

Refer to Legislative Secretary

NOV 23 1999

The Honorable Antonio R. Unpingco Speaker I Mina'Bente Singko na Liheslaturan Guåhan Twenty-Fifth Guam Legislature Guam Legislature Temporary Building 155 Hesler Street Hagåtña, Guam 96910 OFFICE OF THE LEGISLATIVE SECRETARY

ACKNOWLEDGMENT RECEIPT

Received By

Time 12:09 pm

Date 11.24.99

Dear Speaker Unpingco:

Enclosed please find Substitute Bill No. 264 (LS), "AN ACT TO AMEND ARTICLE 2 OF CHAPTER 15, DIVISION 3 OF TITLE 17 OF THE GUAM CODE ANNOTATED, RELATIVE TO INCREASING THE AMOUNTS AUTHORIZED FOR STUDENT LOANS, ALLOWING THE USE OF STUDENT LOAN PROCEEDS FOR DISTANCE LEARNING AND EXTENDING STUDENT LOANS TO STUDENTS ATTENDING THE GUAM COMMUNITY COLLEGE", which I have signed into law today as Public Law No. 25-85.

Very truly yours,

Carl T. C. Gutierrez
I Maga'Lahen Guåhan
Governor of Guam

Attachment:

copy attached for signed bill or overridden bill

original attached for vetoed bill

cc:

The Honorable Joanne M. S. Brown

Legislative Secretary

00562

Office of the Speaker
ANTONIO R. UNPINGO
Date:

Cime:

Rec'd by:

Print Name:

0525/99-0352

MINA'BENTE SINGKO NA LIHESLATURAN GUAHAN 1999 (FIRST) Regular Session

CERTIFICATION OF PASSAGE OF AN ACT TO I MAGA'LAHEN GUAHAN

This is to certify that Substitute Bill No. 264 (LS) "AN ACT TO AMEND ARTICLE 2 OF CHAPTER 15, DIVISION 3 OF TITLE 17 OF THE GUAM CODE ANNOTATED, RELATIVE TO INCREASING THE AMOUNTS AUTHORIZED FOR STUDENT LOANS, ALLOWING THE USE OF STUDENT LOAN PROCEEDS FOR DISTANCE LEARNING AND EXTENDING STUDENT LOANS TO STUDENTS ATTENDING THE GUAM COMMUNITY COLLEGE," was on the 9th day of November, 1999, duly and regularly passed.

	\mathcal{S}_{1}
	ANTONIO R. UNPINGCO Speaker
Attested:	•
Market Market	
Janu MS Da	2
JOANNE M.S. BROWN	
Senator and Legislative Secretary	
This Act was received by I Maga'lahen Guahan t	his 1574 day of November, 1999,
at 9:35 o'clock 9 .M.	
at 7.73 O Clock 7 .M.	China to
	Thumleste
	Assistant Staff Officer
	Maga'lahi's Office
APPROVED:	
CARL T. C. GUTIERREZ	
I Maga'lahen Guahan	
Date:	
Public Law No. 25-85	

MINA'BENTE SINGKO NA LIHESLATURAN GUÅHAN 1999 (FIRST) Regular Session

Bill No. 264 (LS)

As substituted by the Committee on Education and amended on the Floor.

Introduced by:

L. F. Kasperbauer

J. C. Salas

C. A. Leon Guerrero

F. B. Aguon, Jr.

E. C. Bermudes

A. C. Blaz

J. M.S. Brown

E. B. Calvo

M. G. Camacho

Mark Forbes

A. C. Lamorena, V

K. S. Moylan

V. C. Pangelinan

S. A. Sanchez, II

A. R. Unpingco

AN ACT TO AMEND ARTICLE 2 OF CHAPTER 15, DIVISION 3 OF TITLE 17 OF THE GUAM CODE ANNOTATED, RELATIVE TO INCREASING THE **AMOUNTS AUTHORIZED FOR** LOANS, ALLOWING THE USE OF STUDENT LOAN PROCEEDS FOR DISTANCE LEARNING LOANS TO **EXTENDING STUDENT** AND **GUAM** THE **STUDENTS** ATTENDING COMMUNITY COLLEGE.

1	BE IT ENACTED BY THE PEOPLE OF GUAM:				
2	Section 1. Article 2 of Chapter 15, Division 3 of Title 17 of the Guan				
3	3 Code Annotated is hereby amended to read as follows:				
4	"Article 2.				
5	Student Loans.				
6	Section 15201. Students Entitled to Loans.				
7	Section 15202. Maximum Limits on Loan.				
8	Section 15203. Repayment of Loan.				
9	Section 15204. Allocation of a Portion of Student Loan				
10	Money for Students Attending the Guam				
11	Community College.				
12	Section 15201. Students Entitled to Loans. The Board is				
13	authorized to approve loans for graduate and undergraduate studies or				
14	4 training to qualified applicants who are admitted to the University of				
15	Guam, the Guam Community College pursuant to the provisions of				
16	§15204 of this Article or to a United States accredited off-Island college				
17	or university as full-time students on regular status or by Distance				
18	Learning, that may include classes by means of the internet, through a				
19	United States accredited college or university or one (1) recognized by				
20	the Council on Post Secondary Accreditation ('COPA'). The loans				
21	provided in this Article are subject to the following limitations:				
22	2 (a) The applicant must be a bona fide resident of Guam and				
23	a United States citizen, or a permanent resident alien, and must				
24	have achieved an overall grade point average of at least 2.0 or its				

equivalent in the applicant's high school studies, or in the applicant's undergraduate studies *if* the applicant is pursuing an academic graduate degree or an irrevocable letter of acceptance from a professional school in an area of a particular need on Guam as determined by the Board of Regents ('Board'). For loans made after January 1, 2000, the applicant must be a five (5) year resident of Guam for the period immediately preceding the starting date of the academic year the student will use such assistance and meet all other requirements herein.

- (b) The applicant must agree to the provisions of §15203 of this Article.
- (c) The applicant must be in financial need, which shall be determined by regulations authorized by §15105 of Article 1 of this Chapter. In addition, the applicant must complete 'A Free Application for Federal Student Aid' ('FAFSA') form as documentary evidence of need.
- (d) The applicant must present to the Board prior to the granting of the loan satisfactory proof that the applicant has been admitted to an accredited college or university as a full-time student to pursue a program of study in the area for which the loan was applied. No loan shall be continued beyond the number of years normally required to complete studies in the specific academic degree program for which the loan was granted, except under exceptional circumstances as determined by the Board.

(e) The off-Island colleges and universities must be United States accredited, or recognized by the Council on Post Secondary Accreditation ('COPA'), and must be approved by the Board; provided, however, that no loans shall be granted for studies at an off-Island institution in an academic program that is available at the University of Guam.

