S. 1833

At the request of Mr. CASEY, the name of the Senator from Connecticut (Mr. MURPHY) was added as a cosponsor of S. 1833, a bill to amend the Richard B. Russell National School Lunch Act to improve the child and adult care food program.

S. 1916

At the request of Mr. THUNE, the name of the Senator from Minnesota (Ms. KLOBUCHAR) was added as a cosponsor of S. 1916, a bill to include skilled nursing facilities as a type of health care provider under section 254(h) of the Communications Act of 1934.

S. 1919

At the request of Mr. LANKFORD, the names of the Senator from South Dakota (Mr. THUNE) and the Senator from Wyoming (Mr. BARRASSO) were added as cosponsors of S. 1919, a bill to amend the Patient Protection and Affordable Care Act to protect rights of conscience with regard to requirements for coverage of specific items and services, to amend the Public Health Service Act to prohibit certain abortion-related discrimination in governmental activities, and for other purposes.

S. 1938

At the request of Mr. BLUMENTHAL, the name of the Senator from Massachusetts (Ms. WARREN) was added as a cosponsor of S. 1938, a bill to amend title 38, United States Code, to improve the approval of certain programs of education for purposes of educational assistance provided by the Department of Veterans Affairs, and for other purposes.

S. 1968

At the request of Mr. BLUMENTHAL, the name of the Senator from Minnesota (Mr. FRANKEN) was added as a cosponsor of S. 1968, a bill to amend the Securities Exchange Act of 1934 to require certain companies to disclose information describing any measures the company has taken to identify and address conditions of forced labor, slavery, human trafficking, and the worst forms of child labor within the company's supply chains.

S. 1982

At the request of Mr. CARDIN, the name of the Senator from New Jersey (Mr. MENENDEZ) was added as a cosponsor of S. 1982, a bill to authorize a Wall of Remembrance as part of the Korean War Veterans Memorial and to allow certain private contributions to fund the Wall of Remembrance.

S. 2026

At the request of Ms. STABENOW, the name of the Senator from Ohio (Mr. BROWN) was added as a cosponsor of S. 2026, a bill to foster bilateral engagement and scientific analysis of storing nuclear waste in permanent repositories in the Great Lakes Basin.

S. 2028

At the request of Mr. WHITEHOUSE, the name of the Senator from California (Mrs. BOXER) was added as a cosponsor of S. 2028, a bill to amend the Federal Credit Union Act, to advance the ability of credit unions to promote small business growth and economic development opportunities, and for other purposes.

S. 2034

At the request of Mr. TOOMEY, the name of the Senator from Alabama (Mr. SESSIONS) was added as a cosponsor of S. 2034, a bill to amend title 18, United States Code, to provide additional aggravating factors for the imposition of the death penalty based on the status of the victim.

S. CON. RES. 4

At the request of Mr. BARRASSO, the name of the Senator from Colorado (Mr. GARDNER) was added as a cosponsor of S. Con. Res. 4, a concurrent resolution supporting the Local Radio Freedom Act.

S. RES. 199

At the request of Mr. NELSON, the name of the Senator from New Hampshire (Ms. AYOTTE) was added as a cosponsor of S. Res. 199, a resolution expressing the sense of the Senate regarding establishing a National Strategic Agenda.

S. RES. 214

At the request of Mrs. FEINSTEIN, the name of the Senator from Wyoming (Mr. BARRASSO) was added as a cosponsor of S. Res. 214, a resolution commemorating the 85th anniversary of the Daughters of Penelope, a preeminent international women's association and an affiliate organization of the American Hellenic Educational Progressive Association.

AMENDMENT NO. 2656

At the request of Mr. CASSIDY, his name was added as a cosponsor of amendment No. 2656 proposed to H.J. Res. 61, a joint resolution amending the Internal Revenue Code of 1986 to exempt employees with health coverage under TRICARE or the Veterans Administration from being taken into account for purposes of determining the employers to which the employer mandate applies under the Patient Protection and Affordable Care Act.

