



FIGHTING FOR STUDENTS AND THEIR FAMILIES

✓ **Decreasing the Burden of Debt**

Proudly Voted for the College Cost Reduction and Access Act of 2007

- Cuts federally subsidized loan interest rates in half, saving the average student approximately \$4,400 over the life of their loans
- Creates a new Income-Based Repayment program that allows student loan borrowers to repay their federal loans as a percentage of their income

Proudly voted for the Ensuring Continued Access to Student Loans Act of 2008

- Increases the amount of money undergraduates can borrow in unsubsidized Stafford loans each year by an additional \$2,000

✓ **Fighting for Tax Breaks and Increasing Pell Grants**

Proudly Voted for the American Recovery and Reinvestment Act of 2009

- Includes a new "American Opportunity" tax credit of up to \$2,500 of the cost of tuition and related expenses paid during the taxable year
- Increases the maximum Pell Grant Scholarship award to \$5,350 for the 2009-2010 school year

✓ **Rewarding Students Who Choose Public Service**

Proudly voted for the College Cost Reduction and Access Act of 2007

- Creates the Loan Forgiveness for Public Service Employees Program, which provides federal student loan forgiveness after 10 years of public service in careers including social work, public interest law services, military service, public safety and law enforcement

✓ **Cracking Down on Predatory Lending**

Proud Supporter of the Higher Education Opportunity Act of 2008

- Provides much needed transparency for students seeking private financing for their education by requiring clearer disclosures on the terms and conditions of private student loans

✓ **Giving Back to Our Veterans**

Proud Supporter of the 2008 GI Bill of Rights

- Fully pays post-9/11 veterans' tuition fees and provides them with an annual \$1,000 stipend for books and supplies, and a monthly housing allowance

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