Section 15202. Maximum Limits on Loan. Loans granted pursuant to this Article to students attending school on Guam shall *not* exceed Six Thousand Dollars (\$6,000.00) per year, and loans granted to students attending off-Island colleges or universities, including Distance Learning, shall *not* exceed Ten Thousand Dollars (\$10,000.00) per year.

Section 15203. Repayment of Loan. (a) Every student awarded a loan pursuant to this Article shall execute a promissory note agreeing to repay said loan over a period to be determined by the Board, but not in excess of ten (10) years from the contemplated date of the termination or the completion of the course of studies for which the loan was approved. Said promissory note shall be non-interest bearing, *except* as to unpaid delinquent amounts due and payable under the note, which shall be subject to interest at the annual rate of ten percent (10%).

- (b) Any student granted a loan pursuant to this Article shall receive service credit against amounts due under the promissory note as follows:
 - (\$500.00) for each month during which the student is employed on Guam, or in the office of Guam's Delegate to Congress. No amounts under the promissory note executed pursuant to this Section shall be considered due and payable during the period that any such person is so employed.
- (c) Any Student granted a loan pursuant to the provision of this Article who fails to return to Guam for work within six (6) months after the completion of studies must repay the full amount of the loan. The Board shall establish such policies prescribing the length and terms of repayment, the interest rate to be charged, the collection of delinquent accounts or in the event of a default.
- (d) If a student is recruited to serve in active duty in a branch of the U.S. Armed Services while in attendance or upon completion of studies, the service credit shall be postponed until such student begins work on Guam, but in no case longer than six (6) years; provided, however, that the student applies for the postponement within ninety (90) days of entering the Armed Services and continues to maintain Guam as such student's place of residence.

for all recipients."

(e) Death or total and permanent disability of the student shall terminate any obligations herein. Total and permanent disability for purposes of this Section is defined as any physiological or psychological condition that will prevent the student from obtaining or maintaining any form of gainful employment. The Board may defer repayment for temporary disability. Total and permanent disability requires the certification by two (2) physicians licensed to practice in the United States.

Money for Students Attending the Guam Community College. Students attending, or intending to attend, the Guam Community College shall be eligible for student loans as authorized by this Article. The amount allocated for such student loans for students attending the Guam Community College shall be at least twenty-five percent (25%) of all Student Financial Assistance Program funds allocated to on-Island Student Loans as funded by the University of Guam's Student Financial Assistance Program Fund. In the event that the entire twenty-five percent (25%) is not used by students of the Guam Community College, the remainder may be used for student loans at the University of Guam. The Student Loan Program shall be administered by the University of Guam



MINA' BENTE SINGKO NA LIHESLATURAN GUÅHAN TWENTY-FIFTH GUAM LEGISLATURE

155 Hesler Street, Hagåtña, Guam 96910

November 12, 1999

The Honorable Carl T.C. Gutierrez I Maga'lahen Guåhan Ufisinan I Maga'lahi Hagåtña, Guam 96910

Dear Maga'lahi Gutierrez:

Transmitted herewith are Bill Nos. 161(LS), 241(LS), 255(COR), 275(COR) and Substitute Bill Nos. 217(COR), 244(LS), 256(COR), 264(LS), 265(LS) and 349(LS) which were passed by *I Mina'Bente Singko Na Liheslaturan Guahan* on November 9, 1999.

Sincerely,

JOANNE M.S. BROWN

Senator and Legislative Secretary

Enclosure (10)

CLERK OF THE LEGISLATURE

TRANSMISSION CHECKLIST TO I MAGA'LAHEN GUAHAN
(Included in File w/ All Bills Transmitted)

BILL NO. 264(cs).

FINAL PROOF-READING OF BLUEBACK COPY

	Initialed by:	and Date:
:		
	EXHIBITS ATTACHED	
	CONFIRM NUMBER OF	FPAGES (C
	CAPTION ON CERTIFIC	CATION MATCHES BILL CAPTION
	ENGROSSED SIGN"*"	REMOVED FROM BILL
	15 SENATORS IN SPON	ISORSHIP OR CONFIRM OTHERWISE '
	CERTIFICATION SIGN	ED BY SPEAKER & LEGIS. SECRETARY
	EMERGENCY DECLAR	ATION, if any
Conf	irmed By:	Dated:
[]	LIAND CADDV DILL IN	DITIED ACIV (ODICINIAL & CODY)
		BLUEBACK (ORIGINAL & COPY)
K		(DANNY, ROBERT OR OTHERS)
<i>,</i> Ľl		Y W/ ORIGINAL BLUEBACK
	PLACED ON CLERK'S	DESK. (Same copy given to Susan)
Ø	FILED by: Danny, Robe	rt or others

MINA'BENTE SINGKO NA LIHESLATURAN GUAHAN 1999 (FIRST) Regular Session

CERTIFICATION OF PASSAGE OF AN ACT TO I MAGA'LAHEN GUAHAN

This is to certify that Substitute Bill No. 264 (LS) "AN ACT TO AMEND ARTICLE 2 OF CHAPTER 15, DIVISION 3 OF TITLE 17 OF THE GUAM CODE ANNOTATED, RELATIVE TO INCREASING THE AMOUNTS AUTHORIZED FOR STUDENT LOANS, ALLOWING THE USE OF STUDENT LOAN PROCEEDS FOR DISTANCE LEARNING AND EXTENDING STUDENT LOANS TO STUDENTS ATTENDING THE GUAM COMMUNITY COLLEGE," was on the 9th day of November, 1999, duly and regularly passed.

ANTONIO R. UNPINGCO Speaker Attested: **IOANNE M.S. BROV** Senator and Legislative Secretary This Act was received by I Maga'lahen Guahan this 15th day of _ November 1999, at ____9:35_ o'clock_9.M. Assistant Staff Officer Maga'lahi's Office APPROVED: CARL T. C. GUTIERREZ I Maga'lahen Guahan Date: Public Law No.

MINA'BENTE SINGKO NA LIHESLATURAN GUAHAN 1999 (FIRST) Regular Session

CERTIFICATION OF PASSAGE OF AN ACT TO I MAGA'LAHEN GUAHAN

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Attested:	ANTONIO R. UNPINGCO Speaker			
JOANNE M.S. BROWN Senator and Legislative Secretary				
This Act was received by I Maga'lahen Guahan this _	day of	_, 1999,		
at o'clockM.				
APPROVED:	Assistant Staff Officer Maga'lahi's Office	112		
CARL T. C. GUTIERREZ	RES			
I Maga'lahen Guahan				
Date:	Office of the Speaker ANTONIO R. UNPINGCO			
Public Law No.	Oate:	again-		

MINA'BENTE SINGKO NA LIHESLATURAN GUÅHAN 1999 (FIRST) Regular Session

Bill No. 264 (LS)

As substituted by the Committee on Education and amended on the Floor.