At the request of Mr. CORNYN, his name was added as a cosponsor of amendment No. 2656 proposed to H.J. Res. 61, supra.

At the request of Mr. HOEVEN, his name was added as a cosponsor of amendment No. 2656 proposed to H.J. Res. 61, supra.

At the request of Mr. HELLER, his name was added as a cosponsor of amendment No. 2656 proposed to H.J. Res. 61, supra.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. ENZI (for himself and Mr. BARRASSO):

S. 2039. A bill to designate the mountain at the Devils Tower National Monument, Wyoming, as Devils Tower, and for other purposes; to the Committee on Energy and Natural Resources.

Mr. ENZI. Mr. President, I wish to speak on the introduction of legislation which designates the mountain and populated place at Devils Tower National Monument as Devils Tower. This is legislation I am introducing today with the support of Senator JOHN BARRASSO of Wyoming and in conjunction with Representative CYNTHIA LUMMIS who is introducing this same measure in the House.

Devils Tower National Monument is not an ordinary national treasure. There are approximately 117 national monuments, but Devils Tower has the distinction as being America's first national monument. Established by President Theodore Roosevelt on September 24, 1906, Devils Tower National Monument preserves the unique geologic, cultural, and aesthetic values of this breathtaking feature.

Devils Tower has a rich cultural history, and has many meanings to different cultures, including the many peoples and Native American tribes that have historical and geographic ties to Northeastern Wyoming. The Geographic Names Information System, GNIS, prepared by the U.S. Geological Survey, USGS, acknowledges there are sixteen documented variant names to Devils Tower. Documents submitted to the U.S. Board on Geographic Names cite approximately 94 different published names for Devils Tower. Meanwhile, official Federal records indicate the name Devils Tower has existed for over 130 years.

This is why I am glad there was an opportunity for public comment and debate on the most recent petition to rename Devils Tower. The results of that 5 month public comment period demonstrated there is strong support from the community and local officials to retain the Devils Tower name for the geologic feature, the populated place, and the National Monument.

Now that there has been an opportunity to hear comments about the most recent petition to rename Devils Tower, the Wyoming congressional delegation is introducing this legislation to preserve the Devils Tower name for the feature, populated place, and for America's first national monument. We also encourage the U.S. Board on Geographic Names, U.S. Department of Interior, and the President to suspend any additional consideration on the petition to rename the features at Devils Tower National Monument.

Mr. President, I ask unanimous consent that a letter of support be printed in the RECORD.

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

CROOK COUNTY
BOARD OF COMMISSIONERS,
Sundance, WY, September 11, 2015.

In 1868, the Wyoming Territory was created. In 1885, Crook County was created. In 1890, the Territory of Wyoming obtained statehood. In 1906, the first national monument, Devils Tower, was established. The United States was the first country in the world to set aside its most significant places

as national park units so they could be enjoyed by all.

Over the centuries, many people have passed through or have inhabited the region now known as Crook County. The many Native American tribes who were in the area called the summit different names over time. By establishing the summit and the surrounding grounds as Devils Tower National Monument, the decision was made as to its official name.

The Crook County Commission would like to submit comments from the public it began to solicit since March 2015. A survey was developed and was inserted in the local newspapers, put on Crook County's website and each Commissioner hand delivered comment sheets throughout the county to the area businesses and town halls. We received comments from within the County and from around the world. As of August 3, 2015, we have received 954 comments about the summit: 34 approve the name change and 886 oppose the name change. For changing the name of the settlement called Devils Tower, we received 953 comments: 37 for the name change and 855 against it.

Crook County citizens believe the Tower is special. There is evidence that organized gatherings have taken place at the Tower since the first recorded climb of the Tower July 4, 1893. Citizens urged State and Federal officials to recognize the importance of this landmark and pressed for improved roads to the Tower in the early 1900's. Since then, the Tower has been the site of numerous weddings, reunions, picnics, school outings and other important life events. Always, the Tower has been referred to with reverence. It is always called ''Devils Tower'' or ''the Tower''. We are not aware of any pet name or slang references used by local citizens. One definition of the word, ''sacred'', in Webster's Dictionary means ''worthy of respect''. By that definition, Devils Tower is sacred.

