

# House Passes Bonamici, Guthrie Student Loan Bill

The U.S. House of Representatives has passed Congressman Brett Guthrie's (KY-02) and Congresswoman Suzanne Bonamici's (OR-01) bill, the Empowering Students through Enhanced Financial Counseling Act (H.R. 1635) by a vote of 406 to 4.

The Empowering Students through Enhanced Financial Counseling Act improves the timing, frequency, and content of financial aid counseling for college students. This bill would require counseling before accepting federal student loans and would then require annual financial counseling while a student remains enrolled. The bill would also enhance the quality of the counseling so that students have a better understanding of what taking on student loans means for their future financial obligations. Importantly, the bill requires that borrowers get information about income-driven repayment programs.

"Student loan debt has surged to more than \$1.4 trillion nationally, surpassing both auto loan debt and credit card debt," said Guthrie. "The Empow-

ering Students through Enhanced Financial Counseling Act will help students better grasp the amount of loans they are taking out and their responsibility in repaying the loans after school. Unfortunately, many students enter into binding loan contracts without fully appreciating the gravity of the financial decision they are making and the consequences it can have on their futures. By requiring annual counseling, students will be able to make better-informed decisions about their loans – saving themselves and taxpayers money. I want to thank Congresswoman Bonamici for working with me on this important issue, and I urge the Senate to pass it as soon as possible."

"For many borrowers, student loan debt affects the ability to buy a home, purchase a new car, afford child-care, or access capital to start a small business," said Bonamici. "One of the frustrations I've heard from student loan borrowers in Oregon is that they didn't understand the jumble of complex terms in their loan agreement or the differences between federal and private stu-

dent loans. The Empowering Students through Enhanced Financial Counseling Act will help current and future students understand their rights and obligations as borrowers and grant recipients so they can make informed decisions now for the years ahead. I appreciate Congressman Guthrie's partnership in taking this important step to protect students and borrowers. The Senate should act on this legislation quickly so students can benefit from the protections it offers."

Specifically, the Empowering Students through Enhanced Financial Counseling Act:

- Requires that students and parent borrowers who participate in federal loan

programs receive individualized counseling each year.

- Provides awareness about the financial obligations students and parents are accumulating by requiring borrowers to consent each year before receiving further federal student loans.

- Informs students about the terms, conditions, and obligations of the Pell Grant program through annual counseling that will be provided to all grant recipients.

- Directs the Secretary of Education to maintain and disseminate a consumer-tested, online counseling tool institutions can use to provide annual counseling.

## Bridge Street Bits

OUR BARGAINS ON BRIDGE STREET senior Thrift Store thanks those of you who dropped by to shop. Come on in and browse all the new donations that YOU graciously bring to us.

IT IS OUR THRIFT STORE that supports our precious local senior programs. Thank you to Subway, Black Iron Grill, and Mariolino's for their menu contributions for our Meals on Wheels Program until our new senior building with kitchen is in service.

VOLUNTEERS are always welcome in the store and delivering Meals on Wheels. For Meal deliveries please call Jack Agee at (503) 369-5839. Thank you so much for those of you who deliver, it is VERY appreciated.

FOR SENIOR QUESTIONS AND CONCERNS call Mandy at Community Action Team (503) 366- 6545

FOR VETERANS SERVICES call Russ Clark (503)366- 6580

NEXT BOARD MEETING: Friday October 12

**Vernonia Senior Center**

**939 Bridge Street • (503) 429-3912**



## Boosters Buzz

Welcome back to school from the Vernonia Boosters.

Let's get caught up.

Boosters has a new president Jason Busch. Treasurer is Robert Bentley. Secretary Katie Poetter. Public Relations Jenn Rau.

We would like to take a minute and announce that soccer is in full swing with new President Lisa Curry.

Football on the other hand was

not available to our community this year due to not enough participants.

Basketball is around the corner. Please keep your eyes out for registration information.

Something new Boosters will be doing is having athletes of the month. As a group we would like to be able to recognize athletes that are involved with Vernonia Boosters sports.

## Church Directory

### Church of Jesus Christ of Latter Day Saints

Sunday Schedule:  
Sacrament Meeting: 10:00 am  
Sunday School & Primary: 11:20 am  
Relief Society, Priesthood and Young Women: 12:10 pm  
Roger Cook, Branch President  
1350 E. Knott Street  
503-429-7151

### Grace Family Fellowship

Sunday School: 9:00 am  
Worship Service: 10:30 am  
Thursday Prayer: 6:00 pm

Greg "Mac" McCallum, Pastor  
957 State Avenue  
503-429-6790

### Nehalem Valley Bible Church

Sunday School: 9:45 am  
Worship Service: 10:45 am  
Tues. Ladies Bible Study: 9:30 am  
Wednesday Service: 7:00 pm  
Sat. Men's Prayer Meeting: 6:30 am  
Gary Taylor, Pastor  
500 North Street  
503-429-5378

### Open Door Gathering Place

Service: Sunday 6:00 pm  
Grant Williams, Pastor  
375 North Street  
503-702-3553

### St. Mary's Catholic Church

Sunday Mass: 12:00 pm  
Fr. Josh Clifton, Administrator  
960 Missouri Avenue  
503-429-8841

### Vernonia Christian Church

Sunday School: 9:45 am  
Worship Service in Youth &

Family Center: 11:00 AM  
www.VernoniaChristianChurch.org  
Sam Hough, Pastor  
410 North Street  
503-429-6522

### Vernonia Seventh-day Adventist Church

Sabbath (Saturday) Services  
Sabbath School: 9:30 am  
Worship Service: 11:00 am  
www.VernoniaSDAC.org  
Larry Gibson, Pastor  
2nd Avenue and Nehalem Street  
503-429-8301



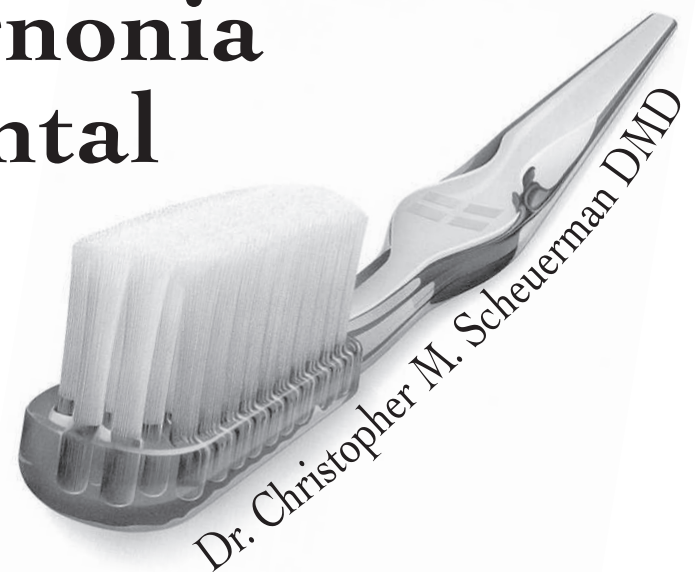
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General Contractor  
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MorrisonRemodeling@hughes.net  
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## Vernonia Dental



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phone (503) 429-0880 -- fax (503) 429-0881