Introduced by:

L. F. Kasperbauer

I. C. Salas

C. A. Leon Guerrero

F. B. Aguon, Jr.

E. C. Bermudes

A. C. Blaz

J. M.S. Brown

E. B. Calvo

M. G. Camacho

Mark Forbes

A. C. Lamorena, V

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14	4 training to qualified applicants who are admitted to the University of				
15	Guam, the Guam Community College pursuant to the provisions of				
16	§15204 of this Article or to a United States accredited off-Island college				
17	or university as full-time students on regular status or by Distance				
18	Learning, that may include classes by means of the internet, through a				
19	United States accredited college or university or one (1) recognized by				
20	the Council on Post Secondary Accreditation ('COPA'). The loans				
21	provided in this Article are subject to the following limitations:				
22	(a) The applicant must be a bona fide resident of Guam and				
23	a United States citizen, or a permanent resident alien, and must				
24	have achieved an overall grade point average of at least 2.0 or its				

equivalent in the applicant's high school studies, or in the applicant's undergraduate studies *if* the applicant is pursuing an academic graduate degree or an irrevocable letter of acceptance from a professional school in an area of a particular need on Guam as determined by the Board of Regents ('Board'). For loans made after January 1, 2000, the applicant must be a five (5) year resident of Guam for the period immediately preceding the starting date of the academic year the student will use such assistance and meet all other requirements herein.

- (b) The applicant must agree to the provisions of §15203 of this Article.
- (c) The applicant must be in financial need, which shall be determined by regulations authorized by §15105 of Article 1 of this Chapter. In addition, the applicant must complete 'A Free Application for Federal Student Aid' ('FAFSA') form as documentary evidence of need.
- (d) The applicant must present to the Board prior to the granting of the loan satisfactory proof that the applicant has been admitted to an accredited college or university as a full-time student to pursue a program of study in the area for which the loan was applied. No loan shall be continued beyond the number of years normally required to complete studies in the specific academic degree program for which the loan was granted, except under exceptional circumstances as determined by the Board.

(e) The off-Island colleges and universities must be United States accredited, or recognized by the Council on Post Secondary Accreditation ('COPA'), and must be approved by the Board; provided, however, that no loans shall be granted for studies at an off-Island institution in an academic program that is available at the University of Guam.

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- (b) Any student granted a loan pursuant to this Article shall receive service credit against amounts due under the promissory note as follows:
 - (i) at the rate of Five Hundred Dollars (\$500.00) for each month during which the student is employed on Guam, or in the office of Guam's Delegate to Congress. No amounts under the promissory note executed pursuant to this Section shall be considered due and payable during the period that any such person is so employed.
- (c) Any Student granted a loan pursuant to the provision of this Article who fails to return to Guam for work within six (6) months after the completion of studies must repay the full amount of the loan. The Board shall establish such policies prescribing the length and terms of repayment, the interest rate to be charged, the collection of delinquent accounts or in the event of a default.
- (d) If a student is recruited to serve in active duty in a branch of the U.S. Armed Services while in attendance or upon completion of studies, the service credit shall be postponed until such student begins work on Guam, but in no case longer than six (6) years; provided, however, that the student applies for the postponement within ninety (90) days of entering the Armed Services and continues to maintain Guam as such student's place of residence.

17.

(e) Death or total and permanent disability of the student shall terminate any obligations herein. Total and permanent disability for purposes of this Section is defined as any physiological or psychological condition that will prevent the student from obtaining or maintaining any form of gainful employment. The Board may defer repayment for temporary disability. Total and permanent disability requires the certification by two (2) physicians licensed to practice in the United States.

Section 15204. Allocation of a Portion of Student Loan Money for Students Attending the Guam Community College.

Students attending, or intending to attend, the Guam Community College shall be eligible for student loans as authorized by this Article. The amount allocated for such student loans for students attending the Guam Community College shall be at least twenty-five percent (25%) of all Student Financial Assistance Program funds allocated to on-Island Student Loans as funded by the University of Guam's Student Financial Assistance Program Fund. In the event that the entire twenty-five percent (25%) is *not* used by students of the Guam Community College, the remainder may be used for student loans at the University of Guam. The Student Loan Program shall be administered by the University of Guam for all recipients."

I MINA' BENTE SINGKO NA LIHESLATURAN GUAHAN

1999 (FIRST) Regular Session

Date:	11/9	19	9
			-

EA = Excused Absence

VOTING SHEET

→ Bill No. <u>→ 64</u> (Core) Resolution No Question:					
NAME	YEAS	<u>NAYS</u>	NOT VOTING/ ABSTAINED	OUT DURING ROLL CALL	ABSENT ROLL CAL
AGUON, Frank B., Jr.	~				
BERMUDES, Eulogio C.	V				
BLAZ, Anthony C.					
BROWN , Joanne M.S.	V				
CALVO, Eduardo B.					EAL
CAMACHO, Marcel G.	V				
FORBES, Mark					
KASPERBAUER, Lawrence F.	V				
LAMORENA, Alberto C., V	V				
LEON GUERRERO, Carlotta A.	V				
MOYLAN, Kaleo Scott	V				
PANGELINAN, Vicente C.	V				
SALAS, John C.					EAL
SANCHEZ, Simon A., II					
JNPINGCO, Antonio R.					
TOTAL	13				2
CERTIFIED TRUE AND CORRECT:			*	; 3 Passes = No	vote
Clerk of the Legislature				3 Passes = No A = Excused A	



MINA' BENTE SINGKO NA LIHESLATURAN GUÅHAN TWENTY-FIFTH GUAM LEGISLATURE

155 Hesler Street, Hagatña, Guam 96910

August 11, 1999 (DATE)

Memorandum

FILE

To:

Senator LAWRENCE F. KASPERBAUER

From:

Clerk of the Legislature

Subject:

Report on Bill No. 264(LS)

Pursuant to §7.04 of Rule VII of the 25th Standing Rules, transmitted herewith is a copy of the Committee Report on Bill No. <u>264(LS)</u>, for which you are the prime sponsor.

Should you have any questions or need further information, please call the undersigned at 472-3464/5.

Attachment

Executive Director 472-3409 Fax: 472-3510 • Chief Fiscal Officer 472-3491 • Personnel 472-3520 • Protocol 472-3499 • Archives 472-3443 • Clerk of Legislature 472-3464



I Mina' B — JE Singko na Liheslaturan Guåhan twenty-fifth guam legislature

Senator Lawrence F. Kasperbauer, Ph.D. Vice Speaker • Chairman, Committee on Education

215-A Chalan Santo Papa, Suite 106-F Ada's Professional & Commercial Center Hagåtña, Guam 96910 Telephone (671) 475-KIDS Fax (671) 475-2000 e-mail: Ik4kids@ite,net webpg: www.lk4kids.com

August 10, 1999

The Honorable Antonio R. Unpingco Speaker, I Mina Bente Singko Na Liheslaturan Guahan Hagatna, Guam

Via: Committee on Rules

The Committee on Education, to which was referred **Bill No. 264 (LS)** herein reports back with the recommendation to TO DO PASS as substituted by the Committee on Education.