If the name is changed to ''Bear Lodge'', it will diminish the uniqueness of the site. This special place deserves more than a generic name. There is already the Bear Lodge Mountains east of the Monument. There is a rare earths mine being built in the Bear Lodge Mountains called the Bear Lodge Project. There is Bear Butte in Meade County, SD which is reportedly a sacred site to some Native Americans. By having so many places with ''Bear'' already in its name, it creates confusion for the over 400,000 annual visitors who come specifically to northeast Wyoming to see Devils Tower.

Records show the name Devils Tower has existed officially for over 130 years. In the Bureau of Land Management Cadastral Survey Land Plats dated August 24, 1883, it is indicated that the summit was named Devils Tower. This is based upon field notes from 1881 and 1882. Those field notes dated July 23, 1883 state ''A prominent land mark is a high peak in Section 7 called Devils Tower''.

Today is not the time to debate whether the site is sacred to some tribes or not. Anecdotal evidence exists that some tribes did avoid the area due to the ''bad gods''. Please see some of the comments submitted. For example, the Campstool Ranch was established by Lady Grace Esme MacKenzie in 1881. ''The location of the ranch near the base of Devils Tower was chosen not due to its scenery but because the Native Americans were scared of it and would not go near it''. This was in 1881. The Battle of the Little Bighorn was June 1876 and the Indian Wars continued until 1918.

We do not believe that all elders, leaders and individual tribal members find the name of the summit highly offensive, insulting, etc., as stated in the petition. There is an organization called Devils Tower Sacred to Many People whose mailing address is Devils Tower, Wyoming which owns land near the Tower. This federally recognized non-profit exists to benefit the Native Americans who live on reservations. The international monetary supports this organization receives show many people recognize the name Devils Tower. The Native artists who sell their wares to the organization recognize the name also and support their efforts.

We do not believe the summit was given its name purposely due to white people finding cultural and faith traditions practiced by Native Americans ''evil''. It was the name commonly used by the people who lived in the area. That is why one name was chosen for the summit and for the National Monument. Many tribes have their own historic name for the Tower. The United States Board on Geographic Names Case Brief cites approximately 94 different published names for Devils Tower. We do not believe that over twenty tribes who have potential cultural affiliation with the Tower have reached a consensus to support the proposal of one name for the summit. We believe each tribe will continue to use their traditional name for the Tower and Wyoming natives will do the same. Devils Tower has always been open to anyone to use as a respectful place to carry on their own traditions and we expect it to remain that way. The Tower can be shared by all.

The Crook County Commission questions what significant or historic benefit will be advanced by changing the name of the summit located at Devils Tower National Monument? Will the name change proposed by the petitioners benefit many, just a few, or will it cause more dissention? Therefore: We request the Wyoming Board on Geographic Names and the United States Board on Geographic Names retain the name of the summit as Devils Tower.

We question why the settlement of Devils Tower is being petitioned for change. There is a United States Post Office there and we have not received a recommendation from the USPS for a name change. Records show that particular Post Office has been in existence since 1925. Reading some of the comments we received from our Wyoming natives, we ask ''How can people who do not even live in the area propose a name change to a populated place?'' Numerous comments from the people who have Devils Tower as their mailing address mention the unnecessary distress of changing the name of their business and changing their address on passports, official documents and just receiving mail and packages.

Crook County received 855 comments to retain the name of the settlement of Devils Tower. Again we ask: what significant or historic benefit will be advanced by changing the name of the settlement? A name change should be proposed by the citizens it would most affect. Therefore, we request the name of the settlement be retained as Devils Tower, Wyoming.

