

**Obama vs. McCain:**

**WHAT THEY WOULD MEAN FOR WORKING FAMILIES**

<p><b>TAX POLICIES THAT REWARD WORK</b></p>	<p><b>Obama Offers Middle-Class Tax Cuts That Are Three Times The Size Of McCain's.</b> Obama's plan calls for reforming the tax code so that it rewards hard work. That's why the typical middle-class family will get three times more in tax cuts from the Obama plan than under the McCain plan.</p> <p><b>No Tax Increases For Families Making Less Than \$250,000.</b> If you are a family making less than \$250,000, Obama's tax plan will not raise your taxes – not your income taxes, not your payroll taxes, not your capital gains taxes, not any of your taxes. In fact, you are overwhelmingly likely to get a tax cut – one that is larger than what McCain is proposing.</p>	<p><b>McCain Offers Tax Plan That Ignores 101 Million Middle-Class Households But Not The Oil Industry, Which Would Receive A \$4 Billion Tax Break.</b> McCain's economic platform rests on the premise that the nation's economic challenges are minor and primarily psychological. McCain has not even proposed a short-term stimulus to help working families. His tax cuts ignore middle-class workers — about 100 million households, including 37 million seniors, would get no relief. Instead, McCain would spend nearly \$2 trillion over a decade in tax breaks for corporations, including \$4 billion a year for the oil industry. [McCain Town Hall, 1/24/08, West Palm Beach, Florida ; <a href="#">Obama Campaign Analysis, "Comparing the Obama and McCain Tax Plans"</a>; Robert Gordon and James Kvaal, "<a href="#">Five Easy Pieces and Two Trillion Dollars</a>," Center for American Progress Action Fund, March 2008; "<a href="#">The McCain Plan to Cut Oil Company Taxes by Nearly \$4 Billion</a>," Center for American Progress Action Fund, 3/27/08]</p> <p><b>McCain Wants To Continue Bush Tax Cuts For The Wealthy That He Once Criticized As Too Tilted To The Wealthy.</b> Under the McCain plan, the wealthiest 0.1% of households – those making more than \$2.8 million per year – will get a tax cut of nearly \$600,000, while the average middle-class family would see a tax cut that is only one-third the size of Obama's plan. In 2001, McCain said that he couldn't vote for the Bush tax cuts in good conscience because they were too skewed to the wealthiest Americans. [MSNBC/FAU GOP Debate, 1/24/08; New York Times, 3/3/08; WSJ, 6/12/08; <a href="#">Nashua Telegraph, 6/12/08</a>; Congressional Record, 5/26/01]</p>
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<p style="text-align: center;"><b>ENERGY POLICY THAT REDUCES DEPENDENCE ON FOREIGN OIL AND HELPS FAMILIES COPE WITH HIGH ENERGY PRICES</b></p>	<p><b>Obama Would Provide \$1,000 Immediate Energy Rebates this Fall.</b> Under Obama's plan, a windfall profits tax would be placed on the oil companies in order to fund emergency energy rebates of \$500 per worker and \$1,000 per family for 95% of American families. Obama will also crack down on oil market speculation and swap oil from the Strategic Petroleum Reserve to help bring down prices.</p> <p><b>Obama Will Invest \$150 Billion Over 10 Years And Create 5 Million New Green Jobs.</b> Obama will invest \$150 billion over 10 years in renewable energy, energy efficiency and the next generation of clean vehicles. These investments will lower oil demand and prices in the long term, create 5 million new jobs, and improve our environment.</p> <p><b>Obama Will Partner With Domestic Automakers To Fast-Track The Development Of Higher Mileage Cars And Produce Advanced Vehicles.</b> As President, Obama will invest in putting one million plug-in hybrid vehicles on the road by 2015 and provide \$4 billion in retooling tax credits and loan guarantees for domestic auto plants and parts manufacturers, so that the new fuel-efficient cars can be built in the U.S. by American workers rather than overseas. He will also provide tax credits for consumers to purchase advanced technology vehicles.