

this term with Representative MIKE TURNER of Ohio. This is a bill that will help level the playing field for American manufacturers and retailers and protect American consumers.

Current law allows foreign companies selling defective products in the United States to dodge service of process, and they do. When a foreign company does that, it puts all of the burden on American retailers to account for any harm that is caused because of the defective product. That is not fair to American companies, and it's not fair to American citizens.

This bill streamlines service rules so foreign companies selling products here in America can be served with process here in America.

Mr. Speaker, I urge the Members to support H.R. 1910. Let's make sure that everyone benefiting from the American marketplace plays by American rules.

#### MENTAL HEALTH MONTH

(Mrs. NAPOLITANO asked and was given permission to address the House for 1 minute.)

Mrs. NAPOLITANO. Mr. Speaker, May is Mental Health Month—has been and will continue to be. It is an opportunity to raise awareness and encourage others to get help and to recognize the symptoms and warning signs of mental health issues.

There is a lot of stigma. We must accept it as an illness. We've got to reduce that stigma. We must expand mental health services and give it the parity needed because it does not know boundaries. It affects everybody in every segment of our communities.

It is all right. It's okay to ask for help and learn to recognize the symptoms and to learn about the service providers in your area. We must expand more mental health services to our community. We need it for the military, because one in five suffer from major depression or PTSD.

Youth—suicide, the third leading cause of death; second for college students. School-based mental health services are greatly needed for early intervention. Minority communities—Native Americans highest ethnicity for suicide.

Mental health services must be provided in languages also.

Thank you to the mental health professionals, the 500,000 licensed certified professional counselors that work for us and throughout the United States. Thank you, President Obama, first U.S. President to declare May Mental Health Month.

#### SMARTER SOLUTIONS FOR STUDENTS ACT

(Mrs. ELLMERS asked and was given permission to address the House for 1 minute.)

Mrs. ELLMERS. Mr. Speaker, I rise today in support of H.R. 1911, the Smarter Solutions for Students Act.

Ever since 2006, student loan interest rates have been set by Congress

through legislation. As I'm sure all of us remember, about 1 year ago we were affected by the artificially low interest rates that were ready to expire. But instead of finding a viable solution, Congress temporarily extended the rates and put off a permanent decision for another year.

Now, here we are again. And if we do nothing, we will be here in the same exact place again with the fight again at the expense of our college students. Congress should not be in the business of setting interest rates, and H.R. 1911 fixes this problem and prevents Congress from playing political games with our young Americans' future.

The college experience has always been a large part of the American Dream. We want the best for our children. We want them to have the opportunity to pursue a college education and create a better life for themselves. We owe it to our younger generation. We owe it to those high school seniors. And I believe that this bill will take care of that issue.

#### PROVIDING FOR CONSIDERATION OF H.R. 1911, SMARTER SOLUTIONS FOR STUDENTS ACT

Ms. FOXX. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 232 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

##### H. RES. 232

*Resolved*, That upon the adoption of this resolution it shall be in order to consider in the House the bill (H.R. 1911) to amend the Higher Education Act of 1965 to establish interest rates for new loans made on or after July 1, 2013. All points of order against consideration of the bill are waived. In lieu of the amendment in the nature of a substitute recommended by the Committee on Education and the Workforce now printed in the bill, an amendment in the nature of a substitute consisting of the text of Rules Committee Print 113-12 shall be considered as adopted. The bill, as amended, shall be considered as read. All points of order against provisions in the bill, as amended, are waived. The previous question shall be considered as ordered on the bill, as amended, and on any further amendment thereto, to final passage without intervening motion except: (1) one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Education and the Workforce; and (2) one motion to recommit with or without instructions.

SEC. 2. In the engrossment of H.R. 1911, the Clerk shall—

(a) await the disposition of H.R. 1949; (b) add the text of H.R. 1949, as passed by the House, as new matter at the end of H.R. 1911;

(c) conform the title of H.R. 1911 to reflect the addition of the text of H.R. 1949, as passed by the House, to the engrossment;

(d) assign appropriate designations to provisions within the engrossment; and (e) conform cross-references and provisions for short titles within the engrossment.

SEC. 3. On any legislative day during the period from May 24, 2013, through May 31, 2013—

(a) the Journal of the proceedings of the previous day shall be considered as approved; and

(b) the Chair may at any time declare the House adjourned to meet at a date and time, within the limits of clause 4, section 5, article I of the Constitution, to be announced by the Chair in declaring the adjournment.

SEC. 4. The Speaker may appoint Members to perform the duties of the Chair for the duration of the period addressed by section 3 of this resolution as though under clause 8(a) of rule I.

SEC. 5. The Committee on Appropriations may, at any time before 6 p.m. on Wednesday, May 29, 2013, file privileged reports to accompany measures making appropriations for the fiscal year ending September 30, 2014.

SEC. 6. The Committee on Agriculture may, at any time before 6 p.m. on Wednesday, May 29, 2013, file a report to accompany H.R. 1947.

□ 0920

The SPEAKER pro tempore. The gentlewoman from North Carolina is recognized for 1 hour.

Ms. FOXX. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentlewoman from New York (Ms. SLAUGHTER), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

##### GENERAL LEAVE

Ms. FOXX. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from North Carolina?

There was no objection.

Ms. FOXX. Mr. Speaker, House Resolution 232 provides for a closed rule providing for consideration of H.R. 1911, the Smarter Solutions for Students Act.

As many of us know, on July 1, today's 3.4 percent subsidized Stafford loan interest rate is set to double to 6.8 percent for millions of current students, all because elected officials made a promise they couldn't afford to keep for the long haul. Student borrowers shouldn't have to ride the roller coaster of political largess, wondering every year whether Congress will intervene in time to keep their student loan rates low. And taxpayers shouldn't be expected to foot the bill whenever Members of Congress promise more than they can deliver.

For the sake of students, families, and taxpayers, before July 1 we need to move our Federal student loan programs away from politics. Student loan rates should not be subject to the whims of Washington or seized as bargaining chips.

The Smarter Solutions for Students Act will remove politics, uncertainty, and confusion from the rate-setting equation and instead anchor student loan interest rates on the 10-year Treasury note, not just for 4 years, but for good. By tying rates to the market, the Smarter Solutions for Students Act establishes a predictable rate for loan calculation insulated from the politics and posturing of Washington.

House Republicans aren't alone in finding the answer for predictability in

the market. President Obama offered a similar market-based interest rate plan in his 2014 budget proposal, and some of my colleagues across the aisle have voiced openness to utilizing the market to set interest rates as well.

In developing this legislation, the committee has attempted to build on this common ground and work in good faith with the administration to improve the Smarter Solutions for Students Act and get it to the President's desk by July 1. Students, families, and taxpayers deserve a long-term solution, not more can-kicking from Washington. The Smarter Solutions for Students Act puts an end to the temporary fixes and campaign promises that have failed to deliver the best rates to students.

This legislation offers predictability, simplicity, and the ability for students to take advantage of low rates, even after graduation, a need particularly acute in today's jobless economy. The American people deserve the clarity, certainty, and protection the Smarter Solutions for Students Act offers.

I urge my colleagues to vote for the rule and the underlying bill.

With that, Mr. Speaker, I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I thank the gentlelady from North Carolina for yielding me the customary 30 minutes, and I yield myself such time as I may consume.

On July 1, interest rates on federally subsidized Stafford student loans will double from 3.4 percent to 6.8 percent. At a time, as everybody said this morning, when job prospects for students remain few and far between, we must not—or should not—let student loan interest rates rise.

That is why it's so disappointing that instead of helping the college students, the majority is doing "go-nowhere" legislation—because the Senate will not take this up—that would actually increase loan costs for the Nation's students.

According to the nonpartisan Congressional Research Service, a student who borrows the maximum subsidized Stafford loans for each of the next 4 years would actually pay \$1,056 more under the majority's plan than they would if Congress failed to act and interest rates doubled. That's a rather sobering idea.

This is just the latest example of putting politics and special interests ahead of the American people. As we speak, the majority is preventing a budget from being finalized even though they have been calling for a budget for years.

Currently, both the House and the Senate have passed the budget resolutions, which means the only step left—and everybody who knows how a bill is passed knows this—the only step left is to organize a conference committee to finalize the conference report; yet the majority of the House refuses to appoint conferees and begin the conference process.

Now, why is the majority suddenly abandoning their quest to produce a budget? Is it because their desire for a budget is nothing more than to make political points?

It is clear the majority is consistently choosing to put political interests before the welfare of the Nation, even if it means that the American people will and are suffering. This obstructionism must come to an end.

I urge my colleagues, once again, to reject today's rule and the underlying legislation that will never go past the House so that we can get busy solving the American student loan debt crisis in a bipartisan way. Let's protect our Nation's students from a doubling of student loan interest rates and work together to craft a solution that will end the growing mountain of student debt and ensure college is more affordable for our Nation's students. Our Nation's future depends on it.

