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order to get certified, that's the part I'm trying to determine, how that happens. I mean I'm...I'm sure that question is going to be asked by a lot of teachers.

SENATOR THOMPSON: The rules and regulations, as the bill is written, are to be determined by the Department of Education. My desire would have been to leave it open, but because of concerns that were being brought to me by people on the floor, we capped that number of how many loans would be given at 40, but there are teachers who may have other ways to do it. They can pay for it themselves, they could wait a year and apply and be first in line for the 40 the following year. They can, some districts do provide some help. Most districts don't. There is a grant program that has been available through the NSEA for some people but that's a grant program and we don't know how long that will go on. So at this point in time, each teacher would apply. The department would have rules and regulations. You have to have taught 3 years, for example, so not everybody could apply, and it caps out, the first 40 the state would subsidize, and after that, they can either wait for the next year or...

SENATOR VRTISKA: I guess my real question was, would people who had master's or doctor's, doctorate's be more eligible than those with bachelor's. I mean I'm concerned.

SENATOR THOMPSON: No.

SENATOR VRTISKA: Okay. Well, I think that answers some of the questions because I'm sure there are going to be a lot of questions asked and, hopefully, as we move through this process, we can learn more of the answers and be able to satisfy those teachers who I'm sure...

PRESIDENT MAURSTAD: One minute.

SENATOR VRTISKA: ...are going to be inquiring. With that, thank you very much.

SENATOR THOMPSON: Thank you.

PRESIDENT MAURSTAD: Thank you, Senator Vrtiska. Senator