</p>	<p><b>McCain Has Been Part Of The Problem in Washington.</b> McCain said that our dependence on foreign oil has been "thirty years in the making, and was caused by the failure of politicians in Washington." However, McCain has been in Washington for 26 of those 30 years and has done little to solve the problem. He has since changed his mind. [<a href="#">McCain speech, 7/7/08</a>]</p> <p><b>McCain Offers Washington Gimmicks Instead Of Real Energy Solutions That Save You Pennies While Boosting Oil Industry Profits.</b> McCain's energy plan offers the same failed policies and Washington gimmicks. His plan to suspend the gas-tax would save you only pennies when you fill up the gas tank, but would actually lead to increased oil industry profits. In addition, McCain has repeatedly voted against a windfall profits tax on the oil companies. And he is now proposing a plan that would cut taxes for oil companies by \$4 billion. [<a href="#">Business Week, 4/15/08</a>; <a href="#">CNN, 5/6/08</a>; "<a href="#">The McCain Plan to Cut Oil Company Taxes by Nearly \$4 Billion</a>," Center for American Progress Action Fund, 3/27/08; Vote 341, S. 2020, 11/17/05; Vote 331, S. 2020, , 11/17/05; <a href="#">Houston Chronicle, 11/17/05</a>]</p> <p><b>McCain Has Opposed Investments In Renewable Energy.</b> McCain has repeatedly opposed key investments in renewable sources of energy and even voted against increased the fuel economy standards. [2006 Senate Vote #42; 2005 Senate Vote #363, #213, #158; 2003 Senate Vote #317; 2002 Senate Vote #94, #77; 2001 Senate Vote #125; 1999 Senate Vote #246, #171; 1992 Senate Vote #150, 7/23/1992; 2005 Senate Vote #157, 6/23/2005; 2003 Senate Vote #317, 7/31/2003; Senate Vote #309, 7/29/2003; 2002 Senate Vote #94, 4/25/2002; 2002 Senate Vote #77, 4/23/2002]</p> <p><b>McCain Joined Bush In Opposing Legislation That Included Tax Incentives For the Purchase Of Fuel Efficient Cars.</b> Twice in the last year, McCain has joined President Bush in opposing legislation that included \$3,000 in tax rebates for purchasers of plug-in hybrid vehicles or fully electric vehicles. [HR 5140, Vote 8, 2/6/08, Failed 58-41; <a href="#">New York Times, 2/7/08</a>; <a href="#">Detroit News, 2/12/08</a>; HR 6, Congressional Quarterly Senate Vote 425, 12/13/07, Failed 59-40: R 9-39 D 48-1 I 2-0; <a href="#">Forbes, 12/13/07</a>; <a href="#">The San Francisco Chronicle, 12/14/07</a>; 2006 Senate Vote #42, 3/14/2006; 2005 Senate Vote #158, 6/28/2005; 2001 Senate Vote #125, 5/21/2001; 2005 Senate Vote #139, 6/15/2005; 2005 Senate Vote #138, 6/15/2005; 2004 Senate Vote #74, 4/29/2004; 2004 Senate Vote #73, 4/29/2004; 2003 Senate Vote #209, 6/5/2003; 2003 Senate Vote #207, 6/5/2003; 2003 Senate Vote #204, 6/3/2003; 2003 Senate Vote #203, 6/3/2003; 2002 Senate Vote #88, 4/25/2002; 2002 Senate Vote #78, 4/23/2002; 1994 Senate Vote #255, 8/3/1994; 1992 Senate Vote #18, 2/5/1992; Vote 157, HR 6, 6/23/05; 2003 Senate Vote #309, 7/29/03; HR 4, Vote 94, 4/25/02]</p>
<p style="text-align: center;"><b>TAKING ON THE OIL INDUSTRY</b></p>	<p><b>Obama Will Enact a Windfall Profits Tax on the Top Grossing Oil Companies to Ease the Burden on American Families And Require Oil Companies To Use Existing Drilling Leases.</b> Obama supports imposing a tax on a portion of excess profits of oil companies to pay for an immediate emergency energy rebate of \$500 for individuals and \$1,000 for families and will employ a use-it-or-lose-it approach to require oil and gas companies to develop federal and offshore leases.</p> <p><b>Obama Would End Oil and Gas Industry Tax Breaks.</b> Obama has called for repealing the oil and gas industry tax breaks that President Bush himself has said himself are unnecessary given today's strong market incentive for expanding exploration and production. [<a href="#">Barack Obama Energy Plan</a>]</p>	<p><b>McCain's Tax Plan Would Give \$4 Billion In Tax Breaks To The Oil Industry.