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No. 90

Senate

The Senate met at 9:15 a.m. and was called to order by the Honorable EDWARD J. MARKEY, a Senator from the Commonwealth of Massachusetts.

PRAYER

The Chaplain, Dr. Barry C. Black, offered the following prayer:

Let us pray.

Immortal and invisible God only wise, we cannot escape You, nor do we desire to do so. This morning we thank You for sending the rain from Heaven, watering the Earth and making it bud and flourish. Thank You for providing seeds for the sower and a harvest for the laborers.

Lord, thank You as well for our lawmakers. As they serve You today on Capitol Hill, give them courage, power, and wisdom. May You bless and keep them from stumbling or slipping, so that one day they will stand in Your presence with great joy. Today, Lord, lift the light of Your countenance upon them and give them Your peace.

We pray in Your powerful Name. Amen.

PLEDGE OF ALLEGIANCE

The Presiding Officer led the Pledge of Allegiance, as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

APPOINTMENT OF ACTING PRESIDENT PRO TEMPORE

The PRESIDING OFFICER. The clerk will please read a communication to the Senate from the President pro tempore (Mr. LEAHY).

The assistant legislative clerk read the following letter:

U.S. SENATE,
PRESIDENT PRO TEMPORE,
Washington, DC, June 11, 2014.

To the Senate:

Under the provisions of rule I, paragraph 3, of the Standing Rules of the Senate, I hereby

appoint the Honorable EDWARD J. MARKEY, a Senator from the Commonwealth of Massachusetts, to perform the duties of the Chair.

PATRICK J. LEAHY,
President pro tempore.

Mr. MARKEY thereupon assumed the Chair as Acting President pro tempore.

RECOGNITION OF THE MAJORITY LEADER

The ACTING PRESIDENT pro tempore. The majority leader is recognized.

SCHEDULE

Mr. REID. Mr. President, following my remarks and those of the Republican leader, if any, the Senate will resume consideration of the motion to proceed to S. 2432, the college affordability bill.

The time until 10 a.m. this morning will be divided as follows—and there is an order outstanding that dictates this: Senator ALEXANDER will control 15 minutes, and the remaining time will be equally divided and controlled between the two leaders or their designees.

At 10 a.m. there will be a cloture vote on the motion to proceed to the college affordability bill.

VETERANS AFFAIRS

Mr. REID. Mr. President, all over America today there are newspaper articles of hope—for example, in the Washington Post today, “Veterans Affairs bills progressing quickly in Congress.” It quotes me as saying it is something that needs to be done. “It’s urgent that we get this done to resolve some of the outstanding issues within the VA.”

My friend the Republican leader, the senior Senator from Kentucky, “predicted that GOP senators will overwhelmingly support the bill.”

This is what the article says about Mr. MILLER from Florida, the House chairman:

Miller signaled support for the Sanders-McCain bill, noting that it largely mirrors a series of similar stand-alone proposals the House approved in recent months.

Each side has run what are called hotlines—meaning permission from Senators to move forward on this legislation—and we have been able to do that. It was my understanding late last evening that the junior Senator from Oklahoma has an amendment he feels should be offered. Fine. Let’s bring that up, vote on it, and move on.

This is a bill that needs to get done. Not only are the veterans elated to hear language like what I have just read but also people all over America because we support the veterans community.

We have issues that are so deep and complex that we need to get to. Will this solve all the issues? Of course not. But because of the wars in Iraq and Afghanistan, we have 2 million new veterans who have a multitude of problems we have never had in other wars. So I certainly hope we can quickly arrange an opportunity to move forward on this legislation. I stand ready to work with my Democratic allies here and those in the minority to do everything we can to move forward on this legislation as quickly as possible.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

BANK ON STUDENT EMERGENCY LOAN REFINANCING ACT—MOTION TO PROCEED

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will resume consideration of the motion to proceed to S. 2432, which the clerk will report.

The assistant legislative clerk read as follows:

Motion to proceed to the consideration of Calendar No. 409, S. 2432, a bill to amend the

• This “bullet” symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



Printed on recycled paper.

S3553

Higher Education Act of 1965 to provide for the refinancing of certain Federal student loans, and for other purposes.

The ACTING PRESIDENT pro tempore. Under the previous order, the Senator from Tennessee, Mr. ALEXANDER, will control 15 minutes, and the remaining time until 10 a.m. will be equally divided between the two leaders or their designees.

Who yields time? If no one yields time, then the time will be charged equally to both sides.

The Senator from Tennessee.

Mr. ALEXANDER. Mr. President, could the Chair please let me know when I have 3 minutes remaining on my time.

The ACTING PRESIDENT pro tempore. The Chair will do so.

Mr. ALEXANDER. Mr. President, I heard the majority leader's comments about the importance of moving on to the veterans bill, so I have a suggestion: Why don't we send this political stunt on student loans to the Senate education committee, where the Senator from Iowa, Mr. HARKIN, and I are busy working in a bipartisan way to reauthorize higher education, and let's move on to the veterans bill immediately. Why should the Senate take a week on a political stunt that everybody here knows won't pass when veterans are standing in line at clinics, waiting for us to act on a bipartisan solution to their problems?

It actually goes further in giving veterans more choices in health care than anything Congress has ever done. It actually begins to give veterans more choice in health care in the same way Congress gave them choices in higher education with the passage of the GI bill for veterans in 1944. Back then, Congress said to the veterans: Here is the money. Go choose your college.

Moving to and passing the veterans bill, Congress would be saying: If you have to stand in line too long or if you live too far away from a veterans facility, here is the money—go choose your medical care.

That is a very important step for millions of veterans. It deals directly with the problems all Senators on both sides of the aisle are chagrined about—veterans standing in line waiting for health care.

So I have one question: Why should the Senate spend a week on a political stunt? Why should we go all the way to next Monday before disposing of it? Let's dispose of it today. Let's send it to the committee that is already considering these issues, and let's move on to the veterans bill before noon. We could do that, and the veterans and the people of this country would respect us for it.

I thought we had stopped the political stunts on student loans last year when the President, to his credit, worked with the Republican House and a bipartisan group in the Senate, and came to a result—a big result. It affects \$100 billion of loans every year.

Half the students in America have a grant or loan to help pay for college.

Congress stopped this type of political stunt last year. Instead of every election year where someone comes forward offering some preposterous proposal about what we can do in the hope that students might vote for them—Congress stopped that by saying: Let's put a market-based pricing system on new student loans. The effect of that was to stop semi-annual political stunts, while lowering the interest rate on loans for undergraduates nearly in half. Undergraduate students are 85 percent of the students receiving federal loans. So a 19-year-old student can get a loan to go to college at 3.86 percent without any credit rating and in some cases can get a grant of up to \$5,645 to go to college. Congress did that last year.

This year the Senate education committee has held 10 bipartisan hearings on higher education. This is a committee that knows how to work. Senator HARKIN, the Senator from Iowa, and I have big ideological differences in our committee, but that doesn't stop us from working, from doing our job. We passed 19 bills out of our committee, and 10 of them have gone through the Senate and became law. No other committee in the Senate can say that. Right now we are working on this very subject of the political stunt.

So why not stop the political stunt and put this where it belongs—back in the committee that is already working on it in a bipartisan way. Let's focus on the veterans who are standing in line and do what the majority leader said, which is let's deal with that issue.

Why do I say this student loan idea is not a serious proposal? It is not out of lack of respect to the sponsor. Of course I have great respect for her and for other Senators who are offering this proposal. But let me outline why I say this is not a serious proposal. And everybody in the Senate knows that. They know it is not going to pass. So why would the Senate waste time on it?

No. 1, it does nothing—not one thing—for current or future students. For students who are in college today or will be tomorrow, this does nothing for them. So don't let the rhetoric fool you.

No. 2, what does it do for people who used to be in college paying off a student loan? According to data supplied by the Congressional Research Service: It will give them \$1 a day. For the typical former student who has old loans, this bill will give them a taxpayer subsidy of \$1 a day to help pay their student loans.

How big is that loan? For undergraduates—which are 85 percent of all students with loans—it is \$21,600. For graduates with a 4-year degree, it is \$27,000. So \$27,000—probably the best investment a person will ever make. The College Board says that if you have a 4-year degree, your lifetime earnings will be \$1 million more. So \$27,000 for a student with no credit rating and has a right to borrow that earns you \$1 mil-

lion? I think that is a pretty good deal. In fact, this \$27,000, is about the exact amount of the average car loan.

So what are we going to do next week? Instead of dealing with lines of veterans at clinics, is somebody going to come on the floor and say: Well, people have a \$27,000 car loan, so let's raise taxes and raise the debt and give them \$1 a day to pay off their car loan or the mortgage loan or the credit card.

This is not a serious proposal. It is not going to help people. College graduates don't need a dollar-a-day tax subsidy to pay off their loan. They need a job. They need a job, and right now they are experiencing the worst situation for finding a job that they have seen in a long time.

