

## HR 2669

College Cost Reduction and Access Act

**Congress:** 110 (2007–2009, Ended)

**Chamber:** House

**Policy Area:** Education

**Introduced:** Jun 12, 2007

**Current Status:** Became Public Law No: 110-84.

**Latest Action:** Became Public Law No: 110-84. (Sep 27, 2007)

**Law:** 110-84 (Enacted Sep 27, 2007)

**Official Text:** <https://www.congress.gov/bill/110th-congress/house-bill/2669>

### Sponsor

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**Name:** Rep. Miller, George [D-CA-7]

**Party:** Democratic • **State:** CA • **Chamber:** House

## Cosponsors (31 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		Jun 12, 2007
Rep. Clarke, Yvette D. [D-NY-11]	D · NY		Jun 13, 2007
Rep. Davis, Susan A. [D-CA-53]	D · CA		Jun 13, 2007
Rep. Hare, Phil [D-IL-17]	D · IL		Jun 13, 2007
Rep. Hirono, Mazie K. [D-HI-2]	D · HI		Jun 13, 2007
Rep. Sarbanes, John P. [D-MD-3]	D · MD		Jun 13, 2007
Rep. Woolsey, Lynn C. [D-CA-6]	D · CA		Jun 13, 2007
Rep. Bishop, Timothy H. [D-NY-1]	D · NY		Jun 20, 2007
Rep. Davis, Danny K. [D-IL-7]	D · IL		Jun 20, 2007
Rep. Lofgren, Zoe [D-CA-16]	D · CA		Jun 20, 2007
Rep. Scott, Robert C. "Bobby" [D-VA-3]	D · VA		Jun 20, 2007
Rep. Shea-Porter, Carol [D-NH-1]	D · NH		Jun 20, 2007
Rep. Tierney, John F. [D-MA-6]	D · MA		Jun 20, 2007
Rep. Wu, David [D-OR-1]	D · OR		Jun 20, 2007
Rep. Yarmuth, John A. [D-KY-3]	D · KY		Jun 20, 2007
Rep. Carson, Julia [D-IN-7]	D · IN		Jun 25, 2007
Rep. DeLauro, Rosa L. [D-CT-3]	D · CT		Jun 25, 2007
Rep. Ellison, Keith [D-MN-5]	D · MN		Jun 25, 2007
Rep. Engel, Eliot L. [D-NY-17]	D · NY		Jun 25, 2007
Rep. Eshoo, Anna G. [D-CA-14]	D · CA		Jun 25, 2007
Rep. Kildee, Dale E. [D-MI-5]	D · MI		Jun 25, 2007
Rep. Kilpatrick, Carolyn C. [D-MI-13]	D · MI		Jun 25, 2007
Rep. Kucinich, Dennis J. [D-OH-10]	D · OH		Jun 25, 2007
Rep. Lewis, John [D-GA-5]	D · GA		Jun 25, 2007
Rep. Maloney, Carolyn B. [D-NY-14]	D · NY		Jun 25, 2007
Rep. Matsui, Doris O. [D-CA-5]	D · CA		Jun 25, 2007
Rep. McCollum, Betty [D-MN-4]	D · MN		Jun 25, 2007
Rep. Price, David E. [D-NC-4]	D · NC		Jun 25, 2007
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Jun 25, 2007
Rep. Stark, Fortney Pete [D-CA-13]	D · CA		Jun 25, 2007
Rep. Van Hollen, Chris [D-MD-8]	D · MD		Jun 25, 2007

## Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Reported By	Jun 25, 2007

## Subjects & Policy Tags

### Policy Area:

Education

## Related Bills

Bill	Relationship	Last Action
110 HRES 637	Procedurally related	<b>Sep 7, 2007:</b> Motion to reconsider laid on the table Agreed to without objection.
110 HR 2655	Related bill	<b>Jul 24, 2007:</b> Referred to the Subcommittee on Higher Education, Lifelong Learning, and Competitiveness.
110 HRES 531	Procedurally related	<b>Jul 11, 2007:</b> Motion to reconsider laid on the table Agreed to without objection.
110 S 1762	Related bill	<b>Jul 10, 2007:</b> Placed on Senate Legislative Calendar under General Orders. Calendar No. 266.

