

The PRESIDING OFFICER. The Senator's time has expired.

Mr. BOOKER. Mr. President, I will conclude with this: In a recent study, it was found that the United States could add \$500 billion to the gross domestic product over the next 15 years by increasing the number of workers with postsecondary education by 20 million—more workers, a greater economy, a more successful America, and a nation that leads the globe. Let's do and learn from what our parents and grandparents knew and did in this body and around the Nation.

Let's make college affordable for our citizens.

I thank the Presiding Officer and yield the floor.

The PRESIDING OFFICER. The Senator from Hawaii.

Mr. SCHATZ. Mr. President, on the Senate floor we have been focusing on policies that give Americans a fair shot, bills that would help to reverse the growing trend of income inequality and create more opportunities to climb the economic ladder, the idea that if you work hard and plays by the rules, you can do well for your family and you can create a better opportunity for your children and their children.

Making college more affordable and reducing student loan debt is central to these goals. In fact, I think it is the middle-class issue of our generation.

It is hard to get ahead nowadays without a college degree, but the cost of college is growing faster than the cost of all other consumer goods—twice as fast as health care costs.

The growing cost of college is preventing some from getting a degree in the first place and leaving others with unmanageable levels of debt. This is the middle-class issue of our time.

Students have taken on more than \$1 trillion in debt to cover the cost of college. Student debt is now the fastest growing and highest consumer debt burden behind mortgages.

This debt burden is not sustainable. Saddled with this debt, young adults are delaying starting families, buying homes and cars, and starting new businesses. The rate at which students are failing to repay their loans is alarming. Over one-third of borrowers who are in repayment are delinquent on their loans by 90 days or more. One-third of borrowers are delinquent.

One of my constituents from Wahiawa, HI, took out a loan to help their son go to college. The loan was for \$92,000 in 2006. Today they owe \$143,000. This local resident says:

The interest compounds. It's like a loan shark, pretty close. There's no way out. No way to pay it, ever.

We are hearing these stories far too often from many families in Hawaii and across the country, and they need our help. A college education is supposed to be a path to opportunity and the American dream, not a life of debt. It is clear our current system is not working.

The Federal Government is giving \$140 billion a year in financial aid to

institutions of higher learning in Federal grants and loans. That is good, not bad. Higher education is the straightest line for us to develop the workforce we need and for people to move up the economic ladder, but with that \$140 billion we should be making college more affordable for students. Instead, we are getting the opposite result for the \$140 billion.

Average Pell grant awards have increased by almost 20 percent in the past 10 years. In that same time period, Pell grants covered 25 percent less of the average public school's tuition and fees. We are paying more and we are getting less. There is a growing gap between the financial aid that is available to students and the cost of college. To fill that gap, students are loading up on debt.

Last summer, Congress passed a bipartisan student loan compromise that lowered the student loan interest rate for new borrowers, but millions of student borrowers were left out of that deal and are paying much higher rates.

I am proud to join Senator WARREN in introducing the Bank on Students Emergency Loan Refinancing Act. This bill will allow students with outstanding student loan debt to refinance at the same low interest rates offered to new borrowers under the bipartisan student loan compromise.

That is fair. Students struggling with student debt deserve to get the same deal Congress is giving to new borrowers. But when we talk about making colleges more affordable, we need to remember that lowering student loan interest rates is only part of the problem. It is not just the interest; it is the principal.

We need a bold long-term plan to bring down the cost of college. That is why I introduced the College Affordability and Innovation Act with Senators CHRIS MURPHY, PATTY MURRAY, and BERNIE SANDERS. The bill is about holding schools accountable to taxpayers and students. We want to reward those schools that are focused on affordability and give incentives for the rest to make affordability part of their mission. If you are a college, you can have whatever mission you want, but you have no special right to Federal funding.

Our bill says, very simply, if you receive Federal dollars, part of your mission must be about affordability and access. There are potentially billions of dollars that are not being used wisely.

As we invest in higher education—and we should, through student loan subsidies and Federal financial aid—we should make sure schools are actually fulfilling our Federal public policy goals of making college more affordable and more accessible for all students.

Let's work together to make sure a college education is a path of opportunity for all students and not a life of debt.

NATIONAL COMMISSION ON THE FUTURE OF THE ARMY ACT

Mr. LEAHY. Mr. President, yesterday Senator GRAHAM and I introduced a bill to establish a National Commission on the Future of the Army, an independent panel that will bear the responsibility of analyzing some major changes to the U.S. Army that were proposed in the President's budget. The Army's budget for Fiscal Year 2015 sets a path toward major, irreversible changes to Army capacity and capability, particularly in the Army National Guard and Army Reserves, that cannot be ignored by the Congress.

