

those are the schools they go to—for-profit colleges and universities.

Which are the biggies? The University of Phoenix, No. 1; DeVry University from Illinois, No. 2; and Kaplan University, which used to own the Washington Post. These are the big ones.

Remember three numbers when you think about the for-profit colleges and universities: 10 percent of high school students go to these schools. These schools get 20 percent of the Federal aid to education because their tuition is so outrageously high—20 percent—over \$30 billion a year going to this industry. And here is the kicker: 46 percent of all student loan defaults are students at for-profit colleges and universities. What does that tell us? They charge too much, the educations are not worth it, and the students can't get a job.

That is the most extreme example, but let's talk about the rest of the world: 97 percent of students going to other colleges and universities. They are running up debt at record numbers, at a record pace. Unfortunately, many of those student loan debts lure in their parents and sometimes grandparents to help them along, and the student debt grows and grows. Sadly, if they make the big mistake of going not to a for-profit school but one of the regular schools and sign up for private loans, they are in for a beating, and they don't know it. They are young students. How could they possibly know what they are signing up for—a school that would lure them into a private loan to go to college and then subject them to the harshest, toughest, meanest, most unrelenting collection agency you have ever seen coming after these students on their student loans. That is the world we live in, and that is a world that needs to change.

When I go home and talk to people about it, they are either directly personally affected by it, their family is affected by student debt, or they worry that their sons and daughters who may want to have a chance at higher education will get sucked into this same scam. Well, help can be on the way.

I have joined with two of my colleagues, JACK REED of Rhode Island and ELIZABETH WARREN of Massachusetts. We have a package of three bills that would give students from middle-income families, working families across America, a fair shot at an affordable higher education. My bill, the student borrower bill of rights, says the school has an obligation to tell students to stick with the government loan because it is a lower interest rate and not lure students into a private loan. JACK REED has a bill which stipulates that if schools keep sinking students deeper in debt and they can't get out of it, eventually the school has to accept financial responsibility. That will get their attention. But the big bill of the three comes from ELIZABETH WARREN—and we are joining her—to refinance college debt at lower interest rates, bring

them down from 7, 8, 9, 10 percent to 3.8 percent. Does it make a difference? Anybody who has ever had a home mortgage will say it does. Lowering that interest rate to 3.8 percent will finally allow some of these families and students to start paying off the principal on the student loan and put it behind them. Consolidate the loans at lower interest rates is what our bill says.

Oh, Senator, great idea. Who is going to pay for this?

I will tell my colleagues exactly how we pay for it—exactly. Does the name Warren Buffett ring a bell? He is one of the richest men in America. He has done very well for himself, the “Seer of Omaha,” Berkshire Hathaway. He came to Congress a few years ago and said: Something is wrong with the Tax Code.

Do we know what is wrong with it? Warren Buffett is paying a lower income tax rate than his secretary.

Why, he said, is my secretary, who makes dramatically less money than I do, paying a higher income tax rate than I am?

The reason is pretty clear: Most of his income comes from capital gains, and that is lower than the regular income tax rate.

So Warren Buffett said: We ought to have a rule that says if you are a millionaire in America, you are going to pay at least as much as the people who work for you pay in taxes—the Buffett rule. The Buffett rule generates enough money in the Tax Code by imposing that tax burden on millionaires to refinance college loans across America. Is it worth it? You bet it is, and I will tell my colleagues why. I don't begrudge millionaires their wealth if they have come by it legally, and I believe Mr. Buffett has. But they have an obligation to this great country that set the stage for their success, and that obligation is to be a good citizen, pay their taxes. That is what Mr. Buffett has suggested. He is willing to accept that responsibility.

And if we can refinance student loans, it doesn't just bring relief to these families, it does something else. Hannah Moore is living in her parents' basement with \$148,000 in student loan debt and she is barely 30 years old. The thought of borrowing more money to go to a real college is out of the question. The thought of living in her own apartment is out of the question. The thought of buying a car? No way. For some young couples even having children is out of the question because of student debt. Do we see that when we bring this debt under control, we unleash a positive growing force in our economy where these young people can get back and participate—buy homes, buy cars, become full-fledged members of the economy again. So it not only brings relief to families and gives them a fair shot at a college education they can afford, it also can help our economy overall.