Sincerely,

KELLY B. DENNIS,
Chairman.
JEANNE A. WHALEN,
Vice-Chairwoman.
STEVE J. STAHLA,
Member.

By Mr. CORNYN (for himself, Mr. SCHUMER, Mr. GRASSLEY, Mrs. FEINSTEIN, Mr. HATCH, Mr. MENENDEZ, Mr. GRAHAM, Mr. WHITEHOUSE, Mr. LEE, Ms. KLOBUCHAR, Mr. FLAKE, Mr. FRANKEN, Mr. CRUZ, Mr. COONS, Mr. TILLIS, Mr. BLUMENTHAL, Mr. PERDUE, and Mr. MARKEY):

S. 2040. A bill to deter terrorism, provide justice for victims, and for other purposes; to the Committee on the Judiciary.

Mr. CORNYN. 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. 2040

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 ''Justice Against Sponsors of Terrorism Act''.

SEC. 2. FINDINGS AND PURPOSE.

(a) FINDINGS.—Congress finds the following:

(1) International terrorism is a serious and deadly problem that threatens the vital interests of the United States.

(2) The Constitution confers upon Congress the power to punish crimes against the law of nations and therefore Congress may by law impose penalties on those who provide material support to foreign organizations engaged in terrorist activity, and allow for victims of international terrorism to recover damages from those who have harmed them.

(3) International terrorism affects the interstate and foreign commerce of the United States by harming international trade and market stability, and limiting international travel by United States citizens as well as foreign visitors to the United States.

(4) Some foreign terrorist organizations, acting through affiliated groups or individuals, raise significant funds outside of the United States for conduct directed and targeted at the United States.

(5) It is necessary to recognize the substantive causes of action for aiding and abetting and conspiracy liability under the Anti-Terrorism Act of 1987 (22 U.S.C. 5201 et seq.).

(6) The decision of the United States Court of Appeals for the District of Columbia in Halberstam v. Welch, 705 F.2d 472 (D.C. Cir. 1983), which has been widely recognized as the leading case regarding Federal civil aiding and abetting and conspiracy liability, including by the Supreme Court of the United States, provides the proper legal framework for how such liability should function in the context of the Anti-Terrorism Act of 1987 (22 U.S.C. 5201 et seq.).

(7) The United Nations Security Council declared in Resolution 1373, adopted on September 28, 2001, that all countries have an affirmative obligation to ''[r]efrain from providing any form of support, active or passive, to entities or persons involved in terrorist acts,'' and to ''[e]nsure that any person who participates in the financing, planning, preparation or perpetration of terrorist acts or in supporting terrorist acts is brought to justice''.

(8) Consistent with these declarations, no country has the discretion to engage knowingly in the financing or sponsorship of terrorism, whether directly or indirectly.

(9) Persons, entities, or countries that knowingly or recklessly contribute material support or resources, directly or indirectly, to persons or organizations that pose a significant risk of committing acts of terrorism that threaten the security of nationals of the United States or the national security, foreign policy, or economy of the United States, necessarily direct their conduct at the United States, and should reasonably anticipate being brought to court in the United States to answer for such activities.

(10) The United States has a vital interest in providing persons and entities injured as a result of terrorist attacks committed within

the United States with full access to the court system in order to pursue civil claims against persons, entities, or countries that have knowingly or recklessly provided material support or resources, directly or indirectly, to the persons or organizations responsible for their injuries.

(b) PURPOSE.—The purpose of this Act is to provide civil litigants with the broadest possible basis, consistent with the Constitution of the United States, to seek relief against persons, entities, and foreign countries, wherever acting and wherever they may be found, that have provided material support, directly or indirectly, to foreign organizations or persons that engage in terrorist activities against the United States.

SEC. 3. FOREIGN SOVEREIGN IMMUNITY.