Senator GRAHAM, my fellow co-chair of the Senate National Guard Caucus, has said repeatedly that these changes fundamentally alter what it means for the National Guard to be a combat reserve of the Army. The changes would also render the Nation's operational reserve insufficient in its ability to retain gains in experience and readiness that the reserve has achieved over a decade of continuous deployment. Most dramatically, these changes would transfer all of the National Guard's AH-64 Apaches to the active component, leaving the Nation without any combat reserves for one of the aircraft most essential to ground operations.

But the changes that the President's budget proposal would begin to make next year go much deeper. They would eventually reduce the Nation's Army National Guard to 315,000 soldiers, the fewest in decades. The Chief of Staff of the Army, General Odierno, testified before the Appropriations Committee's Subcommittee on Defense that this number is too low.

General Odierno said that, at that level, if any of our assumptions about future conflict were wrong—that is unless operations were short, decisive, and did not require significant sustainability—then we would not be prepared. Our Nation's defense would be ill-prepared for future conflicts in the mold of past conflicts like Afghanistan, Iraq, Vietnam, or Korea.

No one needs to be reminded of the tight fiscal constraints our government currently faces, and that sequestration, unfortunately, remains the law of the land. Simply barring any changes from taking place in America's Army is not an option. The legislation that Senator GRAHAM and I propose will allow several of the Army's proposed cost-avoidance measures to move forward, while permitting time for a commission to study the major and truly controversial changes that have been proposed.

In addition to tasking the commission with considering overall size and force mix of the Army, this legislation calls for an evaluation of force generation assumptions. That is because the policies put into place during 13 years of war are not the same as those that will be needed post-drawdown, and determining the right modifications is essential to planning for the use and structure of the Army of the next decade.

Congress, under the authorities granted by the Constitution, has a responsibility to both raise and equip armies, and to regulate that portion of the militia which is called into Federal Service. When a budget proposal makes changes in those areas that are as considerable as these, it is entirely appropriate for Congress to hit the pause button and to ask for a second look.

We look forward to working with Members on both sides of the aisle to ensure that we properly balance and size the Army, and that we do not repeat past mistakes by needlessly discarding the depth of our forces.

TRIBUTE TO LEWIS D. CARTER JR.

Mr. McCONNELL. Mr. President, I rise today to honor an accomplished educator from my home State, the Commonwealth of Kentucky. Lewis D. Carter Jr. will retire from his position of superintendent of the Monroe County Schools on July 1—nearly 40 years after beginning his career in education.

An intense passion for education runs throughout the Carter family. Lewis's grandfather was the first in the family to hold the post of superintendent of the Monroe County Schools in the early 1900s. His father also held the position for 28 years until his retirement in 1980, and his great-aunt and his great-uncle held the same position near the time of his grandfather. For Carter, teaching the next generation of children might as well be ingrained in his DNA.

Carter got his start in 1975 teaching health and PE. Since then, he has held positions across the education field. In 1991, he was made principal of Tompkinsville Elementary School. In 1994, he began 10 years as the director of adult education, in addition to coordinating the School to Work program. More recently he served as the deputy executive director of the Kentucky Education Cabinet—an assignment that immediately preceded his current position.

Carter will have plenty to keep him busy in retirement. In addition to his large family he and his wife of 42 years, Sheila, have two children and six grandchildren—Lewis will let you know that he has a “hunting, fishing and golfing list” that requires his attention.

While Lewis can look forward to some much deserved fun in his retirement, he will be sorely missed in the Monroe County School System. Lewis's big heart and passion for education serve as an example for us all. I ask that my U.S. Senate colleagues join me in honoring this exemplary citizen.

Mr. President, The Daily Times recently published an article chronicling Lewis D. Carter Jr.'s career. I ask unanimous consent that the full article be printed in the RECORD.

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

[From the Daily Times, April 11, 2014]

CARTER WILL RETIRE

(By Gina Kinslow)

After five years as superintendent of Monroe County schools, Lewis Carter is stepping down.

Carter announced his retirement Thursday night during the Monroe County Board of Education meeting. It becomes effective July 1.

After making his announcement, staff members and others present for the meeting, applauded and gave him a standing ovation.

Carter cited his age as one reason for retiring. He is 62. “I think it's time [to retire],” he said. “I feel like it's time.”