**(This measure has not been amended since the Conference Report was filed in the House on September 6, 2007. The summary of that version is repeated here.)**

College Cost Reduction and Access Act - **Title I: Grants to Students in Attendance at Institutions of Higher Education** - (Sec. 101) Amends the Higher Education Act of 1965 (HEA) to repeal the formula for calculating an individual Pell grant which includes, in part, the sum of the student's tuition. (Thus eliminates the "tuition sensitivity provision" which currently prohibits maximum Pell grant awards to students attending low-tuition institutions of higher education (IHEs) even if their income is low enough otherwise to qualify for the maximum award.) Authorizes and appropriates \$11 million for FY2008 to cover the costs of eliminating tuition sensitivity.

(Sec. 102) Reauthorizes the Pell Grant program through FY2017. Authorizes and appropriates additional funding for the program for FY2008-FY2017 to increase the amount of the maximum Pell grant for which a student is eligible by \$490 for each of the award years 2008-2009 and 2009-2010, \$690 for each of the award years 2010-2011 and 2011-2012, and \$1,900 for award year 2012-2013.

(Sec. 103) Authorizes and appropriates \$57 million for each of FY2008-FY2011 to provide assistance to all Upward Bound projects that did not receive assistance in FY2007 and have a grant score above 70.

(Sec. 104) Establishes a TEACH Grant program, providing \$4,000 of tuition assistance each academic year to high-achieving undergraduate, post-baccalaureate, and graduate students who commit to teaching a high-need subject in a high-need elementary or secondary school for four years. Includes mathematics, science, foreign languages, bilingual education, special education, and reading among such high-need subjects.

Sets an \$16,000 aggregate limit on an individual's receipt of TEACH Grants.

**Title II: Student Loan Benefits, Terms, and Conditions** - (Sec. 201) Phases-in cuts in the interest rate charged undergraduate student borrowers under the Federal Family Education Loan (FFEL) and Direct Loan (DL) programs, thereby reducing such rate from 6.8% in July 2006 to 3.4% in July 2011.

(Sec. 202) Eliminates the three-year deferment limit under the FFEL, DL, and Perkins loan (PL) programs for borrowers who are serving on active duty or performing qualifying National Guard duty during a war or other military operation or national emergency. Extends such deferment for 180 days after demobilization. Removes language limiting such deferments to loans for which the first disbursement was made after June 2001.

(Sec. 203) Caps FFEL and DL repayments by student borrowers at no more than 15% of the amount a borrower's and the borrower's spouse's adjusted gross income exceeds 150% of the poverty line. Requires the Secretary of Education to pay any unpaid interest on such loans for up to three years, and cancel or repay them after 25 years.

(Sec. 204) Allows veterans who were called to active duty when enrolled in, or within six months of being enrolled in, an IHE to receive a 13-month student loan deferment. Cancels such deferment upon the borrower's reenrollment in school.

(Sec. 205) Includes FFEL, DL, and PL economic hardship deferral periods, as well as the months a borrower's FFEL or DL payments are capped, in calculating the maximum period an income contingent repayment plan may be in effect for a non-defaulting borrower.

**Title III: Federal Family Education Loan Program** - (Sec. 301) Reduces from 23% to 16% the percentage of defaulted

FFEL collections a guaranty agency may retain, beginning in October 2007.

(Sec. 302) Eliminates exceptional performer status for lenders, servicers, and guaranty agencies, which rewards such entities for high due diligence in FFEL collection, beginning in October 2007.

(Sec. 303) Reduces FFEL lender insurance to 95% of the unpaid principal of such loans, beginning in FY2013. Provides total coverage to lenders-of-last-resort.

(Sec. 304) Redefines economic hardship so that it describes the condition of borrowers whose full-time earnings do not exceed the greater of the minimum wage or 150% of the poverty line. Requires consideration, in determining economic hardship, of the poverty line applicable to the borrower's family size, rather than the one applicable to a family of two.

Defines eligible not-for-profit holders of FFELs. Provides that: (1) such holders must have been acting as eligible lenders upon this Act's enactment, unless they are trustees acting on behalf of such lenders; and (2) if such holders sell their loans to entities that are not not-for-profit holders, their special allowance payments will be calculated using the rates applicable to such entities.

