

important time, as our countries work together to address mutual security threats and improve regional security.

President Park's approach to North Korea and her focus on reuniting families who have been separated by the Korean war has given renewed hope to many Korean Americans in the United States. I am sure her visit will lead to new areas of cooperation between our countries.

#### WELCOMING THE PRESIDENT OF THE REPUBLIC OF KOREA

(Mr. CONNOLLY asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. CONNOLLY. Mr. Speaker, as the co-chair of the Korea Caucus here in Congress, as a member of the House Foreign Affairs Committee, I extend my warm greetings to President Park on her second official visit to the United States.

The U.S. and the Republic of Korea share deep ties, an alliance forged in blood and sweat and toil. Out of the Korean war emerged one of the great miracles of economic development the world has ever seen, the Republic of Korea.

The ROK has emerged as an economic juggernaut with a vibrant democracy and a strong alliance with us, the United States. During the President's visit, I think she will be glad also to find that those ties are familial. We have a deep and vibrant community, Korean American community here in the United States, including right here in the national capital region and in my district in northern Virginia.

Alliances are often defined by military or economic ties. Our ties go even deeper. Those family ties are what connect us with the Republic of Korea and the Congressional Caucus.

I wish the President well, look forward to a successful trip, and look forward to continuing to work with her and her government as the co-chairman of the Korea Caucus.

#### CELEBRATING THE LIFE OF AL PIANTANIDA

(Mr. CÁRDENAS asked and was given permission to address the House for 1 minute.)

Mr. CÁRDENAS. Mr. Speaker, it is with great sadness that I announce that Al Piantanida passed away on August 31.

He was a veteran but, more importantly, a good American. Al is what I would call the perfect constituent, the perfect friend, and the perfect neighbor.

Al would come to his elected officials' offices all the time and let us know what was going on in the community and what was going wrong in the community, but never once—never once—did Al complain. He always said: How can I be part of the solution?

To me, that is not only a good person, but that is what makes America great: human beings who have the time and the resources to give of themselves and are not there to complain but are there to make sure that their neighborhood, their community, and their country are a better place.

We are going to miss Al. He was a selfless individual and someone who was always giving of himself, and he always was creative in making sure that he was part of the solution and was always there for his community in every way possible.

Al was a personal friend. I met him through my responsibility as an elected official in the community, but I grew to love him as a person and to appreciate him very much.

We are going to miss you, Al, but you will never be forgotten.

□ 1815

#### FUTURE FORUM

The SPEAKER pro tempore (Mr. LAHOOD). Under the Speaker's announced policy of January 6, 2015, the gentleman from California (Mr. SWALWELL) is recognized for 60 minutes as the designee of the minority leader.

Mr. SWALWELL of California. Mr. Speaker, I rise today to kick off the Future Forum Special Order hour. Today we will be bringing attention, once again, to the issue of college affordability and student loan debt. We also have a few surprises in store today, as I will be joined by my Future Forum colleagues.

I first want to report that just earlier this week, on Monday, the Future Forum, which is a group of about 16 to 17 of the youngest members in our caucus, went out to Seattle. Congressman KILMER, who represents the Seattle area, was joined by myself and RUBEN GALLEGOS of the Phoenix, Arizona, area.

We went across the Seattle area. We talked to college students, community college students, college graduates, a millennial workforce, and also folks in the tech sector in Seattle.

We went to the University of Washington Tacoma and met with veterans. We went to the University of Puget Sound and talked to students. We went to an SEIU training center and talked to the next generation of their workforce.

We were also able to go to Amazon. We went to amazon.com and had a town hall there with their millennial workforce, and we were able to listen to them and their concerns about the future.

We heard a common thread through all of these diverse groups, America's largest generation, millennials, 80 million people. They are concerned about their future.

They are concerned about their ability to afford and have access to go to college. They are concerned about how much it is going to cost them when they get out and the student loan debt

that they are going to be burdened with.

It was another successful Future Forum trip. It was the eighth one we have taken this year, ranging from New York, Boston, New Hampshire, Phoenix, Washington, D.C., San Francisco, Los Angeles, and now Seattle.

I encourage anyone watching to engage with us on Twitter. I will be a part of the conversation. I will read and respond to any questions as we go along.

First, today I am joined by a colleague of mine, a Future Forum member from the Dallas/Fort Worth area, Congressman MARC VEASEY.

Congressman, we are encouraging a conversation around these issues at #futureforum.

I have been to the Dallas/Fort Worth area. I have seen the way you engage with young people in your district.

I want to know just what are you hearing out there about your constituents and their ability to go to college, your constituents and their ability to pay for college? And, once they get out, how is student loan debt affecting their opportunities?

Mr. VEASEY. Congressman SWALWELL, thank you very much. I really appreciate your leadership on Future Forum and bringing up important issues like student debt. It is a real issue that so many of our young people struggle with when they graduate from college.

In one of the articles that I was reading about student debt, a national magazine put some Instagram photos up of young people and the problems and the issues that they have with student debt. Some of the kids put up some really creative things.

One of the graduating students, on their graduating hat, instead of "Game of Thrones," it said "Game of Loans." Another sign that I saw at one of the college graduations said, "I will soon be joining millions of other young people that are graduating from college, and I will be consumed with thousands of dollars in debt."

But while these Instagram photos are cute and funny and I am sure are a way for young people to take their minds off of what is going to be facing them in thousands of dollars of debt, we know that this is a very serious issue.

Our young people that are graduating from college are putting off buying a house. They are putting off buying that new car. Those sorts of things play a role in how well our economy does.

And I think, more importantly, you hear a lot of young people that are graduating from college saying that they are putting off starting a family.

That is one of the most important things that we do as young people as we graduate from college and make our way into the world, is that we start that next generation.

And in order for us to start that next generation with confidence, kids need to know that when they graduate from college, they are not going to be burdened with all of this debt.

We know that college is becoming less and less affordable each day, and it negatively impacts the lives of thousands of Americans across our great Nation, including many of the constituents that I represent in the Dallas/Fort Worth area.

Right now we have about 40 million young people in this country that have over \$1.3 trillion in debt.

