

be talking to you about some of your concerns. We have some other handouts that I didn't hand out today that will deal with that issue you brought up. So I will be discussing it with him but I would just urge and appreciate your support for the advancement of the bill. I think it sends a signal. Obviously, we talk about being a debtor nation and this is something that would encourage young people to begin even if it's minimal to start and to start now. And I would yield the balance of my time to Senator Conway.

PRESIDENT: Thank you. The question is the advancement of the bill. All those in favor...

SENATOR CONWAY: Whoa, whoa, whoa, whoa.

PRESIDENT: I overlooked that. I'm sorry. Senator Conway.

SENATOR CONWAY: I felt that was purposeful, Mr. President. Thank you, Senator Chizek. I just wanted to add a couple of comments and I think particularly with respect to...as co-introducer, with respect to Senator Wesely's comments which I think were very appropriate but I think that, as we look at this, the real value of this particular proposal is that as a person who works with college students a great deal and hears a lot of their financial trials and tribulations you find that as the costs of higher education have increased there are lots of opportunities under the need basis with respect to a lot of opportunities with grants and the like if, in fact, you are in the lower income categories. If you are in the higher income category, the assumption is made that you can afford higher education. The real difficult squeeze, as we find in many sectors of society, is really in that middle income category. And the real beauty, I think, of this particular proposal is that it's really designed to fit into that category where you may have parents and grandparents and the like who are in a situation that they have an additional inducement to provide money into a fund to support that middle income person who often does not qualify for some of the special grants and aids that comes along under the qualification standards but yet are not in that wealthy category but what higher education is a very definite financial burden. So I think that's the beauty of this that it helps fill that gap a little bit and Senator Wesely's comments are well taken and I think that that all fits into the broad scheme of financial support for higher education. So I would hope that the body advances this legislation and we can