

March 7, 1972

MEMORANDUM

FOR: SENATOR

FROM: DAN

SUBJECT: BROWARD COMMUNITY COLLEGE

In our conversation last night we decided that you would discuss the "forgotten amendment" at Broward Community college. We have prepared some brief remarks on the amendment.

Here are some additional facts that you might want to throw in:

--The Senate just passed a major education bill that will provide for a six fold increase in the number of students who can receive educational opportunity grants of \$1,400 with a special supplement for low income students. The expansion means an additional 1.8 million students will be eligible for this program.

--A student from a family with an income of \$15,000 per year is about 5 times more likely to be able to attend college than a student from a family with an income of \$3,500. (Carnegie Foundation figure)

--In 1970, there were 6.2 million families with members who had completed 4 or more years of college. But among this 6.2 million, 48% came from families with incomes of \$15,000; 30% from families with incomes between \$10,000-\$14,000; only 12 % from families with incomes between \$7,000-\$9,000; and 9% from families from \$3,000 to \$6,000.

REMARKS BY SENATOR HUBERT H. HUMPHREY

BROWARD COMMUNITY COLLEGE

FORT LAUDERDALE, FLORIDA

MARCH 7, 1972

HIGHER EDUCATION IN TODAY'S AMERICA IS A NECESSITY,
UNFORTUNATELY, THE PRICE OF THIS NECESSITY MAKES IT
A LUXURY ITEM.

THERE ARE FEW WHO CAN AFFORD THE FULL COSTS OF
A COLLEGE EDUCATION.

AND IT IS A SAD FACT OF LIFE IN AMERICA TODAY: NOT
EVERY AMERICAN CAN HAVE A COLLEGE EDUCATION. EDUCATIONAL
OPPORTUNITY IS TOO OFTEN LIMITED BY FINANCIAL MEANS.

IN A COUNTRY WHERE ECONOMIC OPPORTUNITY IS SO DEPENDENT
UPON EDUCATION, I BELIEVE WE HAVE AN OBLIGATION TO NOT LET
MONEY BECOME A BARRIER TO EQUAL EDUCATIONAL OPPORTUNITIES.

HIGHER EDUCATION MUST NOT BE THE PRESERVE OF RICH
AND UPPER INCOME AMERICANS. THE CHILDREN OF AMERICA'S
MIDDLE INCOME FAMILIES, THE CHILDREN OF THE POOR MUST NOT
BE EXCLUDED FROM OUR EDUCATIONAL SYSTEM.

IN FLORIDA, THERE IS MUCH TALK ABOUT "QUALITY EDUCATION,"
HEARING THESE WORDS EVERYBODY IMMEDIATELY THINKS OF
BUSING, AND THERE IS MUCH DISCUSSION OF THE BUSING STRAW
BALLOT ON MARCH 14.

THERE IS ANOTHER EDUCATIONAL ISSUE ON THE BALLOT, AND
IT'S ONE WE DON'T HEAR ENOUGH ABOUT.

IT'S THE STUDENT LOAN AMENDMENT.

I CALL IT THE FORGOTTEN AMENDMENT.

IT IS FORGOTTEN BECAUSE IT HAS BEEN LOST IN THE CHORUS
OF VOICES WHICH THINK THE ONLY EDUCATIONAL ISSUE BEFORE
FLORIDIANS IS BUSING.

FOR THOUSANDS OF FLORIDA STUDENTS AND THEIR FAMILIES
THE LOAN ITEM ON THE BALLOT IS OF EXTREME IMPORTANCE.

THE STUDENT LOAN FUND WILL PROVIDE A LOAN POOL OF
BETWEEN \$25 AND \$40 MILLION. THIS AMENDMENT WILL PROVIDE
A CRUCIAL MARGIN OF FINANCIAL SUPPORT FOR FLORIDA'S STUDENTS
WHO WANT TO ATTEND COLLEGE--SUPPORT FOR STUDENTS WHO MIGHT
OTHERWISE BE PREVENTED FROM CONTINUING THEIR EDUCATION BEYOND
HIGH SCHOOL.

LET'S REMEMBER THAT WE ARE TALKING ABOUT A LOAN POOL--
NOT BLANKET SCHOLARSHIP AID.

I HAVE HEARD SOME PEOPLE SAY STUDENTS SHOULDN'T BE
LOANED MONEY BECAUSE THEY DON'T REPAY THE LOANS.