Votes of the committee are as follows:

_____ To Pass
_____ Not to Pass
_____ To the Inactive File
_____ Abstained

Sincerely,

AWRENCE F. KASPERBAUER, Ph.D.

Attachments



I Mina' B E Singko na Liheslaturan Guåhan twenty-fifth guam legislature

Senator Lawrence F. Kasperbauer, Ph.D.

Vice Speaker • Chairman, Committee on Education

215-A Chalan Santo Papa, Suite 106-F Ada's Professional & Commercial Center Hagåtña, Guam 96910 Telephone (671) 475-KIDS Fax (671) 475-2000 e-mail: Ik4kids@ite,net webpg: www.lk4kids.com

August 10, 1999

MEMORANDUM

To:

All Members

From:

Chairman

Committee of Education

Subject:

Voting Sheet

Transmitted herewith is the voting sheet and Committee Report on **Substitute Bill 264 (LS)** AN ACT TO AMEND ARTICLE 2 OF CHAPTER 15 OF TITLE 17, GUAM CODE ANNOTATED RELATIVE TO INCREASING THE AMOUNTS AUTHORIZED FOR STUDENT LOANS, ALLOWING THE USE OF STUDENT LOAN PROCEEDS FOR DISTANCE LEARNING AND EXTENDING STUDENT LOANS TO STUDENTS ATTENDING THE GUAM COMMUNITY COLLEGE, for your review and signature.

Your attention to this matter is greatly appreciated.

LAWRENCE F. KASPERBAUER, Ph.D.

Attachments

COMMITTEE ON EDUCATION I Mina' Bente Singko Na Liheslaturan Guåhan 155 Hesler Street · Hagåtña, Guam 96910

Chairman: Vice Speaker Lawrence F. Kasperbauer Vice-Chairperson: Senator Joanne M.S. Brown Ex-Officio Member: Speaker Antonio R. Unpingco

VOTING SHEET ON:

Substitute Bill 264 (LS) AN ACT TO AMEND ARTICLE 2 OF CHAPTER 15 OF TITLE 17, GUAM CODE ANNOTATED RELATIVE TO INCREASING THE AMOUNTS AUTHORIZED FOR STUDENT LOANS, ALLOWING THE USE OF STUDENT LOAN PROCEEDS FOR DISTANCE LEARNING AND EXTENDING STUDENT LOANS TO STUDENTS ATTENDING THE GUAM COMMUNITY COLLEGE.

			NOT		TO PLACE IN
COMMITTEE MEMBERS	INITIAL	TO PASS	TO PASS	<u>ABSTAIN</u>	INACTIVE FILE
Vice Speaker Lawrence Kasperba	auer <u>FSh</u>	<u>X</u>			
Sen. Joanne M.S. Brown Vice-Chairperson					*
Speaker Antonio R. Unpingco Ex-Officio					·
Sen. Frank Blas Aguon, J. Member	- War	97 <u>/</u>			
Sen. Eulogio C. Bermudes Member	ECOM!	- <u> </u>	 		
Sen. Anthony C. Blaz Member	W		***************************************	<u> </u>	
Sen. Edward B. Calvo Member				<u>-</u>	
Sen. Mark Forbes Member			 		
Sen. Kaleo Scott Moylan Menber	*	<u>\</u>		<u></u>	
Sen. Simon A. Sanchez, II	SAS_				

MINA' BENTE SINGKO NA LIHESLATURAN GUÅHAN Committee on Education

Vice Speaker Lawrence F. Kasperbauer, Chairperson

Committee Report On

Bill No. 264 (LS): AN ACT TO AMEND ARTICLE 2 OF CODE CHAPTER 15 OF TITLE 17, **GUAM** ANNOTATED RELATIVE TO INCREASING THE AMOUNTS AUTHORIZED FOR STUDENT LOANS, ALLOWING THE USE OF **STUDENT** LOAN **PROCEEDS** FOR DISTANCE LEARNING AND EXTENDING STUDENT LOANS TO ATTENDING THE GUAM COMMUNITY COLLEGE..

I. OVERVIEW

The Committee Education held a public hearing on Monday, August 9, 1999 at 8:45 a.m. at I Liheslaturan Public Hearing Room. Public Notice of the hearing was announced in the August 4th and 8th 1999 issues of the Pacific Daily News.

Committee Members Present:

Vice Speaker Lawrence F. Kasperbauer, Chairperson Senator Frank Blas Aguon, Jr.

Other Senators Present:

Senator Carlotta Leon Guerrero Senator Vicente C. Pangelinan

Providing Testimony on the Bill:

Mrs. Marie R. Nelson, Member UOG Board of Regents & Chairperson of the Scholarship Committee (Oral)

Dr. Jose T. Nededog, President University of Guam (Oral/Written)

Dr. Richard Wyttenbach-Santos, Dean of Student Affairs, UOG

Dr. John R. Rider, VP Academic Affairs, Guam Community College

II. Testimony

Mrs. Marie R. Nelson, Member UOG Board of Regents & Chairperson of the Scholarship Committee. Mrs. Nelson testified in favor of the Bill and suggested that a five (5)- year residency requirement be added. Vice Speaker Kasperbauer asked Mrs. Nelson how would it affect those individuals already in the program. Mrs. Nelson suggested that it only apply to new applicants. Senator Pangelinan also affirmed that such a requirement can only be added prospectively.

Dr. Jose T. Nededog, President of the University of Guam, was present and testified in favor of the bill. He said that the inclusion of distance learning in the Student Loan Program will not only provide incentives for University of Guam employees to pursue higher education, but will also enable them to accomplish this while maintaining their employment.

Dr. Richard Wyttenbach-Santos, Dean of Student Affairs, UOG. Dr. Wyttenbach-Santos affirmed Dr. Nededog's testimony in favor of the Bill. Senator Pangelinan expressed concern that the increases in student loans may limit the number of residents that may be assisted. Dr. Wyttenbach-Santos responded by agreeing with Senator Pangelinan on the condition that Bill No. 264 is a stand-alone bill. He informed Senator Pangelinan that while the Bill does increase benefits another Bill that will be heard later (Bill No. 265) will result in dramatic savings in the Merit Award Program which will cover the increased benefits. Dr. Wyttenbach-Santos asked that the Committee consider comments made by their legal counsel to committee staff with regards to form and construction before finalizing the Bill.

Dr. John R. Rider, Guam Community College Vice President for Academic Affairs, was present and testified in favor of the bill. Dr. Rider said GCC supports any legislation that increases opportunities for Guam's students in the workplace. He expressed GCC's Desire to administer the its scholarship awards as not to cause a burden on UOG's Financial Aid Office and to be address the uniqueness of GCC's programs. He also testified that GCC would also like to see some of its certificate programs covered by the student loan program.