In the State of Texas, the average debt per student is over \$25,000, with over 70 percent of bachelor's degree recipients graduating with a student loan. About 16 percent of students in Texas have defaulted on their loans. These numbers can easily create an economic crisis for an entire generation.

While the cost of higher education continues to rise, grants are not going up on the same per-student basis. We have seen the Federal Pell Grant funding levels remain stagnant despite House Democrats urging Republicans to do something, to step in and help these kids, and let's increase Pell Grant funding levels. But we have seen absolutely no action from the Republicans on this.

Mr. Speaker and Congressman SWALWELL, I think it is important that we do work together on commonsense proposals that provide grants to the most needy and to make Federal loans affordable so that young people can obtain a degree, contribute to our economy, and keep our country going strong without the burden of insurmountable student debt.

Mr. SWALWELL of California. Congressman VEASEY, part of what the Future Forum has tried to express across the country to young people has been, first, our members, we understand you, we hear you, because we know the struggle you have gone through.

Personally, I have over \$100,000 today in student loan debt. Half of my college was paid through an athletic scholarship, and I still had that much student loan debt that I racked up because of tuition going up every single year.

Could you tell us just a little bit about your personal story or those of any family members or friends and how you have personally seen this debt affecting people.

Mr. VEASEY. Absolutely. When I graduated from college, paying back my student loans was very, very difficult. And I will tell you that one of the things that I lucked into when I was still in my twenties was that I became a congressional aide. I worked for a Member of Congress.

And there was a student loan program for young people that worked on Capitol Hill for them to be able to have some of their student loan debt repaid. Had it not been for that, I don't know what I would have done because the student debt was eating into my discretionary income.

Again, we want young people to contribute to our economy. We want young people to go and buy that car that they couldn't afford in college. We

want young people to start a family, buy a home.

I mean, the American Dream is being able to start a family and buy that home and be able to raise your kids in that home and be able to provide for your family.

But, unfortunately, more and more of our young people are saying, "You know what. I am going to put off getting married. I am going to put off buying that home. I am going to put off putting money into our local economy. I am going to not buy so much for Christmas for my siblings and my parents and other people. I can't afford to because I have thousands and thousands of dollars' worth of student debt."

We have to figure out some way to do something about this, Representative SWALWELL, or we are going to have an entire generation of young people that just has absolutely nowhere to turn.

Mr. SWALWELL of California. You know what was interesting? We have had these conversations with people.

A story I will never forget: We were in the Boston area, and we went to Thermo Fisher. We had this town hall with about 200 young people at their workforce, talking to us about student loan debt. I was with Congressman MOULTON.

Once we started getting into the back-and-forth of the questions with the participants, a woman in the back who was around 55, 60 years old raised her hand and said kind of jokingly, "You know, I know I am not supposed to be here. This is a millennial town hall." And we told her, "No. No. It is a mindset. It is not an age."

But she said, "I think you are missing the fact that student loan debt doesn't just affect millennials," and she told a story about her daughter who had gone to college, which is also a part of that American Dream where we want our young people to go to college, educate themselves.

But she said that she has found that her daughter has come home from college, has over \$30,000 in student loan debt and, because of that debt, is not able to even rent near where she works. So what her daughter has done is she has come back home. We are becoming the boomerang generation.

So that reinforced for me that this issue affects the 40 million millennials that you talked about. But, actually, it is a family matter. It affects everyone in the household.

Have you heard stories like that or seen examples of that?

Mr. VEASEY. Yes. I have absolutely heard so many stories like that.

And it is really interesting. I think, when we are all in our twenties, we never think that we are going to get older.

I have been working in politics now since I have been in my twenties, starting off as a congressional aide and spending 8 years in Texas State Legislature and now as a Member of Congress.

When you meet kids that are in their teens, kids that are in their twenties, they never ask you about Social Security. They don't ask you much about what is going on with the national defense. And, for years, I can tell you that young people in their teens and twenties never asked me a lot of questions, as an elected official, about many of the issues that affect our country.

Most of the questions that I would get from individuals were usually from people that were baby boomers and older that were concerned about Social Security, concerned about the high cost of food or goods or whatever it may happen to be.

But let me tell you something. For young people in this country, this issue is getting their attention, not being able to pay back their student debt.

And I can tell you that, when I am at townhall meetings, when I am out doing the different events throughout the Dallas/Fort Worth metroplex, the one issue that young people come to me about—and I know that, if someone is in their twenties or early thirties and they are approaching me about an issue, it is probably going to be about student debt. It has really galvanized them like I have never seen before.

Again, they are going to social media like some of the examples that I have talked with you about earlier. They are going to social media. They are going to Instagram and Facebook, talking about student debt, begging the Congress to do something about providing more grants.

Again, we want our country to be well-educated. That is how we are going to be able to compete with the rest of the world.

But guess what. More and more young people are hearing, you know, "Why go to college? Why go to college and be burdened with student debt?"

And guess what. If more and more young people hear that, it is going to make us less competitive in the world at a time where we need to be more competitive in all sectors, whether it is in technology, whether it is in manufacturing. We need an educated workforce.

I can tell you that young people are being discouraged because of a lack of action specifically, really, by Republicans in Congress. So we have to keep raising this issue.

Mr. SWALWELL of California. Again, I appreciate you being with us today, Congressman VEASEY of Texas.

You are right. It is about solutions and who is acting. I think we all would welcome the bipartisan approach to this. But right now the silence is deafening, and it is affecting a whole generation that is just stuck in financial quicksand.

One of the solutions that the Future Forum has put out there is this idea: Hey, you can refinance an auto loan. You can refinance your home loan. Why shouldn't our students who are in this financial quicksand be able to refinance their student loans at the lowest

available rate? We have got legislation on that, and I hope it becomes bipartisan legislation. But I agree with you on a call to action on this.

Mr. VEASEY. Thank you, Representative SWALWELL. I appreciate that.

Mr. SWALWELL of California. Well, the Future Forum is a group that has evolved since April, and we are quite interested in engaging with millennials.

Again, I would invite people tonight to engage with us on #futureforum, and we will take questions.

But this idea of reaching out to a generation that is not necessarily yet engaged in new, innovative ways is older than the Future Forum. It actually started about 10 years ago.