THIS IS A MYTH.

STUDENTS ARE GOOD CREDIT RISKS. THE DEFAULT RATE IN
THE FEDERALLY INSURED STUDENT LOAN PROGRAM HAS BEEN LESS
THAN ONE PERCENT.

SEVERAL BILLIONS OF DOLLARS HAVE BEEN LOANED IN THE
FEDERAL PROGRAM IN ITS SIX-YEAR EXISTENCE. THE PERFORMANCE
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UNLESS THE STUDENT LOAN AMENDMENT IS PASSED ON
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FLORIDA VOTERS MUST NOT REJECT THIS IMPORTANT AMENDMENT.

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"THE FORGOTTEN AMENDMENT" -- STUDENT LOANS.

2/24

Too many voices in Florida have ~~been~~ been heard on the school busing issue. And ~~too~~ too few have been heard on the real issue -- quality education for all our children. We keep hearing about the bussing straw ballot on March 14. ~~But we don't hear enough about the student loan amendment on the ballot -- the "forgotten amendment."~~

This proposed amendment, increasing the availability of loans for professional and higher education, ~~will~~ will provide a crucial margin of financial support for many Floridians -- who otherwise might not be able to ~~continue~~ continue their education.

With all our concern about busing, let's not forget the ~~financial~~ plight of many ~~of~~ families caught between the great ~~need~~ need for ~~a~~ college education and the great costs it entails.

The amendment, if passed, will provide ^{a loan pool of} /almost \$40 million for the citizens of Florida. Students have proved themselves to be excellent loan risks. The default rate in federal loan programs has been less than one per cent.

The need is great -- and so is the opportunity that the people of Florida now have with the student loan amendment.

I call upon ~~all~~ all the people in Florida to ~~support~~ support the real issue in education -- quality education. And the best support they can give is to approve the student loan amendment on March 14.

Florida Times-Union

A 'Yes' Vote on Student Loans ^{2/1/77}

One issue on the March 14 ballot threatens to become lost in the welter of presidential candidates and questions which draw much greater public attention such as school busing, equal educational opportunity, school prayer, all on the straw ballot and judicial reform, up as a constitutional amendment.

However, for thousands of prospective college students the "forgotten amendment" may well decide whether or not they can receive a higher education.

Basically, what the proposed student loan amendment would do is to provide additional money — between \$25 and \$40 million — as a pool from which deserving applicants can borrow in order to further their educations.

Although there are loan programs at present, the need is greater than the supply. The College Entrance Examination Board for the Florida Department of Education placed unmet needs for the 1970-71 school year at \$33.5 million.

The qualified student can get a loan to attend public or private universities, colleges or junior colleges, professional nursing diploma schools or public vocational training centers.

It would be a loan. The borrower must pay it back. And, so far, the students have proven to be good credit risks.

The amendment's sponsor, Sen. Robert Graham, of Miami, reports that under the federally insured student loan program now in existence, the default rate has been less than one percent.

When one considers that several billion dollars has been loaned under this program nationwide in its six-year existence, the performance in paying back has been impressive.

There is not enough money available from present loan programs, however, with the result that many students from middle or low income families — well and even highly qualified academically — cannot pursue their educations beyond high school.

Florida's taxpayers will not be required to foot the bill, through the state general revenue fund, even in case of default. Nor will the state taxpayers be required to put up the collateral.

The bonds will be backed by the current level of student fees pledged to financial aid programs — \$9 per year, per student — plus the pledge of repayment by student borrowers. The federal government will guarantee student loan repayments.

What the program amounts to is an expansion of current student loan programs which have become inadequate to meet the growing need.

We look to the Legislature in its implementing bill to put in all possible guarantees that the loans will go to students who qualify — in ability, in need, and in serious desire for continuing their educations.

Meanwhile, we recommend a favorable vote on the amendment. It is a necessary and desirable way to fill the need without further burdening the taxpayer.

REMARKS BY SENATOR HUBERT H. HUMPHREY

BROWARD COMMUNITY COLLEGE

001255

FORT LAUDERDALE, FLORIDA

MARCH 7, 1972

Voter Participation

26th Amendment

Registration

1968 - 47 million

1964 - 40

1960 - 40 million

Voting Rights Act 1965

Black people

Did not vote

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001256

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001257

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