I reserve the balance of my time.

Ms. FOXX. Mr. Speaker, I yield myself such time as I may consume.

It's important to remember how we landed in this predicament to begin with. Why are we now facing this student loan interest rate cliff?

In a push to win votes during the 2006 campaign cycle, Democrats pledged to cut student loan interest rates in half across the board permanently. After gaining control of Congress in 2007, they realized this campaign promise was far too expensive. Instead, they championed legislation to phase down gradually the interest rate on one type of Federal student loan—subsidized Stafford loans made to undergraduates—from 6.8 percent to 3.4 percent over 4 years. Once the law expired in 2012, the interest rates would jump back up to 6.8 percent.

Instead of working with Republicans on responsible solutions that would help make higher education more affordable for students in the long run, the Democrat Congress chose to make false promises to borrowers and kick the can down the road.

Democrats had an opportunity to fix this problem. In 2009, they passed the Student Aid and Fiscal Responsibility Act, which produced large budgetary savings by eliminating the private sector loan program. "Savings" should be in quotation marks, Mr. Speaker. But instead of making good on their campaign promises of lower student loan interest rates, Democrats spent all of the funds on other pet projects, including siphoning \$8 billion from Federal student aid programs to pay for ObamaCare.

It is time for a long-term solution that gets politicians out of the business of setting student loan interest rates. That is why Republicans approved a 1-year extension of the 3.4 percent interest rate last year to allow time to work on a comprehensive solution. The Smarter Solutions for Students Act is the result of our efforts.

□ 0930

Republicans and Democrats should come together to pass this legislation

and ensure students and families don't have to worry about politicians setting arbitrary interest rates or kicking the can down the road for years to come.

With that, Mr. Speaker, I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 2 minutes to the gentleman from California, the ranking member of the Committee on Education and the Workforce, (Mr. MILLER).

(Mr. GEORGE MILLER of California asked and was given permission to revise and extend his remarks.)

Mr. GEORGE MILLER of California. I thank the gentlewoman for yielding and for her work on this rule last night in the committee.

It has already been said that, in a little more than a month, the interest rates on loans for millions of the neediest students will double to 6.8 percent from the current 3.4 percent. This morning, unfortunately, the Republican majority has put forth a bill that is even worse than if the Congress does nothing.

Think about it. If Congress does nothing, the interest rates go from 3.4 percent for those most in need of the student loans, for those families most in need to finance their educations, and will jump on July 1 to 6.8 percent. We're trying to avoid that because we know what that means to students who have to borrow money and families who have to borrow money to try to pay for their college educations.

What's the remedy of the Republicans?

The remedy of the Republicans is to do something that is worse than letting the interest rates double. Understand that. They've made a choice that's worse than if the interest rates double. It's no wonder that, beyond the Republican caucus, it's very hard to find anybody who is supporting this legislation. In fact, yesterday, the President said, if this bill is sent to his desk—I hope it will not be—that he will veto it.

Why would we do that?

Because it's very clear that this is going to add \$4 billion to the debt of our students who Members of Congress lament are so deeply in debt because of the money they have to borrow that goes to education. It's not necessarily a choice for students or families if you want to get a college education, but why would you add \$4 billion onto the backs of these students and their families?

Now, the majority had a number of alternatives last night in the Rules Committee. Mr. COURTNEY went there and said, We'll pay for it. We'll raise additional revenues to keep it at 3.4 percent. Then the Education and the Workforce Committee of this House can do its job, which is to reauthorize the Higher Education Act, and we can put in place a long-term program for helping families finance their educations. We have to also understand that we've got to do something about

the State support and the cost of college at the institutional level, but they turned Mr. COURTNEY down.

The SPEAKER pro tempore. The time of the gentleman has expired.

Ms. SLAUGHTER. I yield the gentleman an additional 2 minutes.

Mr. GEORGE MILLER of California. I offered to have the Obama amendment made in order, the legislation by President Obama, which actually saves students about \$30 billion in interest rates over the next 6 years. It saves students and families over \$30 billion. They wouldn't make that amendment in order.

Mr. HECK of Nevada came before them and said, Why don't we do like the market does? If you pay your loan on time for 4 years, we'll provide you an incentive to continue to be a good payer of your loan—important to the Treasury, important to the students' credit ratings. Let's try that. They turned Mr. HECK down.

Mr. RICE came before the committee, the gentleman from South Carolina, and he said he would like to reduce the interest rates. He understands what students and families are struggling with. They turned him down. They turned down every attempt to try to help students and families.

I appreciate people talking about being through the recession. Well, let me tell you, for a lot of middle-income families, they're not through the recession yet. They've still lost the equity in their homes. They still have their credit problems. But do you know what? Recession or no recession, their kids are graduating from high school, and they want them to go to college. What the hell is this Congress doing making it more difficult for those kids to go to college? But that's the choice the Republicans have given us.

I would hope on a bipartisan basis we would reject this effort and that we would go to work on legislation that is long term, that's in the interest of the students, and stop crushing the aspirations of these families and these students, which this legislation does. It should be rejected. This isn't an interest in the market rates. This is using the market to crush these families by extracting billions of additional dollars off of their school loans.

Ms. FOXX. I yield myself such time as I may consume.

Mr. Speaker, in my career before coming to Congress, I was the director of an Upward Bound special services program. I was an adviser for students at Appalachian State University. I was the president of a community college. For all of my life, I have devoted my time to helping students—particularly disadvantaged students—who wanted to go to college, who wanted to do the same kind of thing that I did as a disadvantaged person, and that is to get a great education and use that education to better my life.

I am offended that my colleagues would say that what I want to do is to stop people from going to college or to

hinder them in any way from achieving the American Dream. My whole goal all my life has been to help other people, particularly young people, and I believe my experience shows that.

So, Mr. Speaker, that's not what this bill is about. This bill is about taking away the arbitrary control of Members of Congress who think of themselves as smarter than everybody else in the world, and it is about allowing the market to work.

The current Federal loan program is broken. An overwhelming majority of students are stuck with interest rates on loans that do not match the current low interest rate environment because of failed Democrat campaign promises to cut student loan interest rates in half permanently. These students are also often confused about why most of their Federal loans are fixed at nearly 7 percent when the market rate is much lower, and they question why each type of student loan has a different rate. To put it simply, student borrowers are getting a raw deal, and they know it.

Under the legislation, student loan interest rates would reset once a year and move with the market, much like they did from 1992 to 2006. This bill is the only viable plan on the table that is fiscally responsible, that helps students and protects taxpayers. We should pass this bill immediately. According to the Congressional Budget Office, the proposal does not cost any additional revenue to implement over the next 5 or 10 years.

H.R. 1911 will provide stability and certainty for students making decisions about how to finance their post-secondary education. They will be assured year after year that the interest rate on their student loans will be similar to market conditions, and they won't have to wonder whether Congress is going to make arbitrary changes to interest rates. The bill offers students the ability to take advantage of interest rates when they're low, and it protects them with affordable caps in high-rate environments. The bill continues current law in which students have the option to consolidate their loans after graduation and to lock in a fixed interest rate for the life of the loan. Mr. Speaker, these are common-sense provisions that will benefit student borrowers greatly.

The legislation also ensures students can continue to take advantage of a number of generous Federal repayment options and debt management programs available to help those experiencing difficulty in repaying their loans. For example, students can enter one of the income-based repayment plans that caps their monthly payments at affordable levels and provides forgiveness after 20 or 25 years. For students in the public sector, the program allows loan forgiveness after 10 years. The Smarter Solutions for Students Act is a long-term, comprehensive solution that gets Washington politicians out of setting interest rates

on Federal loans, and it will better serve the interest of students. We should pass this rule and the underlying bill now.

With that, I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 2 minutes to the gentleman from North Carolina (Mr. BUTTERFIELD).

Mr. BUTTERFIELD. I thank the gentlelady for yielding time, and I thank her for her leadership on this issue and here in the Congress.

Mr. Speaker, I rise in strong opposition to the rule for H.R. 1911. I urge my colleagues to vote "no" on this rule to prevent this flawed legislation from moving forward.

We have a student loan debt crisis to be sure, but this is not the solution. A free market approach will not solve this problem, and Mr. MILLER was so accurate in his statement just a moment ago. For my constituents in eastern North Carolina, paying for higher education has never been more difficult.

□ 0940

I represent a very low-income district. One in four people in my district lives below the poverty level. While the economy is recovering, my region's 8.9 percent unemployment rate remains higher than the national average. At the same time, the cost to attend our colleges and universities has been steadily increasing. The cost to attend college is 1,100 percent more expensive than it was 30 years ago. Access to affordable Federal student aid can be the difference between constituents attending college or not.

Just last year, despite strong opposition from Republicans, Congress voted to continue to keep interest rates on federally funded Stafford loans at 3.4 percent, instead of doubling to 6.8 percent. If those rates had doubled, Mr. Speaker, more than 7 million students each would be saddled with an average of \$1,000 in additional debt. Once again, the rates are set to double on July 1 unless we act.

