(Mr. CARDIN) and the Senator from Mississippi (Mr. WICKER) were added as cosponsors of S. 1182, a bill to exempt application of JSA attribution rule in case of existing agreements.

S. 1214

At the request of Mr. MENENDEZ, the name of the Senator from New Mexico (Mr. UDALL) was added as a cosponsor of S. 1214, a bill to prevent human health threats posed by the consumption of equines raised in the United States.

S. 1239

At the request of Mr. DONNELLY, the name of the Senator from Nebraska (Mr. SASSE) was added as a cosponsor of S. 1239, a bill to amend the Clean Air Act with respect to the ethanol waiver for the Reid vapor pressure limitations under that Act.

S. 1476

At the request of Mrs. BOXER, the name of the Senator from Maryland (Ms. MIKULSKI) was added as a cosponsor of S. 1476, a bill to require States to report to the Attorney General certain information regarding shooting incidents involving law enforcement officers, and for other purposes.

S. 1495

At the request of Mr. TOOMEY, the name of the Senator from Georgia (Mr. PERDUE) was added as a cosponsor of S. 1495, a bill to curtail the use of changes in mandatory programs affecting the Crime Victims Fund to inflate spending.

AMENDMENT NO. 1473

At the request of Mr. VITTER, the name of the Senator from Kansas (Mr. MORAN) was added as a cosponsor of amendment No. 1473 proposed to H.R. 1735, an act to authorize appropriations for fiscal year 2016 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 1559

At the request of Mr. DURBIN, the name of the Senator from Oregon (Mr. MERKLEY) was added as a cosponsor of amendment No. 1559 proposed to H.R. 1735, an act to authorize appropriations for fiscal year 2016 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 1567

At the request of Ms. AYOTTE, the name of the Senator from Florida (Mr. RUBIO) was added as a cosponsor of amendment No. 1567 intended to be proposed to H.R. 1735, an act to authorize appropriations for fiscal year 2016 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 1578

At the request of Mrs. GILLIBRAND, the name of the Senator from Michigan (Mr. PETERS) was added as a cosponsor of amendment No. 1578 proposed to H.R. 1735, an act to authorize appropriations for fiscal year 2016 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 1605

At the request of Mr. COTTON, the name of the Senator from Nebraska (Mr. SASSE) was added as a cosponsor of amendment No. 1605 intended to be proposed to H.R. 1735, an act to authorize appropriations for fiscal year 2016 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 1771

At the request of Mr. SANDERS, the names of the Senator from Vermont (Mr. LEAHY), the Senator from Minnesota (Mr. FRANKEN) and the Senator from Michigan (Ms. STABENOW) were added as cosponsors of amendment No. 1771 intended to be proposed to H.R. 1735, an act to authorize appropriations for fiscal year 2016 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 1783

At the request of Mr. BLUNT, his name was added as a cosponsor of amendment No. 1783 intended to be proposed to H.R. 1735, an act to authorize appropriations for fiscal year 2016 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 1987

At the request of Mr. MURPHY, the name of the Senator from Kentucky (Mr. PAUL) was added as a cosponsor of amendment No. 1987 intended to be proposed to H.R. 1735, an act to authorize appropriations for fiscal year 2016 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. DAINES:

S. 1552. A bill to authorize the Dry-Redwater Regional Water Authority System and the Musselshell-Judith Rural Water System in the State of Montana, and for other purposes; to the Committee on Energy and Natural Resources.

Mr. DAINES. Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

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

S. 1552

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Clean Water for Rural Communities Act''.

SEC. 2. PURPOSE.

The purpose of this Act is to ensure a safe and adequate municipal, rural, and industrial water supply for the citizens of—

(1) Dawson, Garfield, McCone, Prairie, Richland, Judith Basin, Wheatland, Golden Valley, Fergus, Yellowstone, and Musselshell Counties in the State of Montana; and

(2) McKenzie County, North Dakota.

SEC. 3. DEFINITIONS.

In this Act:

(1) ADMINISTRATOR.—The term ''Administrator'' means the Administrator of the Western Area Power Administration.

