable.

I was the first person in my family to go to college. I had scholarships and loans and a job in school.

If it hadn't been for that help, I might never have been given the opportunities I had, and I'm grateful to the people who gave me that chance.

But today a college degree is even more important than it was back then. Today, a college education is not a luxury; it is a necessity. In the coming years, the number of new jobs requiring a bachelor's degree will grow more than twice as fast as jobs that don't. The three fastest growing occupations require at least a bachelor's degree and pay much better than average.

Twenty years ago, college graduates earned about 40% more than high school graduates. In the new information economy, that gap has almost doubled. If we as a nation value opportunity for all, we must provide all Americans with access to the most reliable key to opportunity -- higher education. America simply can't afford to leave any students behind because they can't afford to pay for college.

That's why, from the very start, our Administration has worked to open the doors of college to every American. In the last seven years, we have more than doubled college student aid. We increased Pell Grants by more than ~~fifty~~ ⁴⁰ percent.

We rewrote the student loan program to make it easier and cheaper to get student loans -- and to pay back those loans as a percentage of ~~future~~ ^{disposable} incomes. By doing this, students don't have to choose between paying off their loans and choosing a career that's right for them.

We expanded the federal work-study program, to help a million students a year work their way through school. We created AmeriCorps, which has given 150,000 young people the chance to earn money for college while they serve their communities. We gave families across America the ability to put their savings in new Education IRAs, to help them save for college, tax-free.

But even with the new forms of financial aid – and even though the rise in tuition costs have slowed over the past few years – the vast majority of families are still feeling stretched. After all, over the past twenty years, the cost of college has quadrupled. I know many parents have taken second mortgages, or second jobs, just to pay those tuition bills.

That's why, to build on the success of our HOPE scholarships and Lifetime Learning tax credits, I have proposed a landmark \$36 billion college opportunity tax cut that will benefit millions of middle-class families. It will allow them to deduct up to \$10,000 in tuition costs, providing as much as \$2,800 in much-needed tax relief.

Today, I'm announcing two new steps to help make college more affordable for all Americans. First, beginning today, the federal Direct Student Loan program will reduce interest rates for students who meet their responsibilities and repay their loans on time. Right now, nine percent of all students default on their college loans – that's down from 22 percent when I first came into office. But that's still too many. By teaching borrowers good habits, by rewarding responsibility, we can bring the number down even more. And at the same time, we can save students and parents more than \$600 million in the next 5 years alone. When you add it all up, with other reforms we've made since 1993, we're saving college students an average of \$1,300 on their loans.

Today, I'm announcing two new steps to help make college more affordable for all Americans. First, beginning today, the federal Direct Student Loan program will reduce interest rates for students who meet their responsibilities and repay their loans on time. This could save more than 2 million students and parents \$150 through an interest rebate on new loans, and \$500 on refinanced existing loans. Right now, nine percent of all students default on their college loans – that's down from 22 percent when I first came into office. But that's still too many. By teaching borrowers good habits, by rewarding responsibility, we can bring the number down even more. And at the same time, we can save students and parents more than \$600 million in the next 5 years alone. When you add it all up, with other reforms we've made since 1993, we're saving college students an average of \$1,300 on their loans.

You don't have to be a math teacher to know that's good arithmetic.

Second, I'm pleased to announce a new loan forgiveness program to reward those who teach in our most hard-pressed communities. The students in these communities need the most help from the best teachers. We know one of the most important factors in a child's education is having a trained, dedicated, talented teacher in the classroom. And through schools like DePaul we're adding more and more.

But the fact is in our hard-pressed communities, too many teachers are ill prepared for the classroom. A quarter of all secondary school teachers don't have college majors – or even minors – the subjects they teach. Students in schools with the highest minority enrollment have less than a 50/50 chance of having a math or science teacher with a license or degree in the field they teach. And many of those who are qualified end up leaving their classrooms before they can really make a difference. In fact, one-fifth of all new teachers leave the profession within the first three years.

