

does not have any limit on the amount of money involved, so those who go to more expensive colleges will obviously get more of the taxpayers' money than those who don't go to more expensive colleges in terms of the loan forgiveness. I think that is not a healthy thing.

Eighty percent of the colleges and universities in America don't use the Direct Loan Program. Eighty percent do not. You don't get this loan forgiveness unless you are part of the Direct Loan Program, or consolidate your loans with it. I think that is an odd bias in the system that I am not comfortable with. So I will say, again, I think this is creating a new bureaucracy, an unwise way to help workers. I would suggest if we want to help people, we should expand our Pell grants—as we have dramatically and I support—and the loan programs in general but not to target a forgiveness program to people who have been working for the Government for 10 years who are probably better able to pay off the loan than they were the first 2 or 3 years they started to work. It doesn't make sense to me. I don't like this new program and all its ramifications.

I think our focus should be on Pell grants, on improving the loan program for everybody equally, and I don't think the plumber who is taking business courses so he might one day run his own business, or the nurse who is advancing her skill level so she might one day reach a higher level of pay, that one ought to be favored over the other.

I strongly believe our resources should be directed to overall strengthening of the loan program and not focusing on just Government employees. I am not putting down Government employees, but I will ask you about two Government employees, one who goes to a community college and works their way through and ends up with no debt and another one who incurs a good bit of debt, one gets benefits under this program, whereas the other one doesn't. I don't think that is a good principle. I think that is hard to defend.

How much time remains?

The PRESIDING OFFICER. The Senator has 17 remaining seconds.

Mr. SESSIONS. I thank the Chair, and I thank Senator KENNEDY. I know the bill does do some good things with regard to Pell grants and to focusing more of our loan money on some of the professions and areas of our economy that need more students involved, so I salute that.

I yield the floor.

The PRESIDING OFFICER. The Senator from Massachusetts.

Mr. KENNEDY. Mr. President, I understand we have 4 minutes. Earlier in the day, we had a good exchange with the Senator from Alabama. I pointed out that Alabama, under this legislation, gets an additional \$442 million over the next 5 years in grant aid. My own State of Massachusetts gets \$317

million. Alabama does exceedingly well, and that is under the need-based provisions of this program, the need-based provisions of this program.

The Senator from Alabama has raised I think three important points, and they should be addressed. First of all, the loan forgiveness is applicable to those who are on the Direct Loan Program or those who are on the Pell Grant Program. That is spelled out on page 14 of the legislation. That is spelled out on page 14.

Secondly, there is a cap—spelled out on page 30, that requires the borrower's annual adjusted gross income or annual earnings to be less than or equal to \$65,000 for eligibility. So if they make more than \$65,000, there is no loan forgiveness. So this is for those individuals who are working—the working middle class and the working poor.

Third, we believe, as this chart points out, that there is a value in terms of public service employment. We have heard the announcement about the COMPETE Act and about those who are going to go to conference on the COMPETE Act. That bill addresses math and science education and many other important areas. Try to find a good math teacher to serve the public schools of Boston—it's extremely difficult—a good science teacher, a good chemistry teacher to work in a high-need school. Try to find individuals who are going to work with the disabled population. Increasingly, we are finding challenges in meeting the needs of our elderly population so they can have independent living. We have listed the range of what we consider to be public service fields in this bill, and it is extensive. There is enormous need in America. There is an enormous desire of young people to work in those areas. The principal barrier is their indebtedness. They know that if we provide some help and assistance, which this legislation does, to provide some forgiveness, if they work 10 years—10 years—10 years they have to work in these areas in order to be eligible for some forgiveness. That is what the amendment of the Senator from Alabama wants to eliminate.

I have mentioned many times, and in traveling around to schools and colleges in my State of Massachusetts, the number of young people who want to do public service and work and make a contribution to their community, to their local communities, to their State or to the country. We were reminded earlier today by the excellent statement of the Senator from Maryland the difficulty in getting law enforcement people to work in many of the areas in the communities in Baltimore. There are important public responsibilities and services. We have a generation of young people who are prepared to do it. The principal thing that is blocking them is the limitation on their salaries. As we have seen, this chart gives you a pretty good example. A starting salary for teachers is \$35,000, and the loan debt is \$18,000. What this will do is

provide some relief annually, up to \$732, but if that teacher is a starting teacher in Massachusetts, at the end of 10 years of working with students in the public school system, they are going to get some loan forgiveness.

They are going to get a \$10,000 forgiveness. This is not taxpayer money, Mr. President; this is the lenders' money. I hope the amendment will not be accepted.

I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second? There is a sufficient second.

The question is on agreeing to the amendment. The clerk will call the roll.

The bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from South Dakota (Mr. JOHN-SON) and the Senator from Illinois (Mr. OBAMA) are necessarily absent.

Mr. LOTT. The following Senator is necessarily absent: the Senator from Kansas (Mr. BROWNBACK).

The PRESIDING OFFICER. Are there any other Senators in the Chamber desiring to vote?

The result was announced—yeas 42, nays 55, as follows:

[Rollcall Vote No. 257 Leg.]

YEAS—42

Alexander	Crapo	Lott
Allard	DeMint	Lugar
Barrasso	Dole	Martinez
Bennett	Ensign	McCain
Bond	Enzi	McConnell
Bunning	Graham	Roberts
Burr	Grassley	Sessions
Chambliss	Gregg	Shelby
Coburn	Hagel	Stevens
Cochran	Hatch	Sununu
Collins	Hutchison	Thune
Corker	Inhofe	Vitter
Cornyn	Isakson	Voivovich
Craig	Kyl	Warner

NAYS—55

Akaka	Feingold	Nelson (FL)
Baucus	Feinstein	Nelson (NE)
Bayh	Harkin	Pryor
Biden	Inouye	Reed
Bingaman	Kennedy	Reid
Boxer	Kerry	Rockefeller
Brown	Klobuchar	Salazar
Byrd	Kohl	Sanders
Cantwell	Landrieu	Schumer
Cardin	Lautenberg	Smith
Carper	Leahy	Snowe
Casey	Levin	Specter
Clinton	Lieberman	Stabenow
Coleman	Lincoln	Tester
Conrad	McCaskill	Webb
Dodd	Menendez	Whitehouse
Domenici	Mikulski	Wyden
Dorgan	Murkowski	
Durbin	Murray	

NOT VOTING—3

Brownback	Johnson	Obama
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The amendment (No. 2333) was rejected.

Mr. KENNEDY. I move to reconsider the vote.

Mr. DORGAN. I move to lay that motion on the table.

The motion to lay on the table was agreed to.

The PRESIDING OFFICER. The Senator from Massachusetts.

Mr. KENNEDY. Mr. President, I understand the Senator from Wyoming has an amendment we are going to hopefully accept on a voice vote, if it is the way I understand it to be.