(2) AUTHORITY.—The term ''Authority'' means—

(A) in the case of the Dry-Redwater Regional Water Authority System—

(i) the Dry-Redwater Regional Water Authority, which is a publicly owned nonprofit water authority formed in accordance with Mont. Code Ann. § 75–6–302 (2007); and

(ii) any nonprofit successor entity to the Authority described in clause (i); and

(B) in the case of the Musselshell-Judith Rural Water System—

(i) the Central Montana Regional Water Authority, which is a publicly owned nonprofit water authority formed in accordance with Mont. Code Ann. § 75–6–302 (2007); and

(ii) any nonprofit successor entity to the Authority described in clause (i).

(3) DRY-REDWATER REGIONAL WATER AUTHORITY SYSTEM.—The term ''Dry-Redwater Regional Water Authority System'' means the Dry-Redwater Regional Water Authority System authorized under section 4(a)(1) with a project service area that includes—

(A) Garfield and McCone Counties in the State;

(B) the area west of the Yellowstone River in Dawson and Richland Counties in the State;

(C) T. 15 N. (including the area north of the Township) in Prairie County in the State; and

(D) the portion of McKenzie County, North Dakota, that includes all land that is located west of the Yellowstone River in the State of North Dakota.

(4) INTEGRATED SYSTEM.—The term ''integrated system'' means the transmission system owned by the Western Area Power Administration Basin Electric Power District and the Heartland Consumers Power District.

(5) MUSSELSHELL-JUDITH RURAL WATER SYSTEM.—The term ''Musselshell-Judith Rural Water System'' means the Musselshell-Judith Rural Water System authorized under section 4(a)(2) with a project service area that includes—

(A) Judith Basin, Wheatland, Golden Valley, and Musselshell Counties in the State;

(B) the portion of Yellowstone County in the State within 2 miles of State Highway 3 and within 4 miles of the county line between Golden Valley and Yellowstone Counties in the State, inclusive of the Town of Broadview, Montana; and

(C) the portion of Fergus County in the State within 2 miles of US Highway 87 and within 4 miles of the county line between Fergus and Judith Basin Counties in the State, inclusive of the Town of Moore, Montana.

(6) NON-FEDERAL DISTRIBUTION SYSTEM.—The term ''non-Federal distribution system'' means a non-Federal utility that provides electricity to the counties covered by the Dry-Redwater Regional Water Authority System.

(7) PICK-SLOAN PROGRAM.—The term ''Pick-Sloan program'' means the Pick-Sloan Missouri River Basin Program (authorized by section 9 of the Act of December 22, 1944 (commonly known as the ''Flood Control Act of 1944'') (58 Stat. 891, chapter 665)).

(8) SECRETARY.—The term ''Secretary'' means the Secretary of the Interior.

(9) STATE.—The term ''State'' means the State of Montana.

(10) WATER SYSTEM.—The term ''Water System'' means—

(A) the Dry-Redwater Regional Water Authority System; and

(B) the Musselshell-Judith Rural Water System.

SEC. 4. DRY-REDWATER REGIONAL WATER AUTHORITY SYSTEM AND MUSSELSHELL-JUDITH RURAL WATER SYSTEM.

(a) AUTHORIZATION.—The Secretary may carry out—

(1) the project entitled the ''Dry-Redwater Regional Water Authority System'' in a manner that is substantially in accordance with the feasibility study entitled ''Dry-Redwater Regional Water System Feasibility Study'' (including revisions of the study), which received funding from the Bureau of Reclamation on September 1, 2010; and

(2) the project entitled the ''Musselshell-Judith Rural Water System'' in a manner that is substantially in accordance with the feasibility report entitled ''Musselshell-Judith Rural Water System Feasibility Report'' (including any and all revisions of the report).

(b) COOPERATIVE AGREEMENT.—The Secretary shall enter into a cooperative agreement with the Authority to provide Federal assistance for the planning, design, and construction of the Water Systems.

(c) COST-SHARING REQUIREMENT.—

(1) FEDERAL SHARE.—

(A) IN GENERAL.—The Federal share of the costs relating to the planning, design, and construction of the Water Systems shall not exceed—

(i) in the case of the Dry-Redwater Regional Water Authority System—

(I) 75 percent of the total cost of the Dry-Redwater Regional Water Authority System; or

(II) such other lesser amount as may be determined by the Secretary, acting through the Commissioner of Reclamation, in a feasibility report; or

(ii) in the case of the Musselshell-Judith Rural Water System, 75 percent of the total cost of the Musselshell-Judith Rural Water System.

(B) LIMITATION.—Amounts made available under subparagraph (A) shall not be returnable or reimbursable under the reclamation laws.

