

S. 2766

At the request of Mr. NELSON of Florida, the name of the Senator from Minnesota (Mr. COLEMAN) was added as a cosponsor of S. 2766, a bill to amend the Federal Water Pollution Control Act to address certain discharges incidental to the normal operation of a recreational vessel.

S. 2785

At the request of Ms. STABENOW, the name of the Senator from Washington (Mrs. MURRAY) was added as a cosponsor of S. 2785, a bill to amend title XVIII of the Security Act to preserve access to physicians' services under the Medicare program.

S. 2819

At the request of Mr. ROCKEFELLER, the name of the Senator from Maryland (Mr. CARDIN) was added as a cosponsor of S. 2819, a bill to preserve access to Medicaid and the State Children's Health Insurance Program during an economic downturn, and for other purposes.

S. 2836

At the request of Mr. CHAMBLISS, the name of the Senator from Oklahoma (Mr. INHOFE) was added as a cosponsor of S. 2836, a bill to amend title 10, United States Code, to include service after September 11, 2001, as service qualifying for the determination of a reduced eligibility age for receipt of non-regular service retired pay.

S. 2840

At the request of Mr. SCHUMER, the name of the Senator from Massachusetts (Mr. KENNEDY) was added as a cosponsor of S. 2840, a bill to establish a liaison with the Federal Bureau of Investigation in United States Citizenship and Immigration Services to expedite naturalization applications filed by members of the Armed Forces and to establish a deadline for processing such applications.

S. 2867

At the request of Mr. BINGAMAN, the name of the Senator from Arizona (Mr. KYL) was added as a cosponsor of S. 2867, a bill to authorize additional resources to identify and eliminate illicit sources of firearms smuggled into Mexico for use by violent drug trafficking organizations, and for other purposes.

S. RES. 510

At the request of Mrs. MURRAY, the name of the Senator from New Jersey (Mr. MENENDEZ) was added as a cosponsor of S. Res. 510, a resolution supporting the goals and ideals of National Cystic Fibrosis Awareness Month.

S. RES. 518

At the request of Mr. DODD, the name of the Senator from Massachusetts (Mr. KENNEDY) was added as a cosponsor of S. Res. 518, a resolution designating the third week of April 2008 as "National Shaken Baby Syndrome Awareness Week".

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. DODD (for himself, Mr. KENNEDY, Mr. BROWN, Mrs.

MURRAY, Mr. SANDERS, and Mrs. CLINTON):

S. 2895. A bill to amend the Higher Education Act of 1965 to maintain eligibility, for Federal PLUS loans, of borrowers who are 90 or more days delinquent on mortgage loan payments, or for whom foreclosure proceedings have been initiated, with respect to their primary residence; to the Committee on Health, Education, Labor, and Pensions.

Mr. DODD. Mr. President, I rise today with Senator KENNEDY, Senator BROWN, Senator MURRAY, Senator SANDERS, and Senator CLINTON to introduce the PLUS Loan Borrower Protection Act of 2008. This bill is designed to ensure that students and parents can get access to PLUS Loans even if they have been caught up in the subprime mortgage crisis.

In recent months there have been indications that students may face a challenge getting access to some Federal Stafford loans and private education loans because of the growing credit crisis in the financial markets. While I am unaware of an instance to date when a student has been unable to secure a loan, the withdrawal of certain lenders, the ongoing turmoil in U.S. credit markets and the absence of liquidity in the student loan market have fueled concerns that a potential student loan credit crunch may be looming. One which could leave millions of students in a last-minute dash to secure the financial assistance they need to attend college this academic year.

Last week I held a hearing in the Senate Banking Committee to examine this issue and consider how to address this situation. Based on what I heard in that hearing I have contacted Treasury Secretary Paulson and Federal Reserve Board Chairman Bernanke to urge each of them to utilize all existing tools, including options allowing federally-backed and AAA-rated private student loans to be used as collateral at the Fed's temporary secured lending facility, TSLF, and using the Federal Financing Bank under Treasury to help prime the pump of liquidity, in order to help avert a funding crisis in the student loan market. I have also cosponsored the Strengthening Student Aid for All Act to bring stability and certainty to several Federal financial aid programs. Sen. KENNEDY took the lead in introducing that legislation and I am proud to support him.

But during the hearing another element of this issue came to my attention—Federal PLUS loans. PLUS loans are supposed to be available to individuals who do not meet the financial needs tests of other Federal financial aid programs. But current law and regulation prevent individuals who have been more than 90 days delinquent on a mortgage payment or who have gone through a foreclosure within the previous 5 years from getting a PLUS loan. Normally that is a good standard to have—it helps ensure that individ-

uals do not get themselves so much into debt that they cannot get out. But with our recent history in the subprime mortgage market and the ensuing credit crisis, this requirement can have a much broader and more damaging result—denying college education to the next generation. Individuals who may need PLUS loans more than ever this fall because other sources of aid and lending may be unavailable, might be denied this aid because of the mismanagement of our housing market. This is unacceptable.