(Sec. 305) Changes the formula for calculating special allowance payments (SAPs) made to FFEL lenders, to compensate them for the difference between FFEL interest rates and market rates, by reducing the lender rate: (1) by 0.40 percentage points for loans held by nonprofit lenders; and (2) by 0.55 percentage points for all other lenders. Equalizes the SAP rate for FFEL Stafford and PLUS loans.

Increases the loan fee charged FFEL lenders from .5% to 1% of the principal amount of loans first disbursed after September 2007. Prohibits its collection from borrowers.

(Sec. 306) Lowers the account maintenance fee paid to FFEL guarantors from .10% to .06% of the original principal amount of active loans they have guaranteed.

**Title IV: Loan Forgiveness** - (Sec. 401) Cancels the DL balance owed by borrowers who, after October 1, 2007, have made 120 payments under income-based or standard repayment plans while employed in certain public service jobs.

**Title V: Federal Perkins Loans** - (Sec. 501) Delays the date after which IHEs must begin distributing late PL collections to the Secretary from March 31, 2012, to October 1, 2012.

**Title VI: Need Analysis** - (Sec. 601) Increases students' eligibility for financial aid under title IV of the HEA by increasing, by academic year 2012-2013, the income protection allowance to: (1) \$6,000 for a dependent student; (2) \$9,330 for an independent student without dependents, other than perhaps a spouse, who is single, separated, or married, and where both spouses are enrolled; and (3) \$14,960 for an independent student without dependents other than a spouse if only one of the couple is enrolled. Provides for cost-of-living adjustments to such amounts.

Increases through academic year 2012-2013 the income protection allowances in the table for independent students with dependents other than a spouse, with cost-of-living adjustments to such amounts thereafter.

Revises the table of income protection allowances for parents of dependent students, for each academic year after academic year 2008-2009, by increasing such amounts by the percentage increase in the cost-of-living since December 1992.

(Sec. 602) Makes dependent students eligible for a simplified means test if one of their parents is a dislocated worker or

they or their parents received a means-tested federal benefit within the past two years (currently, one year). Makes independent students eligible for a simplified means test if they or their spouses are dislocated workers and they have received a means-tested federal benefit within the past two years.

Raises from \$20,000 to \$30,000 the zero-expected family contributions income limit which allows students in families with incomes below such limit to qualify for the maximum Pell grant award. Provides for cost-of-living adjustments to such amount.

Includes the dislocated worker status of a family member within the special circumstances giving financial aid administrators extra discretion in making need analyses.

(Sec. 603) Includes the recent unemployment of an independent student, the dislocated worker status of a family member, and homelessness within the special circumstances giving financial aid administrators extra discretion in making need analyses.

(Sec. 604) Excludes untaxed distributions from qualified education benefits as income or assets in computing expected family contributions in student aid calculations.

Excludes welfare benefits, Earned Income Tax Credits, federal special fuels tax credits, untaxed foreign income, untaxed Social Security benefits, and the additional federal child tax credit from the income and benefits which are considered untaxed and thereby included in student need analyses.

Includes in the definition of independent students those who: (1) are in foster care; (2) are emancipated minors or in legal guardianship; and (3) have been verified as unaccompanied homeless children or youth or as unaccompanied, at risk of homelessness, and self-supporting. States that a financial aid administrator may make a determination of independence based on a documented determination made by another financial aid administrator in the same award year.

Excludes special combat pay, received by military personnel because of exposure to a hazardous situation, from student need analyses or from consideration as financial assistance.

Treats a qualified education benefit as: (1) the parent's asset when considering the family contribution for a dependent student; and (2) the student's asset when considering such contribution for independent students.

Excludes from need analyses any untaxed distributions from state prepaid tuition plans or Coverdell education savings accounts.

**Title VII: Competitive Loan Auction Pilot Program** - (Sec. 701) Directs the Secretary to conduct a Competitive Loan Auction Pilot program, beginning in July 2009, under which biennial auctions are held in each state allowing prequalified lenders to compete for the exclusive right to make FFEL program PLUS loans at all IHEs within the state. Provides that the winning bids from each state auction shall be the two bids containing the lowest and the second lowest proposed special allowance payments requested from the Secretary. Requires the Secretary to guarantee 99% of the unpaid balance of such loans.