(2) USE OF FEDERAL FUNDS.—

(A) GENERAL USES.—Subject to subparagraphs (B) and (C), the Water Systems may use Federal funds made available to carry out this section for—

(i) facilities relating to—

(I) water pumping;

(II) water treatment; and

(III) water storage;

(ii) transmission pipelines;

(iii) pumping stations;

(iv) appurtenant buildings, maintenance equipment, and access roads;

(v) any interconnection facility that connects a pipeline of the Water System to a pipeline of a public water system;

(vi) electrical power transmission and distribution facilities required for the operation and maintenance of the Water System;

(vii) any other facility or service required for the development of a rural water distribution system, as determined by the Secretary; and

(viii) any property or property right required for the construction or operation of a facility described in this subsection.

(B) ADDITIONAL USES.—In addition to the uses described in subparagraph (A)—

(i) the Dry-Redwater Regional Water Authority System may use Federal funds made available to carry out this section for—

(I) facilities relating to water intake; and

(II) distribution, pumping, and storage facilities that—

(aa) serve the needs of citizens who use public water systems;

(bb) are in existence on the date of enactment of this Act; and

(cc) may be purchased, improved, and repaired in accordance with a cooperative agreement entered into by the Secretary under subsection (b); and

(ii) the Musselshell-Judith Rural Water System may use Federal funds made available to carry out this section for—

(I) facilities relating to—

(aa) water supply wells; and

(bb) distribution pipelines; and

(II) control systems.

(C) LIMITATION.—Federal funds made available to carry out this section shall not be used for the operation, maintenance, or replacement of the Water Systems.

(D) TITLE.—Title to the Water Systems shall be held by the Authority.

SEC. 5. USE OF POWER FROM PICK-SLOAN PROGRAM BY THE DRY-REDWATER REGIONAL WATER AUTHORITY SYSTEM.

(a) FINDING.—Congress finds that—

(1) McCone and Garfield Counties in the State were designated as impact counties during the period in which the Fort Peck Dam was constructed; and

(2) as a result of the designation, the Counties referred to in paragraph (1) were to receive impact mitigation benefits in accordance with the Pick-Sloan program.

(b) AVAILABILITY OF POWER.—

(1) IN GENERAL.—Subject to paragraph (2), the Administrator shall make available to the Dry-Redwater Regional Water Authority System a quantity of power required, of up to 1½ megawatt capacity, to meet the pumping and incidental operation requirements of the Dry-Redwater Regional Water Authority System during the period beginning on May 1 and ending on October 31 of each year—

(A) from the water intake facilities; and

(B) through all pumping stations, water treatment facilities, reservoirs, storage tanks, and pipelines up to the point of delivery of water by the water supply system to all storage reservoirs and tanks and each entity that distributes water at retail to individual users.

(2) ELIGIBILITY.—The Dry-Redwater Regional Water Authority System shall be eligible to receive power under paragraph (1) if the Dry-Redwater Regional Water Authority System—

(A) operates on a not-for-profit basis; and

(B) is constructed pursuant to a cooperative agreement entered into by the Secretary under section 4(b).

(3) RATE.—The Administrator shall establish the cost of the power described in paragraph (1) at the firm power rate.

(4) ADDITIONAL POWER.—

(A) IN GENERAL.—If power, in addition to that made available to the Dry-Redwater Regional Water Authority System under paragraph (1), is necessary to meet the pumping requirements of the Dry-Redwater Regional Water Authority, the Administrator may purchase the necessary additional power at the best available rate.

(B) REIMBURSEMENT.—The cost of purchasing additional power shall be reimbursed to the Administrator by the Dry-Redwater Regional Water Authority.

(5) RESPONSIBILITY FOR POWER CHARGES.—The Dry-Redwater Regional Water Authority shall be responsible for the payment of the power charge described in paragraph (4) and non-Federal delivery costs described in paragraph (6).

(6) TRANSMISSION ARRANGEMENTS.—

(A) IN GENERAL.—The Dry-Redwater Regional Water Authority System shall be responsible for all non-Federal transmission and distribution system delivery and service arrangements.

(B) UPGRADES.—The Dry-Redwater Regional Water Authority System shall be responsible for funding any transmission upgrades, if required, to the integrated system necessary to deliver power to the Dry-Redwater Regional Water Authority System.

SEC. 6. WATER RIGHTS.