I urge my colleagues to oppose this rule and this misguided approach. This legislation would tie loan interest rates to the 10-year Treasury note but require that rates adjust each year. That variability, Mr. Speaker, would lead to higher interest rates and increase the debt our students face. In fact, the nonpartisan Congressional Research Service indicates that students will pay more than if interest rates were to double. Mr. MILLER was absolutely correct in that assertion. That's right: passing this rule and this bill would be worse than doing nothing at all.

This bill is a step in the wrong direction and will saddle students and families with unnecessary debt.

Ms. FOXX. Mr. Speaker, I yield myself such time as I may consume.

During the 2006 election cycle, Democrats made student borrowers a promise they did not keep. As a result, interest rates on student loans are set to

double in a matter of weeks. The Smarter Solutions for Students Act will provide student borrowers with the certainty and stability they need to finance their education.

Today's graduates are facing severe economic headwinds that make finding a job, repaying student loans, and starting a family extremely difficult. These students want nothing more than the opportunity to earn their own success. That's the American Dream. But for many of them, that dream seems hopelessly out of reach. We can do better, Mr. Speaker.

The overall unemployment rate is 7.5 percent. That's hardly better than the day President Obama took office. Twelve million Americans are unemployed and anxious to get back to work, and 7.9 million Americans are underemployed.

According to the Joint Economic Committee, the slight decline in the unemployment rate is largely a mirage created by declining labor force participation. If the labor force participation rate had not declined since January 2009, the unemployment rate would be 10.9 percent instead of 7.5 percent. As we all know, this is well above the officially reported rate and the stimulus promise of 5.1 percent.

According to the Bureau of Labor Statistics, the number of involuntary part-time workers increased in April by 278,000 to 7.9 million. These are people working part time because their hours were cut back or because they are unable to find a full-time job.

There were 835,000 so-called "discouraged workers" in April alone. Discouraged workers are those "persons not currently looking for work because they believe no jobs are available for them."

Mr. Speaker, these people aren't just jobless; they're hopeless and they deserve better. It's time to get America working again. But the failed policies of President Obama and Senate Democrats—higher taxes, more spending, and bigger government—are designed to continue to fail to create jobs or spur economic growth. The effects of President Obama's runaway spending, spiraling deficits, and mounting debt are being felt by every American.

When President Obama took office, there were 31.9 million Americans using food stamps. Today, 47.3 million Americans use food stamps. That's an increase of 15.4 million people. Today, 15 percent of the entire U.S. population receives food stamp assistance. That is, by far, the largest number in history.

Mr. Speaker, the policies of this administration are taking us in the wrong direction. The Republicans are focused on creating jobs and making things better for all Americans, and we need to pay attention to those policies. We can pass this rule, pass this bill, and get us going in the right direction for college students.

With that, Mr. Speaker, I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I'm pleased to yield 1 minute to the gentle-

woman from the State of Washington (Ms. DELBENE).

Ms. DELBENE. I want to thank the gentlewoman for the time.

Mr. Speaker, I rise today to oppose this rule and discuss the importance of protecting college affordability.

One of my top priorities is to ensure that all students have the opportunity to get a high quality education and acquire the skills needed to compete in the 21st century economy.

I know personally how important this is. When I was young, my father lost his job and my parents never got back on track financially. But thanks to student loans and financial aid, I was able to get a great education and build a successful career as a businesswoman and entrepreneur.

I'm very disappointed that the proposal we are considering today makes college more expensive. If we did nothing and let interest rates double in July, we would actually save students more money in the future than if we pass the underlying bill. It's incredibly disappointing that in our work to make college more affordable, this bill instead makes the problem worse.

I urge my colleagues to join me in opposing this rule so we can work together on a long-term solution that supports our students and their families.

Ms. FOXX. Mr. Speaker, I yield myself such time as I may consume.

In my last comments, I talked about statistics and the effect of the policies of this administration. These statistics ultimately say the same thing: the Obama economy is making life more difficult for all Americans, especially young people.

Fortunately, House Republicans have a plan to restore economic growth and spur job creation so that graduating students can find employment.

Job creators are being stymied by mountains of regulatory red tape, crippling tax rates, a perplexing Tax Code, needlessly high energy prices, and rampant uncertainty caused by the President's failed leadership. Mr. Speaker, there is a better way.

House Republicans are hard at work passing legislation to help grow the economy and create jobs. Our goal is to tear down the barriers to job creation and unleash the power of American ingenuity so that today's graduates can prosper and succeed and achieve the American Dream.

As part of this plan, we're working diligently to make life easier for student borrowers, cut job-killing red tape that costs small businesses \$10,585 per employee each year, reduce gas prices, and create jobs by producing more American energy, which is important since every penny increase per gallon of gas costs consumers \$4 million per day. We also need to simplify a job-killing Tax Code that cost Americans \$168 billion in 2010 just to comply, prevent job-killing tax hikes on small businesses, and reduce uncertainty by tackling the debt crisis with responsible spending cuts.

The Republican plan will demolish Washington's self-made roadblocks to prosperity and put American job creators back on offense.

The trick to growing our economy is getting politicians out of the way and letting American workers and entrepreneurs do what they do best: create shared prosperity through freedom and innovation. The Smarter Solutions for Students Act is an important part of this plan. I urge my colleagues to support this rule and the underlying bill.

With that, I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I'm pleased to yield 2 minutes to the gentlewoman from Florida (Ms. CASTOR).

Ms. CASTOR of Florida. I thank my colleague, the ranking member of the Rules Committee, for yielding the time and for being a consistent voice on behalf of families and students across America.

Mr. Speaker, I rise in strong opposition to the Republicans' Making College More Expensive Act and the rule, and I rise on behalf of students all across America, particularly back home in Florida and in the Tampa Bay area.

□ 0950

Mr. Speaker, we know that a college education is key to success in life, and that the rising costs of attending college can be an impediment to a student's ability to get into the classroom and get the courses that they need.

About 10 days ago, I was at Tampa's Robinson High School talking with graduating seniors, and they implored me to please stand up for them and be a voice because they see the direct connection on the money that their families have to spend and on their ability to attend college. That is why this Republican Making College More Expensive Act would be so detrimental to the future of our country and to those families and students that really want to get ahead in life.

For example, the GOP's bill is projected to nearly double student loan rates by 2016, and by the time next year's freshmen graduate and start repaying their loans in 2017, the interest rate is expected to more than double beyond today's current rate.

So I think about the 34,000 students in my district who rely on loans, whether they're at Hillsborough Community College, St. Pete College, the University of South Florida, the University of Tampa, or wherever. This Congress has got to stand up for families and students for a change.

So I urge my Republican friends to cross over and join us and to block this student loan increase that the Republican leadership is proposing, side with students and families, oppose the rule and oppose the bill.

Ms. FOXX. Mr. Speaker, I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 2 minutes to the gentleman from New Jersey (Mr. HOLT).

Mr. HOLT. Mr. Speaker, I thank the gentlelady from New York, a good friend; and I rise in opposition to the rule and the underlying bill. This comes down to an important question of American domestic policy: how important is it to us as a country to make college possible and accessible for students so they can improve their lives and improve our country.

Some of the great historic moments of American policy, the creation of the land grant colleges, the GI Bill, providing student loans, were directed toward increasing access to higher education. And today, the House will vote on a bill that would reverse decades of progress. It would, in effect, transform the Federal Government into a greedy Wall Street bank, charging students punitive and wildly variable interest rates while banking billions in profits. Yes, the government would reap profits derived from students and recent students.

The authors of this bill see this as government revenue. Instead of collecting taxes, they do it through a back door, trying to pay down the deficit on the backs of students.

So today we have a choice: Do we make college more expensive for our low-income and middle class students? For me, the clear answer is "no." It's wrong. It's shortsighted. It's not right for students. It's not right for families, and it's not right for our economy.

The Rules Committee could have given us a bill to lock in low rates for student loans, in the national interest, not to collect interest from students. But instead, they want to balance the budget on the backs of students and recent students.

Ms. FOXX. Mr. Speaker, my colleague is accusing Republicans of increasing taxes on students. That is a laughable accusation, especially when you look at the number of proposed tax increases included in the Democrat budget resolution. It's almost as disingenuous as their calling for dedicating the 10-year savings generated by the underlying bill to higher education. After all, in 2010, House Democrats passed the Student Aid and Fiscal Responsibility Act, SAFRA, which included language that put \$13 billion in savings toward deficit reduction. In the final version of SAFRA, Democrats siphoned approximately \$9 billion of the \$19 billion in savings to pay for ObamaCare. The rest of those savings went to deficit reduction.

The Smarter Solutions for Students Act is a fiscally responsible plan that generates a small amount of savings based on CBO estimates. It stabilizes Federal loan programs for future generations of students and gets Washington out of the business of setting student loan interest rates.