My plan will help put better teachers in the schools that need them most – and will help keep them there. It forgives up to \$5,000 in loans for teachers who stay in the classroom for five years in a row. And it builds on my billion dollar budget proposal to improve teacher quality, and to help retain and recruit teachers. This is an assignment we can't afford to fail. It's time we rewarded those teachers who make tough choices and stick with them for the good of our children.

Taken together, these measures will provide students with the support they need; families with the college relief they need; and our economy with the skilled workforce it needs.

PHOTOCOPY
PERMISSION



Bethany Little

08/09/2000 01:22:10 PM

Record Type: Record

To: Joshua S. Gottheimer/WHO/EOP@EOP

cc:

Subject: info

Let me know if this is not helpful...

Good teaching matters. A recent report released by the Education Trust presents research that substantiates the belief that teachers make a difference in student achievement and that the effects of good teachers on student performance are long-lived. Findings from studies in Tennessee, Dallas, and Boston reveal that, whatever their background or disadvantages, students taught by effective teachers achieved substantially larger gains than students taught by less effective teachers. For example, the average reading scores of a group of fourth-graders in Dallas assigned to three highly effective teachers rose from the 59th percentile to the 76th percentile by grade 6. A slightly higher achieving group taught by less effective teachers fell from the 60th percentile in grade 4 to the 42nd percentile in grade 6.¹⁵

Research also reveals a troubling picture of the state of our nation's teaching force. According to the National Commission on Teaching and America's Future, one of the most important factors in improving student achievement is the knowledge and skills that teachers bring to the classroom. Yet every year, approximately 50,000 individuals teach on "emergency" certificates, which means they do not meet the standards the state has set for certification. In addition, numerous teachers teach subjects for which they lack adequate preparation, with fully one quarter of secondary school teachers lacking even a minor in their main teaching field. Students in schools with the highest concentrations of poverty - those who often need the most help from the best teachers - are most likely to be in classrooms with teachers who are not fully qualified. For example, in schools with the highest minority enrollment, students have a less than 50 percent chance of having a math or science teacher with a license and degree in the field.¹

a report by

Not .

 Joshua S. Gottheimer
08/09/2000 05:48:40 PM 

Record Type: Record

To: Jeremy D. Kane/WHO/EOP@EOP

cc:

Subject: Re: factoids

----- Forwarded by Joshua S. Gottheimer/WHO/EOP on 08/09/2000 05:48 PM -----

 James R. Kvaal
08/09/2000 05:36:10 PM

Record Type: Record

To: Bethany Little/OPD/EOP@EOP

cc: joshua s. gottheimer/who/eop@eop, anna richter/opd/eop@eop

bcc:

Subject: Re: factoids 

dept of education also suggests these

Over 2 million teachers needed. The nation's schools will need to hire an estimated 2.2 million public school teachers (in Teachers for high-poverty schools. Current rates of attrition suggest that high-poverty school districts will need to hire ov Shortages of teachers of color. Our nation's teaching force does not reflect the diversity that is transforming our nation's Minority students comprise 36 percent of our nation's student population,[6] but only 13 percent of our teachers are minc

Over 40 percent of public schools do not have a single minority faculty member.[8]

Nearly all large, urban school districts (92 percent) cite an immediate demand for teachers of color.[9]

source: <http://www.ed.gov/teacherquality/invest/>

Bethany Little



Bethany Little

08/09/2000 05:17:55 PM

Record Type: Record

To: Joshua S. Gottheimer/WHO/EOP@EOP, James R. Kvaal/OPD/EOP@EOP, Anna Richter/OPD/EOP@EOP

cc:

Subject: factoids

It may be too late, but here are a couple of factoids that could be good in the press paper or script tomorrow...