And today we have a little bit of a surprise for our Future Forum followers. We are going to welcome some of the original members of the Future Forum who 10 years ago on this House floor redefined what it meant to reach out and talk to the next generation of leaders.

So it is my honor, it is my privilege, to first welcome Congressman TIM RYAN of Ohio. TIM said it best in 2005, 10 years ago, when he led the 30-Something Working Group and they took questions on this House floor, as we take them now from Twitter. Congressman RYAN took them via email.

He said, "Being the 30-Something Group, we are trying to take our communications to the next level, trying to reach out to the American people, because we have said for quite some time that if we are going to solve problems in this country, that we have to engage the best and brightest talent that is out in the country in order to do this."

□ 1830

Does that sound familiar to the gentleman from Ohio?

Mr. RYAN of Ohio. I don't remember that, but that sounds like something I would have said. That is great.

Well, thank you. This is bringing back a lot of memories. I look at some of our friends that staff the House of Representatives, and we had a lot of long nights where we would come to the House floor sometimes once or twice in an evening back in 2003, 2004, 2005, and then going into 2006 and really used the House floor. There wasn't Twitter back then, and so a lot has changed with the ability to communicate and organize.

We had key issues at that point that we were working on with DEBBIE WASSERMAN SCHULTZ, Congressman Kendrick Meek from Miami. We were kind of the three Members that would come in here every night. It helped us communicate with not just young people who may or may not be watching C-SPAN, because there weren't a lot of them, but we were on later at night, and so we did get some college students who were paying attention to what was going on. We were also talking to their parents, and we were also talking to their grandparents.

I think what you guys are doing now with the Future Forum is having a conversation with everyone about what the future needs to look like. I think that is critically important. You talk about student loans, student debt, and all the rest. I think one issue, too, that we are talking about that doesn't get a whole lot of coverage is how we create an economy for these young people to go into and what that looks like. I believe that there is an opportunity for us to kind of bring the whole thing together.

We talk a lot about the environment because we are concerned with global warming and what direction we are going in as a country. If you look at places like Iowa and other places, you will see that they have 25 or 30 percent of their energy coming from renewable sources.

I represent a district in northeast Ohio, heavily manufacturing, lost thousands and thousands of manufacturing jobs over the last couple of decades. When I look at what we need to do to reduce our carbon footprint, to move away from fossil fuels, and to move into a more renewable economy, to me, wind and solar are an opportunity to do that. But it is also an opportunity for us to bring manufacturing back.

So not everyone is going to be a Ph.D. and not everyone is going to be a STEM graduate, but if we can get enough of those graduates to figure out how we move the country forward, how we manufacture things again here in the United States, when you think about a windmill that consists of 8,000 component parts, hundreds of tons of steel, gearshifts, bearings, hydraulics, all kinds of component parts that need to be fabricated, to me, if we are going to resuscitate manufacturing in the United States, moving into a renewable economy with wind and solar and all the component parts it entails is an opportunity for us to re-create the middle class.

So when we talk about what the future is, yeah, maybe the college students are going to be graduating from the STEM college and they may be engineers, but we have got to deal with the grid. We have got to deal with battery storage, and we have got to do research and development to figure out how to do it, how to store the energy and all the rest, but we also need to resuscitate manufacturing.

Mr. SWALWELL of California. What colleges do you have in your district?

Mr. RYAN of Ohio. In my district, I have three. We have Youngstown State University, which had the first STEM college in the entire State of Ohio, and Akron University, which does a ton of work converting. It used to be the rubber capital of the world. Now they are doing polymers, which has a really bright future as well. And we have Kent State University, which is focused on liquid crystal. So we have these universities.

But, to me, at the end of the day, if you don't get into manufacturing, it

needs to become a bigger and bigger part to where we are exporting our products, high-end, high-end manufacturing, advanced manufacturing, and additive manufacturing to the rest of the world. We know we are going to lose some manufacturing, of course, to the lower cost countries, which is a natural evolution of the global economy. The Future Forum and what you are talking about has to be about and is about how we create an economy for these young people, and you are in the process of doing that.

Mr. SWALWELL of California. So, in your district, say Youngstown, or my district, Cal State, East Bay, what I have found talking to young people, when we talk about this renewable economy and young people hear that, we are actually in this Congress, under Republican leadership slashing the amount of money we invest in renewables and increasing the amount that we spend on fossil fuels, I find that young people, their reaction is: Wait. What? You guys, the rest of the world is going forward in this renewable economy. Germany has 30 percent of its energy from renewables, and the United States is still stuck around 10 to 11 percent?

I found it generationally, Republicans and Democrats, millennials, they don't understand why we are kind of stuck in the mud on this issue. I don't know what you have heard.

Mr. RYAN of Ohio. Definitely in agreement across generations, across party lines. Being young, you kind of understand it. I think if we can move the conversation away from kind of the dark, the world is going to end, globalization, global warming talk, and more into, okay, how do we become sustainable and what is the path forward, and how is that going to benefit everyone moving forward—and I am a kind of an all-of-the-above guy. I think natural gas can be a transition for us, and I think there are a lot of opportunities to do that.

I will tell you this, and I don't want to get into a deep discussion because a lot of people are not in agreement on this. But when you look at the hydraulic fracturing which allowed a lot of the natural gas to come up and for us to access it, which is fairly controversial in some quarters, but the technology was a partnership between the Department of Energy and the private sector for 30 years, starting in the Carter administration, that allowed us to be able to go in and then access this natural gas that is there.

The same concept as what you were talking about is putting the money into the renewables, driving the costs down, having the tax credits in place over a long-term period so that we can bring the costs down and incentivize some investments. At the end of the day, that is how you move forward with creating new sectors of the economy.

I see the gentleman from Georgia, and I thought he was just hanging on

every word I was saying here, and you were so enthralled, and yet you were here to file a rule.

Mr. WOODALL. I say to my friend, you had me at all of the above. You had me at American manufacturing. You had me at jobs for the next generation, and you had me at looking forward instead of backwards, not doom and gloom, but how we can work together to solve problems.

Mr. RYAN of Ohio. Look at what just happened here on the House floor.

Mr. SWALWELL of California. We will talk. We will send over some ideas, and we will take some of yours.

