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DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. email	From Ann O'Leary to Ruby Shamir re: College Affordability Event (1 page)	01/19/00	P6/b(6)
002. note	Handwritten notes (11 pages)	n.d.	P6/b(6)

COLLECTION:
Clinton Presidential Records
First Lady's Office
Ruby Shamir (Subject Files)
OA/Box Number: 20366

FOLDER TITLE:
Education/College Affordability 1-20-2000

2012-0565-S
ry1248

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

P1 National Security Classified Information [(a)(1) of the PRA]
P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
P3 Release would violate a Federal statute [(a)(3) of the PRA]
P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [a)(5) of the PRA]
P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.
PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).
RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

b(1) National security classified information [(b)(1) of the FOIA]
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Final 1/20/00 10:00 am
Sam Afridi

Worked for the better part [illegible]

PRESIDENT WILLIAM J. CLINTON
REMARKS ON COLLEGE AFFORDABILITY
THE WHITE HOUSE
January 20, 2000

Acknowledge: Nina McLaughlin, Secretary Riley; Senator Schumer for your leadership in the Senate to make college more affordable; First Lady for your lifelong commitment to education, young people and expanding opportunity for all Americans; Rep. Holt; the families on this stage who represent millions of middle class families working hard every day to provide their children the very best.

We're here 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. That's what this is about.

Today is an anniversary--it was seven years ago that I was sworn in as President. Together, we've come a long way for America. We have the lowest poverty rate in 20 years—the lowest unemployment rate in 30 years--the first back-to-back budget surplus in more than 40 years. Next month, we will mark the longest economic expansion in American history. We're coming together as a community. The family of America is growing stronger.

This didn't just happen. It's a tribute to the hard work of the American people and a testament to our hard-won economic strategy of expanded trade, fiscal discipline, and investing in people, especially in education.

Some in Congress are now saying that because this is an election year, we shouldn't try to get things done for the American people. We are here today to reject that view. Nothing, be it a national election or a Washington snow storm, should get in the way of making a college education more affordable for more Americans. Families can't put off their work for a year – and neither should we.

Now more than ever, the key to the future is investing in the minds of our people. But in many ways, that's always been the American tradition. From the Land Grant college system created by Abraham Lincoln...to the GI Bill after World War II...to the Pell Grants established in the 1970s...we as a nation have made higher education a priority—a bipartisan priority--and it's paid dividends. add Hope Schol. [illegible]

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 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.

We established Americorps, helping 150,000 citizens serve their communities and work their way through college—and we dramatically expanded the work-study program to serve one million students. We let families save more in IRAs and withdraw that money tax-free if it's being used for a college education.

And, of course, as has been said, 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 enroll in college by the next fall—that's an increase of almost 10% since 1993.

But even as we have helped more families afford college, the costs of higher education have continued to rise--outpacing inflation year after year after year. And as we've seen and heard in the lives of our families, our neighbors, our friends—parents across this country are stretched--and they need help.

Today, we're launching a new agenda for higher education in the 21st century to make college more affordable for more families; to encourage those in college to stay in school; and to guide young people on the right track to opportunity.

This has never been done by

First, I'm pleased to announce that the centerpiece of my higher education budget for the coming year is a landmark new $30 billion College Opportunity Tax Cut to help millions of middle class families pay for college. Simply put, this will give families a tax deduction for up to $10,000 in tuition costs--providing as much as $2,800 in much needed tax relief.

We can maintain our fiscal discipline and still provide targeted middle class tax cuts—and there is no better way to do that than by helping families pay for college.

What will this mean? Well, Nina told you a bit about her life. What she didn't mention is that she's on the Dean's List which will help her qualify for additional scholarships. Her Dad works overtime whenever he can. Her Mom works two jobs. Coupled with the Hope Scholarship, the new College Opportunity Tax Cut will translate into a $4,300 tax break for Nina's family by the time her brother George enters college. That's real money.

This plan is rooted in common values and common sense. We give tax relief for businesses that invest in new plant and equipment. In an economy that runs on brain power, we ought to provide tax relief to families that invest in education.

To make college more affordable, I am also announcing today that we will increase Pell Grants to up to $3,500, benefiting nearly 4 million Pell Grant recipients.

The second element of our new agenda for higher education is to strengthen our efforts to help Americans stay in college. We know, for example, that one-third of the lowest income students drop out of college and less than half earn a degree in five years.