✓ Almost half of the achievement gap between minority and white children would be eliminated if minority children had access to the same quality of teachers (according to research by the Education Trust)

✓ A recent survey of members of the American Federation of Teachers found that 39 percent were working second jobs to make ends meet (Ed Week 1/13)



James R. Kvaal
08/09/2000 01:23:46 PM

Record Type: Record

To: Joshua S. Gottheimer/WHO/EOP@EOP

cc:

Subject:

i have to run -- pls let me know if this doesn't work

Qualified teachers are the most critical in-school factor in improving student achievement.¹⁸ We know that recruiting high-quality teachers, providing teachers with support in their first three years, and ensuring that teachers receive ongoing high-quality professional development leads to improvements in the quality of teachers and their ability to engage students, manage classrooms, and teach challenging content. We also know that when teachers receive support from strong principals, the school learning environment is more likely to lead to increased student achievement.¹⁹

Yet too many teachers still do not receive on going high-quality professional development to help them improve and build on their teaching skills, many teachers leave the profession in their first three years, and far too many teachers are teaching in a field in which they have not been trained. Students in high-poverty schools are more likely than others to be taught some part of the day by teacher aides with limited education and training²⁰ and they are more likely to be taught by a teacher teaching out of field.²¹ We must redouble our efforts to ensure that all children in America have a talented, dedicated, and well-prepared teacher to help them reach high standards.

Teacher aides are widely used to provide instruction in Title I schools.

Paraprofessionals continue to be widely used to provide instruction in Title I schools, particularly in high-poverty schools. In the 1997-98 school year, 84 percent of principals in high-poverty schools reported using aides, compared with 53 percent in low-poverty schools.²⁸ Although very few paraprofessionals have the educational background necessary to teach students, almost all (98 percent) were either teaching or helping teach students. Forty-one percent of Title I aides said that half or more of the time they spent teaching or helping to teach students was on their own, without a teacher present.²⁹

Teacher aides in high-poverty schools are more likely than aides in other schools to lack the educational background that would qualify them to teach or help teach children. Only 10 percent of Title I aides in high-poverty elementary schools have a bachelor's degree, compared with 19 percent nationwide.³⁰

**REMARKS ON EDUCATION
CHICAGO, IL
August 10, 2000**

Ack: Rep. Blagojevich. Rep. Rush. Mayor Daley. Kennth McHugh.

It's great to be back in Chicago, and even better to be at the University that educated two generations of Daley mayors [*Richard J. Daley and Richard M. Daley '68*]. That's what I call legacy. I understand that just last year the *Princeton Review* rated DePaul's students the happiest students in the country. With the Blue Demons playing the way they have been, I have a strong sense of who's going to be rated number one again this year. Depaul is my kind of school – it's a place that celebrates diversity, that nurtures creativity, that fosters a lifelong commitment to community service. I can think of no better place to come to talk about college opportunity.

We're here today because we know that when we open the doors to college – we open the doors to opportunity and hope. When we make college more affordable, we make the American dream more achievable.

Today, a college education is not a luxury; it is a necessity. (A BIT STRONG -- BECOMING A NECESSITY? MORE IMPORTANT THAN EVER BEFORE?) In the coming years, the number of new jobs requiring a bachelor's degree will grow more than twice as fast as jobs that don't. The three fastest growing occupations require at least a bachelor's degree and pay much better than average. America can't afford to leave any students behind simply because they can't afford to pay for college.

I was the first person in my family to go to college. I had scholarships and loans and a job in school. If it hadn't been for that help, I might never have been given the opportunities I had, and I'm grateful to the people who gave me that chance.

But today a college degree is even more important. Twenty years ago, college graduates earned about 40% more than high school graduates. In the new information economy, that gap has almost doubled. If we as a nation value opportunity for all, we must provide all Americans with access to the most reliable key to opportunity -- higher education.

That's why, from the very start, our Administration has worked to open the doors of college to every American. In the last seven years, we have more than doubled college student aid. We increased Pell Grants by more than fifty percent. We rewrote the student loan program to make it easier and cheaper to get student loans ~~--and to pay back those loans as a percentage of future incomes.~~ And we're now enabling NOW ALLOW graduates to pay off their loans as a percentage of their income – because no students should ever have to GIVE UP ON A PUBLIC SERVICE CAREER ~~drop-out of school~~ for fear that they can't repay their loans.

We expanded the federal work-study program, to help a million students a year work their way through school. We created AmeriCorps, which has given 150,000 young people the

chance to earn money for college while they serve their communities. We gave families across America the ability to put their savings in new Education IRAs, to help them save for college, tax-free.