**Title VIII: Partnership Grants** - (Sec. 801) Establishes a College Access Challenge Grant program requiring the Secretary to provide formula matching grants to states for specified activities and services to improve student access to postsecondary education. Requires that such grants cover two-thirds of program costs, with states responsible for the remainder. Requires the Secretary to reduce a state's grant to the extent it fails to provide the full non-federal share and authorizes the award of the amount of such reduction directly to a philanthropic organization to carry out the program.

Lists as allowable grant activities and services: (1) information to students and parents on postsecondary education benefits; (2) information on financing options that promote financial literacy and debt management among students and parents; (3) outreach for at-risk students; (4) assistance in completing the Free Application for Federal Student Aid (FAFSA) or other common financial reporting forms; (5) need-based grant aid for students; (6) professional development for middle school and high school guidance counselors, and college financial aid administrators and admissions counselors; and (7) student loan cancellation, repayment, or interest rate reductions for borrowers employed in high-need geographical areas or professions. Requires states to give service priority to low-income students and families. Authorizes and appropriates \$66 million for the program for each of FY2008 and FY2009.

(Sec. 802) Makes \$255 million for each of FY2008-FY2012 available to minority-serving institutions, with: (1) \$100 million going to Hispanic-serving institutions; (2) \$100 million going to Historically Black Colleges and Universities and Predominantly Black institutions; and (3) \$55 million going to Tribal Colleges and Universities, Alaska Native and Native Hawaiian-serving institutions, Asian American and Native American Pacific Islander-serving institutions, and Native American-serving nontribal institutions.

Defines Predominantly Black institutions as accredited institutions serving at least 1,000 undergraduate students at least: (1) 50% of whom are pursuing a bachelor's or associate's degree; (2) 40% of whom are Black Americans; and (3) 50% of whom are low-income or first-generation college students. Requires the spending per full-time undergraduate student of such institutions to be low in comparison to that of institutions offering similar instruction.

Defines Asian American and Native American Pacific Islander-serving institutions as accredited institutions that have a significant enrollment of financially needy students and an enrollment of undergraduate students that are at least 10% Asian American and Native American Pacific Islander students. Requires the spending per full-time undergraduate student of such institutions to be low in comparison to that of institutions offering similar instruction.

Defines Native American-serving nontribal institutions as IHEs that have an enrollment of undergraduate students that are at least 10% Native American students and are not Tribal Colleges and Universities.

Requires that funds for Predominantly Black institutions be available for competitive grants for programs in science, technology, engineering, mathematics, health education, international affairs, teacher preparation, or to improve the educational outcomes of African American males.

Requires that funds for the other institutions be used for certain capacity-building activities. Sets spending priorities for Hispanic-serving institutions and Historically Black Colleges and Universities that include education in disciplines in which minorities and low-income students are underrepresented and, in the case of Hispanic-serving institutions, the development of model transfer and articulation agreements.