Another reason for retiring is the success the school system has achieved in the last five years.

“I want to make sure when I retire that everything is good,” he said.

Carter read a lengthy list of accomplishments for the school district before announcing his retirement.

“When I first came here, we set goals as the whole administrative staff,” he said. “We met every single goal without exception. When our team met the last goal, I said to myself, ‘That's good.’ That was in December.”

That last goal was seeing Monroe County High School become a high-achieving school and being listed in the 94.6 percentile.

“When I came here, we were like in the 28 percentile,” he said.

Carter pointed out successes achieved by other schools in the district, including Monroe County Middle School becoming a national school to watch and being named one of the top-10 achieving middle schools in the state.

He noted Tompkinsville Elementary has been named a Blue Ribbon School nominee and Gamaliel Elementary won the Winners' Circle Choice Award in the Kentucky Tell Survey. GES was also recognized by the Kentucky Department of Education as an honor school two years in a row.

Joe Harrison Carter Elementary was named the overall winner of the Governor's Cup academic competition and has been recognized as K-PREP [Kentucky Performance Rating for Educational Progress] progressing school.

Toby Chapman, school board chairman, learned of Carter's retirement plans on Tuesday and said the news came as a shock.

“He had another year on his contract. I thought he was going to stay, but evidently he's ready to go,” Chapman said.

Carter had a two-year contract with the school board to serve as superintendent.

Chapman praised Carter for the good job he has done as superintendent.

“I won't say we've always seen eye-to-eye on everything, but we've always worked out what was best for the kids,” Chapman said.

Carter succeeded Rachel Ford and Liz Willett, who served as interim superintendents, following the resignation of George Wilson as superintendent.

Prior to becoming superintendent of Monroe County schools, Carter served as deputy executive director of the Kentucky Workforce and Education Cabinet. He also served in many roles for the Monroe County school system during his career, including as assistant principal and then principal of Tompkinsville Elementary.

He began his career in education in 1975 teaching health and physical education, as well as coaching school athletic teams.

As for his retirement plans, Carter said, “I have a hunting, fishing and golfing list. I plan to have fun.”

Dr. Michael Carter, school board member, said he will miss Carter.

“Lewis has always been a great spokesman for our school and I know he truly cares about our schools and our children,” he said. “I don't think we will find anybody who cares more than Mr. Carter does.”

Eddie Proffitt, also a school board member, said Carter has done a lot for the school system.

“He was a good superintendent. He will be hard to replace,” Proffitt said.

The search for a replacement will begin as soon as possible.

“We're going to meet with Lewis tomorrow. We are going to call a lawyer and get the ball rolling, so probably in the next couple of weeks we'll be advertising for applications,” Chapman said.

He hopes to have a new superintendent hired by the first of June, so they can spend a month working with Carter, since his last day will be June 30.

CONDEMNING ABDUCTION OF FEMALE STUDENTS IN NIGERIA

Mr. NELSON. Mr. President, the recent kidnappings of over 200 schoolgirls in Nigeria by Boko Haram, a terrorist organization whose name translates to “Western education is sinful,” has captured the world's attention and stirred global outrage.

These girls were abducted from their classrooms at gunpoint and their captors are now reportedly threatening to sell them into child marriages and slavery.

The Senate unanimously approved a resolution condemning Boko Haram for kidnapping these young girls and terrorizing the people of Nigeria, and Secretary of State John Kerry has publicly condemned the kidnappings, calling them an “unconscionable crime” and pledging our assistance.

Such inhumanity simply cannot be tolerated. As a nation, we must do all that we can to assist the people of Nigeria and help them find these missing children.

Our thoughts and prayers are with them, and I am hopeful they will be reunited with their families soon.

HONORING ISRAELI PRESIDENT SHIMON PERES

Mr. MCCAIN. Mr. President, today I was honored to take part in a ceremony honoring Israeli President Shimon Peres. I ask unanimous consent that the remarks I made at the ceremony be printed in the RECORD.

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

[May 7, 2014]

LUNCHEON IN HONOR OF SHIMON PERES REMARKS BY SENATOR JOHN MCCAIN

It is my pleasure to join all of you today as we honor President Shimon Peres, one of the bravest and most principled political leaders of our time. I was honored to join with my colleagues in the Senate to pass legislation bestowing the congressional gold medal on this great man. I was not surprised when that legislation passed unanimously, and it my hope that our colleagues in the House will move forward with their own legislation soon.

President Peres deserves this honor. The story of his life is entwined with the story of