Now Republicans have plans that would help create more jobs. We would like to do what the President said, which was give the President more trade authority so companies in the nation can sell more things in Europe and Asia, but, no, we cannot bring that up. We would like to approve the Keystone Pipeline, but, no, we cannot bring that up. We would like to repeal ObamaCare and particularly the parts that make it harder to create jobs, but, no, we don't want to talk about that. We would like to at least change the provision about part-time jobs from 30 to 40 hours which affects millions of American workers, but, no, we cannot bring that up either.

If the Senate wants to talk about students paying back loans, they don't need a dollar a day, they need a job. But my point is why should the Senate waste a week on this bill when veterans are standing in line waiting for us to take up and deal with a bipartisan proposal that the majority leader just described? What else is wrong with this student loan proposal? It could add up to \$420 billion to the Federal debt. It does bring the money with it to eventually pay it off, we hope, but it adds to the debt. The Congressional Budget Office says national debt is rising at such a rate that interest payments will go from around \$200 billion up to around \$800 billion in 10 years. Taxpayers will be spending more on interest in 10 years than on national defense. It increases individual income taxes \$72 billion with what I call a class warfare tax. That tax has been rejected eight times by the United States Senate, seven times on a motion to proceed.

There already is a way to lower your payments if you are a student with a loan and your monthly payments are too high. It is in the law. The President talked about it this week. It is called the income based repayment plan. It could lower monthly payments \$60 more a month than the Democrat proposal if you are a typical undergraduate and \$300 more a month if you are a typical graduate student. Former students can do that today. That is a bigger savings on monthly payments than in the proposal we are debating.

In addition to that, if this proposal were to pass the Senate. It could not be

sent to the House. It is unconstitutional. We cannot originate a tax in the Senate, according to the Constitution. So why would the Senate pass this if it cannot be sent to the House? Next, it violates the Budget Control Act. We passed a law that said we couldn't spend any more than X. This measure violates that act.

So if it gives a dollar a day to pay off a \$27,000 loan at a time when a college degree will earn people more than \$1 million, if the loans for undergraduates are about the same as a car loan, if it raises the debt by \$420 billion, if it raises taxes by \$72 billion, if there already is a way in the law to lower monthly payments more than this proposal without raising taxes, without raising the debt, without passing the law that is unconstitutional—so even if it did pass, it cannot be sent to the House—if it violates the Budget Control Act, why would the Senate waste time on it when veterans are standing in line waiting for a bipartisan proposal to give them more choices for medical care? Why would we do that?

Right behind the veterans bill are Senator MIKULSKI from Maryland and Senator SHELBY from Alabama with a series of appropriations bills that have bipartisan support. They have been through committee too. We haven't passed appropriations bills in the last 4 years—two of those years we passed zero, one of those years we passed one. They are ready to do the job on both sides of the aisle.

Why would we spend time on this if it doesn't deal with the real issue? Students with loans don't need a dollar a day to pay off the loan. They need a job. We have proposals for jobs. The real problems with student loans are complexities and overborrowing. Ninety percent of the loans we read about in the paper that are over \$100,000 are loans held by graduate students. But these are only 2 percent of the loans for all students.

The ACTING PRESIDENT pro tempore. May I inform the Senator from Tennessee he has 3 minutes remaining.

Mr. ALEXANDER. I thank the Chair. I will reserve 1 minute and I will do it in this way:

Vote no. A "no" vote means no to a week-long political stunt, no to debt and taxes, and yes to moving today to a bipartisan solution to the problem of veterans standing in line at clinics; yes to appropriations bills that deal with cancer research and national defense and the other urgent needs of our country, also in a bipartisan way; yes to the way the Senate ought to run. It would mean no to the practice of pulling a bill out of your pocket, putting it on the floor, and wasting 1 week with a political stunt while veterans are standing in line at a clinic waiting for us to act.

So I would suggest the right thing to do is to vote no, send the bill and the discussion about student loans to the education committee. We can work with the President on a solution just

like last year, and let's move on to dealing with a bipartisan solution to veterans who are standing in line waiting for the Senate to act.

I yield the floor.

RECOGNITION OF THE MINORITY LEADER

The ACTING PRESIDENT pro tempore. The Republican leader is recognized.

Mr. MCCONNELL. The senior Senator from Tennessee has summed it up quite accurately. I have been calling on the majority leader to press pause on his party's nonstop campaign so we can take up bipartisan legislation for a change, because there is a real crisis in the country. It is a scandal that demands the Senate's full attention.

According to the Obama administration's own internal audit, its veterans scandal has now spread to more than three-quarters—three-quarters—of the VA facilities that were surveyed. Nearly 100,000 veterans continue to wait for care at VA centers and many of our veterans have been forced to wait 3 months or longer. Eighteen veterans have already died in Phoenix alone waiting for care that never came. This is a national disgrace.

The President needs to nominate a capable leader and manager who possesses the skills, leadership ability, and determination to correct the failings of the VA, support thousands of VA workers who are committed to serving our veterans, and provide all of those who have served bravely with the timely care they have earned. He also needs to use the tools he already has to address the systemic failures of management in his administration, and he needs to use the new tools we can provide him with the legislation as well. We in this body have a responsibility to act and to do so with a sense of urgency.

Yesterday the House passed bipartisan legislation unanimously—unanimously—to help deal with this crisis. It is similar to the bipartisan Sanders-McCain bill right here in the Senate. It would increase patient choice, it would introduce some much needed accountability into the VA system, and it is past time to take up that kind of legislation in the Senate. Veterans have been made to wait long enough. Senate Democrats shouldn't be keeping them in the waiting room even longer.

I know the majority leader and his Democratic colleagues would rather stick to their campaign playbook. We know they would rather talk about a bill they claim is about student loans, but the Senate Democrats' bill isn't about students at all. It is all about Senate Democrats because Senate Democrats don't actually want a solution for their students, they want an issue to campaign on to save their own hides this November.

Recall that around this same time last year Republicans had to swoop in with a bipartisan piece of legislation to save students from a rate increase after Senate Democrats blew past the deadline, and Senator ALEXANDER was right in the middle of that incredible

and effective solution. Now Senate Democrats are pushing yet another—yet another—student loan bill, one they actually hope will fail.

I think Senate Democrats are in for a surprise. Americans are not going to fall for this spin because students can understand this bill will not make college more affordable, they understand it will not reduce the amount of money they have to borrow, and students know it will not do a thing—not a thing—to fix the economy that is depriving so many young Americans of the jobs they seek.

Of course Senate Democrats understand all of these things too. Here is what the majority leader's lieutenant, the senior Senator from New York, said when he was asked a couple of years ago about student loans. He said that if Democrats had wanted to be "political about this" issue, they "would have paid for it with" the very same gimmick being used to pay for the bill before us today.

I give the Senator from New York points for honesty. His words show without equivocation that Senate Democrats are now playing politics with the futures of young Americans instead of doing something about the VA crisis.

So let's just accept the Senator's admission that his party's bill is truly about helping Democrats, not students, and let's move on to fixing the VA scandal instead. The time is now to turn away from designed-to-fail politicking and toward actual bipartisan solutions. Our constituents demand it and our veterans deserve it.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Minnesota.

Mr. FRANKEN. Thank you very much. We can do both the Sanders-McCain bill, the veterans bill, and we can do this, and there is a need for this.

I was proud to join Senator WARREN of Massachusetts in presenting the Bank on Students Emergency Loan Refinancing Act. I come from a State where we have the distinction of being fourth in the Nation in terms of level of debt that our students have when they graduate from college, over \$30,000. Then we see people who come to graduate school with a lot more.

I do college roundtables all the time. Kids are working 20, 30, 40 hours a week while going to school. I have kids telling me they are giving blood while they are in school. We need to address this. This is only a part of what we need to do when talking about the costs of college, but why is it possible to refinance a home loan in this country, people are able to refinance their car loans, they are able to refinance a business loan, but they cannot refinance their student debt? That makes no sense.

This has become a macroeconomic issue. Economists agree that because of the level of student debt—and if someone is paying 10 percent interest on it, it makes a huge difference—they are

not able to save enough to put a down-payment on a house or they are not able to buy a car, they are not able to move out of their parents' house. This would help 550,000 Minnesotans—550,000 Minnesotans. That is 1 out of every 10 Minnesotans.

What pays for it is saying that people who make over \$1 million a year would pay in income taxes what people making \$60,000 a year pay. This is about fairness. We all know that in the last number of decades, and especially in the last number of years, virtually all new income has flowed to those at the top. The top 40 hedge fund managers make as much as 300,000 teachers. Why shouldn't they pay 30 percent on their income? Why not benefit the millions of Americans who have student debt and let them refinance their debt as we can with home loans, car loans, business loans?

It just seems that this is a matter of fairness, and it is smart economics because economists agree that the \$1.2 trillion in student debt has hurt this economy. It seems to make common sense.

