PRESIDENT: One minute.

SENATOR NELSON: The problem with SSIG loans, which I think this is the same thing when you talk of financial need, that is about the last loan that they get. There are Pell Grants, there are other loans and so on. The nursing in the...sometimes 70, 76 percent are given loans either through institutions or scholarships or so on and so forth. The problem with the SSIG loans, that small amount of money, and also an institution has to subsidize half of it. A quick figure, $8,000 maybe to go to one nursing school, half of that need is $4,000, when need is established. Then you get into the fact that the one that goes to the higher priced school gets the need. Okay, let's go back down to maybe the community college at $3,600 for the nursing course, half of that need becomes $1,800, who gets the...

PRESIDENT: Time.

SENATOR NELSON: ...who gets the scholarship, the 4,000, the SSIG? The community college cannot subsidize the SSIG loans because they have to subsidize, for example, an $1,800 loan, they have to subsidize $900. Well, if it's $900 and they've getting it at a cost plus basis...

PRESIDENT: Time.

SENATOR NELSON: ...they can't do it hardly, see. So that's the problem that we get into on SSIG loans or need basis.

PRESIDENT: Senator Wesely, please, followed by Senator Schellpeper.

SENATOR WESELY: Yes, Mr. President, members. I rise in support of the amendment and of the bill. I know Senator Schellpeper spent a lot of time on this, Senator Nelson and Senator Smith and Senator Dierks. The issue of nursing shortage and nursing initiatives, to meet that problem of nursing shortage, have preoccupied the Health and Human Services Committee and the Education Committee, to a degree, over the last couple of years. Clearly, the problem is there. What to do about it has been the difficult task. Senator Nelson's bill, last year, did pass. This Legislature did recognize the problem, did pass the legislation and, unfortunately, it was vetoed by the Governor. But the time since then I know there has been additional