My budget will establish College Completion Challenge Grants to reduce the drop-out rate and improve the chances of success for nearly 18,000 students. We're also going to expand the successful TRIO Program to help even more students stay in college. And we will launch a dual degree initiative to expand opportunities for students at minority institutions. This will allow about 3,000 minority students to earn a degree in fields where minorities are underrepresented.

The third and final part of our new higher education agenda is focused on helping young people get on the right track to college—and stay on that track. We need to engage students at an early age to get them excited about academic achievement and to give them a sense of hope and possibility about the future.

The GEAR-UP initiative does just that by reaching out to middle school students—encouraging them to set high expectations, stay in school, study hard, and take the right courses to go to college. My budget will double the number of students who can participate in GEAR-UP to include 1.4 million students. We also will expand the Youthbuild Initiative and our new and successful Youth Opportunity Grants under the leadership of Secretary Herman.

Taken together, these new steps will provide families with the college tax relief they need—students with the support they need—and communities with the citizens they need.

It isn't easy, but anyone who decides to invest in their future through education is taking the long look ahead—making sacrifices today for a better tomorrow. We face the same challenge as a nation—to use this time of prosperity as an opportunity and an obligation to take the long look ahead. I believe the way to make the most of this moment is by helping every American make the most of their potential.

President Kennedy once said that we should think of education as "the means of developing our greatest abilities, because in each of us," he said, "there is a private hope and dream, which, fulfilled can benefit everyone and strength(en) our nation."

Today, as we help families fulfill their dreams--we help America fulfill its potential.

###

Nina McLaughlin

Nina McLaughlin, a freshman at Trinity College, receives loans and a small grant and works part time to finance roughly 25% of her education expenses. Her parents fund the remainder of the costs. During her first semester at Trinity, Nina made the Dean's List and hopes to maintain her grades in order to qualify for additional scholarships. Nina has two brothers: George, a senior at Archbishop Carol High School in Washington, D.C., and Ryan Justin, an eighth grader, at Holy Name School in Washington, D.C. Mr. and Mrs. Bradshaw hope to be able to provide college education for all three of their children. However, they are finding it very difficult to cope with the high costs of higher education. Together Mr. and Mrs. Bradshaw make roughly $65,000 a year. Regardless, Mr. Bradshaw works overtime as much as possible, and Mrs. Bradshaw has taken on two positions at her place of business to help pay for Nina's college expenses. George, who will be graduating in the spring has considered delaying college and joining the military, and then using the GI bill to pay for college at a later time.

Nina's family is currently eligible for a $1,500 tax break, to help defray the cost of Nina's tuition, under the Hope Scholarship, signed into law in 1997 by the President. The Hope Scholarship covers the first two years of college, but under existing law, the family's tax credit would decrease in Nina's third and fourth year of college. At the same time, her younger brother, George, will be in college as well, which will make it increasingly difficult for the family to meet all of their costs. However, under the President's new College Opportunity Tax Cut, in Nina's ~~senior~~ year of college, the family would be eligible for a tax credit of $2,800 to help pay for Nina's college education. In addition, the Bradshaws would still be eligible for a $1,500 Hope Scholarship to help pay for George's sophomore year of college. Combined, this is a $4,300 educational tax break in one year for the Bradshaws.

2000 Junior

Nina McLaughlin

Nina McLaughlin, a freshman at Trinity College, receives loans and a small grant and works part time to finance roughly 25% of her education expenses. Her parents fund the remainder of the costs. During her first semester at Trinity, Nina made the Dean's List and hopes to maintain her grades in order to qualify for additional scholarships. Nina has two brothers: George, a senior at Archbishop Carol High School in Washington, D.C., and Ryan Justin, an eighth grader, at Holy Name School in Washington, D.C. Mr. and Mrs. Bradshaw hope to be able to provide college education for all three of their children. However, they are finding it very difficult to cope with the high costs of higher education. Together Mr. and Mrs. Bradshaw make roughly $65,000 a year. Regardless, Mr. Bradshaw works overtime as much as possible, and Mrs. Bradshaw has taken on two positions at her place of business to help pay for Nina's college expenses. George, who will be graduating in the spring has considered delaying college and joining the military, and then using the GI bill to pay for college at a later time.