This is not political. It is not political if the other side votes for it. If the other side votes for it, then we can help millions and millions of Americans refinance debt just like other Americans can refinance their credit card debt or home debt. This makes too much sense, and it should not be political. It should be bipartisan.

We should get to this, and then move on to the Sanders-McCain bill, which I cosponsored. I want to get on that. I want to be able to get on a lot of legislation. In this Congress we have sometimes seen—and in the last several Congresses—the minority do what it can to slow down the process and gum up the works here. I would love to get to the veterans bill immediately after passing this.

I thank the Presiding Officer and suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Ms. WARREN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

The Senator from Massachusetts.

Ms. WARREN. Mr. President, I rise today to urge my colleagues to support the Bank on Students Emergency Loan Refinancing Act, which is currently pending before the Senate. This legislation would reduce student loan debt for millions of Americans and provide relief for those who are struggling to keep up with their payments.

Student loan debt is exploding, and it threatens the stability of our young people and the future of our economy. The debt now totals \$1.2 trillion and it is growing bigger every single day. In 8 years the average student loan balance increased by 70 percent, and now 7 out

of every 10 college seniors are dealing with student loan debt.

This debt is crushing our young people and dragging down our economy by keeping borrowers from being able to buy homes, cars, and open small businesses. It is keeping them from making the purchases that get their economic lives started and help our economy grow.

We must act now to provide relief for existing borrowers, and the Bank on Students Emergency Loan Refinancing Act will do exactly that. The legislation is straightforward. It allows existing borrowers to reduce their debt by refinancing their high-interest loans to much lower—and much more manageable—levels.

Depending on when they took out their student loans, millions of Americans are stuck in loans at 6 percent, 8 percent, 10 percent, and even higher. While interest rates are low, we propose to refinance those loans so that the old debt is at the same rates currently being offered to new student loan borrowers. These new rates are exactly the same rates that nearly every Republican in the House and Senate voted for just last summer as the fair rate for new student loans issued in 2013 through 2014—3.6 percent for undergraduate loans and a little higher for graduate and parent loans. These new rates are still higher than what it costs the government to run its student loan program. But if these lower rates are good enough for new borrowers, they should be good enough for older borrowers too.

Later today Senators will have a choice. They can move forward and debate this bill or they can filibuster it and prevent any consideration of this refinancing plan. Some Republicans have pointed out that the legislation doesn't solve every problem that we have in higher education. Well, that is true; refinancing will not fix everything that is broken in our higher education system.

We need to bring down the cost of college, and we need more accountability for how schools spend their Federal dollars. Senator REID, Senator DURBIN, and I have a bill to do just that, and we welcome our Republican friends to join us on that bill. But we have another problem right now—student loan debt. Refinancing that debt is a straightforward way to ease that problem right now. We should do it right now. If Senators want to do more, they should offer amendments to that bill, but they should not block it from being considered.

Some Republicans have expressed concern about the effect of student loan refinancing on the deficit. In fact, the bill is fully paid for and—according to official estimates from the Congressional Budget Office—it actually reduces the deficit, and that is because it is funded by stitching up the loophole in our Tax Code that allows some millionaires to pay lower tax rates than middle-class families. Investing in stu-

dents and asking billionaires to pay their taxes seems pretty fair to me. If Senators want to pay for this in a different way, they should offer amendments to this bill, but they should not block it from being considered.

Finally, some have argued that the financial benefit for our young people here is small. If Republicans would like to lower the interest rates even more, then count me in. That is what I would like to do. But let's be clear: 40 million borrowers in this country have student loan debt—40 million—and many of those individuals could save hundreds or even thousands of dollars a year under this proposal. That is real money back in the pockets of people who invested in their education. If Senators want to change those rates, they should offer amendments to the bill, but they should not block it from being considered.

This should not be a partisan issue. Locking old borrowers into high interest rates just doesn't make any sense. The Federal Government should offer refinancing just like any other lender.

This is not only about economics, it is also about our values. These young people saddled with student loan debt didn't go to the mall and run up charges on a credit card. They worked hard and learned new skills that will benefit this country and help us build a stronger America. They deserve a fair shot at an affordable education.

Unfortunately, people struggling with student loans don't have the money to hire armies of lobbyists to argue their case on Capitol Hill, they don't have a super PAC, and they can't fund super secret political machines. But they have their voices, and they are making themselves heard. Over 700,000 people have signed petitions urging Congress to refinance student loans. Dozens of organizations have endorsed the bill—including student groups, colleges, and mortgage bankers.

Senators have a choice to make today. They can move forward and debate this bill, they can acknowledge that the debt is crushing our families and do what we were sent here to do—address an economic emergency that threatens the financial futures of Americans and the stability of our economy—or they can block this bill from being considered. They can refuse even to debate this idea in order to protect tax loopholes for millionaires and billionaires. That is it—billionaires or students, people who have already made it big or people who are working to build their futures.

With this vote, we show the American people whom we work for in the Senate—billionaires or students. A vote on this legislation is a vote to give millions of young people a fair shot at building their future. Forty million students and their families are counting on us.

I thank the Presiding Officer and yield the floor.

Mr. ALEXANDER. Mr. President, how much time do we have remaining?

The ACTING PRESIDENT pro tempore. The Senator has 2 minutes remaining.

Mr. ALEXANDER. The question before the Senate is, Shall we spend the next week on a political stunt that gives some students \$1 a day to pay off a student loan or shall we move to a bipartisan solution for veterans who are lined up at clinics and hospitals across the country in a way that shocks Senators on both sides of the aisle? That is the issue.

The proposal before the Senate is not a serious proposal. There is nothing in it for current or future students. It is a \$1 a day subsidy to pay off a \$27,000 loan. What are we going to do next week—raise taxes and raise the debt to pay off a \$27,000 car loan, which is similar to the average loan debt of a graduate with a 4-year degree?

In addition, this could not even be sent to the House if it passed because it is unconstitutional. You can't start a tax in the Senate, and this has a big tax in it.

The way we deal with these issues is the way we did it last year. We worked with the President in a bipartisan way and reduced rates for students.

What we need to do today is vote no—no to the political stunt, and move immediately to the deal to help veterans standing in line at clinics and hospitals across the country.

I urge the Senate to send this to the committee that is already working on it in a bipartisan way, and let's move to help the veterans in a bipartisan way.

I thank the Presiding Officer and yield the floor.

CLOTURE MOTION

The ACTING PRESIDENT pro tempore. The cloture motion having been presented under rule XXII, the Chair directs the clerk to read the motion.

The bill clerk read as follows:

CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, hereby move to bring to a close debate on the motion to proceed to calendar No. 409, S. 2432, a bill to amend the Higher Education Act of 1965 to provide for the refinancing of certain Federal student loans.

Harry Reid, Ron Wyden, Elizabeth Warren, Richard Blumenthal, Benjamin L. Cardin, Jack Reed, Tom Harkin, Barbara Boxer, Jeanne Shaheen, Patty Murray, Richard J. Durbin, Tom Udall, Sheldon Whitehouse, Christopher Murphy, Bill Nelson, Robert Menendez, Tammy Baldwin.

The ACTING PRESIDENT pro tempore. By unanimous consent, the mandatory quorum call has been waived.

The question is, Is it the sense of the Senate that debate on the motion to proceed to Calendar No. 409, S. 2432, a bill to amend the Higher Education Act of 1965 to provide for the refinancing of certain Federal student loans, and for other purposes, shall be brought to a close?

The yeas and nays are mandatory under the rule.

The clerk will call the roll.

The bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from Missouri (Mrs. MCCASKILL) is necessarily absent.

Mr. CORNYN. The following Senators are necessarily absent: the Senator from New Hampshire (Ms. AYOTTE), the Senator from Mississippi (Mr. COCHRAN), the Senator from South Carolina (Mr. GRAHAM), the Senator from Kansas (Mr. MORAN), and the Senator from South Carolina (Mr. SCOTT).

Further, if present and voting, the Senator from South Carolina (Mr. SCOTT) would have voted "nay."

The ACTING PRESIDENT pro tempore. Are there any other Senators in the Chamber desiring to vote?

The yeas and nays resulted—yeas 56, nays 38, as follows:

[Rollcall Vote No. 185 Leg.]

YEAS—56

Baldwin	Hagan	Murray
Begich	Harkin	Nelson
Bennet	Heinrich	Pryor
Blumenthal	Heitkamp	Reed
Booker	Hirono	Rockefeller
Boxer	Johnson (SD)	Sanders
Brown	Kaine	Schatz
Cantwell	King	Schumer
Cardin	Klobuchar	Shaheen
Carper	Landrieu	Stabenow
Casey	Leahy	Tester
Collins	Levin	Udall (CO)
Coons	Manchin	Udall (NM)
Corker	Markey	Walsh
Donnelly	Menendez	Warner
Durbin	Merkley	Warren
Feinstein	Mikulski	Whitehouse
Franken	Murkowski	Wyden
Gillibrand	Murphy	

NAYS—38

Alexander	Flake	Paul
Barrasso	Grassley	Portman
Blunt	Hatch	Reid
Boozman	Heller	Risch
Burr	Hoeven	Roberts
Chambliss	Inhofe	Rubio
Coats	Isakson	Sessions
Coburn	Johanns	Shelby
Cornyn	Johnson (WI)	Thune
Crapo	Kirk	Toomey
Cruz	Lee	Vitter
Enzi	McCain	Wicker
Fischer	McConnell	

NOT VOTING—6

Ayotte	Graham	Moran
Cochran	McCaskill	Scott

The ACTING PRESIDENT pro tempore. On this vote the yeas are 56, the nays are 38.