</b> McCain's plan to cut corporate taxes would give \$4 billion in tax breaks to oil companies – including \$1.2 billion for Exxon. [<a href="#">"The McCain Plan to Cut Oil Company Taxes by Nearly \$4 Billion</a>," Center for American Progress Action Fund, 3/27/08]</p> <p><b>McCain Opposed Eliminating Billions In Tax Breaks For Major Oil And Gas Companies.</b> McCain opposed legislation to eliminate \$13 billion in tax breaks for major oil and gas companies, and instead use those funds to invest in clean and efficient energy programs. [HR 6, Congressional Quarterly Senate Vote 425, 12/13/07, Failed 59-40: R 9-39 D 48-1 I 2-0; <a href="#">Forbes, 12/13/07</a>; <a href="#">The San Francisco Chronicle, 12/14/07</a>]</p> <p><b>McCain Has Raised More Than \$2 Million In Campaign Contributions From The Oil And Gas Industry.</b> Since January 2007 McCain has raised more than \$2 million from the oil and gas industry. And, as the <a href="#">Washington Post</a> noted, campaign contributions from oil industry executives to McCain rose dramatically after he reversed his opposition to the federal ban on offshore drilling. [<a href="#">New York Times, 4/30/08</a>; <a href="#">Factcheck.org, 5/1/08</a>]</p>

<p style="text-align: center;"><b>ENSURING AFFORDABLE HEALTH CARE</b></p>	<p><b>Obama Will Lower Costs By Up to \$2,500 Per Family And Improve Quality.</b> The Obama plan will aggressively cut the costs of health care by modernizing health information technology, improving chronic care management and reimburse employers for a portion of catastrophic health care costs.</p> <p><b>Guarantee Health Coverage for Every American.</b> Under Obama's plan, Americans can keep the coverage they have or take advantage of expanded choices, like a new National Health Insurance Exchange to help people purchase a private insurance plan and a new public health insurance plan similar to the one given to federal employees and members of Congress.</p> <p><b>Under Obama's Plan, If You Like Your Health Care, Nothing Changes.</b> Obama's plan builds on the current system, retaining the employer-based health insurance system and creating a voluntary public plan to expand coverage. It will ensure that all Americans can choose high-quality, affordable health care coverage.</p>	<p><b>Under McCain's Plan, Health Insurance Benefits Would be Taxed For The First Time, Resulting In A \$3.6 Trillion Tax Increase On Working Families.</b> McCain's health care plan would eliminate the payroll deduction on health care benefits, which would have the effect of raising taxes on working families by \$3.6 trillion. [<a href="#">New York Times, 5/1/08</a>]</p> <p><b>The Health Care Tax Credit McCain Offers Would Cover Less Than Half The Cost Of An Average Health Care Plan.</b> The McCain health plan would give families a \$5,000 tax credit to purchase health insurance. However, in 2007, the average family health insurance plan cost \$12,000 – more than double the value of McCain's health care tax credit. ["Employer Health Benefits 2007 Annual Survey," Kaiser Family Foundation, 9/11/07; "Call To Action' On Health Care Reform," John McCain 2008 press release, 4/29/08; Wall Street Journal, 10/11/07]</p> <p><b>McCain's Health Care Plan Would Not Mandate Coverage For Those With Pre-Existing Conditions.</b> McCain's health care plan would not mandate coverage for people with pre-existing conditions, leaving high-risk individuals at the mercy of health insurance companies. Individuals with pre-existing conventions could lose coverage from their employers and then be left to the mercy of insurance companies on the individual market. [<a href="#">Washington Post, 4/30/08</a>]</p> <p><b>McCain's Health Care Plan Does Almost Nothing To Reduce The Number Of Uninsured.</b> As the Washington Post has noted, McCain rejected calls for universal health care coverage, and according to the Tax Policy Center, his plan would do almost nothing to reduce the number of uninsured. [Vote 307; 8/2/07; CNN, 10/3/07]</p>