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January 20, 2000

20

Education Opportunity Tax Credit Event

DATE: January 20, 2000
TIME: 1:00 pm
LOCATION: 450 OEOB
FROM: Gene Sperling

5 Sphrs

I. PURPOSE

You will announce: (a) the creation of the College Opportunity Tax Cut, which will increase postsecondary education opportunities for all Americans; and (b) smaller expansions of other programs designed to make study at institutions of higher education more affordable.

II. BACKGROUND

Please see attached fact sheet on the College Opportunity Tax Cut as well as the fact sheet summarizing the other programs making higher education more affordable.

II. PARTICIPANTS

Tschiff
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4 Jones
4 wilson
4 Tschiff
3 Jones
wilson
Jones
wilson
Jones

Briefing Participants

Gene Sperling
Melanne Verveer

Speaking Program
First Lady
Secretary Riley
Senator Schumer
Nina McLaughlin
President

Bio of Nina McLaughlin & Description of her Family (Also on stage):

5
— Comy

Nina McLaughlin will introduce **YOU**. She is from Washington, DC and is a freshman at Trinity College (in D.C.) To pay her tuition, she receives loans and a small grant and her parents (Cheryl and Raymond Bradshaw) pay the balance, which is about ¾ of the annual cost. She has two brothers -- one of whom is in eighth grade (Ryan) and the other (George) is a senior in high school and preparing to go to college next year.

For the first two years of college, the McLaughlin/Bradshaw's are best off taking a Hope Scholarship. That will provide them with $1,500 each year to help defray their out-of-pocket costs for college. But under existing law, in Nina's third year of college their tax credit would go down. At the same time, her younger brother David will be in college, making it increasingly difficult for the family to meet all of their costs. The President's proposal would help defray the costs of college. For Nina's last year of college, the President's proposal would mean a $2,800 tax cut for the McLaughlin/Bradshaw's to help them pay for college. At the same time, they would be getting the $1,500 Hope Scholarship for David bringing the total tax cut to $4,300. Before 1997, they would not have gotten any tax cut to pay these expenses.

<u>Other Families on Stage</u>

The Jones Family 4

Marvin Jones and his wife Juliette are retired government employees. They have two sons in college (they cannot attend the event) and two younger daughters (attending the event). The oldest Jones son, Stephen, is a senior at Oklahoma State University, a computer technology major and is in ROTC. Jon Jones, their other son is a freshman at Virginia Polytechnic Institute and is in the Corps of Cadets. Jon wants to be an astronaut. Leah Jones, the Jones' eldest daughter is a sophomore at Bishop Dennis J O'Connell High School and Carole Jones is a 7th grader at St. Peter's Inner Parish School. The family income is about $100,000/yr. They live in DC. Coming via metro

Rita Tschiffely and her sons Peter and Paul: ~~3~~ 4

Rita is the single mother of 4 children, who lives outside of Baltimore. Joining her on stage will be Peter, who attends the University of Maryland, and Paul who is a junior in high school. In addition, she has two children, one who has graduated from college (Elizabeth Snelling – she may or may not come), and another who attends the North Carolina School of the Arts. On their way

Terry Joiner and her children Alexis and Jared 3

Terry's daughter, Alexis, is a senior at Davidson College in N.C., and her son, Jared, is in the 11th grade and planning to go to Duke University. Both kids attended Georgetown Day School, but when Alexis went to school, Jared had to transfer to public school where he is in an accelerated program. Davidson College costs $30,000/year with room, board and books, and the Joiners pay for it with scholarships, grants, and loans. Their income is $60,000-70,000. Coming via metro

Ruby Shamir
01/20/2000 10:11:25 AM

Record Type: Record

To: See the distribution list at the bottom of this message

cc:
Subject: an additional stage family

THE WILSONS
Tom Wilson is a financial advisor and his wife Caroline Wilson is self employed. They have 2 children, Elizabeth, 16, who is in the 11th grade at Holy Child, and Sam, 13, Blessed Sacrament, who is in 8th grade . They make around $100,000. They live in Chevy Chase, MD. Tom is very comfortable talking to the press. **He thinks that this policy is extremely important, as part of his job is to help families in this income range find the money to send their kids to school.** [GREAT VALIDATOR] Conny

4

Message Sent To:

Sarah E. Gegenheimer/WHO/EOP@EOP
Sonya N. Hebert/WHO/EOP@EOP
Patrick M. Dorton/OPD/EOP@EOP
Stephanie A. Cutter/WHO/EOP@EOP
George G. Caudill/WHO/EOP@EOP
Heather L. Davis/WHO/EOP@EOP
Brian V. Kennedy/OPD/EOP@EOP
Samir Afridi/WHO/EOP@EOP
Ann O'Leary/OPD/EOP@EOP
Katharine Button/WHO/EOP@EOP
Jason Furman/OPD/EOP@EOP
Laura Efurd/WHO/EOP@EOP
Christine A. Stanek/WHO/EOP@EOP

Audience
The audience will include representatives of higher education associations, families who will benefit from this proposal, and Members of Congress.