Three-fifths of the Senators duly chosen and sworn not having voted in the affirmative, the motion is rejected.

The majority leader.

Mr. REID. Mr. President, I enter a motion to reconsider the vote by which cloture was not invoked on S. 2432.

The ACTING PRESIDENT pro tempore. The motion is entered.

Mr. REID. Mr. President, I see no one seeking the floor at this time.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. REID. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Ms. HEITKAMP). Without objection, it is so ordered.

AUTHORIZING USE OF THE ROTUNDA

Mr. REID. Madam President, I ask unanimous consent that the Senate proceed to the consideration of S. Con. Res. 37.

The PRESIDING OFFICER. The clerk will report the concurrent resolution by title.

The bill clerk read as follows:

A resolution (S. Con. Res. 37) authorizing the use of the rotunda of the United States Capitol in commemoration of the Shimon Peres Congressional Gold Medal Ceremony.

There being no objection, the Senate proceeded to consider the resolution.

Mr. REID. Madam President, I ask unanimous consent that the resolution be agreed to and the motion to reconsider be laid upon the table, with no intervening action or debate.

The PRESIDING OFFICER. Without objection, it is so ordered.

The resolution (S. Con. Res. 37) was agreed to.

(The resolution is printed in today's RECORD under "Submitted Resolutions.")

Mr. REID. Madam President, this is a request to use the rotunda of the U.S. Capitol to give to Shimon Peres the Congressional Gold Medal. He is really a fine human being. I feel so fortunate to have had conversations with him over the years. I have such respect for this man who has been a leader in Israel for decade after decade. This is a man who always stood for peace, a man who has been so futuristic about what should be done in that part of the world. I look forward to this ceremony that will take place. He is now 90 years old. This is just my estimation: Very few people in the world have dedicated such valiant service to their country as this man has to the State of Israel.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. BARRASSO. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. BARRASSO. I ask unanimous consent to speak as if in morning business.

The PRESIDING OFFICER. Without objection, it is so ordered.

HEALTH CARE

Mr. BARRASSO. Madam President, I come to the floor today to talk about some of the side effects we have been seeing from the health care law.

When President Obama and Democrats in Congress were selling their health care law, they made a lot of promises. One of the big ones was that the health care law would save money. They said it was going to save money because people would be going to see physicians in offices for routine care instead of going to the emergency room.

President Obama said:

If everybody's got coverage, then they're not going to the emergency room for treatment.

Well, just like promises about keeping your doctor if you like your doctor or keeping your insurance if you like your insurance—promises the President made—it turns out the President's claims about emergency room care weren't true either. That is what the Louisville Courier Journal says they have seen in the State of Kentucky. This was the headline on Monday, just a couple days ago: "More patients flocking to ERs under ObamaCare." That is not what the President said, but that was the headline.

The article says:

It wasn't supposed to work this way, but since the Affordable Care Act took effect in January, Norton Hospital has seen its packed emergency room become even more crowded, with about 100 more patients a month.

That is a 12-percent spike in the number of patients at the emergency room of that hospital in Louisville. As the article said, it wasn't supposed to happen that way, and that is why I come to the floor to talk about the side effects of the President's health care law.

There are many side effects. They are harmful. They are expensive. Some are irreversible. But they are all related to promises made to the American people by a President who I don't believe fully understands his law. And I know there are many people in this body who voted for it who, I understand, never read it in the first place. Those are the concerns I have. Those are the concerns I hear at home in Wyoming every week, and I heard them this past weekend all around the Cowboy State.

For the President, this emergency room situation may be just another surprising side effect of the health care law. And they are not seeing this just in Kentucky. According to a survey by the American College of Emergency Physicians, it is happening all across the country. Their survey found that 58 percent of emergency room doctors say they are seeing more patients since the beginning of the year. A doctor in Virginia told the Wall Street Journal that the health care law "is going to stretch emergency doctors further, and that has implications on how quickly we can get people through." When the emergency rooms have more patients, it involves longer wait times for those patients.

It seems the Democrats who voted for this health care law—many without reading it—were so focused on getting people insurance coverage that they came up with a system that actually makes it harder for people to get care. It was interesting listening to the President continuing to give speeches about coverage and ignoring the fact that people were worried about actually getting health care.

That is a very dangerous side effect, but it is not the only side effect of the law. There are also incredibly expensive side effects of the health care law.

There is an expensive side effect that a lot of people are starting to hear

more about as States release information on insurance premiums for next year.

Late last Friday the State of Maryland released their rates. We could tell it was going to be bad news for people in Maryland because they snuck the numbers out late Friday afternoon. It seems that is what happens when bad news comes out—they get it out late Friday afternoon. According to the Washington Post, the biggest insurance company in Maryland is CareFirst. This was in the Washington Post Metro section on Saturday, June 7: "CareFirst seeks hefty premium increases."

The article says:

Maryland's dominant insurance company, CareFirst, is proposing hefty premium increases of 23 to 30 percent for consumers buying individual plans next year under the federal health care law.

The President of the United States said the health care law was going to save families \$2,500 a year by the end of his first term. But what we are seeing here—Metro section, Washington Post, Saturday: "CareFirst seeks hefty premium increases."

Maryland's dominant insurance company, CareFirst, is proposing hefty premium increases of 23 to 30 percent for consumers buying individual plans next year under the federal health care law.

That is a very costly side effect of the health care law.

Remember, the health exchange—where people are supposed to buy this insurance in Maryland—was so broken that they had to start over again. State officials spent \$118 million to set up their own exchange. Now they are going to use software from Connecticut's exchange. Nobody got care for that money. That is wasted taxpayer dollars. Nobody got care.

Connecticut may have gotten the software right, but people there are going to have to pay more for insurance too. The Washington Post says that two insurance carriers in Connecticut have proposed rate increases averaging about 12 percent. That is the average. Some people will have smaller increases, but many people will pay much more.

President Obama said Democrats in Congress should forcefully defend the law and be proud of it. That is what he said they should do—forcefully defend and be proud. Are there any Democrats who are ready to come down to the floor and forcefully defend these dangerous side effects of more people going to the emergency room, stretching overworked emergency room doctors even thinner, making for longer wait times in emergency rooms? Are Democrats going to come to the floor and forcefully defend and be proud of the law when they see expensive side effects such as the hefty premium increases in Maryland of 23 to 30 percent, 12 percent in Connecticut?

It didn't have to be this way. Republicans offered ways to reform America's health care system back when we

were debating the law, but President Obama and Democrats in Congress didn't want to hear it. We warned about some of these brutal side effects of the health care law that were going to hurt people, and we talked about bipartisan ideas that could have helped to maintain the access people had for the doctor they liked. That is what people want. They want the doctor they liked, and at the same time they want care to be more affordable. They want access to care, quality care, affordable care, not empty coverage, expensive coverage, which is what the President has provided.

We are going to keep talking about measures that would expand access to health savings accounts to save money for families as well as for employers. I talked about that when some of us met with the President in 2010. The President didn't want to listen. It is too bad, but it is not too late.

The Republicans are going to keep talking about letting consumers buy health insurance across State lines to increase competition, to let them shop for options they actually need, want, and will work for their family. That could actually help bring down prices, not drive them up as the Democrats' health care laws do. These are ideas Republicans have offered from the beginning, ways to give the American people care they need, from a doctor they choose, at lower costs. That is all people wanted in the beginning. Instead they got these harmful, hurtful, expensive side effects.

We know what the American people have asked for. We know what they wanted, and that is what Republicans are going to continue to try to give them, not the empty promises from President Obama and Democrats who told the American people that the President and Democrats knew better what they needed or wanted than what the American people knew worked best for them and their families.

Thank you. I yield the floor.

VETERANS HEALTH CARE

Mr. SANDERS. Madam President, as chairman of the Senate Committee on Veterans' Affairs, I wish to say a few words as to where we are right now and my strong hope that we can move forward as rapidly as we can—hopefully today—in addressing some of the very serious problems that exist within the Veterans' Administration.

What I have learned since I have been chair of the Veterans' Affairs Committee for the last year and a half is that the cost of war does not end when the last shots are fired and the last missiles are launched. The cost of war continues until the last veteran receives the care and the benefits he or she is entitled to and has earned on the battlefield. The cost of war is in fact extremely expensive in terms of human life and financially. That is something every American should know.