Ensuring that students have available and affordable access to a college education should be among our highest priorities. Our world is growing more complex by the day. Never has higher education been more crucial to the success of our people and our country. Today, 60 percent of the new jobs being created by our economy require at least some post-secondary education. Compare that to a half-century ago, when only 15 per cent of new jobs required some amount of college. If our children are to achieve their highest aspirations, and if our Nation's economic backbone is to continue to remain strong, then we must ensure that the doors of higher education remain open for all who have the desire and ability to walk through them.

That is why we are introducing the PLUS Loan Borrower Protection Act of 2008 today. It would eliminate delinquency and foreclosures during this tumultuous time from being a disqualifying factor in awarding PLUS loans. Lenders would still be able to make judgments about the credit of a PLUS loan borrower on the basis of other parts of their credit history. But if the only mark against a borrower is being caught up in the current mortgage crisis, the lender could not disqualify them. Given the current upheaval in our economy, this is a simple and necessary step to make sure our children can still get a needed education.

As the Congress moves to address access to student loans and the current credit crisis, I will work to include this bill in our response. I want to thank Senators KENNEDY, BROWN, MURRAY, SANDERS, and CLINTON for joining with me on this bill and I urge my other colleagues to cosponsor this important legislation and join me in this effort.

Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 2895

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "PLUS Loan Borrower Protection Act of 2008".

SEC. 2. SPECIAL RULES FOR FEDERAL PLUS LOANS.

Section 428B(a)(3) of the Higher Education Act of 1965 (20 U.S.C. 1078-2(a)(3)) is amended—

(1) by striking "Whenever" and inserting the following:

“(A) PARENT BORROWERS.—Whenever”; and
(2) by adding at the end the following:

“(B) EXTENUATING CIRCUMSTANCES.—

“(i) IN GENERAL.—For purposes of determining if a borrower has an adverse credit history under paragraph (1)(A) on the basis of a delinquency or foreclosure related to a mortgage loan, an extenuating circumstance exists if, during the period beginning January 1, 2007 and ending December 31, 2012, the borrower is 90 or more days delinquent on mortgage loan payments, or foreclosure proceedings have been initiated, with respect to the primary residence of the borrower.

“(ii) DEFINITION.—The term ‘mortgage loan’ means an extension of credit that is secured by the primary residence of the borrower.”.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 523—EXPRESSING THE STRONG SUPPORT OF THE SENATE FOR THE DECLARATION OF THE NORTH ATLANTIC TREATY ORGANIZATION AT THE BUCHAREST SUMMIT THAT UKRAINE AND GEORGIA WILL BECOME MEMBERS OF THE ALLIANCE

Mr. BIDEN (for himself, Mr. LUGAR, Mrs. CLINTON, Mr. OBAMA, and Mr. MCCAIN) submitted the following resolution; which was referred to the Committee on Foreign Relations:

S. RES. 523

Whereas, prior to the Bucharest Summit in April 2008, the Government of Georgia and the Government of Ukraine each expressed the desire to join the North Atlantic Treaty Organization (NATO), have committed their countries to programs of reforms consistent with membership in the Euro-Atlantic community, and have worked consistently for membership in NATO; and

Whereas, in April 2008 at the Bucharest Summit, the assembled leaders of NATO issued the following statement: “NATO welcomes Ukraine’s and Georgia’s Euro-Atlantic aspirations for membership in NATO. We agreed today that these countries will become members of NATO. Both nations have made valuable contributions to Alliance operations. We welcome the democratic reforms in Ukraine and Georgia and look forward to free and fair parliamentary elections in Georgia in May. MAP is the next step for Ukraine and Georgia on their direct way to membership. Today we make clear that we support these countries’ applications for MAP. Therefore we will now begin a period of intensive engagement with both at a high political level to address the questions still outstanding pertaining to their MAP applications. We have asked Foreign Ministers to make a first assessment of progress at their December 2008 meeting. Foreign Ministers have the authority to decide on the MAP applications of Ukraine and Georgia.”: Now, therefore, be it

Resolved, That the Senate—

(1) supports the declaration of the Bucharest Summit, which stated that Ukraine and Georgia will become members of NATO;

(2) reiterates its support for the commitment to further enlargement of NATO to include democratic governments that are able and willing to meet the responsibilities of membership; and

(3) urges the foreign ministers of NATO member states at their meeting in December 2008 to consider favorably the applications of the governments of Ukraine and Georgia for Membership Action Plans.

