

program would amount to approximately \$6 million annually for independent institution students. At this level, nursing students at independent institutions should be expected to receive 15 to 20 percent of the total, or 9/10ths to 1.2 million. I mentioned LB 1185 last year, it was loans. It is not loans that you need when you are going out and earning 12 or 14 thousand dollars. You don't want to go in debt that much. It is rather ironic, also that same study says another bill drafted at the request of Senator Withem, but not introduced, involves the use of state credits to help students avoid excessive debt burdens and give graduates an extra incentive to remain in the state. Under the bill, college students obtain their own loans, if necessary, but are eligible for subsequent Nebraska income tax credits to help pay them off based on two factors, the tuition paid and their postgraduate income level. This bill was designed as an incentive to draw them into nursing. I know many of you received the correspondence. Many of you know hospitals simply can no longer get...can no longer get help. I can go right down the list. Here, for example, Cozad Nebraska, we do have LPNs that would be interested in going to be an RN, but with family obligations, financial limits, this is not possible. Therefore, some financial incentives and assistance would be really benefit rural Nebraska. We do understand this is going to take time and the shortage is here. Another problem that I surfaced as I gathered my information on the shortage of nursing aides is, of course, due to the rules and regulations of OBRA, which I mentioned, and it just goes on and on, and I can tell you on the extended credit, we feel it is critical. This is from Creighton, in the light of the nursing shortage, this would establish financial assistance for individuals on the first-time nursing programs or for a licensed LPN to further their education, bring higher quality care to rural areas and enable hospitals and nursing homes to meet current and future federal requirements. I could have brought in a bill for three or four million. I looked at in education, just yesterday I said, hey now, wait a minute. Let's slow down. We're putting out bills for restructuring education, we're talking about grants, we're talking about child care. We had this morning LB 338, a bill that carries originally a higher fiscal note than this bill. I will explain that fiscal note. I purposely tried to keep the cost down on this bill. I tried to tighten it up and I know it's not paying it, but to a girl that is going to an LPN, this is one-third of her tuition. Now, I could have tightened it up and said, well, they get a loan. Well, let me address this from the LB 890