

Responding to years of abuses by credit card companies, last year Congress and the President enacted new consumer protections for credit card users (you can watch my remarks on the law [here](#)

). On Monday, key provisions of the CARD Act went into effect, including prohibitions on arbitrary interest rate changes, a ban on interest charges on debt paid on time, and restrictions on the availability of credit cards to individuals under age 21, among other changes. You can read more about the new consumer protections [here](#)

Doing Business with the Federal Government

More than 50 small business leaders attended the Federal Procurement Workshop I hosted in Monroe last week. The workshop let attendees connect with representatives from the General Services Administration, the New Jersey Defense Procurement Technical Assistance Center, and other agencies to discuss how they can obtain federal contracts and expand operations. I heard from a number of attendees who found the presentations and one-on-one conversations helpful. If you were unable to attend, but want to learn more about how you can provide goods and services that the U.S. government uses, you can access the presentations [here](#) [GSA] and [here](#) [Defense].

Your Thoughts on Education Policy

This month, the [House Committee on Education and Labor](#), of which I am a member, began to update the [Elementary and Secondary Education Act \(ESEA\)](#) and discuss ways to strengthen the law. ESEA is the primary source of federal aid to K-12 education and was last reauthorized in 2002. It addresses such issues as teacher professional development, math and science assessment, and afterschool programs.

As a former educator and someone focused on education policy, I need to know your perspective about how best to strengthen our education system. Whether you are a parent, a teacher, a school board member, a concerned citizen, or a student, you can send the Committee your input and suggestions at eseacomments@mail.house.gov. The deadline for comments is March 26, 2010. I hope you will also share your thoughts with [me](#) so I can work to address your concerns.

Sincerely,

RUSH HOLT
Member of Congress

P.S. Just a reminder: I always want to hear from you, but please don't reply to this e-mail. Instead, please email me through my website at www.holt.house.gov , or call me at 1-87-RUSH-HOLT (1-877-874-4658) to let me know what's on your mind. Please also note that you may unsubscribe from this list by clicking on the "unsubscribe" link at the bottom of this email.