III. Findings and Recommendation

The Committee on Education finds that Bill No. 264 (LS) will provide greater educational opportunities for Guam residents by providing education loans in amounts that reflect current higher educations cost, by extending applicability to distance learning with accredited institutions and by extending the use of student loans to assist students who are or desire to attend the Guam Community College. Upon the recommendation of UOG officials, the committee incorporated in a substitute Bill, a five (5) - year prospective residency requirement and changes as to form. The Committee however

defers transfer of administration of GCC awards to GCC as recommended by Dr. Rider at the present time. Since the University of Guam administers awards for students attending school in dozens of off-island institutions, the work involved with respect to GCC is not significantly different to GCC incurring unnecessary administrative cost. The committee further finds that there will also be no appreciable increase in work load at UOG with regards to GCC applicants since the Bill only allocates funds to GCC students that would have been used at UOG or another off-island college.

It is the recommendation of the Committee on Education that Substitute Bill No. 264 (LS) be reported out with the recommendation **TO DO PASS.**

MINA' BENTE SINGKO NA LIHESLATURAN GUÅHAN 1999 (FIRST) Regular Session

Bill No. 264 (LS)
As substituted by the
Committee on Education

Introduced by:

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Guam Community College.

L. F. Kasperbauer

J.C. Salas

C.A. Leon Guerrens

AN ACT TO AMEND ARTICLE 2 OF CHAPTER 15 OF TITLE 17, GUAM CODE ANNOTATED RELATIVE TO INCREASING THE AMOUNTS AUTHORIZED FOR STUDENT LOANS, ALLOWING THE USE OF STUDENT LOAN PROCEEDS FOR DISTANCE LEARNING AND EXTENDING STUDENT LOANS TO STUDENTS ATTENDING THE GUAM COMMUNITY COLLEGE.

1 BE IT ENACTED BY THE PEOPLE OF GUAM: 2 Section 1. Article 2 of Chapter 15 of Title 17, Guam Code Annotated 3 is hereby amended to read: 4 "Article 2 5 **Student Loans** 6 7 §15201. Students Entitled to Loans. 8 §15202. Maximum Limits on Loan. 9 §15203. Repayment of Loan. §15204. Allocation of a portion of student loan money for Students attending the 10

§15201. Students Entitled to Loans. The Board is authorized to approve loans for graduate and undergraduate studies or training to qualified applicants who are admitted to the University of Guam, the Guam Community College pursuant to the provisions of §15204 of this Article or to a United States accredited off-island college or university as full-time students on regular status or by Distance Learning, that may include classes by means of the internet, through a United States accredited college or university as recognized by the Council on Post Secondary Accreditation (COPA). The loans provided in this Article are subject to the following limitations:

- (a) The applicant must be a bona fide resident of Guam and a United States citizen or a permanent resident alien and must have achieved an overall grade point average of at least 2.0 or its equivalent in his/her high school studies, or in his/her undergraduate studies if he/she is pursuing an academic graduate degree or an irrevocable letter of acceptance from a professional school in an area of a particular need in Guam as determined by the Board of Regents (the "Board"). For loans made after January 1, 2000, the applicant must be a Five (5)-year resident of Guam for the period immediately preceding the starting date of the academic year the student will use such assistance and meet all other requirements herein.
- (b) The applicant must agree that after completion of the course of studies for which the award was granted he will remain or return to work on Guam for a period of one (1) to the provisions of §15203 of this Article.
- (c) The applicant must be in financial need, which shall be determined by regulations authorized by §15105 of Article 1 of this Chapter. In addition, the applicant must complete an application A Free Application for Federal Student Aid (AFSA) (FAFSA) form as documentary evidence of need.

(d) The applicant must present to the Board prior to the granting of the loan satisfactory proof that he/she has been admitted to an accredited college or university as a full-time student to pursue a program of study in the area for which the loan was applied for. No loan shall be continued beyond the number of years normally required to complete studies in the specific academic degree program for which the loan was granted except under exceptional circumstances as determined by the Board.

(e) The off-island colleges and universities must be properly United States accredited and recognized by the Council on Post Secondary Accreditation (COPA) and must be approved by the Board; provided, however, that no loans shall be granted for studies at an off-island institution in an specific academic program that is available at the University of Guam.

§15202. Maximum Limits on Loan. Loans granted pursuant to this Article to students attending the University of school on Guam shall not exceed Three Thousand Dollars (\$3,000) Six Thousand Dollars (\$6,000) per year and loans granted to students attending off-island colleges or universities, including Distance Learning, shall not exceed Five Thousand Dollars (\$5,000) Ten Thousand Dollars (\$10,000) per year.

§15203. Repayment of Loan. (a) Every student awarded a loan pursuant to this Article shall execute a promissory note agreeing to repay said loan over a period to be determined by the Board, but not in excess of ten (10) years from the contemplated date of the termination or the completion of the course of studies for which the loan was approved. Said promissory note shall be non-interest bearing, except as to unpaid delinquent amounts due and payable under the note which shall be subject to interest at the annual rate of six percent (6%) ten percent (10%)

(b) Any student granted a loan pursuant to this Articleshall receive service credit against amounts due under the promissory note as follows:

- (i) At the rate of Three Thousand Dollars (\$3,000) Five Hundred Dollars

 (\$500) for each year month during which he or she is employed on Guam, or in the

 office of Guam's Delegate to Congress, or in any United States Congressional or

 Senatorial Office. No amounts under the promissory note executed pursuant to this

 Section shall be considered due and payable during the period that any such person is so employed.
 - (c) Any Student granted a loan pursuant to the provision of this Article who fails to return to Guam for work within six (6) months after the completion of studies must repay the full amount of the loan. The Board shall establish such policies prescribing the length and terms of repayment, the interest rate to be charged, the collection of delinquent accounts or in the event of default.
 - (d) If a student is recruited to serve in active duty in a branch of the U.S. Armed Services while in attendance or upon completion of studies, the service credit shall be postponed until such studentreturns to begins work on Guam but in no case longer than six (6) years; provided, however, that the student applies for the postponement within ninety (90) days of entering the Armed Services and continues to maintain Guam as such student's place of residence.
 - (e) Death or total disability of the student shall terminate any obligations herein. Total disability for purposes of this Section is defined as any physiological or psychological condition that will prevent the student from obtaining or maintaining any form of gainful employment for a period of not less than Three (3) years. The Board may defer repayment for temporary disability. Total disability requires the certification of two (2) physicians licensed to practice in the United States.

§15204. Allocation of a portion of student loan money for Students attending the Guam Community College. Students attending or intending to attend the Guam Community College shall be eligible for Student Loans as authorized by this article. The amount allocated for such Student Loans for students attending the Guam Community College shall be at least Twenty-five percent (25%) of all Student Financial Assistance Program funds allocated to Onisland Student Loans as funded by the University of Guam's Student Financial Assistance Program Fund. In the event that the entire Twenty-five percent (25%) is not used by students of the Guam Community College, the remainder may be used for Student Loans at the University of Guam. The Student Loan Program shall be administered by the University of Guam for all recipients."

