

Amend **CSSB 1** (house committee report) in Article III of the bill, following the appropriations to the Higher Education Coordinating Board (page III-74), by adding the following appropriately numbered rider:

_____. Real Career Student Loans. Out of funds appropriated above in Strategy A.1.2, Student Loan Programs, it is the intent of the legislature that in determining the interest rate for a student loan, the board shall ensure that the rate corresponds to the risk that the applicant will timely repay the loan, determined by whether the applicant's proposed degree or certificate program leads to a high-demand occupation in the region of the participating higher educational institution at which the applicant is enrolled, the projected salary or wages for the occupation, and the percentage of the participating higher educational institution's students in the applicant's proposed degree or certificate program who obtain employment in that field after graduation.