Mr. WOODALL. I will look forward to that.

Mr. SWALWELL of California. Congressman RYAN, one of my favorite things to do in the spirit of what you and Congresswoman WASSERMAN SCHULTZ did is you went out and engaged people in new, inventive ways. We do what is called a word cloud. We go to these townhalls, and they can text in answers to questions we pose. One that we often ask them is: What would you spend your money on if you had more money at the end of the month that wasn't going to student loans? You can see in the word cloud here, which was taken from a recent event, it ranges from rent, house, buy a house, groceries, mortgage, and savings.

Have you heard this out in Ohio?

Mr. RYAN of Ohio. Same deal, and that is what every one of those words references is a stronger economy because you have people who are putting money in buying a car or renting a house or buying a house or doing any one of these things. And there they are. There they are.

Mr. SWALWELL of California. I have the privilege of having both of you on the floor now, and you can see it is the 10-year reunion of the 30-Somethings. The two of you really charted the path forward for us to do this as the Future Forum.

We are now joined by the gentlewoman from Florida, Congresswoman DEBBIE WASSERMAN SCHULTZ.

I went back and I saw many of the different, inventive, and creative ways that you guys engaged our young people. I was hoping you could just talk about back then, because some of the issues you talked about—rising gas prices at the time, the war in Iraq, and privatization of Social Security—you brought attention on this House floor of these issues to the next generation. Maybe you could just talk about how you did that and then how we can do that today.

Ms. WASSERMAN SCHULTZ. Absolutely. I thank the gentleman from California for yielding, and I say to my friend from Ohio that it is good to get the band back together.

It is really incredible that it has been 10 years. I don't really want to think about the birthday that I just had and where that puts me. I guess a few years after we started the 30-Something

Working Group at least I and our former colleague Kendrick Meek from Florida passed the status of being 30-something, and we were 30-somethings in spirit while we were doing that for a little while.

I am a little longer past being a 30-something now, but it is absolutely critical that we have an opportunity now to pass the torch, Mr. RYAN, to the next generation of 30-somethings who are focused on making sure that, as we go from generation to generation, as Democrats, we are focused on making sure about those cornerstones of a middle class life that we talked about 10 years ago, making sure that you don't have to choose between buying your groceries or filling your gas tank so you can get to work, which then, if you can't, would cause you not to be able to afford your groceries.

Now, 10 years later, Mr. SWALWELL—I had young children back then. Mr. RYAN was single, and now he has young children. My twins are actually 2 years from going to college, so the student debt crisis that has been looming and has existed and has overly burdened so many Americans is now something that my family has trepidation about. So it is incredibly timely that we re-launch this working group and make sure that the issues that are important to that next generation get the attention and the focus on the floor of the United States House of Representatives.

Mr. SWALWELL of California. We talk a lot about the next generation, and Congressman RYAN and I were talking about how this affects millennials—and I invite my colleague from New York (Mr. JEFFRIES) to take the other podium.

I don't know if you have heard this in your district, but this issue of college access and affordability is actually a family matter. We just got a tweet from @SKAU61, and she said that she wants to get a BA in accounting, and at 53 she can't afford to do it. So we are hearing that it is multigenerational, this access.

Ms. WASSERMAN SCHULTZ. Will the gentleman yield?

Mr. SWALWELL of California. I yield to the gentlewoman from Florida.

Ms. WASSERMAN SCHULTZ. In response to your question, whether I have heard this in my district, absolutely. The average debt that an individual carries in student loan debt is about \$29,000. That is crushing debt for years to be burdened with. Even President Obama, not long prior to becoming President, he and the First Lady had both talked about how they only just had paid off their student loan debt just before he took office.

Imagine into your not even late fifties, late forties, still paying off your debt from college and postgraduate school. It is just outrageous. Yet Republicans—and let's make sure that we zero in on brass tacks here—Republicans have consistently denied Americans the opportunity to reform the stu-

dent loan program so that we can ensure that when they are paid a salary that it is in line with how much they have to actually pay back out of their monthly paycheck to actually make sure that they can make ends meet.

Mr. SWALWELL of California. Reclaiming my time, I don't know if either Mr. RYAN or Mr. JEFFRIES has heard constituent casework like this, but we have constituents in our district who are having their Social Security checks garnished because of student loan debt.

So I yield to Mr. RYAN or Mr. JEFFRIES, if you heard about this multigenerational challenge.

Mr. RYAN of Ohio. I feel like we are here to provide a little historical context. So when we, back in the day, and that was 2003, 2004, 2005, 2006, before the Democrats took over the House a few years back, we had a student loan system that the banks would do the loans, and the rates were 7, 8, and 9 percent. Then, the Federal Government would back the loan if someone defaulted. So I loan you \$100, and if you default, the gentleman from California will pay me. What a great business to be in. No lose. Right? So they were covered, regardless. We came in and made some serious reforms to limit the amount of monthly payments and for how many years if you are in the public service.

□ 1845

So we made some reforms that I think were really, really important. But as the gentlewoman from Florida said, that is the difference. We are aggressively trying to pursue ways of fixing the problem, and if we do a piece, we come back and then we try to get to the next piece. In the last few years since 2010, we keep running into a brick wall where we are not getting the kind of cooperation.

But these are the kind of things that the government is supposed to do. I think we are pretty clear about that. That is why it is important, as DEBBIE said, for you to keep coming out here night in and night out, because every night somebody is listening to you, some nights more than others. Some nights we weren't sure if anyone was listening.

But somebody is listening. You have to just keep pounding and pounding and pounding that message because this is what is best for the economy, for families, and everyone else that really is going to make a difference. So it is good you are out here pounding away.

Mr. JEFFRIES. I thank the distinguished gentleman, first, from California for his leadership and for all that you have done to make sure that issues of importance to the next generation of Americans, such as the one that we are discussing here today, get prominence on the House floor, this great vehicle for communicating to the American people, and, of course, to be here with the still young pioneers of this wonderful effort, Congresswoman

WASSERMAN SCHULTZ and Congressman RYAN. It is just a great honor.

Clearly, we have a student loan debt crisis that commands the attention of the American people and should command the attention of people here in the House of Representatives and on the other side of the Capitol, but does not always do so, which is why communicating the urgency of the situation is so significant, just the notion.