Nothing in this Act—

(1) preempts or affects any State water law; or

(2) affects any authority of a State, as in effect on the date of enactment of this Act, to manage water resources within that State.

SEC. 7. AUTHORIZATION OF APPROPRIATIONS.

(a) AUTHORIZATION.—There are authorized to be appropriated such sums as are necessary to carry out the planning, design, and construction of the Water Systems, substantially in accordance with the cost estimate set forth in the applicable feasibility study or feasibility report described in section 4(a).

(b) COST INDEXING.—

(1) IN GENERAL.—The amount authorized to be appropriated under subsection (a) may be increased or decreased in accordance with ordinary fluctuations in development costs incurred after the applicable date specified in paragraph (2), as indicated by any available engineering cost indices applicable to construction activities that are similar to the construction of the Water Systems.

(2) APPLICABLE DATES.—The date referred to in paragraph (1) is—

(A) in the case of the Dry-Redwater Regional Water Authority System, January 1, 2008; and

(B) in the case of the Musselshell-Judith Rural Water Authority System, November 1, 2014.

By Mr. DURBIN (for himself and Mr. FRANKEN):

S. 1556. A bill to amend section 455(m) of the Higher Education Act of 1965 in order to allow adjunct faculty members to qualify for public service loan forgiveness; to the Committee on Health, Education, Labor, and Pensions.

Mr. DURBIN. Mr. President, today I introduced the Adjunct Faculty Loan Fairness Act, a bill that would enable faculty working less than full-time to participate in the Public Service Student Loan Forgiveness Program.

Contingent faculty members are like full-time instructors. They have advanced degrees. They teach classes and

spend many hours outside the classroom preparing for class. They hold office hours, grade papers and give feedback to students. They provide advice and write letters of recommendation. Students rely on them. Since most adjuncts have advanced degrees and, as almost 75 percent of graduate degree recipients have an average of $61,000 in student loans, they are also among the 40 million Americans with student debt.

The Public Service Loan Forgiveness program is meant to encourage graduates to go into public service by offering student loan forgiveness for eligible federal loans after 10 years of full-time work in government or the non-profit sector. Public service fields like nursing, military service, and public health qualify. Many education jobs qualify, including full-time work at public universities and part-time work at community colleges in high-needs subject areas or areas of shortage. But other faculty members, those who work part-time, are not eligible for loan forgiveness because the law requires an annual average of 30 hours per week to qualify for the program. For adjunct faculty working at several schools on a contingent basis, this requirement can be difficult or impossible to meet, even when they are putting in more than 30 hours of work each week.

The number of faculty hours given for each class is calculated differently at different schools. Some give one hour per hour in the classroom while others actually take into consideration the time required outside the classroom. So, even as these faculty members are working hard and as their options for tenured, full-time positions become slimmer, more of them are overworked and undervalued for their work in public service.

The Adjunct Faculty Loan Fairness Act of 2015 would solve this by amending the Higher Education Act to expand the definition of a ''public service job'' to include a part-time faculty member who teaches at least one course at an eligible institution of higher education. They would still have to meet all the other requirements to qualify for the program, including making 120 on-time payments while employed at a qualifying institution, and they could not be employed full-time elsewhere at the same time.

This bill would benefit someone like Alyson, an adjunct professor from Chicago, IL, who graduated with $65,000 in student loan debt and, after 10 years of on-time payments, has over $56,000 left. Like most adjuncts, Alyson strings together multiple teaching assignments along with part-time work to afford her monthly living expenses and minimum student loan payment. She comes from a family of educators and considers teaching her dream job. Alyson would like to participate in the Public Service Loan Forgiveness program. This bill would ensure that Alyson and many thousands like her, could obtain credit towards the Public Service Loan Program for loan payments she made while teaching, whether she was teaching one course or seven.

Unfortunately, for all their contributions to the college programs and the students they work with, adjunct faculty don't have the same employment benefits or job security as their colleagues. The number of classes they teach every semester varies. To make ends meet, these professors often end up teaching classes at more than one school in the same semester, getting paid about $3,000 per class and making an average annual income that hovers around minimum wage. This also means that, in some parts of the country, they spend as much time commuting as they do teaching.

Nationally, over half of all higher education faculty work on a contingent basis, facing low pay with little or no benefits or job security. In the past, these were a minority of professors who were hired to teach an occasional class because they could bring experience to the classroom in a specific field or industry. Over time, as university budgets have tightened and it has gotten more expensive to hire full-time, tenure track professors, higher education institutions have increasingly hired adjuncts.