With that, Mr. Speaker I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 2 minutes to the gentlewoman from Texas (Ms. JACKSON LEE).

(Ms. JACKSON LEE asked and was given permission to revise and extend her remarks.)

Ms. JACKSON LEE. I thank the gentlelady from New York and the gentlelady from North Carolina. I thank the gentlelady from New York for her persistent leadership on this issue.

I rise today to first ask the question how you can have legislation that sounds positive, but in actuality literally puts the education system of America upside down.

First, let me tell you how frustrated Americans are as they see the drip, drip, dripping of the sequester; and I join the gentlelady in her frustration on why we have not gone to budget reconciliation. I just want to mention the pathway of education so we can see that families are being pounded upon. Sequestration is causing 70,000 children to lose Head Start and Early Head Start. And, unfortunately, 950,000 military children will lose teachers. I live in a State where we have a lot of military bases.

So when I rise today to oppose H.R. 1911, I rise with a high degree of overwhelming frustration for the people who live in my State. I am sorry that this rule did not accept an amendment that I had that would have submitted a report to Congress on the feasibility of offering loan forgiveness for those who put businesses in economically depressed areas. That truly provides for jobs.

But then the real thing is to cap the interest rates at 4 percent. As was indicated by my colleague, Mr. HOLT, he indicated how the numbers would go up for the students. Well, let me talk to you about Parent PLUS. Now, you can really see the oppression on parents who are trying to help their children go to school. In addition to the \$100 billion of debt that students are carrying, we now eliminate the feasibility of Parent PLUS loans. Right now in current law, they're \$27,956. But if we go into this bill, they'll go up to almost \$36,000. Imagine a parent with four children.

I've spoken in the last couple of weeks at the University of Houston-Downtown, the University of Houston, Texas Southern University, Houston Community College. I've spoken at Lone Star colleges, all of these colleges in our districts, St. Thomas.

The SPEAKER pro tempore. The time of the gentlewoman has expired.

Ms. SLAUGHTER. I yield an additional 30 seconds to the gentlewoman.

Ms. JACKSON LEE. All of this does not answer the question when this bill will be passed. I ask my colleagues to oppose the rule, oppose the underlying bill. Cap this. This is not the President's message. The President had an extended life to be able to provide for parents and students. All you have to do is look at the red—\$36,000 is what this bill is going to cost parents, and that means that we're going to close the door of opportunity for women, for minorities, and for Americans to get a higher education.

This is not the way in graduation season to say thank you to our children for being successful and graduating from college. Let's oppose this bill and do the right thing for Americans.

Ms. FOXX. Mr. Speaker, I'll continue to reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I'm pleased to yield 2 minutes to the gentleman from New Jersey (Mr. ANDREWS), a member of the Committee on Education and the Workforce.

(Mr. ANDREWS asked and was given permission to revise and extend his remarks.)

Mr. ANDREWS. Mr. Speaker, I thank my friend from New York for giving me the time.

We approach July 1 with a problem where if the Congress does nothing, interest rates will double on student loans from 3.4 percent to 6.8 percent. There are three options that are before the country and before the Congress. The first is to just let it happen, to let the rates go up to 6.8 percent and make higher education less affordable for people in the country.

The second option is the option that's on the floor which will make it worse, to raise the interest rates over the long term higher than 6.8 percent, and cost students and families an additional \$3.7 billion to pay for a higher education.

There is a third option offered by Mr. COURTNEY from Connecticut. That option would say let's leave the rates at 3.4 percent for 2 years, let's pay for that decision so it doesn't add to the deficit, and then use those 2 years to negotiate a sensible, long-term solution to the problem.

□ 1000

Now I know that there are those who disagree with Mr. COURTNEY's approach. I know there are those who agree with the Republican approach. But what I don't understand is why all three options aren't before the Congress.

See, what we have in front of us today is to either do nothing and let the rates go to 6.8, or do something and make them go even higher. There's a third and better choice that the majority has refused to let the Congress vote on. I suspect the reason we can't vote on that choice is it would win. It would prevail.

This is supposed to be a body where a majority rules. Instead, it's a body where paralysis rules. This bill will probably pass the floor.

The SPEAKER pro tempore. The time of the gentleman has expired.

Ms. SLAUGHTER. I yield the gentleman an additional 30 seconds.

Mr. ANDREWS. I thank my friend.

This bill will probably pass the floor. It will go nowhere, and we will be back sometime in late June trying to solve this problem.

Let's have a democratic vote with a small D. Let's let the House vote on all the options, and I believe Mr. COURTNEY's option to leave the rates at 3.4 percent would and should prevail.

Ms. FOXX. Mr. Speaker, I continue to reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I'm delighted to yield 2 minutes to the gentlewoman from Connecticut (Ms. DELAURO).

Ms. DELAURO. I rise in opposition to this bill. Why?

It increases the cost of student debt for millions of Americans just trying to continue their education. It is just another example of the House majority who would put a further burden on the middle class and working families.

Without broad access to a good college education and the opportunities and the social mobility that it provides, there will be no middle class in America. The compact will be broken that allows hard work to pay off and allows future generations to do better.

The costs of college are high today. Over the last 30 years, the average tuition at a 4-year State university has almost quadrupled. Sixty percent of Americans now borrow money for college.

Student loan debt last year passed the trillion dollar mark. The average student loan debt among graduating seniors is over \$26,000, a heavy burden to carry into a tough job market.

This bill would compound those costs. A student with that level of debt would pay over \$5,300 more in interest than they would if the current interest rates were extended, leaving them at 3.4 percent.

But this is characteristic of the Republican majority. Let me just give you an example and what they view about the opportunity for education.

In the last election, their standard bearer, Mitt Romney, when he was asked the question about increasing the student loan interest rate, this is what he replied. He said that if students need to borrow money, let them go to their parents.

Well, if your father is the head of American Motors, then, in fact, you can go and get a loan from your parents. But if they are not, and what struggling parents are doing today, if their jobs have either gone or their wages are down, or their health benefits are gone, or their home may be underwater on the mortgage because of the crushing recession that we have had, they're telling their children that they can't afford to send them to college. They can't go to their parents for a loan.

That's where my Republican colleagues would take this issue. And instead of us, here, adding further to students' debt, we should work harder to make college more affordable for families. Let us not let those interest rates double this summer.

This bill moves us in the wrong direction. I urge my colleagues to vote against it.

Ms. FOXX. Mr. Speaker, my colleagues are concerned about the predictability of the market. What about the predictability of Congress?

Congress is the source of this volatility. Our bill protects students if in-

terest rates rise with caps. Not even President Obama's plan does that.

Mr. Speaker, with that, I would like to yield 3 minutes to my distinguished colleague, the gentleman from Georgia (Mr. WOODALL).

Mr. WOODALL. I thank my friend from North Carolina for yielding me the time, and really appreciate her leadership on this issue.

You know, Mr. Speaker, I tell the young people when I speak to them back home, I say, turn on C-SPAN. If you don't have cable, don't buy cable; go to your friend's house to watch it. But turn on C-SPAN, and every person who comes to the House floor is going to say whatever they're doing today, no matter what it is that they're doing, they're doing it for the young people. They're doing it for that next generation, so the next generation can have a better life.

And I hear that from every single one of my colleagues on the other side of the aisle. We want to come down here and we want to defeat this rule today and we want to defeat this bill today, and we want to do it for the young people.

Well, Mr. Speaker, I'm down here for the young people of my district too. The young people of my district say, ROB, what about our prosperity? What about our future? What about fiscal responsibility?

Why are you and previous generations doing to us what you're doing?

How can we have a guaranteed access to opportunity, not guaranteed success, but guaranteed access to opportunity, going forward?

And the answer is, when we get out of the business of playing political games with every single issue, every single day, and we get back into the business of providing some certainty.

Mr. Speaker, you remember how we got in this predicament today. We got in this predicament because when my friends on the left were in control and they began to deal with student loan rates, at the time they said a 6 percent rate would be good. At the time they said a 4.5 percent rate would be good. Now, suddenly, only a 3.4 percent can be good.

With every single one of these changes, Mr. Speaker, there are economic consequences. We now know in America today student loan debt is greater than all credit card debt combined. It's an amazing burden that we're passing on to the next generation. We're not giving them opportunity; we are ensuring decades of servitude.

This bill, Mr. Speaker, begins to realign marketplace rates with student loan rates, giving every student a tremendously subsidized Federal rate.

And here's the thing, Mr. Speaker. You hear this debate. It's as if this very small portion of the marketplace, these 3.4 percent subsidized loans, are the "end all, be all" to every student in America. Not true. Not true.

As my friends on the other side of the aisle know perfectly well but never

say, more than 70 percent of all of our students take out both subsidized and unsubsidized loans. And as my friends on the left know perfectly well but never say, they leave those unsubsidized rates at 6.8 percent.