SENATE CONCURRENT RESOLUTION 77—SUPPORTING THE GOALS AND IDEALS OF NATIONAL SEXUAL ASSAULT AWARENESS AND PREVENTION MONTH 2008

Mr. CASEY (for himself and Mr. SPECTER) submitted the following concurrent resolution; which was referred to the Committee on the Judiciary:

S. CON. RES. 77

Whereas, on average, a person is sexually assaulted in the United States every 2½ minutes;

Whereas the Department of Justice reports that 191,670 people in the United States were sexually assaulted in 2005;

Whereas 1 in 6 women and 1 in 33 men have been victims of rape or attempted rape;

Whereas the Department of Defense received 2,688 reports of sexual assault involving members of the Armed Forces in fiscal year 2007;

Whereas children and young adults are most at risk of sexual assault, as 44 percent of sexual assault victims are under the age of 18, and 80 percent are under the age of 30;

Whereas sexual assault affects women, men, and children of all racial, social, religious, age, ethnic, and economic groups in the United States;

Whereas only 41 percent of sexual assault victims pursue prosecution by reporting their attacks to law enforcement agencies;

Whereas ⅔ of sexual crimes are committed by persons who are not strangers to the victims;

Whereas sexual assault survivors suffer emotional scars long after the physical scars have healed;

Whereas prevention education programs carried out by rape crisis and women’s health centers have the potential to reduce the prevalence of sexual assault in their communities;

Whereas, because of recent advances in DNA technology, law enforcement agencies now have the potential to identify the rapists in tens of thousands of unsolved rape cases;

Whereas aggressive prosecution can incarcerate rapists and therefore prevent them from committing further crimes;

Whereas free, confidential help is available to all survivors of sexual assault through the National Sexual Assault Hotline, more than 1,000 rape crisis centers across the United States, and other organizations that provide services to assist survivors of sexual assault; and

Whereas April is recognized as “National Sexual Assault Awareness and Prevention Month”: Now, therefore, be it

Resolved by the Senate (the House of Representatives concurring), That—

(1) it is the sense of Congress that—

(A) National Sexual Assault Awareness and Prevention Month provides a special opportunity to educate the people of the United States about sexual violence and to encourage the prevention of sexual assault, the improved treatment of its survivors, and the prosecution of its perpetrators;

(B) it is appropriate to properly acknowledge the more than 20,000,000 men and women who have survived sexual assault in the United States and salute the efforts of survivors, volunteers, and professionals who combat sexual assault;

(C) national and community organizations and private sector supporters should be recognized and applauded for their work in promoting awareness about sexual assault, providing information and treatment to its survivors, and increasing the number of successful prosecutions of its perpetrators;

(D) public safety, law enforcement, and health professionals should be recognized and applauded for their hard work and innovative strategies to increase the percentage of sexual assault cases that result in the prosecution and incarceration of the offenders;

(2) Congress strongly recommends that national and community organizations, businesses in the private sector, colleges and universities, and the media promote, through National Sexual Assault Awareness and Prevention Month, awareness of sexual violence and strategies to decrease the incidence of sexual assault; and

(3) Congress supports the goals and ideals of National Sexual Assault Awareness and Prevention Month 2008.

Mr. CASEY. Mr. President, I rise today to speak about a resolution Senator SPECTER and I have introduced supporting the goals and ideals of National Sexual Assault Awareness and Prevention Month, which occurs this month of April.

In the U.S. a person is sexually assaulted on average every two and a half minutes. One in six women and one in 33 men have been victims of rape or attempted rape. According to the Department of Justice, 191,670 people in the United States were sexually assaulted in 2005. These are disturbing statistics.

National Sexual Assault Awareness and Prevention Month serves many valuable purposes. It provides a special opportunity to educate people about sexual violence and increase public awareness about the impact of this crime that changes many lives forever and sometimes irrevocably.

It pays tribute to the many survivors of sexual violence and honors their compassionate efforts to help others in the face of their own anguish. Many courageous individuals, themselves survivors of sexual assault, rise above their own suffering to help assuage the pain of others and assist in the prevention of sexual assault.

This resolution also recognizes and applauds the work of community organizations and other supporters who help survivors and promote prevention and awareness. These are important and vital services in the lives not only of those who have been assaulted but all of us. Increasing public awareness helps in the fight to prevent sexual assault and reduce the number of people who are sexually assaulted, saving those individuals from the nightmare others know all too well.

Sexual violence is a crime we must all work to eradicate. While women comprise the majority of victims, this crime is perpetrated against women, children, and men. It is my goal that this resolution helps us to understand our role in assisting these individuals and preventing this crime from happening in the future.

I ask all my colleagues to support this important resolution and encourage communities across our country to pay tribute to all those whose lives have been touched by sexual assault and those who have dedicated their lives to work to end it.