And, of course, we created the \$1,500 Hope scholarships making two years of education after high school as universal as a high school diploma. We supplemented that with the Lifetime Learning Tax Credit to help families pay for the last two years of college, graduate school, or upgrading their skills—because in the new economy, learning never stops.

In short, we have opened the doors to higher education to more Americans. I'm proud that today 66% [NUMBER DOWN] of high school graduates will enroll in college by next fall—that's an increase of almost 10% since 1990 [CHANGE TO 1990, IT STILL WORKS].

But even with the new forms of financial aid – and even though the rise in tuition costs have slowed over the past few years – the vast majority of families are still feeling stretched. After all, over the past twenty years, the cost of college has quadrupled. I know many parents have taken second mortgages, or second jobs, just to pay those tuition bills.

That's why, to build on the success of our HOPE scholarships and Lifetime Learning tax credits, I have proposed a landmark \$30 billion [NOW \$36 BILLION, ESTIMATE CHANGED IN MIDSESSION REVIEW] college opportunity tax cut that will benefit millions of middle-class families. It will allow them to deduct up to \$10,000 in tuition costs, providing as much as \$2,800 in much-needed tax relief.

Today, I'm announcing two new steps to help make college more affordable for all Americans. First, beginning today, the federal Direct Student Loan program will lower interest rates for students who meet their responsibilities and repay their loans on time. Right now, nine percent of all students default on their college loans – that's down from 22 percent when I came into office. But that's still too many. By teaching borrowers good habits, we can bring the number down even more. And at the same time, we can save students and parents more than \$600 million in the next 5 years alone. When you add it all up WITH OTHER REFORMS SINCE 1993, we're saving college students an average of \$1,300 on their loans. You don't have to be a math teacher to know that's good arithmetic.

Second, I'm pleased to announce a new loan forgiveness program to reward those who teach in our most hard-pressed communities. The students in these communities need the most help from the best teachers. We know one of the most important factors in a child's education is having a trained, dedicated, talented teacher in the classroom. And through your good work, we are adding more and more.

But the fact is in our hard-pressed communities, too many teachers are ill prepared for the classroom. A quarter of all secondary school teachers don't have college majors – or even minors – the subjects they teach. Students in schools with the highest minority enrollment have less than a 50/50 chance of having a math or science teacher with a license or degree in the field. And many of those who are qualified end up leaving their classrooms before they can really make a difference. In fact, one-fifth of all new teachers leave the profession within the first three

years.

My plan will help put better teachers in the schools that need them most – and will help keep them there. It forgives up to \$5,000 in loans for teachers who stay in the classroom for five years in a row. This is an assignment we can't afford to fudge. It's time we rewarded those teachers who make tough choices and stick them for the good of our children.

Taken together, these measures will provide students with the support they need; families with the college relief they need; and our economy with the skilled workforce it needs. But they're only one side of the equation to improve education for all our children. As part of my balanced budget, I've proposed targeted tax cuts to make college tuition tax deductible, and to build and modernize 6,000 of our schools.

My budget also provides affordable targeted tax cuts to middle class American families for long-term care, retirement savings, and marriage tax penalty relief. And it does all this while strengthening Social Security and modernizing Medicare, adding a voluntary and affordable prescription drug benefit, and paying down the debt by 2012. These are the right kind of tax cuts for America – they preserve our fiscal discipline and lay the foundation for future growth.

The Republicans, however, have passed a series of expensive tax bills that would drain every dime from our projected surplus, and leave nothing to make education better, or college more affordable. These tax bills would leave nothing to lengthen the life of Social Security or Medicare; nothing for voluntary and affordable prescription drug coverage. That's a plan that takes our country in the wrong direction.

School is out – or almost out – for the children of our country. But for those of us in Washington, there's still time to finish the assignments that the American people have given us. There's still time to invest in a world-class education for our children, and to reward those who dedicate their lives to helping them. We have no greater responsibility at this moment of promise. Thank you.

Now I'd like to turn to our panel.

Message Sent To:

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