The bill that Ms. FOXX has worked on so carefully with Chairman KLINE brings those rates down to 4.5, maybe even 4.4. We'll see in that last week of Treasury markets in May. But we're tying the fiscal realities of this country to opportunities for our students.

I encourage students, Mr. Speaker, look at your bills, look at your rates. Look at the subsidized and the unsubsidized. You will see what this bill will do for you.

I rise in strong support, Mr. Speaker.

Ms. SLAUGHTER. Mr. Speaker, I'm pleased to yield 2½ minutes to the gentleman from Colorado (Mr. POLIS), a member of the Committee on Rules.

Mr. POLIS. I thank the gentlelady from New York.

T-minus 38 days, 38 days until student loan interest rates are scheduled to increase from 3.4 to 6.8 percent.

Mr. Speaker, in my district in Colorado, students trying to finance their education through Federally subsidized loans at the University of Colorado and Colorado State University and our other fine universities and, indeed, across the country simply can't afford, in a low interest rate environment today, with the sluggish economy, to have their rates double—double—in 38 days.

Look, there's been a lot of good ideas that have been presented that would allow student loan rates to remain the same or even get better. We had, in our committee, the Education and Labor Committee, a Courtney amendment, which I supported, our Democratic substitute, to keep them at 3.4 percent.

There are even proposals to lower them beyond that. I have a bipartisan bill with Representative PETRI that moves the program over to earnings-contingent education loans, so that repayment amounts are contingent upon how much somebody is earning.

Unfortunately, Mr. Speaker, I oppose the rule because it hasn't allowed any of these ideas to be brought forward to the floor.

□ 1010

I was glad to see our ranking member, Mr. MILLER, bring forth the President's proposal, which includes Earnings Contingent Education Loans. Unfortunately, the Rules Committee did not make it in order under this rule, which is why I oppose it.

The underlying bill is a step in the right direction towards the President's proposal. I think it provides the framework which we need to improve upon in the Senate and work with the administration over the next 38 days to prevent student loan rates from doubling.

First of all, to be clear, the proposal before us on the underlying bill is not the President's proposal. It does not include a robust earnings contingent income-based repayment program. It also

charges a higher rate of interest above the 10-year Treasury note. To its credit, the Kline-Foxx bill does include a cap on interest rates, which is very borrower friendly and student friendly. Again, what's critical here is it provides a framework for moving forward over the next 38 days to resolve this issue and prevent student loan rates from doubling.

The Washington Post editorialized on this 2 days ago and said that the Education and Workforce Committee bill is "a similar policy" to President Obama's policy, namely, pegging the student loan rates to a rate at which the government borrows, providing more certainty to borrowers, and helping make sure that college can remain affordable.

I call upon my colleagues to oppose the rule and the underlying bill.

Ms. FOXX. Mr. Speaker, I yield myself such time as I may consume.

America's college students, especially those who have studied math, understand that if Washington can't get its act together, their generation will be stuck paying the tab. So they have little sympathy for elected leaders who refuse to face reality by pretending that recklessly spending money we don't have will somehow translate into economic prosperity. It's time to face the simple truth: government spending won't fix our economy.

America's growing debt is real, and Congress has the responsibility to deal with it. The first step must be reining in government spending by passing a balanced budget. That is why House Republicans took the lead and passed H. Con. Res. 25, the Path to Prosperity Budget. Our budget brings spending discipline back to Washington, which balances the budget in 10 years, provides for comprehensive tax reform without raising tax rates, and removes many of the regulatory barriers that prevent employers from hiring new graduates. The House Republican budget stops spending money we don't have by cutting waste, fixing our broken Tax Code, and balancing in 10 years.

A balanced budget will promote a healthier economy, create more jobs for graduating students, and put more money in Americans' pockets. Our budget provides economic security for workers and families, ensures a secure retirement for the elderly, repairs the safety net, and expands opportunities for graduating students entering the workforce.

Republicans have passed a bold budget that tackles America's most pressing fiscal challenges and grows our economy today to ensure the next generation inherits a stronger, more prosperous America.

Mr. Speaker, one of the best things we can do for college students now and in the future is to provide a stronger economy.

I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I hope my friend's comments mean that the Republicans are ready to appoint conferees.

I am pleased to yield 1 minute to my colleague, the gentlewoman from New York (Ms. CLARKE).

Ms. CLARKE. Today, I rise in opposition to this rule and the underlying bill, H.R. 1911, Smarter Solutions for Students Act, the so-called Republican solution to address the impending student loan interest rate raise.

Despite their rhetoric, the Republicans do not want the American economy more competitive. If they did, they would not have introduced this bill. Under the current law, student loan interest rates are fixed. However, H.R. 1911 would change that and student loan interest rates will become variable rates based on the Treasury interest rate plus additional percentage points. This is truly a bait and switch. Students could start their college careers with a 5 percent student interest rate, but by the time they reach their senior year, have a 7.7 to 8.5 percent student loan rate.

Education has traditionally been and still remains a path out of poverty and into the middle class. And it is middle class that has historically been the backbone of America society. Instead of doing the right thing by permanently lowering student loan interest rates, the Republicans have once again decided to do things the wrong way. The Republicans just don't get it.

Oppose this rule and the underlying bill.

Ms. FOXX. Mr. Speaker, I yield myself such time as I may consume.

My colleagues allege, "The Republican bill raises interest rates on students when we should be providing them with relief from their student loan debt." But let me respond to that, Mr. Speaker.

The Smarter Solutions for Students Act will lower the interest rates for all new borrowers in the Stafford loan and PLUS loan programs rather than just extend an artificially low rate to a small subset of borrowers. This makes Federal loans more affordable for all incoming students and parents. The underlying bill helps all students, including those borrowers receiving subsidized loans, whose loans are slated to double, based on the irresponsible actions of the other side.

The bill includes a reasonable cap—something missing in the administration's budget—which protects borrowers in high interest rate environments. If Democrats think the 8.5 percent cap is too high, then let's see their fiscally responsible, paid-for proposal to back up their rhetoric.

The legislation also maintains current law allowing borrowers to take out a consolidation loan after graduation, where they can lock in their interest rate for the life of the loan. Students can also take advantage of a number of repayment plans and debt management initiatives such as the income-based repayment program, loan forgiveness programs, and opportunities for deferment or forbearance.

The Smarter Solutions for Students Act is a comprehensive, responsible so-

lution that will benefit all students and parents.

I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, if we defeat the previous question, I will offer an amendment to the rule that will allow the House to vote on the Veterans Backlog Reduction Act. To discuss our proposal, I am pleased to yield 4 minutes to the gentleman from Illinois (Mr. ENYART).

Mr. ENYART. I thank the gentle lady from New York.

Mr. Speaker, I rise today in support of H.R. 1739, the Veterans Backlog Reduction Act. As a retired military veteran, one of my top priorities is caring for our veterans. The sad fact is the VA is not honoring its commitment to our veterans today. There are currently over 900,000 claims waiting to be processed. The average wait for that backlog is now 272 days, or nearly 9 months.

These are real people, real American heroes, who deserve disability benefits because they sustained injuries in service to our country. One of these is Michael Boren of Energy, Illinois. Michael came home from Active Duty in Iraq and Afghanistan with nerve damage, an injured back, and other physical problems. By every measure, Michael is legitimately deserving of disability benefits.

The reason I know about Michael is because he contacted my office a few months ago when he was at the end of his rope and in danger of losing his home. Permanently disabled from his injuries sustained in service, he is unable to find gainful employment to sustain himself and his family. The VA couldn't coordinate his paperwork to make a ruling on his claim for nearly 19 months, all while he waited and worried without income.

Too many veterans like Michael are threatened with home foreclosure, having their cars repossessed, their credit cards cut off, all because the VA can't get its act together. It's shameful. And despite promises from the VA to reduce the backlog, just yesterday we learned the backlog is actually increasing and the VA hasn't met a single one of its benchmarks.

The solution is the Veterans Backlog Reduction Act. It says the VA has 125 days to process claims filed by disabled veterans. If the VA can't live up to a reasonable timetable on processing these claims, then disabled veterans will get a provisional payment until a final ruling is made. If the claim is ultimately deemed valid, then the remainder of the disability benefits will be paid out. If the claim is denied, then the veteran is held harmless and would not have to repay the provisional benefit, unless there would be a finding of fraud or bad faith on the part of the veteran.

□ 1020

The goal is to get these claims processed in a timely manner. And it's my belief that this legislation gives the VA a powerful reason to clean up its act and speed up the process.

This bill serves as a lifeline to countless veterans who can't wait months or years for this problem to be solved. Our veterans are demanding leadership now. This is not a Democrat or a Republican issue. Taking proper care of our wounded veterans is an American issue.

This is a national embarrassment, and we in Congress must meet it head on. It is my hope that we can restore the trust veterans have lost in their government to care for them when they need it most.