MINA' BENTE SINGKO NA LIHESLATURAN GUÅHAN 1999 (FIRST) Regular Session

Bill No.	264	(LS)
		~

'99 JUL 12 PM 5 07

Introduced by:

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L. F. Kasperbauerd J. C. Sm. S. Sees C. A. Leon-Guerrero Colg

AN ACT TO AMEND ARTICLE 2 OF CHAPTER 15 OF TITLE 17, GUAM CODE ANNOTATED RELATIVE TO INCREASING THE AMOUNTS AUTHORIZED FOR STUDENT LOANS, ALLOWING THE USE OF STUDENT LOAN PROCEEDS FOR DISTANCE LEARNING AND EXTENDING STUDENT LOANS TO STUDENTS ATTENDING THE GUAM COMMUNITY COLLEGE.

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- (a) The applicant must be a bona fide resident of Guam and a United States citizen or a permanent resident alien and must have achieved an overall grade point average of at least 2.0 or its equivalent in his high school studies, or in his/her undergraduate studies if he is pursuing an academic graduate degree or an irrevocable letter of acceptance from a professional school in an area of a particular need in Guam as determined by the Board of Regents (the "Board").
- (b) The applicant must agree that after completion of the course of studies for which the award was granted he will remain or return to work on Guam for a period of one (1) to the provisions of §15203 of this Article.
- (c) The applicant must be in financial need, which shall be determined by regulations authorized by §15105 of Article 1 of this Chapter. In addition, the applicant must complete an-application A Free Application for Federal Student Aid (AFSA) (FAFSA) form as documentary evidence of need.
- (d) The applicant must present to the Board prior to the granting of the loan satisfactory proof that he/she has been admitted to an accredited college or university as a full-time student to pursue a program of study in the area for which the loan was applied for. No loan shall be continued beyond the number of years

- 1 normally required to complete studies in the specific academic degree program for
- 2 which the loan was granted except under exceptional circumstances as determined
- 3 by the Board.

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- 5 accredited and recognized by the Council on Post Secondary Accreditation
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- 20 except as to unpaid delinquent amounts due and payable under the note which
- shall be subject to interest at the rate of six percent (6%) ten percent (10%).
 - (b) Any student granted a loan pursuant to this Article shall receive service
- 23 credit against amounts due under the promissory note as follows:
- 24 (i) At the rate of Three Thousand Dollars (\$3,000) Five Hundred Dollars
- 25 (\$500) for each year month during which he or she is employed on Guam, or in
- 26 the office of Guam's Delegate to Congress, or in any United States Congressional

or Senatorial Office. No amounts under the promissory note executed pursuant to this Section shall be considered due and payable during the period that any such person is so employed.

- (c) Any Student granted a loan pursuant to the provision of this Article who fails to return to Guam for work within six (6) months after the completion of studies must repay the full amount of the loan. The Board shall establish such policies prescribing the length and terms of repayment, the interest rate to be charged, the collection of delinquent accounts or in the event of default.
- (d) If a student is recruited to serve in active duty in a branch of the U.S. Armed Services while in attendance or upon completion of studies, the service credit shall be postponed until such student returns to begins work on Guam but in no case longer than six (6) years; provided, however, that the student applies for the postponement within ninety (90) days of entering the Armed Services and continues to maintain Guam as such student's place of residence.
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- 5 used for Student Loans at the University of Guam. The Student Loan Program
- 6 shall be administered by the University of Guam for all recipients."

COMMITTEE ON EDUCATION

PUBLIC HEARING Monday, August 9, 1999

Bill No. 264 (LS) AN ACT TO AMEND ARTICLE 2 OF CHAPTER 15 OF TITLE 17, GUAM CODE ANNOTATEDRELATIVE TO INCREASING THE AMOUNTS AUTHORIZED FOR STUDENT LOANS, ALLOWING THE USE OF STUDENT PROCEEDS FOR DISTANCE LEARNING AND EXTENDING STUDENT LOANS TO STUDENTS ATTENDING THE GUAM COMMUNITY COLLEGE.

Name: DR TOSET NEDEDOG	Agency or Interest Group:	Telephone No.	Testimony		Comment	
Address: PRESCOEUT, 406	NOG		Oral	Written	For	Against
WITH: DR R	CHARD WYTTENBACK-SAM ALLIE MCBONALD, ACTING D	OS, UP, STUDENT HEM (RECTOR, FUNDAUCHUAL AL OFFICE	क 7	X	X	
Name DR To M P PIDER	Agency or Interest Group:	Telephone No.	Testimony		Comment	
Address: AUP	6CC	735-5527	Oral	Written	For	Against
6CC				×	×	
Name:	Agency or Interest Group:	Telephone No.	1			
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Address: M.			Oral	Written	For	Against
Velse		·				
Name:	Agency or Interest Group:	Telephone No.	Testimony		Comment	
Address:	1		Oral	Written	 	Against
				<u> </u>		



University of Gaam Unibetsedåt Guahan

OFFICE OF THE PRESIDENT

UOG Station, Mangilao, Guam 96923 Telephone: (671) 735-2990• Fax: (671) 734-2296

August 9, 1999

The Honorable Lawrence F. Kasperbauer, Ph.D Vice Speaker and Chairman, Committee on Education I Mina'Bente Singko na Liheslaturan Guahan 215-A Chalan Santo Papa Hagatna, Guam 96932

RE:

BILL NO. 264(LS): AN ACT TO AMEND ARTICLE 2 OF CHAPTER 15 OF TITLE 17, GUAM CODE ANNOTATED RELATIVE TO INCREASING THE AMOUNTS AUTHORIZED FOR STUDENTS LOANS, ALLOWING THE USE OF STUDENT LOAN PROCEEDS FOR DISTANCE LEARNING AND EXTENDING STUDENT LOANS TO STUDENTS ATTENDING THE GUAM COMMUNITY COLLEGE.

Dear Vice Speaker Kasperbauer:

First of all I want to thank you and members of your committee for giving me the opportunity to testify regarding Bill No. 264(LS).

As President of the University of Guam, I support the overall intent of Bill No. 265(LS). I would like to specifically note that the inclusion of distance learning in the Student Loan Program will not only provide incentives for University of Guam employees to pursue higher education, but will also enable them to accomplish this while maintaining their employment.

Once again, thank you for the opportunity to testify in support of Bill 264(LS).

Most Sincerely,

Dr. Jose T. Nededog

President



Kulehon Kumunidát Guáhan Accredited by the Western Association of Schools and Colleges

August 6, 1999

Honorable Lawrence F. Kasperbauer, Ph.D. Chairman
Committee on Education
25th Guam Legislature
215A Chalan Santo Papa, Suite 106-F
Ada's Professional & Commercial Center
Hagatna, Guam 96910

Dear Senator Kasperbauer:

I commend the sponsors of Bill No. 264 (LS) for extending student loan opportunities to students at the Guam Community College. We wholeheartedly support any legislation that increases opportunities for Guam's students to be successful in the workplace.