We don't have a single cosponsor from the other side of the aisle yet on

this—not one. They are scared of the Buffett rule. The idea that millionaires might have to pay higher taxes scares them away. If they have a different pay-for, come on down. Let's hear the ideas. Let's actually have a dialogue on the Senate floor. How about that. That would be historic. And we could talk about solving a problem in America such as this runaway college debt and these awful for-profit colleges and universities.

We need to work together. What we have before us is the tax extender bill and a bill which involves a lot of different sections of the Tax Code. This bill is not paid for—by and large not paid for. Some of us believe that unemployment compensation, which was cut off for millions of Americans over the last several months, should be there to help them get back on their feet. When we suggest it to our Republican friends, they say: No, no, you have to either raise taxes, which we will oppose, or cut spending to pay for unemployment.

But when it comes to tax cuts for businesses, good or bad, they look the other way. They do not think that has to be paid for. I think helping unemployed Americans get back on their feet, find a job, take care of their families, is central to putting this economy on a glidepath to the future.

I hope as we measure the issues we can debate here on the floor of the Senate, we will start with those issues that interest the people we represent and that affect their lives and give working families a fighting chance.

I yield the floor.

The PRESIDING OFFICER (Mr. MANCHIN). The Senator from New Mexico.

Mr. UDALL of New Mexico. Madam President, I applaud Senator DURBIN for his comments on the fair-shot agenda and on an affordable college education for all of our kids. It is something parents and families and people in New Mexico talk to me about all the time. I want to join the Senator in his comments and say, let's get this done. Let's see if we can get Republicans to work with us in a bipartisan way. I applaud the Senator's speech.

VA HEALTH CARE

Mr. UDALL of New Mexico. Next Monday is Memorial Day, a day when we remember the men and women who gave their lives defending our freedoms, a day to remember our solemn obligation to veterans. I rise today to speak about that obligation and about very troubling allegations that should outrage all of us, of sick veterans desperate for care, of secret scheduling lists, of mismanagement at Veterans Affairs medical centers, and of cover-ups and misuse of taxpayer funds.

If true, this is a great disservice to our veterans. This is not quality care, it is betrayal. It is unconscionable, whether it is only one facility, such as the facility in Phoenix, or more, or in

New Mexico and other facilities. For many people this story began in Phoenix, AZ, but I do not think it ends there.

I asked Secretary Shinseki on May 8 to extend the investigation to cover the entire regional network, which includes Arizona, New Mexico, and Texas. The next day Secretary Shinseki announced an audit of the VA nationwide. Today, the VA appropriations subcommittee marked up an important bill to fund the Department of Veterans Affairs and to address these allegations. I am thankful to Chairman JOHNSON and Ranking Member KIRK for including a key provision I requested to provide funding to expand the VA inspector general's investigation, and calling out New Mexico as one of the States that urgently needs the attention of the inspector general.

These secret waiting lists, according to whistleblowers, were efforts in deception and fraud, hiding management failures. They kept appointment requests out of the VA computer system in order to cover up a waiting list to see a doctor, preventing veterans from receiving necessary care.

At worst, this deception not only kept veterans waiting but may have contributed to the death of some who were very sick. There are also reports that allege these efforts to manipulate the schedule were taken to make managers look better to receive bonuses, bonuses that were supposed to have been awarded for meeting high-quality care standards, not for failing them.

If true, this is tragic and possibly a serious crime. Thankfully, the appropriations subcommittee has taken action to freeze this bonus system while the investigation continues. I hope the full Senate will move quickly to do the same, to eliminate bad incentives which hurt our veterans.

If managers hide the extent of the wait times at the VA, then Congress does not have the right information to allocate resources to address need. Lives are at stake. We are talking here about veterans' lives. VA Assistant Inspector General John Daigh testified before the House Committee on Veterans' Affairs regarding a facility in South Carolina. He said, "Over 50 veterans had a delayed diagnosis of colon cancer, some of whom died from colon cancer."

GAO's Director of Health Care Debra Draper also testified about ongoing and past issues with the VA causing veterans to receive delayed care and delayed appointments. The GAO cited these shortcomings in a 2013 report and also made multiple recommendations to the VA on how to address them.