<p style="text-align: center;"><b>STANDING UP FOR WOMEN AND FAMILIES</b></p>	<p><b>Obama: "It's Never Been More Important To Protect A Woman's Right To Choose."</b> On the 35th anniversary of Roe v. Wade, Obama said "it's never been more important to protect a woman's right to choose." [<a href="#">Obama Press Release, 1/22/08</a>]</p> <p><b>Obama Cosponsored The Federal Fair Pay Restoration Act And Describes Equal Pay For Equal Work As "Fundamental."</b> Obama co-sponsored the Lilly Ledbetter Fair Pay Act, which sought to overturn the recent Supreme Court decision making it harder for women to challenge pay discrimination. Obama said, "We've got to use all the power at our disposal to make sure that women are treated equally. The idea of equal pay for equal work is something that I think is fundamental to the American ideal."</p> <p><b>Obama Cosponsored Legislation To Reauthorize The Violence Against Women Act.</b> Obama co-sponsored the legislation reauthorizing the Violence Against Women Act, which provides funds to help communities, nonprofit organizations and police combat domestic violence, sexual assault and stalking. VAWA also establishes a sexual assault services program and provides education grants to prevent domestic violence. As president, Obama will fully fund and implement VAWA.</p> <p><b>Obama Will Expand The Child And Dependent Care Tax Credit.</b> Obama will expand the Child and Dependent Care tax credit to 7.5 million more working women, double funding for afterschool programs to serve 1 million more children, and provide summer learning opportunities to an additional 1 million young people.</p>	<p><b>McCain Brags About His Anti-Choice Record And Wants To Overturn Roe v. Wade.</b> McCain has a long anti-choice record and he even bragged about the consistent "zero" score he had received from NARAL Pro-Choice America. His campaign website says he "believes Roe v. Wade is a flawed decision that must be overturned." [Vote 110, 4/23/08; <a href="#">McCain Website, "Human Dignity and the Sanctity of Life," 8/11/08</a>; NARAL, 8/11/08]</p> <p><b>McCain Opposed Legislation That Would Help Women Achieve Pay Equity.</b> McCain opposed the Lilly Ledbetter Fair Pay Act, which sought to overturn a recent Supreme Court decision making it harder for women to challenge pay discrimination. McCain even suggested that women get paid less because they need more education and training. In addition, McCain voted against a proposal that would have provided more effective remedies to victims of sex discrimination in the payment of wages. [AP, 4/24/08; S.Amdt. 3847 to H.R. 4810, <a href="#">Vote #203, 7/17/00</a>]</p> <p><b>McCain Repeatedly Voted Against Funding To Fight And Prevent Domestic Violence.</b> McCain has repeatedly voted against funding to fight and prevent domestic violence, including a \$9 million increase for the Office of Violence Against Women. McCain even opposed authorizing grants to aid children who have witnessed domestic violence. [2005 Senate Vote 226, 9/13/2005; 1995 Senate Vote 205, 5/25/1995; 1994 Senate Vote #295, 8/25/1994; Los Angeles Times, 8/26/1994; S 254, <a href="#">Vote #125, 5/18/99</a>]</p> <p><b>McCain Has Repeatedly Voted Against Increased Funding For Child Care.</b> McCain repeatedly voted against providing billions in additional funding for child care services. McCain even voted against a proposal to expand tax credits for businesses that provide quality child care centers. [Vote 226, 9/13/05; 205, 5/25/95; Vote 295, 8/25/94]</p>