It is very easy to vote to send people to war, but we have to understand what the costs of those wars are in terms of

what happens to people who come home from them and in some cases do not come home. The cost of wars in Iraq and Afghanistan is almost 7,000 dead. The cost of war from Iraq and Afghanistan alone is some 200,000 men and women coming home with post-traumatic stress disorder and traumatic brain injury. The cost of war is too many young men and women coming home without their legs or their arms or their hearing or their eyesight. The cost of war is manifested by tragic suicides that are taking place all across this country. The cost of war is veterans coming home and finding it difficult to get reintegrated into their communities and get jobs and get their feet on the ground financially. The cost of war is high divorce rates and the impact that has on children. The cost of war is widows suddenly having to begin their lives anew. Those are some of the real costs of war.

Last week Senator MCCAIN and I hammered together a proposal to deal with the immediate crisis facing the VA. I thank him very much for coming forward, for working with me, and for understanding the need for us to move forward expeditiously. There are serious problems at the VA now and they must be addressed now—not next week, not next month but now.

I thank the 27 bipartisan cosponsors who have agreed to sign on to this bill. There are 21 Democrats and 6 Republicans, and I think in fact the support is broader than that. I thank Senators BEGICH, BLUMENTHAL, BOOKER, BURR, CASEY, COLLINS, COONS, HAGAN, HIRONO, ISAKSON, JOHANNIS, KAINE, MANCHIN, MCCAIN, MERKLEY, MURPHY, PRYOR, RUBIO, SCHATZ, UDALL, WALSH, and WHITEHOUSE for cosponsoring this legislation.

Clearly, the bill Senator MCCAIN and I introduced, which now has 27 cosponsors from both parties, is not the bill he would have written alone, and it certainly is not the bill I would have written alone. It is a compromise. What this bill does is address the immediate crisis facing the VA of veterans having to wait too long a period of time—long waiting lists—in order to get the quality care they need in a timely manner.

What our veterans deserve is to be able to get into the system in a timely manner and get quality care. What this legislation does is move us forward strongly in that direction. Let me very briefly describe some of the major features in this legislation.

There has been on the drawing boards for many years in some cases the need to build or expand VA medical and research facilities. This bill provides for 26 major medical facility leases in 26 States and Puerto Rico. That is something that is supported in a bipartisan way and has already passed the House in virtually a unanimous vote.

This bill provides for the expedited hiring of VA doctors, nurses, and other health care providers and \$500 million targeted to hire those providers with

unobligated funds. The simple truth is that no medical program—not in the private sector, not in the VA, not anywhere—can provide quality care in a timely manner if that program does not have an adequate number of doctors, nurses, and other medical providers. It is unclear exactly how many more providers are needed, but there is no question there are many needed. I have heard—I will not swear to this, but I have heard estimates that in Phoenix alone there is a need for up to 500 new providers. While the Phoenix situation may be worse than other parts of the country, there is no doubt in my mind that many hundreds, if not thousands, of doctors and nurses are needed, and we need to expedite the hiring process.

Importantly, what our legislation also does is say to veterans around the country that if they cannot get into a VA facility in a timely manner, they will be able to get the care they need outside of the VA from a private provider in their community. They will be able to go to a federally qualified health center in their community, an Indian Health Service or if there is a Department of Defense military base and they can get care there, they will be able to do that. This gives the veteran himself or herself the opportunity if that person cannot get timely care within the VA to go outside of the VA.

What this bill also does is say to veterans who live 40 miles or more away from a VA facility if they choose—and it is clear there are some veterans that live hundreds of miles away in our rural areas from a VA facility—they will also be able to get care outside of the VA. For those veterans in rural areas this is an important provision.

This legislation also addresses a major crisis that we have seen tragically in recent years within the DOD, within the military, and that is the issue of sexual assault. Far too many women and men have been sexually assaulted, and this legislation provides funding for the VA to provide improved care for those suffering from sexual assault.

This bill also deals with an issue where I believe there is widespread support among Republicans, Democrats, and Independents, and that is the need to address instate tuition for all veterans at public colleges and universities. This legislation also provides that surviving spouses of those who die in the line of duty will be eligible for the post-9/11 GI bill. This bill also establishes commissions to provide help to the VA in terms of improving scheduling capabilities and also their capital planning, two areas clearly where the VA needs to improve.

Lastly, and it is very important, this bill gives the Secretary of the VA the authority to immediately fire incompetent employees and, even worse, those who have falsified or manipulated data in terms of waiting periods or in other instances. So what we say is if somebody has lied, has manipulated

data, they are out tomorrow, after the bill is signed, but we also provide a very expedited appeals process in order to allow some due process.

I worry very much about the politicalization of the VA if a Secretary comes in with a new President and says, I am going to get rid of 400 top people and 4 years later another Secretary comes in and says, I am going to get rid of another 400 people. What we want in the VA, which is the largest integrated health care system in America, taking care of 6.5 million veterans—one shouldn't care if those folks are Republicans, Democrats, progressives or conservatives—what we want are competent, able supervisors. I also want to make sure if people get fired that it has nothing to do with the color of their skin or sexual orientation.

So we have an abbreviated appeals process, but within that appeals process somebody can be removed from their position immediately.

The House of Representatives, as you know, passed legislation yesterday which covers a lot of the same ground the Sanders-McCain bill covers, and I applaud the House for moving forward in a very rapid fashion. I am absolutely confident that working with House Chairman MILLER and Ranking Member MICHAUD, we can in fact bridge the differences that exist in the two bills and send to the President legislation he can sign as soon as possible.

Finally, I wish to say a word to the some 300,000 employees who work at the VA. The overwhelming majority of these people are hardworking, honest, serious employees. In fact, many of them are veterans. My experience is that for many of these employees what they do is less of a job than a mission. They understand the sacrifices veterans have made, and they in the vast majority of cases are doing excellent work to support our veterans. Let us never forget that some 230,000 veterans today and tomorrow and the next day are going into the VA for health care and that the vast majority of those people—and that is 6.5 million people a year—are receiving high-quality care.

I have talked to veterans all over the State of Vermont, and what they tell me is that they get very good care. I obviously cannot speak for every veteran, but in Vermont—and I expect in most areas around this country—veterans feel good about the health care they get.

A few weeks ago I held a hearing and asked all of the major veterans organizations point blank about their view on VA health care. What they said—this is not what BERNIE SANDERS said; it is what they said—was that once people get into the system, the care is good. That is not just their view. There are independent studies out there that rate VA health care with private sector care, and oftentimes VA health care comes out better. Right now our job is to address the crisis of long waiting periods and making sure that veterans all

over this country can get the care they need in a timely manner.

In my State of Vermont—according to information that just came out the other day—some 98 percent of veterans get appointments in the system within 30 days. I suspect the numbers are similar in certain other parts of the country, although clearly not in all parts of the country. That is the issue we are addressing right now.

It seems to me that our job now is to defend the veterans of this country who have defended us. It is time to move the Sanders-McCain legislation as quickly as we can—hopefully today. I know the majority leader, Senator REID, feels strongly about this issue. He wants this legislation moved as quickly as possible, as do I, and I believe Senator MCCAIN does as well.

Once we get that legislation passed, I am confident we can set up a quick conference committee and resolve the differences between the House and Senate bills and get a bill to the President as early as next week.

It is one thing to give great speeches on Memorial Day and Veterans Day about how much we love and respect veterans, but it is another for us to act expeditiously and effectively on behalf of veterans. Now is the time for action, and I hope very much we will have virtually unanimous support to move this important legislation forward.

With that, I yield the floor and note the absence of a quorum.

THE PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. SCHUMER. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

THE PRESIDING OFFICER (Ms. BALDWIN). Without objection, it is so ordered.

IMMIGRATION REFORM

Mr. SCHUMER. Madam President, I rise today to discuss a topic of great importance to our country's security, economy, and social fabric, and that is our broken immigration system.

No one can dispute that our system is broken. We do not yet have sufficient resources on our border or in our interior to prevent illegal immigration. And our legal immigration system takes far too long, has far too much bureaucratic redtape, and does not sufficiently serve our economic needs. In the meantime, our broken system has created millions of broken families. Many of these families are separated simply because of immigration status.

All of these problems can be solved by passing immigration reform legislation. Immigration reform will jumpstart our economy, reduce our national debt, secure our country, and heal these broken families. The truth is, we have heard excuse after excuse after excuse from House Republicans about why they have not put immigration reform legislation on the floor.

First, it was that the Senate had to act first with broad bipartisan support.

Well, that was taken away when the Senate passed bipartisan comprehensive reform legislation with 68 votes—a vote total which is virtually unprecedented for such important legislation.

Then it was that the House could only pass measures under the Hastert rule, which meant that a majority of the Republicans in the House had to support a bill in order to get a vote. This excuse was also taken away when the House showed it could pass other legislation, such as the debt ceiling, Sandy relief, and the Violence Against Women Act, without needing to fulfill the Hastert rule.