Ms. Draper noted that the VA has not yet enacted their recommendations and that the VA still has work to do to fix problems spelled out in the GAO report. The GAO concluded that:

Ultimately, VHA's ability to ensure and accurately monitor access to timely medical appointments is critical to ensure quality health care to veterans, who may have med-

ical conditions that worsen if access is delayed.

The GAO report speaks to a bigger picture, one we should not lose sight of, and that is the ongoing problem with scheduling gimmicks, with ways to game the system, first identified by the VA itself in an April 2010 memo. These practices have led to delayed appointments and care. This is not an allegation, this is a fact.

Congress and the VA need to continue to work together for transparency, for accountability, and for real solutions. The allegations being investigated are very disturbing. This is not just a failure to provide timely care—that is bad enough—but also an intentional effort to cover up that failure by creating separate scheduling lists and gimmicks and harming veterans as a result.

These allegations are serious and we take them very seriously for every veteran in this country. For every man and woman who puts their life on the line to defend this country, a full inspector general investigation is essential. In some cases a criminal investigation may also be needed. We need to find out what is truly happening at our veterans' medical centers. This investigation should be thorough. It should be exhaustive. It should uncover the truth and it should hold those responsible accountable.

I also want to commend those who brought these concerns to the public and send a clear message to them: Congress will not tolerate interference or harassment with public servants who simply are trying to get out the truth, trying to do their job, and doing the very best to serve our veterans. The Whistleblower Protection Act is very clear: If you retaliate against an employee who is trying to expose the truth, then you are in the wrong.

Congress and the President should speak with one voice: We will not tolerate actions to retaliate against VA employees or contractors who shine the light on the truth.

Similarly, no one in the VA should be destroying or hiding any evidence of these practices. Destruction of a Federal record can be a crime.

VA managers should come clean, not cover up. I urge any New Mexico VA patient, family member, current or former VA employee, to report serious management problems to the VA inspector general either directly or through my office.

To those employees who continue to provide quality care to our veterans, this is not about you. Overall, the VA does provide great health care. I have heard from veterans who have testified to this fact. Many veterans would not go anywhere else. We must act quickly and decisively to restore faith in the VA and provide the care our veterans deserve.

Today, the Appropriations Committee took a step in the right direction to expand the investigation and halt the bonus program. I look forward

to continuing this work with the full Senate and also with the administration. All of us who work to support our troops and our veterans have a sacred obligation to make sure they have the care they have earned. They have been there for us; we have to be there for them.

I yield the floor.

The PRESIDING OFFICER. The Senator from South Carolina.

BENGHAZI INVESTIGATION

Mr. GRAHAM. Mr. President, I wish to discuss the state of play in Benghazi. Senator BOXER came on the floor this morning and talked about the investigations and all the things that have been done to find out about what happened in Benghazi.

No. 1, to those serving in Libya today, you are definitely in our thoughts and prayers. My advice to the administration is get those folks out as quickly as you can, because this thing is going downhill very quickly in Libya. So let's not have another Benghazi on our hands. I feel as though the security environment in Libya is deteriorating as I speak.

Let me, if I can, set the stage for my concern. One, I think most people on this side of the aisle, rightly or wrongly, believe that if the names were changed, this whole attitude toward finding out what happened in Benghazi would be different; if it had been the Bush administration, Condoleezza Rice, not Susan Rice, that we would be on fire as a nation to find out how the President could have 2 weeks after the attack—mentioned a video as the cause of the attack—that all the information coming from the intelligence community to the White House and others, there was never a protest. If Secretary Rice had gotten on the national news or Mr. Hadley or John Bolton, the U.S. Ambassador to the United Nations had gotten on television 5 days after the attack and told the story about the level of security: We believe it was a protest caused by video, not accordingly a terrorist attack—if that had all been said by the Bush people, there would have been definitely a different approach about this issue. That to me is very sad. You may not agree with that observation, but almost everybody over here I think believes that.

Mr. Zucker today—I know him from CNN; fine man—said he would not be bullied into covering the select committee. Nobody is asking any outlet to be bullied. But I have some questions I want CNN to answer, or somebody who would answer questions that I think are very relevant.

What is the state of what? As far as the Senate goes, we have had the Senate Select Committee on Intelligence issue a report on January 15, 2014. I think they did a very good job covering their lane. They did not have jurisdiction over the State Department so their report was limited. There was a minority report inside the report by