From 1991 to 2011, the number of part-time faculty in the U.S. increased two and a half times from 291,000 to over 760,000. At the same time, the percentage of professors holding tenure-track positions has been steadily decreasing—from 45 percent of all instructors in 1975 to only 24 percent in 2011. The number of full-time instructors, tenured and non-tenured, now makes up only about 50 percent of professors on U.S. campuses. The other 50 percent of the 1.5 million faculty employees at public and non-profit colleges and universities in the U.S. work on a part-time, contingent basis.

Illinois colleges rely heavily on adjuncts. In 2012, 53 percent of all faculty at public and not-for-profit colleges and universities in the State, more than 30,400 faculty employees, worked on a part-time basis. This is a 52.6 percent increase in part-time faculty in Illinois compared to a 13 percent increase in full-time faculty since 2002.

Not surprisingly, in Illinois, 69 percent of all part-time faculty work in Chicago, where the cost of living is 16 percent higher than the U.S. average. Based on an average payment of $3,000 per class an adjunct professor must teach between 17 and 30 classes a year to pay for rent and utilities in Chicago.

They would have to teach up to seven classes to afford groceries for a family of four and two to four classes per year just to cover student loan payments. Because they are part-time, they are not eligible for vacation time, paid sick days, or group health-care. So they would have to teach an additional two to three classes to afford family coverage from the lowest priced health insurance offered on Get Covered Illinois, the official health marketplace.

Even though these professors are working in a relatively low-paying field, teaching our students, their part-time status also means they aren't eligible for the Public Service Loan Forgiveness Program

This bill does not completely fix this growing reliance on part-time professors who are underpaid and undervalued. But it would ensure that members of the contingent faculty workforce are no longer excluded from the loan forgiveness program for public servants. I would like to thank my colleague, Senator AL FRANKEN from Minnesota for joining me in this effort. I hope my other colleagues will also join me to provide this benefit to faculty members who provide our students with a quality education.

Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

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

S. 1556

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Adjunct Faculty Loan Fairness Act of 2015''.

SEC. 2. LOAN FORGIVENESS FOR ADJUNCT FACULTY.

Section 455(m)(3)(B)(ii) of the Higher Education Act of 1965 (20 U.S.C. 1087e(m)(3)(B)(ii)) is amended—

(1) by striking ''teaching as'' and inserting the following: ''teaching—

''(I) as'';

(2) by striking '', foreign language faculty, and part-time faculty at community colleges), as determined by the Secretary.'' and inserting ''and foreign language faculty), as determined by the Secretary; or''; and

(3) by adding at the end the following:

''(II) as a part-time faculty member or instructor who—

''(aa) teaches not less than 1 course at an institution of higher education (as defined in section 101(a)), a postsecondary vocational institution (as defined in section 102(c)), or a Tribal College or University (as defined in section 316(b)); and

''(bb) is not employed on a full-time basis by any other employer.''.

By Mr. DURBIN (for himself, Mr. BLUMENTHAL, Mr. BROWN, Mr. MARKEY, Mrs. MURRAY, Mr. TESTER, and Mr. WHITEHOUSE):

S. 1557. A bill to amend the Servicemembers Civil Relief Act to extend the interest rate limitation on debt entered into during military service to debt incurred during military service to consolidate or refinance student loans incurred before military service, and for other purposes; to the Committee on Veterans' Affairs.

Mr. DURBIN. Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

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

S. 1557

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Servicemember Student Loan Affordability Act of 2015''.

SEC. 2. INTEREST RATE LIMITATION ON DEBT ENTERED INTO DURING MILITARY SERVICE TO CONSOLIDATE OR REFINANCE STUDENT LOANS INCURRED BEFORE MILITARY SERVICE.