Section 1605(a) of title 28, United States Code, is amended—

(1) by amending paragraph (5) to read as follows:

''(5) not otherwise encompassed in paragraph (2), in which money damages are sought against a foreign state arising out of physical injury or death, or damage to or loss of property, occurring in the United States and caused by the tortious act or omission of that foreign state or of any official or employee of that foreign state while acting within the scope of the office or employment of the official or employee (regardless of where the underlying tortious act or omission occurs), including any statutory or common law tort claim arising out of an act of extrajudicial killing, aircraft sabotage, hostage taking, terrorism, or the provision of material support or resources for such an act, or any claim for contribution or indemnity relating to a claim arising out of such an act, except this paragraph shall not apply to—

''(A) any claim based upon the exercise or performance of, or the failure to exercise or perform, a discretionary function, regardless of whether the discretion is abused; or

''(B) any claim arising out of malicious prosecution, abuse of process, libel, slander, misrepresentation, deceit, interference with contract rights, or any claim for emotional distress or derivative injury suffered as a result of an event or injury to another person that occurs outside of the United States; or''; and

(2) by inserting after subsection (d) the following:

''(e) DEFINITIONS.—For purposes of subsection (a)(5)—

''(1) the terms 'aircraft sabotage', 'extrajudicial killing', 'hostage taking', and 'material support or resources' have the meanings given those terms in section 1605A(h); and

''(2) the term 'terrorism' means international terrorism and domestic terrorism, as those terms are defined in section 2331 of title 18.''.

SEC. 4. AIDING AND ABETTING LIABILITY FOR CIVIL ACTIONS REGARDING TERRORIST ACTS.

(a) IN GENERAL.—Section 2333 of title 18, United States Code, is amended by adding at the end the following:

''(d) LIABILITY.—In an action under subsection (a) for an injury arising from an act of international terrorism committed, planned, or authorized by an organization that had been designated as a foreign terrorist organization under section 219 of the Immigration and Nationality Act (8 U.S.C. 1189), as of the date on which such act of international terrorism was committed, planned, or authorized, or that was so designated as a result of such act of international terrorism, liability may be asserted as to any person who aided, abetted, or conspired with the person who committed such an act of international terrorism.''.

(b) EFFECT ON FOREIGN SOVEREIGN IMMUNITIES ACT.—Nothing in the amendments made by this section affects immunity of a foreign state, as that term is defined in section 1603 of title 28, United States Code, from jurisdiction under other law.

SEC. 5. PERSONAL JURISDICTION FOR CIVIL ACTIONS REGARDING TERRORIST ACTS.

Section 2334 of title 18, United States Code, is amended by inserting at the end the following:

''(e) PERSONAL JURISDICTION.—The district courts shall have personal jurisdiction, to the maximum extent permissible under the 5th Amendment to the Constitution of the United States, over any person who commits or aids and abets an act of international terrorism or otherwise sponsors such act or the person who committed such act, for acts of international terrorism in which any national of the United States suffers injury in his or her person, property, or business by reason of such an act in violation of section 2333.''.

SEC. 6. LIABILITY FOR GOVERNMENT OFFICIALS IN CIVIL ACTIONS REGARDING TERRORIST ACTS.

Section 2337 of title 18, United States Code, is amended to read as follows:

''§ 2337. Suits against Government officials

''No action may be maintained under section 2333 against—

''(1) the United States;

''(2) an agency of the United States; or

''(3) an officer or employee of the United States or any agency of the United States acting within the official capacity of the officer or employee or under color of legal authority.''.

SEC. 7. SEVERABILITY.

If any provision of this Act or any amendment made by this Act, or the application of a provision or amendment to any person or circumstance, is held to be invalid, the remainder of this Act and the amendments made by this Act, and the application of the provisions and amendments to any other person not similarly situated or to other circumstances, shall not be affected by the holding.

SEC. 8. EFFECTIVE DATE.

The amendments made by this Act shall apply to any civil action—

(1) pending on, or commenced on or after, the date of enactment of this Act; and

(2) arising out of an injury to a person, property, or business on or after September 11, 2001.