## Actions Timeline

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- **Sep 27, 2007:** Signed by President.
- **Sep 27, 2007:** Became Public Law No: 110-84.
- **Sep 19, 2007:** Presented to President.
- **Sep 7, 2007:** Conference report considered in Senate.
- **Sep 7, 2007:** Conference report agreed to in Senate: Senate agreed to conference report by Yea-Nay Vote. 79 - 12. Record Vote Number: 326.
- **Sep 7, 2007:** Senate agreed to conference report by Yea-Nay Vote. 79 - 12. Record Vote Number: 326.
- **Sep 7, 2007:** Rule H. Res. 637 passed House.
- **Sep 7, 2007:** Mr. Miller, George brought up conference report H. Rept. 110-317 for consideration under the provisions of H. Res. 637. (consideration: CR H10259-10270)
- **Sep 7, 2007:** DEBATE - The House proceeded with one hour of debate on the Conference Report to accompany H.R. 2669.
- **Sep 7, 2007:** Message on Senate action sent to the House.
- **Sep 7, 2007:** The previous question was ordered pursuant to the rule. (consideration: CR H10270)
- **Sep 7, 2007:** POSTPONED PROCEEDINGS - At the conclusion of the debate on the Conference Report to accompany H.R. 2669, the Chair put the question on adoption of the Conference Report and by voice vote, announced that the the ayes had prevailed. Mr. George Miller (CA) demanded the yeas and nays, and the Chair postponed further proceedings on the question of adoption on the Conference Report until later in the legislative day.
- **Sep 7, 2007:** The House proceeded to consider the conference report H.Rept. 110-317 as unfinished business. (consideration: CR H10307-10308)
- **Sep 7, 2007:** Conference report agreed to in House: On agreeing to the conference report Agreed to by the Yeas and Nays: 292 - 97 (Roll no. 864).(consideration: CR S11241-11263)
- **Sep 7, 2007:** Motions to reconsider laid on the table Agreed to without objection.
- **Sep 7, 2007:** On agreeing to the conference report Agreed to by the Yeas and Nays: 292 - 97 (Roll no. 864). (consideration: CR S11241-11263)
- **Sep 7, 2007:** Cleared for White House.
- **Sep 6, 2007:** Conference report filed: Conference report H. Rept. 110-317 filed.(text of conference report: CR H10168-10181)
- **Sep 6, 2007:** Conference report H. Rept. 110-317 filed. (text of conference report: CR H10168-10181)
- **Sep 6, 2007:** Rules Committee Resolution H. Res. 637 Reported to House. Rule provides for consideration of the conference report to H.R. 2669. All points of order against the conference report and against its consideration are waived. The conference report shall be considered as read.
- **Sep 6, 2007:** Conference report considered in Senate. (consideration: CR S11206, S11236-11237)
- **Sep 5, 2007:** Conference committee actions: Conferees agreed to file conference report.
- **Sep 5, 2007:** Conferees agreed to file conference report.
- **Sep 4, 2007:** Mr. Miller, George asked unanimous consent that the House disagree to the Senate amendment, and agree to a conference.
- **Sep 4, 2007:** On motion that the House disagree to the Senate amendment, and agree to a conference Agreed to without objection. (consideration: CR H10038-10042, H10045-10046)
- **Sep 4, 2007:** Mr. Hoekstra moved that the House instruct conferees. (consideration: CR H10038-10042, H10045-10046; text: CR H10038)
- **Sep 4, 2007:** DEBATE - The House proceeded with one hour of debate on the Hoekstra motion to instruct conferees on H.R. 2669. The instructions contained in the motion seek to require the managers on the part of the House to agree to the provisions contained in section 801 of the Senate amendment, relating to the sense of the Senate on the detainees at Guantanamo Bay, Cuba.
- **Sep 4, 2007:** The previous question was ordered without objection. (consideration: CR H10042)
- **Sep 4, 2007:** POSTPONED PROCEEDINGS - At the conclusion of debate on the Hoekstra motion to instruct conferees, the Chair put the question on adoption of the motion and by voice vote announced that the ayes had prevailed. Mr. Hoekstra demanded the Yeas and Nays and the Chair postponed further proceedings on the question of adoption of the motion until later in the legislative day.
- **Sep 4, 2007:** On motion that the House instruct conferees Agreed to by the Yeas and Nays: 305 - 83 (Roll no. 849).
- **Sep 4, 2007:** Motion to reconsider laid on the table Agreed to without objection.