<p><b>PROTECTING SOCIAL SECURITY'S FUTURE</b></p>	<p><b>Obama Opposes Private Accounts and Will Protect Benefits.</b> Obama is committed to ensuring Social Security is solvent and viable for the American people, now and in the future. Obama will be honest with the American people about the long-term solvency of Social Security and the ways we can address the shortfall. Obama is strongly opposed to privatizing Social Security. Obama will protect Social Security benefits for current and future beneficiaries alike. [Vote 68, 3/16/06; Quad City Times, 9/21/07]</p> <p><b>Obama Opposes Raising The Retirement Age On Social Security.</b> Obama opposes cutting benefits or raising the retirement age to keep Social Security solvent. [AP, 6/14/08]</p> <p><b>Obama Will Work With Congress To Strengthen Social Security.</b> Barack Obama will work with members of Congress from both parties to strengthen Social Security and prevent privatization while protecting middle class families from tax increases or benefit cuts. He will ask those making over \$250,000 to contribute a bit more to Social Security to keep it sound.</p>	<p><b>McCain Supports Social Security Privatization "Along The Lines" Of The Bush Plan And Campaigned With Bush To Help Sell His Privatization Plan.</b> McCain said that as part of Social Security reform, he wants private accounts "along the lines" of the Bush plan to privatize Social Security. McCain even campaigned with President Bush to help increase support for Bush's plan to privatize Social Security in 2005. [Wall Street Journal, 3/3/08; Associated Press, 3/22/05]</p> <p><b>McCain Is Considering COLA Cuts &amp; Increasing The Retirement Age For Social Security.</b> Earlier this year, the McCain campaign said they were considering cost-of-living adjustment cuts and raising the retirement age as part of their Social Security plan. [Wall Street Journal, 3/3/08]</p> <p><b>McCain Voted To Raise The Retirement Age.</b> McCain voted to raise the Social Security retirement age from 65 to 67. [HR 1900, Vote 20, 3/9/1983, Passed 228-202: R 152-14; D 76-188; HR 1900, Vote 220, 3/9/1983, Passed 230-200: R 152-14; D 78-186]</p> <p><b>McCain Said The Way Social Security Was Funded Was "An Absolute Disgrace."</b> McCain said that the way that Social Security was funded was "an absolute disgrace, and it's got to be fixed." [McCain Town Hall, Denver, CO, 7/7/08]</p>
<p><b>CARING FOR OUR VETERANS</b></p>	<p><b>Obama Has Consistently Voted For Increases In VA Funding.</b> Obama has voted for billions of dollars in funding increases for the Veterans Administration.</p> <p><b>Obama Has Consistently Voted For Increased Funding for Veterans Health Care.</b> Obama has consistently supported providing billions of dollars for veterans health care programs.</p> <p>[Vote 114, 3/23/07; Vote 181, 5/24/07; Vote 242, 9/22/05; Vote 114, 4/29/05; Vote 81, 3/17/05; Vote 89, 4/12/05; Vote 55, 3/16/05]</p>	<p><b>McCain Has Repeatedly Voted Against Increases For Veterans Programs.</b> McCain has voted against billions of dollars in funding increases for the Veterans Administration. [SCR 21, Vote #114, 3/23/07; SCR 18, Vote #55, 3/16/05; HR 2673, Vote #3, 1/22/04; SCR 23, Vote #74, 3/21/03; S 2400, Vote #136, 6/23/04; HR 2861, Vote #449, 11/12/03; SCR 23, Vote #83, 3/25/03; HR 2620, Vote #334, 11/8/01; HR 2620, Vote #269, 8/2/01; HR 4635, Vote #272, 10/12/00; HR 2684, Vote #328, 10/15/99; SCR 57, Vote #115, 5/16/96; HR 2099, Vote #470, 9/27/95; HR 2099, Vote #465, 9/27/95; SCR 13, Vote #226, 5/25/95; S 1, Vote #76, 2/22/95; S 869, Vote #259, 11/20/91; HR 4624, Vote #306, 9/27/94]</p> <p><b>McCain Wants To Ration Health Care to Vets With Combat Injuries.</b> McCain talks about the need to "concentrate" veterans health care on people with injuries that "are a direct result of combat." "Right now, there are people who drive a long way and they stand in line to stand in line to get an appointment to get an appointment," McCain said. [Vote #111, 5/4/06; Vote #98, 4/26/06; Vote #70, 3/16/06; Vote #67, 3/16/06; Vote #63, 3/16/06; Vote #41, 3/14/06; Vote #15, 2/13/06; Vote #7, 2/2/06; Vote #343, 11/17/05; Vote #251, 10/5/05; Vote #242, 9/22/05; Vote #165, 6/29/05; Vote #166, 6/29/05; Vote #168, 6/29/05; Vote #90, 4/12/05; Vote #89, 4/12/05; Vote #40, 3/10/04; Vote #379, 10/14/03; Vote #81, 3/25/03; Vote #185, 7/7/98; Vote #168, 7/10/97; Vote #276, 9/5/96; Vote #275, 9/5/96; Vote #466, 9/27/95; Vote #256, 8/4/94; Vote #97, 4/1/93; Vote #226, 8/4/90; Vote #132, 7/17/91]</p>