By Mr. GRASSLEY:

S. 2043. A bill to revise counseling requirements for certain borrowers of student loans and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

Mr. GRASSLEY. Mr. President, student debt is a big and growing concern for millions of American graduates.

As we look at ways of addressing this problem, it is important to keep in mind that about 90 percent of that debt is owed to the Federal Government. The Federal Government currently holds more than $1 trillion of student loan debt. That makes the U.S. Department of Education one of the country's largest lenders.

As such, any solution to the debt problem needs to examine the Federal Government's lending practices. Federal banking regulations require commercial lenders to confirm a borrower's ability to repay the loan. Federal student loans are given without a credit check or any analysis of the student's ability to repay the loan in the future. This is intentional, since many prospective college students have no credit and little or no income, but it also puts all the burden on student borrowers to make sure they don't borrow more than they need.

As a Nation, we have accepted that it makes moral and financial sense to assist low-income Americans in accessing higher education opportunities, and we do that to the tune of billions of dollars through Pell grants, subsidized student loans, and other student aid programs. However, while need-based Federal student aid is vital to help students who could not otherwise afford to attend college, students are able to borrow well in excess of their financial need and potentially in excess of what they will be able to repay. So something needs to be done about this.

College financial aid officers are required under law to issue Federal loans up to the full amount for which the student is eligible even if a financial aid administrator knows a student is borrowing more than the student needs and will likely have trouble repaying. Think about that. Even if the financial aid administrator knows the student plans to put the funds toward an engagement ring or sports car, Federal rules say they must issue the loan. If a bank followed the same rules as the Federal Government follows for student aid, it would be accused of predatory lending.

There have been lots of suggestions about how to address the student debt issue, but if you don't tackle the root of the problem, it is like closing the barn door after the horse has gotten out. A good place to start is looking at how our current Federal student lending practices may be helping to fuel the student debt problem. For example, about 60 percent of the students at the University of Iowa graduate with debt, and their average debt is about $25,000. However, the university estimates that of that $25,000 figure, about $13,000—or 60 percent of the debt—is debt that was incurred to pay for tuition, room and board, and books, and the remainder is for what can be called lifestyle expenses. In other words, about 40 percent of the average student debt taken out by the University of Iowa student goes toward lifestyle-enhancing extras.

The Senate Health, Education, Labor and Pensions Committee will be looking at a number of reforms to the student loan program as it drafts legislation to reauthorize and reform the Higher Education Act. I know that our esteemed Chairman ALEXANDER has in the past proposed giving higher education institutions additional tools to reduce unnecessary student borrowing. I have worked with Senator FRANKEN of Minnesota on some measures to provide more information about college costs when students are selecting a college in the very first place, which will hopefully encourage more price competition to combat rising tuition.

There is room for a lot of innovation in higher education. I don't pretend to have all the answers and solutions to the problem of college cost and student debt, but I am proposing some very simple, very commonsense first steps to empower students with the information they need to make sound financial decisions.

The Higher Education Act already contains a requirement for colleges to provide counseling to new borrowers of Federal student loans. However, the current disclosures in the law do not do enough to encourage students to understand the scope and impact of the debt they will face when they graduate.

I am here on the floor to introduce legislation I have entitled the Know Before You Owe Federal Student Loan Act. This bill strengthens the current student loan counseling requirement by making the counseling an annual requirement before new loans are disbursed rather than just for first-time borrowers. My bill then adds several key components to the information institutions of higher education are required to share with students as part of that loan counseling. Under my bill, colleges would have to provide an estimate of the student's projected loan debt-to-income ratio at the time of their graduation. This would be based on the starting wages for that student's program of study and the estimated total student loan debt the student will likely take out to complete the program. That way, students will have a real picture of the student loan payment they will face and whether they will be able to afford those payments with their likely future income from whatever program they majored in.

