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AMENDMENT TO H.R. 5715, AS REPORTED**OFFERED BY MR. CASTLE****GAO study**

At the end of the bill, add the following new section:

1 **SEC. 9. GAO STUDY ON IMPACT OF INCREASED LOAN LIM-**
2 **ITS.**

3 (a) **STUDY REQUIRED.**—The Comptroller General
4 shall conduct a study to evaluate the impact of the in-
5 crease in Federal loan limits provided for in section 2 of
6 this Act and section 8005 of the Deficit Reduction Act
7 of 2005 with respect to the impact on—

8 (1) tuition, fees, and room and board at institu-
9 tions of higher education; and

10 (2) private loan borrowing by students and par-
11 ents for attendance at institutions of higher edu-
12 cation.

13 (b) **STUDY COMPONENTS.**—The study required under
14 subsection (a) shall be conducted for each major sector
15 of institutions of higher education over a 5-year time pe-
16 riod. The report shall specifically analyze the following:

17 (1) Whether, on average, tuition, fees, and
18 room and board increase, decrease, or remain un-

1 changed in each such sector after the increases in
2 Federal loan limits take effect.

3 (2) Whether the amount of private educational
4 loans taken out by students (and their parents) at
5 institutions in each such sector to pay tuition, fees,
6 and room and board increase, decrease, or remain
7 unchanged.

8 (c) REPORT.—Not later than one year after the date
9 of enactment of this Act, the Comptroller General shall
10 provide an interim report to the Committee on Education
11 and Labor of the House of Representatives and the Com-
12 mittee on Health, Education, Labor, and Pensions of the
13 Senate including the initial results of the study conducted
14 under this section. The Comptroller General shall follow
15 up with such Committees after the third year and the fifth
16 year after such date of enactment.