I have got constituents just shocked by the fact that, collectively, we have got over \$1 trillion of student loan debt here in America. That is a very real number in terms of its implications, as you pointed out, Congressman SWALWELL, for the capacity of younger Americans to robustly pursue the American Dream.

When you are saddled with that level of debt burden, it makes it far more difficult to start a family, far more difficult to purchase a home, far more difficult to be part of the next generation of great American entrepreneurs and innovators, because you are less likely to take a risk if you have got this monthly student loan bill that you are unsure as to how you would pay if you were to take some time off to start a business, to invent the next Google or Facebook or Twitter.

And so this is really an issue of great significance to us, as Americans. And it is a shame. I will make this last observation.

I sat on the Budget Committee for the previous 2 years in the 113th Congress, and the same is the case this year, that Republicans continue to put forth a budget that is not designed to alleviate the problem of higher education affordability. It is designed to make the problem worse.

It will cut over \$220 billion over a 10-year period in Federal Government assistance in a variety of ways to younger Americans who are struggling to get a college education and pursue the American Dream.

That is something that we have got to be able to address moving forward or move in a different direction in terms of who the American people send to this Congress to do their business.

Mr. SWALWELL of California. I am wondering, especially for our pioneers here tonight, if it would surprise you to hear that, since 2004, when you started this effort, student loan debt has increased from \$346 million collectively for the country to the \$1.2 trillion that it is today. That is an increase of 235 percent.

What has happened or what hasn't happened?

Ms. WASSERMAN SCHULTZ. Well, what hasn't happened is a focus in a bipartisan way on making sure that we make college affordability a top priority.

I will tell you that I know my husband and I are at the intersection in our family of wanting to make sure that, as we send our twins, two at once, off to college 2 years from now, we will be able to, one, be able to supplement

as much as possible their college education so that, knowing what we know about the potential for them to have that debt burden when they graduate, we can relieve that possibility, and trying to figure out how the heck we are going to add that double-whammy expense when they start college and at the same time being pretty panicked about how much debt they will have to go in themselves if we can't really make sure—and families all across—less about me and more about the sort of average middle class family that is trying to make sure that they can make ends meet for their whole family and make sure that they can send their kids off to start their lives, which is why President Obama and congressional Democrats have proposed that the first 2 years of college be free.

I will tell you that I have a lot of folks at home in south Florida who have said to me, "You know, if I only had to worry about my kid's junior and senior year and how we were going to pay for that and we knew that at least they could get an AA degree."

Over 100 years ago, when we established free universal access to public education in elementary grades and eventually secondary grades, no one would question. That was considered controversial back then. No one today would consider universal free public education, except maybe some of our friends on the other side of the aisle. Actually, I take that back. But you wouldn't question, you wouldn't think, that universal access to public education should be free.

We are at the point now in the 21st century where there shouldn't be any question that the first 2 years of college should be free, and we need our colleagues on the other side of the aisle to join us in that.

Mr. RYAN of Ohio. And part of this is not just the first 2 years of college free, but Democrats are also pushing initiatives like how do you streamline and get high school kids into community college classes early while they are still in high school to start taking and reducing some of those costs.

We have programs in Canton at Stark State where you can get 13 credit hours towards a welding certificate. Thirteen of 30 hours can be done before you even graduate from high school. So that reduces and it is free because it is part of your high school public education. So now you are already starting.

So it is not just about reducing student loans and reducing debt and Pell Grants and streamlining the first 2 years. But we also, I think, have an obligation to streamline the current system that is K-12 or K-14 and make sure we narrow that down.

I have got to step out, but I just want to say thank you. You have got another Irish guy here to carry the flag.

Mr. SWALWELL of California. Another Floridian, too.

Mr. RYAN of Ohio. Another Floridian. I do want to say just keep

pounding away. This is a great way to communicate. You guys are doing it. We have to get more and more from your classes to be up here. So keep up the good work. And I am out.

Mr. SWALWELL of California. I am glad this reunion happened. You inspire us to continue going forward.

I want to ask the gentleman from New York—I have been to Manhattan. It reminds me a lot—Manhattan and Brooklyn and Queens and Harlem—reminds me a lot of what we see in Silicon Valley and San Francisco, just the young entrepreneurial minds.

But when we go to these startup spaces or these incubator hubs, I constantly hear how much student loan debt affects their ability to invest in themselves and their businesses, and we are finding that our generation is the least entrepreneurial generation America has ever known at our time.

I am wondering if you have heard stories about that and how it is limiting investment.

Mr. JEFFRIES. That is absolutely correct. I think what we have to do is really work on changing the equation to facilitate the great minds that we have got in this current generation of younger Americans to be able to go out and be innovators and entrepreneurial in the context of a vastly changing economy as well as a changing dynamic in terms of the affordability of college education.

I am troubled by the fact, one, if you look at the productivity of the American worker, what we have seen, of course, since the early 1970s is that it has increased dramatically, in excess of 275 percent in terms of American worker productivity.

At the same time, wages during that period from the early 1970s to the present have remained largely stagnant, less than 10 percent. So the equation for the American worker has changed.

So what we have is that we have got younger Americans entering into a workforce where the fundamental equation in terms of their compensation has changed dramatically for the worse, the cost of a college education has increased, the amount of financial assistance relative to the cost of that college education has remained stagnant, if not declined in real dollars, and the expectation in terms of the student debt loan burden one is expected to shoulder upon graduation has exploded exponentially.

You add all those things together and it is no surprise that you are going to find yourself in a situation where people don't have the same capability of being entrepreneurial as prior generations.

FDR, of course, brought forth the New Deal. What we need for this current generation of Americans is just a fairer deal in the context of giving them the same opportunities to robustly pursue the American Dream, start great companies, innovate as prior generations, so we can continue to be great.

I would also note that downtown Brooklyn, interestingly enough, which I represent in the wonderful Eighth Congressional District—

Mr. SWALWELL of California. Is that where Silicon Alley is?

Mr. JEFFRIES. That is part of Silicon Alley. I am so glad that you are familiar with our East Coast lingo.