- Sep 4, 2007:** The Speaker appointed conferees: Miller, George, Andrews, Scott (VA), Hinojosa, Tierney, Wu, Davis (CA), Davis (IL), Bishop (NY), Hirono, Altmire, Yarmuth, Courtney, McKeon, Keller, McMorris Rodgers, Foxx, Kuhl (NY), Walberg, Souder, Ehlers, Biggert, and Price (GA).
- **Jul 20, 2007:** Passed/agreed to in Senate: Passed Senate with an amendment by Yea-Nay Vote. 78 - 18. Record Vote Number: 272.(text: CR S9661-9668)
  - **Jul 20, 2007:** Passed Senate with an amendment by Yea-Nay Vote. 78 - 18. Record Vote Number: 272. (text: CR S9661-9668)
  - **Jul 20, 2007:** Senate insists on its amendment, asks for a conference, appoints conferees Kennedy; Dodd; Harkin; Mikulski; Bingaman; Murray; Reed; Clinton; Obama; Sanders; Brown; Enzi; Gregg; Alexander; Burr; Isakson; Murkowski; Hatch; Roberts; Allard; Coburn. (consideration: CR 7/19/2007 S9597)
  - **Jul 20, 2007:** Message on Senate action sent to the House.
  - **Jul 19, 2007:** Considered by Senate. (consideration: CR S9534-9574, S9574-9597)
  - **Jul 18, 2007:** Motion to proceed to consideration of measure agreed to in Senate by Yea-Nay. 49 - 48. Record Vote Number: 253. (consideration: CR S9437)
  - **Jul 18, 2007:** Measure laid before Senate by motion. (consideration: CR S9437-9463)
  - **Jul 16, 2007:** Received in the Senate. Read twice. Placed on Senate Legislative Calendar under General Orders. Calendar No. 269.
  - **Jul 11, 2007:** Rule H. Res. 531 passed House.
  - **Jul 11, 2007:** Considered under the provisions of rule H. Res. 531. (consideration: CR H7506-7558; text of measure as reported in House: CR H7506-7517)
  - **Jul 11, 2007:** Rule provides for consideration of H.R. 2669 with 1 hour of general debate. Previous question shall be considered as ordered without intervening motions except motion to recommit with or without instructions. Measure will be considered read. A specified amendment is in order. All points of order against consideration of the bill are waived except those arising under clause 9 or 10 of rule XXI. The amendment in the nature of a substitute recommended by the Committee on Education and Labor now printed in the bill, modified by the amendment printed in part A of the report of the Committee on Rules accompanying this resolution, shall be considered as adopted.
  - **Jul 11, 2007:** DEBATE - The House proceeded with one hour of debate on H.R. 2669.
  - **Jul 11, 2007:** DEBATE - Pursuant to the provisions of H.Res. 531, the House proceeded with 60 minutes of debate on the McKeon amendment in the nature of a substitute.
  - **Jul 11, 2007:** Mr. Roskam moved to recommit with instructions to Education and Labor. (consideration: CR H7555-7558)
  - **Jul 11, 2007:** Floor summary: DEBATE - The House proceeded with 10 minutes of debate on the Roskam motion to recommit with instructions. The instructions contained in the motion seek to require the bill to be reported back to the House promptly with an amendment providing that a borrower who is a full-time elected public official who receives compensation for such elected position, or who is a registered lobbyist at either the Federal or State level who receives compensation for lobbying activities, shall be ineligible for any of the loan forgiveness programs included in the bill.
  - **Jul 11, 2007:** The previous question on the motion to recommit with instructions was ordered without objection. (consideration: CR H7555)
  - **Jul 11, 2007:** On motion to recommit with instructions Failed by recorded vote: 199 - 223 (Roll no. 612).
  - **Jul 11, 2007:** Passed/agreed to in House: On passage Passed by recorded vote: 273 - 149 (Roll no. 613).
  - **Jul 11, 2007:** On passage Passed by recorded vote: 273 - 149 (Roll no. 613).
  - **Jul 11, 2007:** Motion to reconsider laid on the table Agreed to without objection.
  - **Jul 11, 2007:** The Clerk was authorized to correct section numbers, punctuation, and cross references, and to make other necessary technical and conforming corrections in the engrossment of H.R. 2669.
  - **Jul 10, 2007:** Rules Committee Resolution H. Res. 531 Reported to House. Rule provides for consideration of H.R. 2669 with 1 hour of general debate. Previous question shall be considered as ordered without intervening motions except motion to recommit with or without instructions. Measure will be considered read. A specified amendment is in order. All points of order against consideration of the bill are waived except those arising under clause 9 or 10 of rule XXI. The amendment in the nature of a substitute recommended by the Committee on Education and Labor now printed in the bill, modified by the amendment printed in part A of the report of the Committee on Rules accompanying this resolution, shall be considered as adopted.
  - **Jun 25, 2007:** Reported (Amended) by the Committee on Education and Labor. H. Rept. 110-210.
  - **Jun 25, 2007:** Placed on the Union Calendar, Calendar No. 128.
  - **Jun 13, 2007:** Ordered to be Reported (Amended) by the Yeas and Nays: 30 - 16.

**Jun 13, 2007:** Committee Consideration and Mark-up Session Held.

- **Jun 12, 2007:** Introduced in House
- **Jun 12, 2007:** Referred to the House Committee on Education and Labor.

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