Ms. FOXX. Mr. Speaker, I'd like to inquire of the gentlewoman from New York if she is prepared to close.

Ms. SLAUGHTER. Mr. Speaker, I am prepared to close, if my colleague has no further requests for time.

Ms. FOXX. I'll reserve the balance of my time and allow my colleague to close.

Ms. SLAUGHTER. Mr. Speaker, I wish we were debating legislation that I thought might actually have a possibility of becoming law, but we are not.

I ask unanimous consent to insert the text of the amendment in the RECORD, along with extraneous material, immediately prior to the vote on the previous question.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from New York?

There was no objection.

Ms. SLAUGHTER. I urge my colleagues to vote "no" and defeat the previous question and to think about Memorial Day and our proposal to take care of the veterans' backlog. I hope that we are successful in getting that done.

I urge a "no" vote on the rule, and I yield back the balance of my time.

Ms. FOXX. Mr. Speaker, House Republicans are committed to providing more opportunities for more Americans and helping make life work for more families. This legislation is a great step in that direction.

Student borrowers deserve more than platitudes and empty promises. They deserve real solutions that will improve their lives and help them achieve success.

Our conservative solutions to the challenges facing young Americans today are the right solutions, and the results will speak for themselves. Therefore, I urge my colleagues to vote for this rule and the underlying bill.

Ms. JACKSON LEE. Mr. Speaker, I rise in opposition to the Rule and the underlying legislation because H.R. 1911, the Smarter Solutions for Students Act would cause financial hardship for students seeking a higher education.

The Rule for H.R. 1911 did not fix the underlying legislation. In fact, the Rule we are debating accepted no amendments that were offered by Members of the Congress. I offered the Jackson Lee Amendment #1 that would have capped student interest at 4 percent. This would have removed the threat of the cost of education doubling at the beginning of July.

I also offered the Jackson Lee Amendment #2, which directed the Secretary of Education

to submit a report to Congress on the feasibility of offering student loan forgiveness to those who start businesses in economically depressed areas such as HUBZones.

This amendment would have encouraged young people from low income areas who get college degrees to return home to start businesses. This would establish economic opportunities for young graduates as an option for employment and at the same time bring businesses and job opportunities to target areas.

Students who are graduating across the nation are departing colleges and universities this spring with immense debt. Student borrowing is widespread with more than \$100 billion in federal education loans distributed every year. In total, student loan debt adds up to \$1 trillion. As a direct consequence of a weak economy, more than ever students and parents must rely upon loans to pay for higher education.

The American family has been under financial pressure for twenty years resulting in longer hours, less pay and more debt. The only reliable way in today's economy to earn more is to learn more. During difficult economic times adults seek new careers by going back to school. Parents who want a better life for their children will take on college loan debt because the cost of education requires it.

In the City of Houston, this spring I have participated in commencement exercises for the University of Houston, Texas Southern University, Houston Community College and Lone Star College North Harris. There are thousands of new graduates just in the City of Houston alone who are ready to pursue their dreams, but who will wake up to the reality of tens of thousands of dollars in debt.

On July 1, 2013 the student loan interest rate will rise from 3.4 percent to 6.8 percent. As Members of the Congress we know what this will mean for students in our districts and what it will mean for colleges and universities in our Congressional Districts.

Some may try to tell you this bill does what President Obama proposed to do, but it does not. The President's proposal would have fixed the rate on student loans based on the actual Department of the Treasury's cost of borrowing. The Administration's plan would set the repayment costs for the entire life of the student loan, which would have created certainty for the borrower. The President's plan would tie student loan repayments to what graduates were earning after starting their careers. This would have supported a student's dream to become a teacher, social worker, artist, lawyer, doctor or engineer.

Finally, President Obama would extend these favorable loan options to those already in the workforce who still have student loan debt. Paying a reasonable rate that is fixed over the life of the loan and would be based on what you can afford to pay—that is what the President proposed, but this is not what this bill does.

The need for education from cradle to grave should be a national priority, not an afterthought. This is a bad bill that will not solve the problem of out of control student loan debt. For all of these reasons, I urge my Colleagues to join me in voting no on the Rule for H.R. 1911, and the underlying legislation.

AMERICAN ASSOCIATION OF

UNIVERSITY WOMEN,

Washington, DC, May 15, 2013.

Re Oppose the Smarter Solutions for Students Act (H.R. 1911)

DEAR REPRESENTATIVE: On behalf of the over 150,000 bipartisan members and supporters of the American Association of University Women (AAUW), I urge you to vote against the Smarter Solutions for Students Act (H.R. 1911). While AAUW supports preventing the doubling of interest rates on subsidized Stafford loans, scheduled to occur on July 1st, the Smarter Solutions for Students Act fails to provide stability in borrowing for students, and would not ensure that rates stay low in the foreseeable future.

With changes in the workforce over the century, higher education is becoming less of a luxury and more of a necessity. At current rates, the U.S. will add over 16 million jobs by the year 2020 that require at least some postsecondary education. Moreover, the number of jobs requiring a graduate degree is estimated to grow by at least 2.5 million by that same year. Since many students cannot pay for their degrees out-of-pocket, student loans are an important option and a worthwhile investment. College graduates have fared better in the recent recession and current recovery, and have higher wages and better job prospects overall. Students rely on Stafford loans as a part of the financial aid they use to finance higher education. Subsidized Stafford loans are only offered to students with demonstrated need. Specifically, about 30 percent of undergraduates in 2007-08 received a subsidized Stafford loan, and a majority of those recipients were women.

Many graduates struggle to repay their loans. Loan repayment is an even more significant burden for women, who earn less on average over the course of their lives than their male counterparts. AAUW's research report, Graduating to a Pay Gap: The Earnings of Women and Men One Year after College Graduation, found that the median student loan debt burden was slightly higher in 2009 for women than men. In addition, among full-time workers who were repaying their loans in 2009, nearly half (47 percent) of women one year after college graduation were paying more than 8 percent of their earnings toward student loan debt. Only 39 percent of men were in the same position. Furthermore, just over half of women (53 percent) and 39 percent of men, were paying a greater percentage of their income toward student loan debt than AAUW estimates a typical woman or man could afford.

Keeping interest rates low on student loans is important and the Smarter Solutions for Students Act would fail to do so. At the current interest rate of 3.4 percent the government earns almost 12.5 cents per each dollar loaned in the subsidized Stafford loan program. This underscores that there is no reason rates should increase at all for students. Under the Smarter Solutions for Students Act, over the next 3 years interest rates are projected to rise to as much as 7.36 percent. Not only would Fixed rates ensure that when students borrow, they know upfront what their monthly repayment amount will be, as the rate is consistent through repayment. AAUW knows that this is a key component of ensuring students are smart borrowers when it comes to financing their higher education. If they must take out a loan, knowing the repayment schedule of that loan is necessary for their planning purposes.

Allowing the interest rates on subsidized Stafford loans to double on July 1 would have a real impact on students. The interest rate increase could mean as much as \$1,000 in additional debt. But, the Smarter Solutions

for Students Act is not a real solution. Under this proposal interest rates would be projected to increase, and students and graduates would be faced with annual uncertainty as their rates at origination and during repayment would vary based on the market. I urge you to vote against the Smarter Solutions for Students Act (H.R. 1911). Votes associated with this legislation may be scored in the AAUW Action Fund Congressional Voting Record for the 113th Congress. If you have any questions or need additional information, feel free to contact me or Anne Hedgepeth, government relations manager.

Sincerely,

LISA M. MAATZ,

Director,

Public Policy and Government Relations.

The material previously referred to by Ms. SLAUGHTER is as follows:

AN AMENDMENT TO H. RES. 232 OFFERED BY MS. SLAUGHTER OF NEW YORK

At the end of the resolution, add the following new sections:

SEC. 7. Immediately upon adoption of this resolution the Speaker shall, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 1739) to amend title 38, United States Code, to direct the Secretary of Veterans Affairs to pay provisional benefits for certain nonadjudicated claims, and for other purposes. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on Veterans' Affairs. After general debate the bill shall be considered for amendment under the five-minute rule. All points of order against provisions in the bill are waived. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions. If the Committee of the Whole rises and reports that it has come to no resolution on the bill, then on the next legislative day the House shall, immediately after the third daily order of business under clause 1 of rule XIV, resolve into the Committee of the Whole for further consideration of the bill.

SEC. 8. Clause 1(c) of rule XIX shall not apply to the consideration of H.R. 1739 as specified in section 7 of this resolution.

THE VOTE ON THE PREVIOUS QUESTION: WHAT IT REALLY MEANS

This vote, the vote on whether to order the previous question on a special rule, is not merely a procedural vote. A vote against ordering the previous question is a vote against the Republican majority agenda and a vote to allow the Democratic minority to offer an alternative plan. It is a vote about what the House should be debating.