<p><b>ENDING THE WAR RESPONSIBLY</b></p>	<p><b>Obama Will Work With Commanders On The Ground In Iraq To Responsibly Redeploy U.S. Troops.</b> Barack Obama believes we must be as careful getting out of Iraq as we were careless getting in. Immediately upon taking office, Obama will give his Secretary of Defense and military commanders a new mission in Iraq: ending the war. The removal of our troops will be responsible and phased, directed by military commanders on the ground and done in consultation with the Iraqi government. Military experts believe we can safely redeploy combat brigades from Iraq at a pace of 1 to 2 brigades a month that would remove them in 16 months.</p>	<p><b>McCain Said The U.S. Could Stay In Iraq for "Maybe A Hundred Years," And Later Added, It's "Not Too Important" When Americans Will Come Home.</b> At a town hall meeting in January 2008, McCain said the U.S. military could stay in Iraq for "a hundred years" and that "would be fine with me." This summer, during an appearance on NBC's "Today Show," McCain was asked if he had an estimate of when American forces could come home from Iraq. McCain responded, "No, but that's not too important." [Town Hall Meeting in Concord, NH, 1/3/08; NBC, "Today Show," 6/11/08]</p>

<p><b>THE CENTRAL FRONT IN THE WAR ON TERROR</b></p>	<p><b>Instead of Waging War In Iraq, Obama Said He Preferred To "Finish The Fight With Bin Laden And Al Qaeda."</b> In his 2002 speech announcing his opposition to the Iraq War, Obama said, "Let's finish the fight with Bin Laden and Al Qaeda, through effective, coordinated intelligence, and a shutting down of the financial networks that support terrorism, and a homeland security program that involves more than color-coded warnings."</p>	<p><b>McCain Has Called Iraq "The Central Battle On The War On Terror," and Said We May "Muddle Through" in Afghanistan.</b> In 2003, McCain wrote that the war in Iraq was "the central battle in the war on terror." Later that same year, he said that in the long term we may "muddle through" in Afghanistan. [McCain op-ed, Washington Post, 8/31/03; McCain Speech to the Council on Foreign Relations, 11/5/03; <a href="#">New York Times</a>, 7/16/08]</p> <p><b>McCain Has Rejected Sending More Troops To Afghanistan, But Recently Changed His Position.</b> McCain has rejected sending more troops to Afghanistan and – just months ago – said that "Afghanistan is not in trouble because of our diversion to Iraq." He recently changed his position and said that supporting additional troops, but offered conflicting statements on whether these additional troops would be U.S. forces, or NATO forces, or a combination of the two. ["The View," ABC, 4/10/08; <a href="#">Think Progress</a>, 4/10/08; McCain Speech to the Council on Foreign Relations, 11/5/03; <a href="#">New York Times</a>, 7/16/08]</p>
<p><b>QUALITY EDUCATION, QUALITY TEACHERS</b></p>	<p><b>Obama Will Reform No Child Left Behind, Which Instead Left the Money Behind.</b> The goal of No Child Left Behind was the right one, but unfulfilled funding promises, inadequate implementation by the Education Department and shortcomings in the design of the law itself have limited its effectiveness and undercut its support. As a result, the law has failed to provide high-quality teachers in every classroom and failed to adequately support and pay those teachers.</p> <p><b>Obama Will Recruit and Retain Teachers.</b> Obama will create new Teacher Service Scholarships that will cover four years of undergraduate or two years of graduate teacher education, including high-quality alternative programs for mid-career recruits in exchange for teaching for at least four years in a high-need field or location. To support our teachers, Obama's plan will provide incentives to give teachers paid common planning time so they can collaborate to share best practices.