(a) IN GENERAL.—Subsection (a) of section 207 of the Servicemembers Civil Relief Act (50 U.S.C. App. 527) is amended—

(1) in paragraph (1), by inserting ''ON DEBT INCURRED BEFORE SERVICE'' after ''LIMITATION TO 6 PERCENT'';

(2) by redesignating paragraphs (2) and (3) as paragraphs (3) and (4), respectively;

(3) by inserting after paragraph (1) the following new paragraph (2):

''(2) LIMITATION TO 6 PERCENT ON DEBT INCURRED DURING SERVICE TO CONSOLIDATE OR REFINANCE STUDENT LOANS INCURRED BEFORE SERVICE.—An obligation or liability bearing interest at a rate in excess of 6 percent per year that is incurred by a servicemember, or the servicemember and the servicemember's spouse jointly, during military service to consolidate or refinance one or more student loans incurred by the servicemember before such military service shall not bear an interest at a rate in excess of 6 percent during the period of military service.'';

(4) in paragraph (3), as redesignated by paragraph (2) of this subsection, by inserting ''or (2)'' after ''paragraph (1)''; and

(5) in paragraph (4), as so redesignated, by striking ''paragraph (2)'' and inserting ''paragraph (3)''.

(b) IMPLEMENTATION OF LIMITATION.—Subsection (b) of such section is amended—

(1) in paragraph (1), by striking ''the interest rate limitation in subsection (a)'' and inserting ''an interest rate limitation in paragraph (1) or (2) of subsection (a)''; and

(2) in paragraph (2)—

(A) in the paragraph heading, by striking ''AS OF DATE OF ORDER TO ACTIVE DUTY''; and

(B) by inserting before the period at the end the following: ''in the case of an obligation or liability covered by subsection (a)(1), or as of the date the servicemember (or servicemember and spouse jointly) incurs the obligation or liability concerned under subsection (a)(2)''.

(c) STUDENT LOAN DEFINED.—Subsection (d) of such section is amended by adding at the end the following new paragraph:

''(3) STUDENT LOAN.—The term 'student loan' means the following:

''(A) A Federal student loan made, insured, or guaranteed under title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 et seq.).

''(B) A private student loan as that term is defined in section 140(a) of the Truth in Lending Act (15 U.S.C. 1650(a)).''.

By Mr. SANDERS:

S. 1564. A bill to require that employers provide not less than 10 days of paid vacation time to eligible employees, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

Mr. SANDERS. Mr. President, I want to say a few words about family values. ''Family values'' is an expression that has been used for many years by my Republican colleagues. Generally speaking, what they mean by ''family values'' is opposition to a woman's right to choose, opposition to contraception, opposition to gay rights. I happen to strongly disagree with many of my Republican colleagues on those issues. Let me take the opportunity to briefly give a somewhat different perspective on family values—on real family values, on the values that really matter to millions of families in this country.

When a mother gives birth to a baby and is unable to spend time with that newborn child during the first weeks and months of that baby's life because she does not have the money to stay home and is forced to go back to work, which is the case for millions of mothers in this country, that is not a family value. Separating a mother from a newborn baby for economic reasons is not a family value. In fact, that is an attack on everything that a family is supposed to stand for.

When a wife is diagnosed with cancer and her husband cannot get time off of work to take care of her because he does not have any family or medical leave time or sick leave time, that is not a family value. That is an attack on everything that a family is supposed to stand for.

When a husband, wife, and kids, during the course of an entire year, are unable to spend any time on a vacation, when they cannot get together in leisure activity, when they cannot relax and spend quality time with each other, that is not a family value.

Let us be very clear in understanding that, in fact, in terms of protecting the needs of our families, in terms of real family values, in many, many respects the United States of America lags behind virtually every other major country on earth.

When you look at other major countries, what you find is that the United States is the only advanced economy that does not guarantee its workers some form of paid family leave, some form of paid sick time, some form of paid vacation time. In other words, when it comes to basic workplace protections and family benefits, workers in every other major industrialized country in the world get a better deal than our workers here in the United States. That is wrong. That is a travesty, and that has got to change.

Last place is no place for America. It is time for us to join the rest of the industrialized world by showing the people of this country that we are not just a nation that talks about family values but that we are a nation that is prepared to live up to these ideals by making sure that workers in this country have access to paid family leave, paid sick time, and paid vacations, just like workers in virtually every other major country on earth.

Simply stated, it is unacceptable that millions of women in this country give birth and are forced back to work because they do not have the income to stay home with their newborn babies.

When we talk about family values, what is more important than for mothers and fathers to bond with their babies at a time when almost every psychologist will tell you those are the most important weeks and months of a human being's life? What kind of family value is it when you tell a woman who has just had a baby that she cannot spend time with her child because she has to go back to work? This is not a family value. That is an insult to every mother, every father, and every newborn child in this country, and we have to change that.