But it also has more college students in downtown Brooklyn than Boston and Cambridge combined. So there has been a great number of young people who have come to Brooklyn who are contributing to our fantastic innovation culture, but who are struggling with the fundamentals of today's economy and higher education structure that is working against them.

That is why we are here on the floor of the House of Representatives fighting to change that.

Mr. SWALWELL of California. Here on the floor any Californian would be nervous when he or she is outnumbered by Floridians.

We are joined by the gentleman from Florida who represents West Palm Beach, Jupiter/Martin County area.

What are you hearing in your district about student loan debt?

Mr. MURPHY of Florida. First of all, I want to thank the gentleman from California for putting this together and, really, your leadership. You have been at this for years now, talking to other Members of Congress on both sides of the aisle, reminding them about what a critical issue this is.

Whether I am talking to constituents in my district throughout the State of Florida or people here in the House, we have to do more to help more people get access to quality and affordable education at all levels, but certainly higher education.

When you look at what I would argue is one of the biggest problems in our country right now—and that is the disappearing middle class and this growing divide we have in our country—unfortunately or fortunately, depending on how you look at it, as economies continue to evolve and progress, education becomes more and more of a critical component of that.

Yet, you look at the policies and you look at really what is holding so many people back, just listening to the gentleman from New York here talking about that lack of opportunity and the debt that is holding so many people back from taking that risk to go ahead and become that entrepreneur, to be that innovative spirit that made America so great because they might have \$100,000 of debt, they might have a family, they might have some kids, and they are so concerned about this debt, they don't want to take that risk.

That is not what America is about. America is about taking that risk with having education to do it and then turning it into something great. And understanding that not every risk is going to always pay off, but you have to have that background, that education, to get you there.

And if you are saddled with hundreds of thousands of dollars of debt and overly complex methods to repay them, not being able to refinance, et cetera, then you have a problem.

Ms. WASSERMAN SCHULTZ. Will the gentleman yield?

Mr. MURPHY of Florida. I yield to the gentlewoman from Florida.

Ms. WASSERMAN SCHULTZ. Because I want to engage as we used to do. And I know that you do this as well. But I just want to follow up on what you just said because the gentleman from California posed the question and stated the fact that millennials today really aren't starting new businesses. You would think—and we envision them to be the start-up generation. They are living in a start-up era, but, yet, they can't see it.

To use the vernacular of the gentleman of Florida, Congressman MEEKS, when we were throwing things around on the House floor 10 years ago, let's put the cookie on the bottom shelf here.

If, as you just said, they are saddled with the burden of significant debt coming out of college when they get a degree, it is very difficult for them to see a pathway to develop that small business, to envision being a pioneer of the next great industry.

So we are literally saddling them with a heavy burden as they leave what is supposed to be the jumping-off point for the next phase of their lives. We are supposed to be passing them the baton so that they can move America forward. It is just not fair. It is not right. And our friends on the other side of the aisle are part of the problem.

Mr. SWALWELL of California. Millennials are very collaborative. They are, I would believe, a problem-solving generation.

What is so frustrating when we talk to them at college campuses or at their work sites is they ask, "Well, what are you doing about it?" And I believe my colleagues here would be happy, thrilled, to work with our colleagues across the aisle on solutions on this.

But I am just curious. Do you know how many bills we voted on to address student loan debt this Congress? Zero. Zero bills.

□ 1900

At the end of the day, it is not just the least entrepreneurial. We are the least home owning. We are more likely to delay starting a family by about 5 years. So everything that the generation before us had, we are delaying: buying a home, starting a family, starting a business. As the gentleman from New York pointed out, it is affecting the economy.

Ms. WASSERMAN SCHULTZ. I wanted to share my own personal story very briefly.

You know, I happened to get married fairly young at 24 years old. Graduating from a public university, the University of Florida, without debt, the progress I was able to make at the

beginning of my adult life, at the beginning of my professional life, enabled me to have a much longer ramp and see many more possibilities because I didn't have that debt.

My husband and I were able to buy our first house right after we got married, and we have been able to make sure that we can make choices that will maximize our opportunities to ensure that our children, when we had them and now are raising them, have opportunities.

It is so sad that the millennial generation really doesn't see it, doesn't believe it, and that is because there is obstacle after obstacle being thrown in their way right from the start of their most formative years.

Mr. SWALWELL of California. On an issue you would never imagine to be partisan.

Ms. WASSERMAN SCHULTZ. Unbelievable.

Mr. SWALWELL of California. Well, I thank the gentlewoman from Florida for joining us. I hope to see her back.

Ms. WASSERMAN SCHULTZ. Thank you.

Mr. SWALWELL of California. Mr. Speaker, I don't know if the gentleman from New York heard, but in 2012, the New York Fed reported that for the first time in a decade, 30-year-old student borrowers were less likely to take out a home mortgage than other young people.

Are you seeing in the New York area or hearing from your constituents about how student loan debt is affecting their ability to buy a house?

I yield to the gentleman from New York.

Mr. JEFFRIES. Mr. Speaker, that is absolutely the case. Certainly in Brooklyn, which has become now an attractive place for so many people to reside, not just from the city, the region, all across the country and, indeed, the world, yet many of the young people who have moved to Brooklyn who are starting a life in Brooklyn are renting in Brooklyn. They are unable to purchase a home.

Some of that has to do with the significant appreciation in home value that we have witnessed over the last decade, but a lot of that has to do with the fact that they can't see their way to either a downpayment on a home or carrying a monthly mortgage, given the student loan debt burden that they have been forced to shoulder as a result of the structure that has been put in place in terms of higher education in America.

You made an important observation earlier in referencing the President's plan for free community college education. If we can just dwell there for a second, what is important to note is it used to be the case, for prior generations who started the great American middle class after helping to liberate the world coming back home to America after World War II, that if you just had a high school diploma, for many individuals, that was a pathway into

the middle class. That is no longer the case in today's 21st century economy.

You can get a high school diploma at a high-quality public school for free without any debt. So, at that point, as you entered into the workforce, you could think about starting a family, purchasing a home, and doing other things consistent with what it means to be part of the great American middle class. That is no longer the case. A high school diploma is not a pathway into the middle class. You have got to at least go to college, if not get a graduate degree.