</p>	<p><b>McCain Voted Against Reducing the Bush Tax Cuts For The Wealthy In Order to Fully Fund The No Child Left Behind Act.</b> McCain voted against a proposal to reduce President Bush's tax cuts for the wealthy and instead use those funds for deficit reduction and to fully fund the No Child Left Behind Act. [SCR 23, Vote 60, 3/19/03; Vote 64, 3/16/06; Vote 58, 3/16/06; Vote 56, 3/16/05; Vote 35, 3/10/04; Vote 330, 9/9/03; Vote 5, 1/16/03]</p> <p><b>McCain Repeatedly Opposed Funding To Help Reduce Class Sizes By Hiring 100,000 New Teachers.</b> On four different occasions, McCain voted against funding to hire 100,000 new teachers to help reduce class sizes. In addition, he has repeatedly voted against increased funding for teacher training programs. [2001 Senate Vote #103, 5/15/2001; 1999 Senate Vote #41, 3/11/1999; 1998 Senate Vote #93, 4/22/98; 1998 Senate Vote #50, 3/31/98]</p>
<p><b>MAKING COLLEGE AFFORDABLE</b></p>	<p><b>Obama Repeatedly Supported Making College More Affordable.</b> Obama has voted repeatedly to increase Pell Grant awards that make college more affordable. He co-sponsored the HOPE ACT to increase the maximum Pell Grant award to \$5,100 – and worked on the HELP committee to ensure it passed and was signed into law last year.</p> <p><b>Obama Will Create the American Opportunity Tax Credit.</b> As president, Obama will make college affordable for all Americans by creating a new American Opportunity Tax Credit that provides \$4,000 a year towards a college education in exchange for community service.</p>	<p><b>McCain Voted Against Efforts To Help Make College More Affordable.</b> McCain has repeatedly voted against increased funding for Pell Grants and other programs designed to make a college education more affordable. In some instances, he even chose to keep tax cuts for the wealthy instead of using the funds to increase Pell Grant awards. In addition, he voted against reducing student loan costs, and opposed giving middle income families a tax deduction for up to \$12,000 in college tuition expenses. [Vote 268, 10/25/05; Vote 153, 5/22/01; Vote 155, 5/22/01; Vote 126, 6/25/97; <a href="#">S 1429</a>, <a href="#">Vote #241</a>, 7/30/99]</p>
<p><b>TRADE POLICY THAT STANDS UP FOR AMERICAN WORKERS</b></p>	<p><b>Obama Will Support Trade Agreements that Also Support American Jobs.</b> Obama will support trade agreements that open markets for goods and services provided by our workers, but also include strong labor and environmental standards. He will amend NAFTA so that it works for American workers and stand firmly against agreements like CAFTA and the South Korean FTA that allow other countries to unfairly protect their markets from our exports.</p> <p><b>End Tax Breaks for Companies that Send Jobs Overseas.</b> Obama will eliminate our current tax incentives for companies to send their operations overseas, hide their profits in tax havens or move their headquarters abroad to avoid paying U.S. taxes. He would reward companies that are creating jobs and investing here at home.</p>	<p><b>McCain Supported Trade Agreements Like NAFTA And CAFTA, But Opposed Increased Funding For Job Training Programs To Help Displaced Workers.</b> McCain has been a strong supporter of trade agreements, such as NAFTA and CAFTA, and he voted for the China trade bill in 2000. While McCain has acknowledged that trade agreements have cost America jobs, he has opposed increased funding for job training programs to help these American workers adapt to the changing global economy. [Vote 395, HR 3450, 11/20/93; Vote 170, S. 1307, 6/30/05; GOP Debate, 12/12/07; 2004 Senate Vote #80, 5/4/04; HR 3009, Vote 111, Senate amendment 3417, 5/15/02; S 143, Vote 482, 10/10/95]</p> <p><b>McCain Has Supported Tax Breaks for Companies that Send Jobs Overseas.</b> McCain has repeatedly voted against eliminating tax incentives encourage companies to send their operations overseas. [Vote 63, 3/17/05; Vote 83, 5/5/04; Vote 517, 10/26/95]</p>