Then it was that the House could not pass one bill; it needed to break up the bill into component pieces. They thought this would be a deal killer. We said: Fine, we will work with you on the smaller pieces of immigration reform as long as all of the important pieces are addressed at or around the same time.

Then it was lack of trust of the President. That too was a phony excuse given that the President has deported more individuals than any other President. But even here we said: If that is really your problem, let's pass a bill now and delay implementation until 2017. We will get the President out of this equation so he is not used as an excuse. The House had no answers for that suggestion.

Now we have a new excuse. The excuse is that we supposedly cannot pass immigration reform because ERIC CANTOR lost his primary election. Well, just like all of the other excuses that have proven to be illusory, the idea that they cannot do immigration reform because ERIC CANTOR lost his election is another phony excuse for not passing immigration reform put together by those who willingly and unashamedly hand the leadership gavel on immigration to far-right extremists like STEVE KING.

I want to be very clear about two things today. First, ERIC CANTOR was never the solution on immigration. He was always the problem. Every time I talked to Republican Members, business leaders, growers, and faith leaders about immigration reform in the last several months, I consistently heard that the House leadership wanted to move forward but they did not have CANTOR's support. CANTOR was the chokepoint for immigration reform for these past few months. Contrary to the conventional wisdom, CANTOR's loss makes it easier—not harder—for House leadership to pass immigration reform.

Secondly, the polling is clear. ERIC CANTOR did not lose his primary because of support for immigration reform. It has been widely reported that 72 percent of registered voters in CANTOR's district polled on Tuesday said they either strongly or somewhat support immigration reform that would secure the borders, block employers from hiring those illegally, and allow undocumented residents without criminal backgrounds to gain legal status.

And this is the case in one of the most conservative districts in Virginia and the country. The polling is consistent with other recent polling which shows support for immigration reform among a majority of Republicans and a plurality of tea party supporters across the country. Even 70 percent of Republicans in CANTOR's district support reform. Again, to be clear, not even the majority of the farthest right segment of the Republican Party supports deportations and the current broken system. But that is what we still have in place today.

So to repeat, ERIC CANTOR did not lose his primary yesterday because of immigration. He lost it because he had lost touch with the people in his district.

The election shows the Republican Party has two paths it can take on immigration: the Graham path of showing leadership and solving a problem in a mainstream way, which leads to victory, or the Cantor path of trying to play both sides, which is a path to defeat.

The lesson Republicans should take from last night is that embracing and showing leadership on immigration reform is a far better path to victory than running from it, particularly for Republicans who are not tea party members but mainstream conservatives. The example shown by Senator GRAHAM is dispositive. Rather than trying to be all things to all people, he defended immigration reform strongly in his State and was rewarded by the people of South Carolina, the Republicans of South Carolina, which is an extremely Republican and conservative State.

Senator GRAHAM sat with us from day one and crafted an immigration reform bill that he could sell to the mainstream conservatives in South Carolina, and he was rewarded last night by his State for being a man of principle.

One final thing about last night's election. David Brat won by receiving 36,000 votes in a Republican primary in rural Virginia in an election where 65,000 people showed up. The total population of the Cantor district is over 750,000 people, and there are 11 percent more Republicans in the district than Democrats. For some context, in the 2012 election, ERIC CANTOR received 220,000 votes and his Democratic challenger 160,000 votes. The point here is that it would be a monumentally lame excuse for Republicans to say that our Nation's immigration policy should be dictated by the whims of less than 20 percent of the Republican voters in a rural Virginia Republican district.

So the time for excuses is over. The time for action is now. It has been nearly 1 year since the Senate passed bipartisan comprehensive immigration reform legislation that would secure the border, turbo charge America's economic growth, and provide a chance to heal America's broken families who are being separated by our dysfunctional immigration system.

For far too long, Republican House leaders have yielded the leadership gavel on immigration to the xenophobic leaders of the extreme far right of the party such as STEVE KING, who has previously described immigration as a “slow-motion holocaust.”

The question is whether House leadership will side with the STEVE KINGS and David Brats of the world or if they will side with the opinions of the vast majority of Republican voters and even the vast majority of voters in the Seventh Congressional District in Virginia.

Time is running out. The window is now open for passing immigration reform legislation, and the clock is furiously ticking. We have less than 7 weeks to go to get something passed, and the time is now for Republicans to give us their proposals on fixing the broken system. I say 7 weeks because it is highly unlikely that immigration reform could pass during a Republican Presidential primary season, where the party leaders will have to move to the extreme right to try and capture the Presidential nomination.

Therefore, it is time for the House leadership to declare unequivocally that immigration reform will be placed on the floor for a vote before the August recess. Without this declaration and the pressure to act, we will not be able to get immigration reform drafted and passed during this window.

Make no mistake about it. If the House fails to act during this window—a clear indication that they have no inclination in solving the problem—the President would be more than justified in acting anytime after the summer is over to take whatever changes he feels are necessary to make our immigration system work better for those unfairly burdened by our broken immigration laws.

But administrative relief is not what anyone wants to resort to. Those measures will be far too limited to fix all of the problems that currently plague our broken system. What we need right now is true leadership. Let's work together to get this done. A true leader will say: I will do what is good for my country—and for my party—even if it means that an extreme wing of my party will be unhappy. That is leadership. That is necessary.

We stand ready to work with any of our Republican colleagues who want to achieve solutions in good faith. But for now, I will conclude by saying that immigration reform is both necessary and inevitable. It is necessary because it will secure our country, grow our economy, reduce our deficit, create new jobs, and provide us with the best and the brightest. It is inevitable because the population of voters who believe this is an important issue continues to grow and become more politically active day by day.

So to my Republican friends, the choice is yours: Work with us on immigration reform this year and help the country now or do nothing and watch

as immigration reform eventually passes without your support or your input. I hope we can act this year, but we will ultimately act. Let's hope we can finally do what is right before every other option has been tried.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Mr. WARNER. I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. WARNER. Madam President, are we still in morning business?

The PRESIDING OFFICER. The Senate is considering the motion to proceed to S. 2432, the student loan refinancing bill.

Mr. WARNER. Madam President, I ask unanimous consent to speak for up to 10 minutes as in morning business.

The PRESIDING OFFICER. Without objection, it is so ordered.

STUDENT LOAN DEBT

Mr. WARNER. I come to the floor disappointed that the Senate did not move to full consideration of the legislation that I know the Presiding Officer and others have worked on to take on the challenge that I believe will be the next great financial crisis our country will face—student debt.

Student debt, which is \$1.2 trillion, now exceeds credit card debt, and that has been a PolitiFact out there and now validated. Increasingly, this crushing amount of student debt is slowing economic growth. It is not allowing young workers to go into the marketplace and buy a house or start a business.

While I am disappointed that we were not able to move to full consideration of the legislation that would provide a more comprehensive ability for students to refinance at a lower rate, I would point out that there are a number of other tools we can use.

I know I am going to be joined in a few moments—our paths may not completely cross here—by Senator RUBIO. There are two pieces of legislation around this issue that Senator RUBIO and I are working on together, and I want to speak briefly about both of those.

The first is legislation we have actually been joined by Senator WYDEN on as well called the Know Before You Go Act—a relatively simple concept using data that the U.S. Department of Education already collects. It says we ought to put together in a user-friendly Web site information for every parent and young student before they go off to college—whether it is a 4-year college, a 2-year college, or a community college—so they know, if they attend that university, what their chance of graduation is, how long it will take; if they choose to major in art history, the way my daughter did, what the chances are of getting a job and what that job

would actually pay, so that we can make these people—young and not so young—better informed consumers. The cost of higher education—perhaps next to the purchase of a home—is the single largest investment most families will make.

This legislation I have with Senator RUBIO, the Know Before You Go Act—and Senator WYDEN—would say that making these families and parents more informed will add value and make a more-informed consumer. It is simple, very little cost. We already collect this data, but we don't present this data in a format that is easily obtainable by families all across America.

I know Senator RUBIO is going to speak about the second piece of legislation, and I think Senator RUBIO and I share a common background on this issue. I believe we are both first in our generation to have graduated from college. I was able to get through college and law school—being quite a bit older than Senator RUBIO—through direct aid, through work during college and law school, but also through student loans, but I came out of that with only \$15,000 in student debt.

My personal story is that after working a bit in politics, I decided I would become an entrepreneur and proceeded to go off and start my own business, which within 6 weeks failed miserably. I then started a second enterprise that lasted a little longer; it lasted 6 months. My third enterprise was in the very early days of cell phones, and it managed to do pretty well, going on to cofound the company that became Nextel.

But as I reflect upon that period, particularly when I was literally living out of my car and sleeping on friends' couches, I am not sure I would have had the courage to try once, twice, or three times if I was looking at the kind of student debt that many—perhaps even some of these young pages here as they go on to college—might face if we don't take on this problem. It is not uncommon now for students—particularly if they complete graduate school—to see \$70, \$80, \$100,000 in debt. The average student in Virginia comes out with about \$30,000 in debt. We have to recognize that there should be a variety of tools available to them.