Given the high cost of a college education, it has changed the equation for younger Americans in terms of their entry into the middle class. That is why looking at bold proposals, such as dramatically reducing, if not eliminating, the cost of public higher education at the community college level, if not beyond, is something that we have got to put front and center on the agenda here in the House of Representatives.

Mr. MURPHY of Florida. Mr. Speaker, adding on to what the gentleman from New York said, not only should we be looking at those sorts of proposals, but we should be looking at some of the existing programs we have, like Pell grants. The numbers that we have been talking about, this skyrocketing cost of education has increased 200-some percent over the last decade. That is unsustainable.

Yet look at what Pell grants have done. The maximum Pell grant has not gone up ratably in the same amount of time. So let's talk about expanding these programs.

I think we need to really change the dynamic of the conversation to your point where it is really about return on investment. You know, we need to look at this from a business perspective: What is the best ROI of taxpayer money?

I look at some of the bills that we have all worked on together here. One bill that comes to mind is called the SAVE Act. It is a bill where we identified \$479 billion of wasteful, duplicative, fraudulent government spending. Let's start implementing and start finding those savings and putting that into education, ensuring that that return on investment for taxpayer money is truly there. We all know a dollar spent on education is going to come back in droves for future generations in this economy.

Mr. SWALWELL of California. Congressman MURPHY, your district, the State of Florida, has a lot of veterans. People always ask: What is the biggest surprise you have found since going to Congress?

I don't know if you guys have had that question posed to you.

For me, the biggest surprise I have found since coming to Congress is just how poorly our veterans have been treated. Something that is even more surprising, which I found doing these Future Forum tours—I don't know if

you have heard about this—but a GI Bill doesn't even cover the full cost of college anymore.

So the veterans who have served our country, fought abroad, risked their lives, saw their friends and sometimes family members killed, when they come back home, the GI Bill can't even get them all the way through college. That is how expensive college has become, and we can't even take care of our veterans.

So when you talk about Pell grants, I am wondering if you have talked to veterans and heard about the gaps in funding that they are experiencing as they try and advance their skills when they get back home.

I yield to the gentleman from Florida.

Mr. MURPHY of Florida. Mr. Speaker, I have, and I think it is a great topic to talk about, and one that we should be able to find bipartisan support on.

Because of some of the conversations I have had with some veterans and folks in my district, we introduced some legislation that would help veterans with their application costs. It's not just the cost of education. Sometimes it is just getting there. And these application costs getting into college can be \$200, \$500, and it could be even more than that.

So when you are coming back and you are thinking about a decision, you might only have a couple of hundred bucks and you might have to make a decision, I am only going to apply to one school. That is not, I don't think, the intent. You should be able to have some options and see what options come back to you where you get accepted, et cetera.

So, in this legislation, the intent is to waive some of these fees for application costs for these veterans to help them get onto that higher education.

Mr. JEFFRIES. Mr. Speaker, if I can add to that observation that was made by my good friend from the Sunshine State, the three of us had a wonderful opportunity to visit Israel together, along with several other members of our class and, of course, STENY HOYER, who led the delegation in August of 2013.

I was struck in our conversations with some of the members of the Israeli society how well those individuals who had served in the IDF and then matriculated into society were treated. Their service in the IDF was highly valued—not just via words, but through deeds—and it enabled them to really build a successful career. They were treated with reverence.

Congressman SWALWELL, one of the things that perhaps was most disconcerting about my first few years in this institution is there is a lot of rhetoric—I guess I shouldn't be surprised that this is a place where there is a lot of hot air often spewed—that is devoid of substance. And in the area of veterans, in particular, what we find is that there is a lot of talk about treat-

ing veterans appropriately in terms of the sacrifice that they have made, their service, but we haven't really filled in the blanks in terms of substance.

One of the areas that clearly is problematic is the fact, though we are promising to enable them once they leave their service to assist with furthering their educational goals, we are not providing them with the financial assistance and the resources necessary to actually make that happen. So I embrace efforts by Congressman MURPHY and others to try to fill in the blanks in that regard, but a whole lot more needs to be done. We should be treating our veterans with the same reverence and respect, not just rhetorically, but substantively, as is done in Israel, our good friend and ally, and many other places in this world.

Mr. SWALWELL of California. Mr. Speaker, it was an unforgettable trip. We learned a lot about their innovation economy, but we also saw firsthand how they valued the service of those who stood on the front lines for their country.

So we are hitting the end of our hour here.

The gentleman from Florida, any parting thoughts or actions?

Our generation, we are an action-oriented generation. We are not very patient. We are a little stubborn. We like to see results.

And you come to Congress under the leadership of this House across the aisle, and we don't see many results. I think we collectively want to work with anyone who is willing to work with us on our Republican colleagues' side to find results.

Any thoughts on what can we do to help a whole generation that is in financial quicksand right now?

I yield to the gentleman from Florida.

Mr. MURPHY of Florida. Mr. Speaker, I want to remind those watching and our friends on the other side of the aisle that this is, I think, a great opportunity for bipartisanship.

When I talk to voters, whether it is around the district or around the State, they are tired of seeing the nonsense. You know, they look at their jobs and they haven't seen a raise in 10 years. They look at their children who either maybe haven't gotten into college or do get into college and graduate and they have got hundreds of thousands of dollars of debt. When they turn on C-SPAN, they see us bickering and arguing about nonsense.

This is a serious problem. This is something that has to be addressed soon. It should have been addressed years ago. Let's stop the rhetoric and let's start talking to each other and solving these problems and making sure that, not only are we bringing down the cost of higher education, but we are making sure that those who do have the student loans are on an orderly repayment structure, one that makes sense, one that is reasonable per

their income. Let's make sure that the dream of America is still alive for future generations.

Mr. SWALWELL of California. Mr. Speaker, I thank the gentleman from Florida for participating in this.

I invite anyone at home to follow along, follow the conversation at #futureforum. Engage with these Members and others.

I yield to the gentleman from New York. Any parting thoughts on what we can do as a Congress to unite and solve this problem?