Prior to this proposed legislation student loan opportunities funded by the Government of Guam were limited to students seeking four-year degrees in specific priority disciplines established by the UOG Scholarship committee and/or not offered at the University of Guam. Bill 264 (LS) seems to extend loan opportunities to students seeking two-year degrees at any accredited two-year school, and one would presume in the same priority disciplines; some of which do not translate easily to two-year degrees.

In conversation with UOG's Financial Aid Director, Sallie McDonald, it is clear that Bill 264 (LS) creates wonderful opportunities, but opens a very wide door, and creates numerous administrative problems. For instance, how will UOG's Financial Aid Office handle the increased workload; how will GCC participate in establishing the list of priority needs; how will GCC participate in screening students; and how will GCC participate in selecting recipients? Is the intent to offer loans to students to attend two-year institutions off-island, or is it, as I suspect, specific to GCC?

My recommendation is to simply allocate 25% of the funds in question directly to Guam Community College with similar legislative guidelines for administration, and limit the benefits to GCC students. Our Financial Aid Office is capable and willing to add this administrative duty to their list of responsibilities. Unused funds could revert directly to UOG to further support their loan program.

Page 2 Letter to Honorable Lawrence F. Kasperbauer, Ph.D. August 6, 1999

The needs of GCC's students and the curriculum are significantly different from UOG's - not better, not worse, just different. It would make sense to develop guidelines specific to our clientele in concert with meeting the most pressing needs of the business community. If needed, it will be my pleasure to work with your excellent staff to develop proposed legislation reflecting the recommendations stated above.

Sincerely,

John R. Rider, Ed.D.

Vice President for Academic Affairs

c: President

V.P. Business & Finance

PUBLIC HEARING



MINA' BENTE SINGKO NA LINESLATURAN GUAHAN COMMITTEE ON EDUCATION

Vice Speaker Larry Kasperbauer, Chairman

Hearings to be held at the Public Hearing Room Liheslaturan Guåhan, Hagåtña

AGENDA

8:45 a.m., Monday, August 9, 1999

BIII No. 264 (LS) AN ACT TO AMEND ARTICLE 2 OF CHAPTER 15 OF TITLE 17, GUAM CODE ANNOTATED RELATIVE TO INCREASING THE AMOUNTS AUTHORIZED FOR STUDENT LOANS, ALLOWING THE USE OF STUDENT LOAN PROCEEDS FOR DISTANCE LEARNING AND EXTENDING STUDENT LOANS TO STUDENTS ATTENDING THE GUAM COMMUNITY COLLEGE. — Introduced by LF. Kasperbauer

BILL No. 265 (LS) AN ACT TO ADD NEW ARTICLES 3A AND 4A AND NEW \$§ 15303 AND 15407 TO CHAPTER 15 OF TITLE 17, GUAM CODE ANNOTATED RELATIVE TO CREATING NEW ELIGIBILTY REQUIREMENTS AND BENEFITS FOR MERIT AWARDS PROFESSIONAL TECHNICAL AWARDS AWARDED FOR ACADEMIC YEARS 2000-2001 AND THEREAFTER AND TO ADD A NEW \$15707 TO PLACE A SUNSET PROVISION ON DOCTORAL FELLOWSHIP SCHOLARSHIPS IN FAVOR OF PROFESSIONAL/TECHNICAL AWARDS AS A MEANS OF PURSUING HIGHER EDUCATION.—Introduced by LF. Kasperbauer

BIII No. 268 (COR) AN ACT TO AUTHORIZE AND APPROPRIATE FUNDS TO THE GUAM ASSISTIVE TECHNOLOGY PROGRAM (GSAT) FOR THE PURPOSE OF COORDINATING TRAINING FOR TRANSPORTATION SERVICE PROVIDERS RELEVENT TO ASSISTIVE LIFTING TECHNIQUES. —Introduced by C.A. Leon Guertero

BIII No. 256 (COR) AN ACT TO ADD A CHAPTER 5B TO TITLE 17, GUAM CODE ANNOTATED RELATIVE TO ACT TO PROVIDING FINANCIAL SERVICES FOR THE NATIONAL BOARD CERTIFICATION OF TEACHERS, —Introduced by L.F. Kasperbauer

BIIL No. 153 (COR) AN ACT TO ADD A NEW §7109 TO CHAPTER 7 OF TITLE 17, GUAM CODE ANNOTATED RELATIVE TO AUTHORIZING THE DEPARTMENT ON EDUCATION TO CONTRACT WITH A BONAFIDE MONPROFIT CORPORATION PURSUANT TO §501(CX3) OF THE INTERNAL REVENUE CODE OF 1954, AS AMENDED, FOR THE OPERATION OF THE FINE ARTS FACILITY AT THE SOUTHERN HIGH SCHOOL.—Introduced by A.C. Blaz

Guam Educational Telecommunications Corporation Budget

Guam Public Library Budget

8:45 a.m., Tuesday, August 10, 1999

Guam Community College Budget

University of Guam Budget

The public is invited to attend, Individuals requiring special accommodations, auxiliary aids or services are asked to contact the office of Vice 5 peaker Kas perbauer at 475-5437 or email at lb4kids@ite.net. Please visit our official website at www.lb4kids.com.

PUBLIC HEARING



MINA' BENTE SINGKO NA LIHESLATURAN GUAHAN COMMITTEE ON EDUCATION

Vice Speaker Larry Kasperbauer, Chairman

Hearings to be held at the Public Hearing Room Liheslaturan Guåhan, Hagåtña

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Guam Educational Telecommunications
Corporation Budget

Guam Public Library Budget

8:45 a.m., Tuesday, August 10, 1999

Guam Community College Budget

University of Guam Budget

The public is invited to attend. Individuals requiring special secomedistions, auxiliary aids or services are asked to contact the office of Vice Speaker Kasperbauer at 475-5437 or email at hAhids@ite.net. Please visit our official website at wew hAhids.com.



Senator La cence F. Kasperbauer, Ph.D. Vice Speaker • Chairman, Committee on Education

Telephone (671) 475-KIDS 215-A Chalan Santo Papa, Suite 106-F Fax (671) 475-2000 Ada's Professional & Commercial C Hagatña, Guam 9

July 27, 1999

Mr. Joseph E. Rivera Director Bureau of Budget and Management Research P.O. Box 2950 Hagatna, Guam 96932

Dear Mr. Rivera:

Buenas yan Hafa Adai!

Pursuant to Chapter 9 of Title 2, Guam Code Annotated, I respectfully request that your office issue Fiscal Notes for the attached bills:

Bill No. 65 (COR) -An Act to end social promotion in Guam's schools.