Again, I wish we had proceeded with the full debate on the bill on having the comprehensive ability to refinance.

One other piece of legislation, one other solution set—and I will be coming to the floor on a regular basis because I think there are a variety of ideas we need to lay out—a piece of legislation that Senator RUBIO and I are working on together that we will be introducing is on simplifying into a single form a tool that already exists on student debt in terms of income-based repayment.

Income-based repayment is a pretty simple idea. It says that if you get out of college or get out of graduate school—too many young people now are perhaps forced into careers that

may not have been their initial choice, but because of the crushing amount of debt payments they have to make, they don't have the kind of freedom I had to go out, candidly, and fail a couple of times before I managed to be successful. Income-based repayment says we will graduate the amount of money you will pay back on your student debt based upon the income you make. So if at first you need to take that job that might pay a little lower because there is a chance you can pursue your dream or actually become an entrepreneur, we will allow you to tailor your repayment schedule based upon the income, and as your income goes up, your payments will go up.

Rather than making income-based repayment kind of at the end of the line and very complicated to sort through, we simplify this approach, do it in a way that I believe is financially responsible, and do it in a way that gives that potential entrepreneur—the way I was—the chance to go out and take those risks, and if you are not successful at first—and can't leave out that 90 percent of entrepreneurs are not successful the first time they try a business—to make sure that you can maybe get that second shot, get that fair shot every American ought to have and not allow that student debt to be able to crush your dreams.

Clearly in America in 2014, in a world that is a global economy that is based upon our knowledge skills to stay competitive, you shouldn't go broke in America if you choose to go to college or get a higher education.

I believe these two pieces of legislation I am working on with Senator RUBIO—the Know Before You Go Act, so you are more informed about your options going forward, and this income-based repayment—are two of the possible solutions that could be added to make sure everyone gets the same kind of fair shot that I know the Presiding Officer and my good friend the Senator from Maryland had and that we want to make sure all the future Americans have as well.

With that, I yield the floor.

The PRESIDING OFFICER. The Senator from Maryland.

Mr. CARDIN. Let me thank Senator WARNER for his leadership on this issue.

The bills Senator WARNER is bringing forward will help deal with the incredible burden American families are confronting today in order to get quality education. His story is a story told about the opportunities of America. Education is the great equalizer in this country.

My grandparents came to America for a better life for their children. My parents benefited from education. They are products of the Baltimore City public school system and the public colleges and universities in the State of Maryland. As a result of the educational tools given to them, the grandson of those immigrants now serves in the Senate. That is the story

of America. Education is the great equalizer.

That is why we were so disappointed that we couldn't proceed with an important tool to make education more available to families; that is, the bill we just recently voted on to try to at least break the filibuster so that we could help those who currently have student loans.

Education has been the great equalizer in a growing middle class, which has led to the strength of America. It has been key to global competition. We all talk about the fact that other countries are doing a better job in STEM education or catching up to America—in some cases surpassing America. Well, education is a great equalizer.

We should make it easier for families to be able to afford a college education.

The truth is that it is more expensive here than it is in other countries. Yet we expect our country to be able to compete globally.

We are hurting ourselves. It is important for a growing economy, a growing middle class. Trained workers will strengthen America's economy, creating more jobs and more opportunity. So it is in our collective interests, not just that one family who is debating whether they are going to send their child to college or which college because of costs. It is in all of our interests to make it easier for Americans to afford a higher education.

The cost of higher education today is just plain too expensive. It is just too costly. It is the single most important investment a family can make. Yet today college debt is around \$1.2 trillion—greater than all of the credit card debt held by American families. Is that putting a priority on education? I don't think so. We can do a much better job.

In Maryland, 776,000 students have Federal student loan debt totaling over \$21 million. Over 50 percent of those graduating students are borrowing money in order to attend college, but here is the problem. For too many families it is a decision of whether they are going to college or not going to college—the cost. For too many families it is going to a school of their second, third, or fourth choice rather than the school they want to go to, and they are making that choice not because they couldn't get into the school they wanted but because they can't afford the school they want, their first choice.

The debt they have when they leave college, it is clearly affecting their career choice. We may have a brilliant future researcher or a brilliant future teacher. What is more important than being a teacher? But they choose to go into a different profession because they have student loans, and they choose for immediate pay considerations for their jobs rather than the career they really want because they know it is not fair to their families to continue these large student debts with which they are graduating.

That is the situation we confront. We know the numbers. I will tell you some real stories about real Marylanders.

Last year I visited one of our 4-year colleges and had a roundtable discussion with students. There was a second-year student there. She told me she was going to drop out of school after her second year. This is, by the way, in a very challenged community.

I said to her: I guess you are not doing well. She said: I am a straight-A student. I love the opportunities I am being given here. I love the knowledge I am getting, but I can't do it to my family to incur more debt. I look at my classmates from high school who have graduated and they are making money for their family and here I am a burden to my family by incurring more debt. I can't do it. I don't know where I am going to be 2 years from now, but I know I can't do this to my family. So I have to go out and work. I can't incur more debt.

That is a loss for that student and for our community.

I met another student named Becky last week at one of our Southern Maryland colleges. She told me the story about wanting to become a pediatric dentist. She is brilliant. She is doing great. But Becky is working full time and going to college. She is not going to be able to go to her first choice. She has her first choice, but she is not going to be able to do that because she is working full time and incurring debt in order to go to college. So it is going to take her a lot longer. She is not going to get through undergraduate in 4 years. It is going to take her 5 years or 6 years to get through, and whether she will ever become the pediatric dentist she wants to be, I don't know.

That is what is happening in America today, and millions of others can tell you similar stories of career decisions they have made, giving up the most important investment in their life because of the financial considerations. The bill we have on the floor right now can do something about it.

I would be the first to acknowledge there is a lot we could do to help in this regard, but I thank Senator WARREN for her leadership in bringing forward a bill that will make a difference for millions of students who hold debt. It will make it less costly for them to take out the loans they have taken out. It would affect millions of students.

I think Americans would be upset, disappointed, and outraged to learn the Federal Government is making money off of student loans. The interest rates are higher than what the cost of the student loan is. Taking into consideration defaults, taking into consideration administrative costs, taking into consideration the cost of borrowing, between 2007 and 2012 \$66 billion was made off the backs of students who can't afford the loans they currently have.

What Senator WARREN's bill does is allow those who hold student debt to refinance and take advantage of lower interest rates. It is not going to be subsidized loans. There will be no cost to

the taxpayers to do this. This seems like a no-brainer, quite frankly. It would make it easier for them. We let homeowners refinance their mortgages and we passed special legislation to allow that. We allow businesses to refinance their loans to the lowest competitive rate. Why can't students do this? That is what the bill before us does. It lets us move forward at no cost because we are not subsidizing the loans.

Just because of our unusual scoring reasons here, she provides an offset, which I don't think is necessary, but I certainly support the bill, and the offset is certainly one that has millionaires paying their fair share and it makes sense. So this will save thousands of dollars for those who currently holds loans. That is important.

Some say: Don't we need more accountability from higher education? Yes, we do. Don't we need more transparency from higher education? Yes, we do. Don't we need to have better consumer information? Yes. I agree with all of the above, but today we can do something about the interest costs and correct an injustice of government, making money off of student loans, and do this in a way that makes it more affordable for families. We can do something that truly helps. It will provide help to families.

President Obama has acted. I thank him for doing that. Five million families will benefit from his Executive order or clarification which says no more than 10 percent of your income will be used to pay student loans and caps the number of years. That is going to help. He is also doing more to promote awareness of repayment options. That is good, but we in Congress have an opportunity to act and act today.

I hope we get bipartisan support to help middle-income families and to help our country. I urge my colleagues to allow us to get on the bill and to pay to help the middle class of America.

I suggest the absence of a quorum.

THE PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

MR. RUBIO. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

THE PRESIDING OFFICER. Without objection, it is so ordered.

MR. RUBIO. Madam President, in a few moments I will yield the floor to my colleagues who will have an announcement about the progress which has been made on the veterans bill, an important issue.

I wish to take this moment to talk about a tale of two bills—a tale of two very critical issues that confront our country, both deserving of the time and attention of the Senate but how they have been treated very differently from one another.

The first issue is one which has been talked about here; that is, the issue of student loans in America. This is an issue I care about deeply for two reasons.

The first is, when I arrived on the floor of the Senate in January of 2011, I owed over \$100,000 in student loans. For years we struggled with the cost of those loans. My parents never made enough money to save for our education, but I was able to pay for it through a combination of Pell grants and loans for my undergraduate and graduate studies. The undergraduate-level loans were manageable. The graduate-level loans for law school were quite a strain. At one point in our lives it was the single highest expenditure in our monthly budget. So I know the cost of this.

The other reason is because I have the honor of serving as an adjunct professor at Florida International University, where once or twice a week I interact with young men and women in South Florida who are facing not just the cost of undergraduate education but starting to think about how they are going to pay to go to law school or get a master's degree or any other profession they choose. This is a very significant issue, and there are two aspects of it that we are going to talk about in a moment.

