

of the bill, Senator Withem.

SENATOR WITHEM: Mr. Speaker, members of the body, I have not spoken on this bill yet, and I did want to make a couple of comments, and I will try to be very brief.

SPEAKER BARRETT: Excuse me, Senator Withem. (Gavel.) The house is not in order, please.

SENATOR WITHEM: Thank you, Mr. Speaker. This bill came through the Education Committee. The Education Committee saw fit to advance it to the floor. It was our feeling, I believe, that this bill deals with a very, very serious problem that has not been adequately addressed to this date by this Legislature, that is, how are all of our citizens in the state going to afford to send their children five years, 10 years, 15 years, 20 years from now on to our institutions of higher learning. Costs of higher education are increasing each year. They are outpacing individuals abilities to deal with those. There are, basically, three ways that an individual can pay for their own education, or a family can pay for education of their children; save money before they go to school; earn money when they are in school; pay back money after they get out of school that they borrowed. We need a mix of those. Most people that are experts in this area indicate the area we have fallen down with primarily has been in this area of encouraging savings. Senator Chizek's bill does not solve the problem. It moves us one step forward. It is one small tiny piece of the overall puzzle. We, as a state, have, basically, three ways in which we can help young people on to college. Number one, we can put in General Fund appropriations into institutions to keep the tuition rates low. We spend, probably, over \$200 million a year of state General Fund appropriations each year doing that for our community colleges, our state colleges, and our university system. We can provide direct grants to students. We provide roughly a million dollars, 1 million on one hand versus \$200 million on the other hand. We need to do more of that, and I agree with Senator Moore on that. We need to do more direct grants. We also need to encourage savings, and at this point we do absolutely nothing to encourage savings. This bill of Senator Chizek's will do that, it will help us encourage savings by families to send young people on to college. It does not solve all of the problems nor does it provide the massive erosions of the state tax base that others have been afraid of. It is a good public policy statement. It is a bill that needs to be passed this