Bill No. 66 (COR) -An Act to increase school accountability by requiring audits and report cards of each school on Guam, to be known as the "School Accountability Act of 1999".

Bill No. 153 (COR) -An Act to add a new \$7109 to Chapter 7 of Title 17, Guam Code Annotated relative to authorizing the Department of Education to contract with a bonafide nonprofit corporation pursuant to §501(C)(3) of the Internal Revenue Code of 1954, as amended, for the operation of the Fine Arts Facility at the Southern High School.

Bill No. 198 (COR) -An Act to repeal and reenact Sections 3104, 3107 and 3108 of Title 17, Guam Code Annotated relative to the reapportionment and composition of the Territorial School Board; to properly represent the entire island of Guam; to set board member terms; and to set a prompt election date to expeditiously install an elected Islandwide Public School Board of Education for the island of Guam.

Bill No. 256 (COR) -An Act to add a chapter 5B to Title 17, Guam Code Annotated Relative to act to providing financial incentives for National Board Certification of Teachers.

Bill No. 264 (LS) -An Act to amend Article 2 of Chapter 15 of Title 17, Guam Code Annotated Relative to increasing the amounts authorized for student loans, allowing the use of student loan proceeds for Distance Learning and Extending student loans to students attending the Guam Community College.

Bill No. 265 (LS) An Act to add new articles 3A and 4A and new §\$15303 and 15407 to Chapter 15 of Title 17, Guam Code Annotated Relative to creating new eligibility requirements and benefits for merit awards Professional/ Technical Awards for Academic Years 2000-2001 and thereafter and to add a new §15707 to place a sunset provision on Doctoral Fellowship Scholarships in favor of Professional/Technical Awards as a means of pursuing higher education.

Bill No. 268 (COR) -An Act to authorize and appropriate funds to the Guam System for Assistive Technology Program (GSAT) for the purpose of coordinating training for the transportation service providers relevant to assistive lifting techniques.

Thank you for your time kind consideration.

Sincerely,

Lawrence F. Kasperbauer, Ph.D.

Attachment



JUL 1 2 1999

MINA' BENTE SINGKO NA LIHESLATURAN GUAHAN 1999 (FIRST) Regular Session

Bill No. 264(25)

Introduced by:

12

L. F. Kasperbauer J.C. Smas See C. A. Leon-Guerrero Colg

AN ACT TO AMEND ARTICLE 2 OF CHAPTER 15 OF TITLE 17, GUAM CODE ANNOTATED RELATIVE TO INCREASING THE AMOUNTS AUTHORIZED FOR STUDENT LOANS, ALLOWING THE USE OF STUDENT LOAN PROCEEDS FOR DISTANCE LEARNING AND EXTENDING STUDENT LOANS TO STUDENTS ATTENDING THE GUAM COMMUNITY COLLEGE.

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§15201. Students Entitled to Loans. The Board is authorized to approve loans for graduate and undergraduate studies or training to qualified applicants who are admitted to the University of Guam, the Guam Community College pursuant to the provisions of §15204 of this Article or to a United States accredited off-island college or university as full-time students on regular status or by Distance Learning, that may include classes by means of the internet, through a United States accredited college or university as recognized by the Council on Post Secondary Accreditation (COPA). The loans provided in this Article are subject to the following limitations:

- (a) The applicant must be a bona fide resident of Guam and a United States citizen or a permanent resident alien and must have achieved an overall grade point average of at least 2.0 or its equivalent in his high school studies, or in his/her undergraduate studies if he is pursuing an academic graduate degree or an irrevocable letter of acceptance from a professional school in an area of a particular need in Guam as determined by the Board of Regents (the "Board").
- (b) The applicant must agree that after completion of the course of studies for which the award was granted he will remain or return to work on Guam for a period of one (1) to the provisions of §15203 of this Article.
- (c) The applicant must be in financial need, which shall be determined by regulations authorized by §15105 of Article 1 of this Chapter. In addition, the applicant must complete an application A Free Application for Federal Student Aid (AFSA) (FAFSA) form as documentary evidence of need.
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- 11 Thousand Dollars (\$3,000) Six Thousand Dollars (\$6,000) per year and loans
- 12 granted to students attending off-island colleges or universities, including
- 13 Distance Learning, shall not exceed Five Thousand Dollars (\$5,000) Ten
- 14 Thousand Dollars (\$10,000) per year.
- 15 §15203. Repayment of Loan. (a) Every student awarded a loan pursuant to
- 16 this Article shall execute a promissory note agreeing to repay said loan over a
- period to be determined by the Board, but not in excess of ten (10) years from the
- 18 contemplated date of the termination or the completion of the course of studies for
- 19 which the loan was approved. Said promissory note shall be non-interest bearing,
- 20 except as to unpaid delinquent amounts due and payable under the note which
- shall be subject to interest at the rate of six percent (6%) ten percent (10%).
 - (b) Any student granted a loan pursuant to this Article shall receive service
- credit against amounts due under the promissory note as follows:
- (i) At the rate of Three Thousand Dollars (\$3,000) Five Hundred Dollars
- 25 (\$500) for each year month during which he or she is employed on Guam, or in
- 26 the office of Guam's Delegate to Congress, or in any United States Congressional

or Senatorial Office. No amounts under the promissory note executed pursuant to this Section shall be considered due and payable during the period that any such person is so employed.

- (c) Any Student granted a loan pursuant to the provision of this Article who fails to return to Guam for work within six (6) months after the completion of studies must repay the full amount of the loan. The Board shall establish such policies prescribing the length and terms of repayment, the interest rate to be charged, the collection of delinquent accounts or in the event of default.
- (d) If a student is recruited to serve in active duty in a branch of the U.S. Armed Services while in attendance or upon completion of studies, the service credit shall be postponed until such student returns to begins work on Guam but in no case longer than six (6) years; provided, however, that the student applies for the postponement within ninety (90) days of entering the Armed Services and continues to maintain Guam as such student's place of residence.
- (e) Death or total disability of the student shall terminate any obligations herein. Total disability for purposes of this Section is defined as any physiological or psychological condition that will prevent the student from obtaining or maintaining any form of gainful employment for a period of not less than Three (3) years. The Board may defer repayment for temporary disability. Total disability requires the certification of two (2) physicians licensed to practice on Guam.
- §15204. Allocation of a portion of student loan money for Students attending the Guam Community College. Students attending or intending to attend the Guam Community College shall be eligible for Student Loans as authorized by this article. The amount allocated for such Student Loans for students attending the Guam Community College shall be at least Twenty-five

- 1 percent (25%) of all Student Financial Assistance Program funds allocated to On-
- 2 island Student Loans as funded by the University of Guam's Student Financial
- 3 Assistance Program Fund. In the event that the entire Twenty-five percent (25%)
- 4 is not used by students of the Guam Community College, the remainder may be
- 5 used for Student Loans at the University of Guam. The Student Loan Program
- 6 shall be administered by the University of Guam for all recipients."