The second issue that is critically important for our country is the well-documented problems of the Veterans' Administration. I don't need to go into a long dissertation about how our men and women who have served us so honorably and so bravely in uniform deserve the very best care possible.

Well documented are the long waiting lists and, even more tragically, efforts among some at the VA to cover up all of this, to cover their tracks and to cover up their incompetence. The vast majority of the men and women who work at the VA work hard and do a good job, but there are too many who do not, and there is not enough accountability with regard to that. As I said a couple of weeks ago when I came to the floor and tried to pass a measure, a companion of the issue that passed in the House: You are more likely to get a promotion or bonus than you are to get demoted or fired for not doing your job at the VA.

Two very important issues: a tale of two bills because they have been handled so differently.

I anticipate in a moment a number of Senators will come to the floor—Senators whom I thank for allowing me to work with them to make this possible—and will have an announcement to make with regard to votes on the veterans bill. That is great news. The men and women who have served us deserve this progress.

There is no claim that this is going to solve every problem in the world, but it is an important first step. I thank Senators MCCAIN, SANDERS, BURR, COBURN, and others for all the work they have done on this issue. We are excited to hear about their announcement in a few moments. If they arrive, I will gladly yield the floor for them to do that at the appropriate moment. I thank them, our men and

women who have served us thank them, and the people of Florida thank them. We are a State with an enormous number of veterans.

This is an important issue, and I wish people could have seen the effort and how people worked across party lines to get this done. Everyone has great ideas about things they want to see added to it, about things they would like to see in addition to what has been included, but we all understand a sense of urgency about addressing this issue. We all had ideas we wanted to pursue, but we were all willing to put those aside for another debate and another day in order to get this done.

We need more of that in the Senate, we need more of that in the U.S. Government, and I thank the Senators who have worked so hard to make this happen and my colleague in the House, JEFF MILLER, for the work he has done in terms of bringing this forward as well. He has done a fantastic job.

Compare that to the way this issue on student loans has been handled, however. This is a legitimate issue that needs to be addressed, but the bill that was brought before the Senate included something the proponents knew was deeply political and controversial—the so-called Buffett rule. We have had debate on that issue before. We can have debate in the future.

They knew the simple utilization of that rule as part of this measure—as admitted, by the way, by Members of the majority who have talked about this measure in the past—they knew that by putting that in there, it politicized it and, quite frankly, doomed it to failure.

Let me lift the veil for those who are watching at home or in the gallery or anywhere, watching or listening now or in the future. They knew what the outcome would be when they included that, but it was put in there for the purposes of saying Republicans blocked this because they knew that issue in and of itself served as a sort of poison pill that held this up. It is unfortunate because the issue of student loans is a very valid issue in America.

Look, there was a time not long ago when higher education was an important option for millions of Americans, but, for example, even if someone didn't have a college education, they could still find a middle-income job that allowed them to make it to the middle class.

That is how my parents did it. Neither one of my parents had advanced formal education. Neither one finished the equivalent of high school. Yet we lived in the middle class. We achieved the American dream, because working as a bartender and as a maid, my parents were able to make enough money to achieve that.

The world has changed. Today, if someone doesn't have some form of advanced education, they are going to struggle to find a job that pays enough to keep up with the cost of living, much less to get ahead. This has made

higher education no longer an option. It is now a necessity. This is an issue that needs to be looked at in multiple ways, not simply the loan issue, by the way.

Take, for example, the story of a 41-year-old head of household who has worked their entire life to provide for their family and now has lost their job or their business, the only way they are going to be able to get a job that makes it to the middle class in the 21st century—because the job they used to have has been automated or outsourced or the industry is no longer around. The only way they are going to be able to make it back into the middle class and stay there is to acquire skills and education necessary for 21st century middle-class and above jobs.

But if someone is 41 years old and they have to work full time to provide for their family, and they have to raise that family, they can't just drop everything and go back to college for 4 years, and they probably can't afford it either. So we need to revolutionize what higher education means in America so people living those circumstances can access it in a cost-effective way.

When I worked in the State legislature, I had an employee who was the equivalent of my executive assistant. She made less than \$30,000 a year because that is what the State pay grade called for. But she went to school at night and became a paralegal and doubled her pay on the day after her graduation because she was able to acquire advanced skills and a degree that allowed her to improve not just her lifestyle and her quality of life but that of her daughter's as well—a young, single mother struggling to provide and move ahead in life.

The problem is that our existing higher education system is one we had in the 20th century. It is largely designed for a student who graduates from high school and goes to college for 4 years, but it is inaccessible and unaffordable for Americans who are later in their lives, who have to work full time and raise a family, for people who in the middle of a career have found their job outsourced or automated and need to be retrained. That in and of itself calls for higher education to be revolutionized. The second point I would make is there is some innovation in higher education. For example, there are degrees and degree-type programs you can now get online. But you will often find that the cost of those programs is as much and more than a brick and mortar institution would charge. It costs as much and in many instances more to get your degree on line than it would by sitting in a classroom and taking lectures every day. For many people that is not realistic.

So we need to revolutionize what higher education means. The traditional 4-year college will always be an important part of it, but we also have to provide programs that allow people

to graduate from high school with skills that allow them to immediately be employed such as more welders and more electricians. There is nothing wrong with that. These are important jobs that we have shortages in, by the way.

We need to create more innovation so that people can acquire learning in the most effective way possible. For example, why can't we allow people to package learning in any way they acquire it, online, work experience, life experience, to be able to package all of your learning and acquire the equivalent of a degree that allows you to go to work?

There are real answers to these problems. I am involved in at least three of them. One is a program called "Right to Know Before You Go" that I sponsored with Senator WYDEN. It is a bipartisan proposal. It is very simple. It says that when you go to school before you take out a loan you have to be told: "This is how much people that graduate from our school with a degree that you are seeking make." So you can decide whether it is worth taking out thousands of dollars in loans for a degree that doesn't lead to jobs.

The other proposal is changing the way we accredit higher education in America. Accrediting basically means you have permission to get a college degree. But the institutions who control that process are the existing status quo schools. They will always have an important job in our educational portfolio but they cannot be the only ones anymore. We need to change that so there are alternative programs available that allow you to package learning no matter how you acquire it so that you can get credit for that as well. So the changing of accrediting is a big part of this.

I believe that income-based repayments should be a part of this. There is a more responsible way to do it. Thankfully, Senator WARNER and I are working on such a proposal. I wish issues such as that were debated as a part of this solution, as opposed to simply a political stunt brought to the floor designed to get enough "no" votes by Republicans so it can be used in November on the campaign trail.

Student loans—a trillion dollars' worth—are owed by both Republicans and Democrats. We need to get this issue solved if we are going to move forward. On the Veterans' Administration issue—I see a number of Senators have arrived and potentially have an announcement for us—we have made great progress. The bill is important, but the one part I have been working on personally is accountability, giving the Secretary the power to hire and to fire those mid-level bureaucrats that are not doing their job. That is an important measure. I am glad that is included in this. I am glad the Senate will be moving forward on this in a few moments.

It is the tale of two bills. One is an example of how we can get things done to address the real needs in our coun-

try, and the other is a missed opportunity to address one of the single greatest impediments to upward mobility and the American dream in the 21st Century—and that is the accessibility and affordability of higher education, because today higher education is no longer just an option. In some way, shape or form acquiring higher education has become a necessity for all Americans, and we need to make that more accessible and more affordable.

It is my hope that in the weeks and months to come we will be able to put aside the desire to turn this issue into a political tool and come together to solve this problem because there is a trillion dollars of student loan debt sitting out there, and there are hundreds of thousands of Americans who desperately need to acquire some sort of higher education and they cannot afford it or they cannot access it or both. They need us to address this issue because this cannot be an issue we do not resolve. The American dream will continue to slip out of reach for millions of people in this new century unless we make the acquisition of higher education more accessible and more affordable to people from all walks of life: the 18-year-old who graduates from high school, the 25-year-old single mother, the 41-year-old father who heads a household, and everyone in between.

This is an enormous challenge for our country but one for which there are solutions. All we need now is a willingness to proceed to do it, and I hope that in the weeks to come, once we pass this moment, we can get back on this issue and solve it in a real and responsible way.

I appreciate the opportunity to speak on these issues. I look forward to working to pass the veterans bill hopefully today and to move forward and work together in a serious and meaningful way to make higher education more affordable for every American who needs it in order to achieve their American dream.

Madam President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Mr. REID. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. REID. Madam President, before I say anything, I really and deeply appreciate the ability of the Democrats and Republicans to work together on an extremely important issue, and I need not editorialize more than that.

MAKING CONTINUING APPROPRIATIONS DURING A GOVERNMENT SHUTDOWN

Mr. REID. Madam President, I ask unanimous consent that the Senate proceed to the consideration of Calendar No. 206, H.R. 3230; that all after