The reality is that the Family and Medical Leave Act that was signed into law in 1993 is totally inadequate. Today, nearly 8 out of 10 workers in this country who are eligible to take time off under this law cannot do so because they cannot afford to do so, according to the Department of Labor. Even worse, 40 percent of American workers are not even eligible to receive this unpaid leave because they work for a company with fewer than 50 employees.

In my view, every worker in this country should be guaranteed at least 12 weeks of paid family and medical leave, and that is why I am a proud cosponsor of the FAMILY Act, introduced by KIRSTEN GILLIBRAND. The FAMILY Act would guarantee employees 12 weeks of paid family and medical leave to take care of a baby, to help a family member who is diagnosed with cancer or has some other serious medical condition or to take care of themselves if they become seriously ill. Just like Social Security retirement and disability, it is an insurance program that workers would pay into at a price of about one cup of coffee a week.

That is not all. We have to make certain that in this country workers have paid sick time. It is absurd that low-wage workers in McDonald's and Burger King and low-wage employees all over this country who get sick are forced to work because they cannot afford to take time off. Not only is this unfair to the workers, it is also a public health issue. I do not know about you, but I am not crazy about the idea of somebody who is sick coming to work and preparing the food that I eat in a restaurant.

That is why I am supporting the Healthy Families Act, introduced by Senator PATTY MURRAY, which guarantees 7 days of paid sick leave to American workers. This bill would benefit 43 million Americans who today do not have access to paid sick leave, and it would create a permanent floor in workplaces where employers already provide some paid sick leave.

Last but not least, when we talk about the disappearing American middle class, we are talking about millions of American workers working longer hours for lower wages. We are talking about Americans who are overworked, underpaid and, in many cases, living under enormous stress. In my State of Vermont, I see it every week I am home. You talk to people who work not one job but who are working two jobs or sometimes three jobs in order to cobble together some income and some health care.

Here is an amazing irony. Many of us can remember in school reading about workers protesting, taking to the

streets 100 years ago, and they held up large banners. Do you know what those banners said 100 years ago? They said: We want a 40-hour workweek. A 40-hour workweek was the demand 100 years ago. Today, we still have not achieved that goal.

In fact, today 85 percent of men who are working and 66 percent of working women are working more than 40 hours a week. In fact, in America today—not widely known but true—our people are working the longest hours of any major country on Earth, because as real wages go down, people have to work 50 hours or they have to work 60 hours. Husbands are working here, and wives are working there—all to cobble together some income in order to provide for the family.

Today Americans are working 137 hours a year more than workers in Japan—and the Japanese are very hard workers. We are working 260 hours more than the British and almost 500 hours a year more than French workers.

That is why I am introducing legislation today to require employers to provide at least 10 days of paid vacation to workers in this country. This is already done in almost every other major country on Earth. It is one more way to demonstrate our commitment to real family values. What we are saying is that if families are overworked and if husbands and wives do not even have the time to spend together with their kids, what family values are about is that at least for 2 weeks a year, people can come together under a relaxed environment and enjoy the family. That is a family value that I want to see happen in this country.

The time is long overdue for us to start talking about real family values, not about abortion, not about gay rights but the values the American people want to see inscribed in law to protect their families. Let us make sure every American worker is entitled to paid family and medical leave, paid sick time, and guaranteed at least some vacation time. Those are real family values. Let's go forward and make that happen.

By Mr. REED (for himself, Mr. SCHUMER, Mr. MENENDEZ, Mr. WARNER, Mr. MERKLEY, Ms. WARREN, Mr. BLUMENTHAL, Mr. FRANKEN, Mr. DURBIN, Mr. KAINE, and Ms. HIRONO):

S. 1565. A bill to allow the Bureau of Consumer Financial Protection to provide greater protection to servicemembers; to the Committee on Banking, Housing, and Urban Affairs.

Mr. REED. Mr. President, today, along with Senators SCHUMER, MENENDEZ, WARNER, MERKLEY, WARREN, BLUMENTHAL, FRANKEN, DURBIN, KAINE, and HIRONO, I am introducing the Military Consumer Protection Act, which reinforces our commitment to consumer protections for servicemembers.