Mr. Clarence Cannon's Precedents of the House of Representatives (VI, 308-311), describes the vote on the previous question on the rule as "a motion to direct or control the consideration of the subject before the House being made by the Member in charge." To defeat the previous question is to give the opposition a chance to decide the subject before the House. Cannon cites the Speaker's ruling of January 13, 1920, to the effect that "the refusal of the House to sustain the demand for the previous question passes the control of the resolution to the opposition" in order to offer an amendment. On March 15, 1909, a member of the majority party of-

ferred a rule resolution. The House defeated the previous question and a member of the opposition rose to a parliamentary inquiry, asking who was entitled to recognition. Speaker Joseph G. Cannon (R-Illinois) said: "The previous question having been refused, the gentleman from New York, Mr. Fitzgerald, who had asked the gentleman to yield to him for an amendment, is entitled to the first recognition."

The Republican majority may say "the vote on the previous question is simply a vote on whether to proceed to an immediate vote on adopting the resolution . . . [and] has no substantive legislative or policy implications whatsoever." But that is not what they have always said. Listen to the Republican Leadership Manual on the Legislative Process in the United States House of Representatives, (6th edition, page 135). Here's how the Republicans describe the previous question vote in their own manual: "Although it is generally not possible to amend the rule because the majority Member controlling the time will not yield for the purpose of offering an amendment, the same result may be achieved by voting down the previous question on the rule. . . . When the motion for the previous question is defeated, control of the time passes to the Member who led the opposition to ordering the previous question. That Member, because he then controls the time, may offer an amendment to the rule, or yield for the purpose of amendment."

In Deschler's Procedure in the U.S. House of Representatives, the subchapter titled "Amending Special Rules" states: "a refusal to order the previous question on such a rule [a special rule reported from the Committee on Rules] opens the resolution to amendment and further debate." (Chapter 21, section 21.2) Section 21.3 continues: "Upon rejection of the motion for the previous question on a resolution reported from the Committee on Rules, control shifts to the Member leading the opposition to the previous question, who may offer a proper amendment or motion and who controls the time for debate thereon."

Clearly, the vote on the previous question on a rule does have substantive policy implications. It is one of the only available tools for those who oppose the Republican majority's agenda and allows those with alternative views the opportunity to offer an alternative plan.

Ms. FOXX. Mr. Speaker, I yield back the balance of my time, and I move the previous question on the resolution.

The SPEAKER pro tempore. The question is on ordering the previous question.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Ms. SLAUGHTER. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 9 of rule XX, the Chair will reduce to 5 minutes the minimum time for any electronic vote on the question of adoption of the resolution.

The vote was taken by electronic device, and there were—yeas 224, nays 195, not voting 14, as follows:

[Roll No. 180]

YEAS—224

Aderholt	Barton	Brady (TX)
Alexander	Benishek	Bridenstine
Amash	Bentivolio	Brooks (AL)
Amodei	Bilirakis	Brooks (IN)
Bachmann	Bishop (UT)	Broun (GA)
Bachus	Black	Buchanan
Barletta	Blackburn	Bucshon
Barr	Boustany	Burgess

Calvert	Huelskamp	Radel
Camp	Huizenga (MI)	Reed
Campbell	Hultgren	Reichert
Cantor	Hunter	Renacci
Capito	Hurt	Ribble
Carter	Issa	Rice (SC)
Cassidy	Jenkins	Rigell
Chabot	Johnson (OH)	Roby
Chaffetz	Johnson, Sam	Roe (TN)
Coble	Jones	Rogers (AL)
Coffman	Jordan	Rogers (KY)
Collins (GA)	Joyce	Rogers (MI)
Collins (NY)	Kelly (PA)	Rohrabacher
Conaway	King (IA)	Rokita
Cook	King (NY)	Rooney
Cotton	Kingston	Ros-Lehtinen
Cramer	Kinzinger (IL)	Roskam
Crawford	Kline	Ross
Crenshaw	Labrador	Rothfus
Daines	LaMalfa	Royce
Davis, Rodney	Lamborn	Runyan
Denham	Lance	Ryan (WI)
Dent	Lankford	Salmon
DeSantis	Latham	Sanford
DesJarlais	Latta	Scalise
Diaz-Balart	LoBiondo	Schock
Duffy	Long	Schweikert
Duncan (SC)	Lucas	Scott, Austin
Duncan (TN)	Luetkemeyer	Sensenbrenner
Ellmers	Lummis	Sessions
Farenthold	Marchant	Shimkus
Fincher	Marino	Shuster
Fitzpatrick	Massie	Simpson
Fleischmann	McCarthy (CA)	Smith (NE)
Fleming	McCaul	Smith (NJ)
Flores	McClintock	Smith (TX)
Forbes	McHenry	Southerland
Fortenberry	McKeon	Stewart
Fox	McKinley	Stivers
Franks (AZ)	McMorris	Stockman
Frelinghuysen	Rodgers	Stutzman
Gardner	Meadows	Terry
Garrett	Meehan	Thompson (PA)
Gerlach	Messer	Thornberry
Gibbs	Mica	Tiberi
Gingrey (GA)	Miller (FL)	Tipton
Gohmert	Miller (MI)	Turner
Goodlatte	Mullin	Upton
Gosar	Mulvaney	Valadao
Gowdy	Murphy (PA)	Wagner
Granger	Neugebauer	Walberg
Graves (GA)	Noem	Walden
Graves (MO)	Nugent	Walorski
Griffin (AR)	Nunes	Weber (TX)
Griffith (VA)	Nunnelee	Webster (FL)
Grimm	Olson	Wenstrup
Guthrie	Palazzo	Whitfield
Hall	Paulsen	Williams
Hanna	Pearce	Wilson (SC)
Harper	Perry	Wittman
Harris	Petri	Wolf
Hartzler	Pittenger	Womack
Hastings (WA)	Pitts	Woodall
Heck (NV)	Poe (TX)	Yoder
Hensarling	Pompeo	Yoho
Holding	Posey	Young (FL)
Hudson	Price (GA)	Young (IN)

NAYS—195

Andrews	Cicilline	Edwards
Barber	Clarke	Ellison
Barrow (GA)	Clay	Engel
Beatty	Cleaver	Enyart
Becerra	Cohen	Eshoo
Bera (CA)	Connolly	Esty
Bishop (GA)	Conyers	Farr
Bishop (NY)	Cooper	Fattah
Blumenauer	Costa	Foster
Bonamici	Courtney	Frankel (FL)
Brady (PA)	Crowley	Fudge
Braley (IA)	Cuellar	Gabbard
Brown (FL)	Cummings	Gallego
Brownley (CA)	Davis (CA)	Garamendi
Bustos	Davis, Danny	Garcia
Butterfield	DeFazio	Grayson
Capps	DeGette	Green, Al
Capuano	Delaney	Green, Gene
Cárdenas	DeLauro	Grijalva
Carney	DelBene	Gutiérrez
Carson (IN)	Deutch	Hahn
Cartwright	Dingell	Hanabusa
Castor (FL)	Doggett	Hastings (WA)
Castro (TX)	Doyle	Heck (WA)
Chu	Duckworth	Higgins