III. SEQUENCE OF EVENTS

Briefing:
12:35-12:55 in Oval Office

Event:
1:00 – 2:00 p.m.

- First Lady will open by outlining the need for this proposal and introducing Secretary Riley
- Secretary Riley will highlight success of HOPE scholarships and the lifelong learning tax credit and will introduce Senator Schumer
- Senator Schumer will thank **YOU** for your leadership and will focus on the need for a college education in the information economy and the rising costs of college
- Nina McLaughlin, student, will talk about the financial strain on her family and her desire to continue to attend college and make sure her brother has the opportunity to attend college as well
- **YOU** will deliver remarks

IV. PRESS PLAN

- Open press

V. REMARKS

- Provided by speechwriting

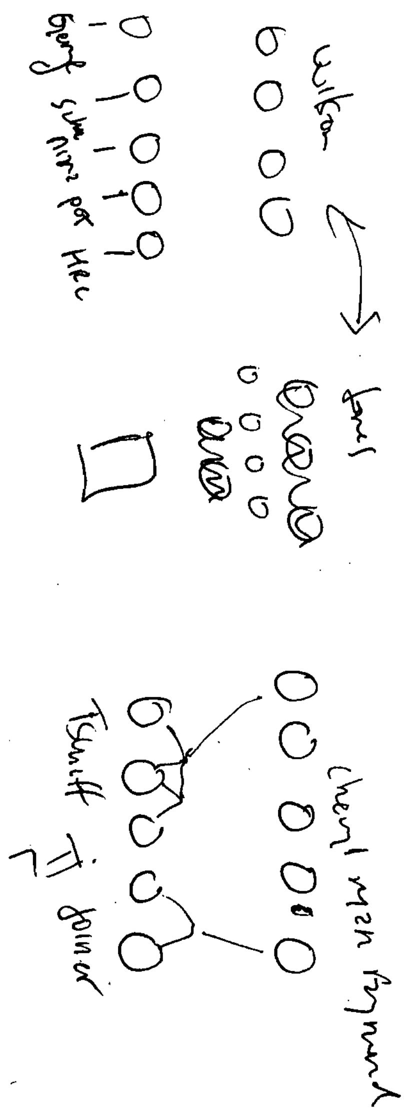
Terry Joiner
Alexis
Jared

Rita Schifelly
Elizabeth
Peter
Paul

Cheryl Bradshaw
Raymond "
Nina McLaughlin
George
Ryan

Marvin Jones
Julie Jones
Leah
Carole

Tom Wilson
Caroline
Elizabeth
Sam



June Shih 01/20/2000 10:42:48 AM

Record Type: Record

To: Ruby Shamir/OPD/EOP@EOP

cc:

Subject: Re: revised draft

---------------------- Forwarded by June Shih/WHO/EOP on 01/20/2000 10:42 AM ---------------------------

June Shih 01/20/2000 10:42:30 AM

Record Type: Record

To: Ann O'Leary/OPD/EOP@EOP, Thomas L. Freedman/OPD/EOP@EOP, Katharine Button/WHO/EOP@EOP, Samir Afridi/WHO/EOP@EOP

cc: markpenn@ps-b.com

Subject: Re: revised draft

FIRST LADY HILLARY RODHAM CLINTON
REMARKS FOR COLLEGE AFFORDABILITY EVENT
THE WHITE HOUSE
JANUARY 20, 2000

Welcome to the White House. It is an honor to be joined by so many people who believe in the power of education to transform lives, and who have put their principles into action, by opening the doors of college to more and more Americans. I want especially to recognize Sen. Schumer for his dedicated leadership on this issue.