Our country has a strong tradition of ensuring that our servicemembers are protected while they sacrifice to keep our Nation safe. Building on such efforts, Congress passed the Soldiers' and Sailor's Civil Relief Act as World War II escalated to provide crucial financial protections for servicemembers to ''enable such persons to devote their entire energy to the defense needs of the Nation.'' Now called the Servicemember Civil Relief Act, SCRA, this law includes such protections as prohibiting the eviction of servicemembers and their dependents from rental or mortgaged properties and capping the interest at 6 percent on debts incurred prior to an individual entering active duty military service.

Despite the SCRA's importance, enforcement of this critical law has been found to be inconsistent and subject to the discretion of our financial regulators. Indeed, misinformation, lapses, and mistakes that the SCRA was intended to fix continue to persist. Moreover, according to a July 2012 report from the Government Accountability Office, ''in 2010, examinations for SCRA compliance occurred in an estimated 26 percent of all [financial] institutions, compared with 2007 when about 4 percent of all institutions were reviewed for SCRA.''

Without a change in the law, SCRA enforcement will continue to be subject to the changing priorities of the financial regulators. Simply put, prioritizing the consumer protection of our servicemembers should not be discretionary. It should be mandatory, and my legislation ensures that SCRA enforcement will be a permanent priority for the Consumer Financial Protection Bureau, CFPB, which Congress created to enforce Federal consumer financial protection laws.

In 2010, as we were debating the creation of the CFPB, I led the bipartisan effort to ensure it would contain a key role in protecting servicemembers through the establishment of an Office of Servicemember Affairs. Since that time, the CFPB has coordinated with other enforcement agencies and regulators to help servicemembers recover millions in relief from unscrupulous actors in the financial marketplace. With this demonstrated record of success in protecting our servicemembers, the CFPB is an ideal focal point for enforcement of certain key SCRA provisions, such as the protections against default judgments and the maximum rate of interest on debts incurred before military service.

As we take steps to protect our servicemembers, we should do all we can to make sure there is a strong watchdog on the beat that can enforce the protections we have put in place. Our legislation is supported by the National Guard Association of the United States, the National Military Family Association, the Military Officers Association of America, Americans for Financial Reform, the Consumer Federation of America, Consumer Action, the National Consumer Law Center, and the U.S. Public Interest Research Group. I urge our colleagues to help honor our commitment to our Nation's servicemembers by joining us in this effort to improve the supervision and enforcement of the SCRA.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 199—EXPRESSING THE SENSE OF THE SENATE REGARDING ESTABLISHING A NATIONAL STRATEGIC AGENDA

Mr. NELSON (for himself and Mr. THUNE) submitted the following resolution; which was referred to the Committee on Homeland Security and Governmental Affairs:

S. RES. 199

Whereas the United States needs its leaders to pursue policies in the interest of the United States that are foremost national priorities;

Whereas the United States faces many fiscal and long-term policy challenges that not only threaten the opportunities, hopes, and aspirations of the citizens of the United States, but the overall ability of the United States to be a world leader in bringing peace and stability around the world;

Whereas the United States needs its leaders to unite behind common goals and concrete solutions to create the next generation of growth and opportunity;

Whereas a National Strategic Agenda can provide both a long-term vision and a priority list, oriented around common goals for the United States, both of which, as of May 2015, do not exist in the Federal Government;

Whereas adopting a National Strategic Agenda would bring a long-term vision to a policymaking process that has become too often dominated by short-term political considerations;

Whereas a National Strategic Agenda can provide a consistent framework and focus the attention of the Federal Government on the most urgent problems facing the United States;

Whereas millions of people in the United States are currently seeking employment opportunities to improve their lives and provide a better future for their children;

Whereas, as of May 2015, the Federal debt is higher as a percentage of gross domestic product than at any time since World War II and will be an unsustainable burden on future generations if left unaddressed;

Whereas the Social Security and Medicare benefits that millions of people in the United States have earned must be preserved and protected;

Whereas a fiscally responsible solution to secure Social Security and Medicare for future generations is needed now, as waiting longer will further jeopardize the ability to preserve and protect these programs;

Whereas the United States can become energy secure by pursuing an all-of-the-above energy plan that develops more affordable and sustainable domestic energy sources, increases energy efficiency, and builds a more reliable and resilient system for energy generation and transmission; and

Whereas the creation and implementation of a new National Strategic Agenda for the United States will require the participation of both the legislative and executive branch along with agreement by all parties to work together: Now, therefore, be it

Resolved, That it is the sense of the Senate that—

(1) the 4 goals of the National Strategic Agenda are to—