Mr. JEFFRIES. Mr. Speaker, I thank the distinguished gentleman from the Golden State for his leadership and for putting forth this effort, bringing in younger Members of Congress to be able to speak to issues of relevance, not just to the entire body of the American people, but specifically to the next generation of Americans that will continue to make this country great as long as we provide them with the tools and the opportunity.

I agree with my good friend from Florida that this is an issue that should not be partisan in nature. This is an issue that impacts people from north to south, to the east and the west, from urban communities, suburban communities, rural communities, red States, blue States, all over America. I think what we are saying here today is that we extend out our arms, our olive branch of friendship and partnership on behalf of the American people to try to solve this problem together.

It is clear that there is a problem, it cannot be denied, and it is one that requires urgent intervention in order to make sure that we can continue to preserve the American Dream for the greatest number of younger Americans possible. Right now, the dream is being suffocated in ways that threaten our economic vitality moving forward, and that is a tragedy. But I remain optimistic. We were sent here all collectively to get things done, and I look forward to working together in that regard.

Mr. SWALWELL of California. Mr. Speaker, that is right. We were sent here to do our job, to be problem solvers and really be voices, I think, for all generations of Americans, but especially this generation which is the largest generation America has ever known. It is the most diverse generation America has ever known, and I think it is one of the most aspirational generations America has ever known. They are waiting for anybody in this body to help them get out of this financial quicksand and start being able to be empowered and really realize their own American Dream.

So I thank the gentlemen for participating today. I thank our pioneers from the 30-Somethings and invite them to come back for a 10-year reunion.

Mr. Speaker, I yield back the balance of my time.

## REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF H.R. 538, NATIVE AMERICAN ENERGY ACT, AND PROVIDING FOR CONSIDERATION OF H.R. 702, ADAPTATION TO CHANGING CRUDE OIL MARKETS

Mr. WOODALL (during the Special Order of Mr. SWALWELL of California), from the Committee on Rules, submitted a privileged report (Rept. No. 114-290) on the resolution (H. Res. 466) providing for consideration of the bill (H.R. 538), to facilitate the development of energy on Indian lands by reducing Federal regulations that impede tribal development of Indian lands, and for other purposes, and providing for consideration of the bill (H.R. 702) to adapt to changing crude oil market conditions, which was referred to the House Calendar and ordered to be printed.

## LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Ms. GRANGER (at the request of Mr. McCARTHY) for today on account of attending a funeral.

## SENATE CONCURRENT RESOLUTION REFERRED

A Concurrent Resolution of the Senate of the following title was taken from the Speaker's table and, under the rule, referred as follows:

S. Con. Res. 22. Concurrent Resolution recognizing the 50th anniversary of the White House Fellows program; to the Committee on Oversight and Government Reform.

## SENATE ENROLLED BILLS SIGNED

The Speaker announced his signature to enrolled bills of the Senate of the following titles:

S. 986. An act to require the Secretary of the Interior to take into trust 4 parcels of Federal land for the benefit of certain Indian Pueblos in the State of New Mexico.

S. 1300. An act to amend the section 221 of the Immigration and Nationality Act to provide relief for adoptive families from immigrant visa fees in certain situations.

S. 2078. An act to reauthorize the United States Commission on International Religious Freedom, and for other purposes.

## ADJOURNMENT

Mr. SWALWELL of California. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 7 o'clock and 14 minutes p.m.), under its previous order, the House adjourned until tomorrow, Thursday, October 8, 2015, at 10 a.m. for morning-hour debate.

## EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XIV, executive communications were taken from the Speaker's table and referred as follows:

3071. A letter from the Under Secretary, Acquisition, Technology, and Logistics, Department of Defense, transmitting the Department's Chemical Demilitarization Program Semi-Annual Report to Congress, pursuant to 50 U.S.C. 1521(j); to the Committee on Armed Services.

3072. A letter from the Director, Regulations Policy and Management Staff, FDA, Department of Health and Human Services, transmitting the Department's final rule — National Environmental Policy Act; Environmental Assessments for Tobacco Products; Categorical Exclusions [Docket No.: FDA-2013-N-1282] received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Energy and Commerce.

3073. A letter from the Deputy Director, ODRM, Department of Health and Human Services, transmitting the Department's Major final rule — 2015 Edition Health Information Technology (Health IT) Certification Criteria, 2015 Edition Base Electronic Health Record (EHR) Definition, and ONC Health IT Certification Program Modifications (RIN: 0991-AB93) received October 6, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Energy and Commerce.

3074. A letter from the Deputy Chief, Competition Policy Division, Wireline Competition Bureau, Federal Communications Commission, transmitting the Commission's final rule — Technology Transitions [GN Docket No.: 13-5]; Policies and Rules Governing Retirement of Copper Loops by Incumbent Local Exchange Carriers [RM-11358]; Special Access for Price Cap Local Exchange Carriers [WC Docket No.: 05-25]; AT&T Corporation Petition for Rulemaking to Reform Regulation of Incumbent Local Exchange Carrier Rates for Interstate Special Access Services [RM-10593] received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Energy and Commerce.

3075. A letter from the Director, Office of Congressional Affairs, Nuclear Regulatory Commission, transmitting the Commission's final NUREG — 17.5 Quality Assurance Program Description — Design Certification, Early Site Permit and New License Applicants (NUREG-0800) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Energy and Commerce.

3076. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting a certification, pursuant to Sec. 36(c) of the Arms Export Control Act, Transmittal No.: DDTC 15-032; to the Committee on Foreign Affairs.

3077. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting a certification, pursuant to Sec. 36(c) of the Arms Export Control Act, Transmittal No.: DDTC 15-069; to the Committee on Foreign Affairs.

3078. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting a certification, pursuant to Secs. 36(c) and 36(d) of the Arms Export Control Act, Transmittal No.: DDTC 15-062; to the Committee on Foreign Affairs.

3079. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting the Department's combined reports on "U.S. Assistance for Palestinian Security Forces" and "Benchmarks for Palestinian Security Assistance Funds", pursuant to the Department of State, Foreign Operations, and Related Programs Appropriations Act, 2015 (Division J, Pub. L. 113-235); to the Committee on Foreign Affairs.

3080. A letter from the Assistant Legal Adviser, Office of Treaty Affairs, Department of