From the very moment a child is born, the same question lurks in the back of almost every parent's mind: 'how am I going to pay for college?' It's a vague concern at first, but as the years progress, as our children begin high school, as they sign up for the SATs, and the college brochures start coming in the mail, our pride in our children's accomplishments become mixed with anxiety. We start looking at the numbers under the section marked " tuition" and then we look at the numbers in our bank statements, and we wonder again, "how in the world am I going to pay for college?"

Since 1980, tuition at both public and private four-year colleges has grown at more than twice the rate of inflation – that's faster than any other major consumer item – including health care. And while average tuition over the past 20 years has doubled, median family incomes and financial aid have not kept pace. As a result, the challenge of paying for college has climbed up the income scale, touching Americans of all walks of life.

Not just lower-income parents -- but parents who by most standards are doing well – have told me about sleepless nights spent worrying about how they will pay the tuition bills without going broke or shortchanging their younger children. Mothers and fathers have talked about taking second jobs or second mortgages, scrambling to make sure their children are not denied this essential tool for the future. Young people themselves are graduating thousands of dollars in debt. And I wonder how many worthy, but less than lucrative professions – from teaching to social work to public service – are losing our best and brightest young people because they are too burdened with debt to afford to take these jobs?

At the turn of the century, we are seeing not just how a college education can open a path to a better life, we are seeing how it has become the only the path – the difference between those who will move ahead and those who will fall behind in our new information age. In the coming years, the number of new jobs requiring a bachelor's degree will grow almost twice as fast as the overall average. The three fastest growing occupations – all of them in the field of technology -- require at least a bachelor's degree and pay much higher than the average for all full-time workers.

That is why it is more important than ever that we as a nation continue to make college more affordable for more Americans. For the past seven years, with the President's leadership – and the help of so many of you in this room – we have worked very hard to make the dream of a college education a reality for millions of Americans: with new Hope Scholarships and lifetime learning tax credits, more Work Study opportunities, higher Pell Grants, and more affordable student loans.

But we all know that even with all this progress, our work is not yet done. Growing up in the 1950s, I saw how the G.I. Bill opened the doors of college for millions who never dreamed of going and lifted an entire generation into the Great American Middle Class. Today, the challenge of paying for college has become a daunting one for that very same middle class.

In this era of unprecedented prosperity, at a time when higher education is not just an advantage, but essential to individual and national progress, no one who wants to improve him or herself through education should have to risk poverty to gain that very education. That is why even as we balance the budget, we as a nation must find more ways to help more middle class Americans afford college. We cannot afford to keep college of the reach of a single American. (Wing)

Over the past seven years, I have spoken or attended my share of college commencements. And I believe there is no ceremony more hopeful or more full of possibility than a commencement, whether it's at a small private college, or great public land grant university, or a community college. Let us all work to give every single American who's willing to work for it the same chance to don that cap in gown, to march to the strains of pomp and circumstance, and to walk confidently into the future. Their future – and America's future depends on it.

Nina McLaughlin <MCLAUGHN@trinitydc.edu>
01/19/2000 08:55:56 PM

Record Type: Record

To: Ruby Shamir/OPD/EOP

cc:

Subject: Revised Final Speech

Good afternoon, ladies and gentlemen. My name is Nina McLaughlin. I am a first year student attending Trinity College in Washington, DC. I would like to talk about the experience my parents have had trying to afford college for me and my brothers.

As a college student, I have experienced the stress of attending all my classes, working part time to help pay for my education. It is an even greater stress for my parents, who not only pay for my education but who are also preparing to send my two brothers to college, as well.

Apart from the stress of affording college, I am fortunate to recieve a college education. However, I know that the tax benefit that the President is introducing today will allow my brother George, who graduates high school this year, to benefit from an affodable college education.

I'm sure that there are other families like mine who value education but experience the hurdles of affording a college education for each child.

Thank you Mr. President for allowing me the priviledge of sharing my experiences of college financing, and thank you for supporting families like mine. And now it is my honor to introduce the President of the United States, William Jefferson Clinton.

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higher ed budget

college affordability

- higher ed budget

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hs person
Schnur
FL
mid class fam
(parent)

President

12^35 - 12^55 brfg

1 - 1^55 evt

rm
450 130

aud

NEC+cab affairs + OPL
fams for stage
3,4 person families

leg: 5
cab: 10

115 seats

OPL - Julie Anderson
list keeper

OPL, NEC, CFL

Gene: nonpublic get on a name