Himes	McCullum	Sánchez, Linda	Collins (NY)	Johnson, Sam	Ribble	Lowenthal	Owens	Scott, David
Hinojosa	McDermott	T.	Conaway	Jones	Rice (SC)	Lowe	Pallone	Serrano
Holt	McGovern	Sanchez, Loretta	Cook	Jordan	Rigell	Lujan Grisham	Pascrell	Sewell (AL)
Honda	McIntyre	Sarbanes	Cotton	Joyce	Roby	(NM)	Pastor (AZ)	Shea-Porter
Hoyer	McNerney	Schakowsky	Cramer	Kelly (PA)	Roe (TN)	Lujan, Ben Ray	Payne	Sherman
Huffman	Meeks	Schiff	Crawford	King (IA)	Rogers (AL)	(NM)	Pelosi	Sinema
Israel	Meng	Schneider	Crenshaw	King (NY)	Rogers (KY)	Lynch	Perlmutter	Sires
Jackson Lee	Michaud	Schrader	Daines	Kingston	Rogers (MI)	Maffei	Peters (CA)	Slaughter
Jeffries	Miller, George	Schwartz	Davis, Rodney	Kinzinger (IL)	Rohrabacher	Maloney,	Peters (MI)	Smith (WA)
Johnson (GA)	Moore	Scott (VA)	Denham	Kline	Rokita	Carolyn	Peterson	Swalwell (CA)
Johnson, E. B.	Moran	Scott, David	Dent	Labrador	Rooney	Maloney, Sean	Pingree (ME)	Takano
Kaptur	Murphy (FL)	Serrano	DeSantis	LaMalfa	Ros-Lehtinen	Matheson	Pocan	Thompson (CA)
Keating	Nadler	Sewell (AL)	DesJarlais	Lamborn	Roskam	Matsui	Polis	Thompson (MS)
Kelly (IL)	Napolitano	Shea-Porter	Diaz-Balart	Lance	Ross	McCarthy (NY)	Price (NC)	Tierney
Kennedy	Neal	Sherman	Duffy	Lankford	Rothfus	McCollum	Quigley	Titus
Kildee	Negrete McLeod	Sinema	Duncan (SC)	Latham	Royce	McDermott	Rahall	Tonko
Kilmer	Nolan	Sires	Duncan (TN)	Latta	Ryunyan	McGovern	Rangel	Tsongas
Kind	O'Rourke	Slaughter	Ellmers	LoBiondo	Ryan (WI)	McIntyre	Richmond	Van Hollen
Kirkpatrick	Owens	Smith (WA)	Farenthold	Long	Salmon	McNerney	Ruiz	Vargas
Kuster	Pallone	Swalwell (CA)	Fincher	Lucas	Sanford	Meeks	Ruppersberger	Veasey
Langevin	Pascrell	Takano	Fitzpatrick	Luetkemeyer	Scalise	Meng	Rush	Vela
Larsen (WA)	Thompson (CA)	Thompson (CA)	Fleischmann	Lummis	Schock	Michaud	Ryan (OH)	Velázquez
Larson (CT)	Pastor (AZ)	Thompson (MS)	Fleming	Marchant	Schweikert	Miller, George	Sánchez, Linda	Visclosky
Lee (CA)	Payne	Tierney	Flores	Marino	Scott, Austin	Moore	T.	Walz
Levin	Pelosi	Titus	Forbes	Massie	Sensenbrenner	Moran	Sanchez, Loretta	Wasserman
Lipinski	Perlmutter	Tonko	Fortenberry	McCarthy (CA)	Sessions	Murphy (FL)	Sarbanes	Schultz
Loeback	Peters (CA)	Tsongas	Fox	McCaul	Shimkus	Nadler	Schakowsky	Waters
Lofgren	Peters (MI)	Van Hollen	Franks (AZ)	McClintock	Shuster	Napolitano	Schiff	Watt
Lowenthal	Peterson	Vargas	Frelinghuysen	McHenry	Simpson	Neal	Schneider	Waxman
Lowe	Pingree (ME)	Veasey	Gardner	McKeon	Smith (NE)	Negrete McLeod	Schrader	Welch
Lujan Grisham	Pocan	Vela	Garrett	McKinley	Smith (NJ)	Nolan	Schwartz	Wilson (FL)
(NM)	Polis	Velázquez	Gerlach	McMorris	Smith (TX)	O'Rourke	Scott (VA)	Yarmuth
Luján, Ben Ray	Price (NC)	Visclosky	Gibbs	Rodgers	Southerland			
(NM)	Quigley	Walz	Gingrey (GA)	Meadows	Stewart			
Lynch	Rahall	Wasserman	Gohmert	Meehan	Stivers	Bass	Gibson	Roybal-Allard
Maffei	Rangel	Schultz	Godlatte	Messer	Stockman	Bonner	Gutierrez	Speier
Maloney,	Richmond	Waters	Gosar	Mica	Stutzman	Clyburn	Herrera Beutler	Westmoreland
Carolyn	Roybal-Allard	Watt	Gowdy	Miller (FL)	Terry	Cole	Lewis	Young (AK)
Maloney, Sean	Ruiz	Waxman	Granger	Miller (MI)	Thompson (PA)	Conyers	Markey	
Matheson	Ruppersberger	Welch	Graves (GA)	Mullin	Thornberry	Culberson	Miller, Gary	
Matheson	Ruppersberger	Wilson (FL)	Graves (MO)	Mulvaney	Tiberi			
Matsui	Rush	Yarmuth	Griffin (AR)	Murphy (PA)	Tipton			
McCarthy (NY)	Ryan (OH)		Griffith (VA)	Neugebauer	Turner			
			Grimm	Noem	Upton			
			Guthrie	Nugent	Valadao			
			Hall	Nunes	Wagner			
			Hanna	Nunnelee	Walberg			
			Harper	Olson	Walden			
			Harris	Palazzo	Walorski			
			Hartzler	Paulsen	Weber (TX)			
			Hastings (WA)	Pearce	Webster (FL)			
			Heck (NV)	Perry	Wenstrup			
			Hensarling	Petri	Whitfield			
			Holding	Pittenger	Williams			
			Hudson	Pitts	Wilson (SC)			
			Huelskamp	Poe (TX)	Wittman			
			Huizenga (MI)	Pompeo	Wolf			
			Hultgren	Posey	Womack			
			Hunter	Price (GA)	Woodall			
			Hurt	Radel	Yoder			
			Issa	Reed	Yoho			
			Jenkins	Reichert	Young (FL)			
			Johnson (OH)	Renacci	Young (IN)			

## NOT VOTING—14

Bass	Gibson	Miller, Gary
Bonner	Herrera Beutler	Speier
Clyburn	Horsford	Westmoreland
Cole	Lewis	Young (AK)
Culberson	Markey	

## □ 1046

Ms. TSONGAS and Ms. WILSON of Florida changed their vote from “yea” to “nay.”

Mr. LAMALFA changed his vote from “nay” to “yea.”

So the previous question was ordered.

The result of the vote was announced as above recorded.

Stated against:

Mr. HORSFORD. Mr. Speaker, on rollcall No. 180, had I been present, I would have voted “nay.”

The SPEAKER pro tempore. The question is on the resolution.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Ms. SLAUGHTER. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 224, nays 193, not voting 16, as follows:

[Roll No. 181]

## YEAS—224

Aderholt	Bishop (UT)	Calvert
Alexander	Black	Camp
Amash	Blackburn	Campbell
Amodei	Boustany	Cantor
Bachmann	Brady (TX)	Capito
Bachus	Bridenstine	Carter
Barletta	Brooks (AL)	Cassidy
Barr	Brooks (IN)	Chabot
Barton	Broun (GA)	Chaffetz
Benishek	Buchanan	Coble
Bentivolio	Bucshon	Coffman
Bilirakis	Burgess	Collins (GA)

Andrews	Crowley	Hahn
Barber	Cuellar	Hanabusa
Barrow (GA)	Cummings	Hastings (FL)
Beatty	Davis (CA)	Heck (WA)
Becerra	Davis, Danny	Higgins
Bera (CA)	DeFazio	Himes
Bishop (GA)	DeGette	Hinojosa
Bishop (NY)	Delaney	Holt
Blumenauer	DeLauro	Honda
Bonamici	DelBene	Horsford
Brady (PA)	Deutch	Hoyer
Bralley (IA)	Dingell	Huffman
Brown (FL)	Doggett	Israel
Brownley (CA)	Doyle	Jackson Lee
Bustos	Duckworth	Jeffries
Butterfield	Edwards	Johnson (GA)
Capps	Ellison	Johnson, E. B.
Capuano	Engel	Kaptur
Cárdenas	Enyart	Keating
Carney	Eshoo	Kelly (IL)
Carson (IN)	Esty	Kennedy
Cartwright	Farr	Kildee
Castor (FL)	Fattah	Kilmer
Castro (TX)	Poster	Kind
Chu	Frankel (FL)	Kirkpatrick
Cicilline	Fudge	Kuster
Clarke	Gabbard	Langevin
Clay	Gallego	Larsen (WA)
Cleaver	Garamendi	Larson (CT)
Cohen	Garcia	Lee (CA)
Connolly	Grayson	Levin
Cooper	Green, Al	Lipinski
Costa	Green, Gene	Loeback
Courtney	Grijalva	Lofgren

## NAYS—193

## NOT VOTING—16

Bass	Gibson	Roybal-Allard
Bonner	Gutierrez	Speier
Clyburn	Herrera Beutler	Westmoreland
Cole	Lewis	Young (AK)
Conyers	Markey	
Culberson	Miller, Gary	

## □ 1058

So the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

## MESSAGE FROM THE SENATE

A message from the Senate by Ms. Curtis, one of its clerks, announced that the Senate has passed without amendment a bill of the House of the following title:

H.R. 258. An act to amend title 18, United States Code, with respect to fraudulent representations about having received military decorations or medals.

The message also announced that pursuant to Public Law 94-304, as amended by Public Law 99-7, the Chair, on behalf of the Vice President, appoints the following Senator as a member of the Commission on Security and Cooperation in Europe (Helsinki) during the One Hundred Thirteenth Congress:

The Senator from Arkansas (Mr. BOOZMAN).

## □ 1100

## SMARTER SOLUTIONS FOR STUDENTS ACT

Mr. KLINE. Mr. Speaker, pursuant to House Resolution 232, I call up the bill (H.R. 1911) to amend the Higher Education Act of 1965 to establish interest rates for new loans made on or after July 1, 2013, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore. Pursuant to House Resolution 232, in lieu of the amendment in the nature of a substitute recommended by the Committee on Education and the Workforce