We often hear that statistics show that on average a college degree results in higher earnings over a lifetime. However, not all college degrees have the same earning potential, and many students will be in for a very rude awakening when they graduate and find that what they are able to earn with their degree does not match the level of their debt. Students deserve to have this information when they are deciding how much to borrow, not after they graduate with unmanageable debt.

This legislation I am proposing will also ensure that students are counseled to borrow only the minimum amount necessary to cover expenses and informed that they do not have to accept the full amount of the loan offered. Students will also be given options for reducing borrowing through scholarships, reduced expenses, work study, or other work opportunities. Also, not graduating on time can significantly increase student loan debt, so students will be counseled on the impact of adding an additional year of study to the total indebtedness and how they can stay on track to graduate on time.

Crucially, the bill also requires that a student manually enter either in writing or through electronic means the exact dollar amount of the Federal direct loan funding the student desires to borrow. The current process almost makes borrowing the maximum the default option. If you want to borrow less than is offered, you have to ask for less.

Because the amount of Federal student loans a student is eligible to borrow is not limited by the calculation of the financial need or ability to repay, it is important that the student make a conscious, informed decision about how much to borrow rather than simply accepting the total amount of the Federal student loan which the law allows them to borrow.

Many schools already make a concerted effort to counsel students against over-borrowing, and such efforts are showing signs of success right in my home State of Iowa.

My alma mater, the University of Northern Iowa, created a program 5 years ago with the theme ''Live Like a Student.'' The program includes workshops and courses designed to educate students on the importance of living within their means while they are in school so they need not live like a student later in life. As a result, the university has lowered average student debt from more than $26,000 to $23,163.

Grand View University, also in my State, has a financial empowerment plan where students and families construct a comprehensive 4-year financing plan. Under this plan, borrowing is based on the student's future earning potential in the student's field of study. The 4-year plan also helps ensure students graduate on time, and tuition increases are kept at 2 percent a year over those 4 years.

Iowa Student Loan, my State-based nonprofit lender, also has a program called the Student Loan Game Plan, which is an online interactive resource that calculates a student's likely debt-to-income ratio. It walks students through how their borrowing will affect their lifestyle in the future and what actions they can take now to reduce their borrowing. As a result, in the past year 18.2 percent of the students who participated decreased the amount they planned to borrow by an average of $3,680, saving students $2.1 million in additional loan debt.

My legislation would also require that students receive regular statements about their loan while they are in school, just as they will when they graduate and start repaying. With just about any other kind of loan you can think of, borrowers start receiving statements right away and are expected to make payments. With Federal student loans, payments are not required until a period of time after graduation and no statements are sent out until that time, so students forget about the amount of debt they are accruing until they graduate and get their first bill.

What is more, many Federal student loans still accrue interest while the student is in school, which will be added to the total loan when they start repaying. That means that not only do students forget how much debt they have while in school, making them less conscientious about living like a student, but their loan may actually be growing while they are in school. Students have the option to pay that interest while they are in school so that it isn't capitalized into their loan. However, few students take advantage of this option. The regular statement my bill calls for would encourage this practice so students get used to paying some amount toward their loans even before they graduate. This will also make students more aware of their borrowing and less likely to overborrow each time they take out a new loan.

A college education generally remains a good investment. However, when students' academic dreams become a nightmare upon graduation because they borrowed more from the Federal Government than they can afford to repay with the degree they earned, they understandably feel something is very wrong. The Federal Government, as the lender making these loans, has a responsibility to at least ensure that students know what they are getting themselves into before they get in over their heads. My legislation is intended to deal with that issue.

I urge my colleagues to support this bill to prevent more students from drowning in Federal student loan debt, and I will introduce that bill at this particular time.

AMENDMENTS SUBMITTED AND PROPOSED

SA 2663. Ms. MIKULSKI (for herself and Ms. COLLINS) proposed an amendment to the resolution S. Res. 242, celebrating the 25th anniversary of the Office of Research on Women's Health at the National Institutes of Health.

SA 2664. Ms. MIKULSKI (for herself and Ms. COLLINS) proposed an amendment to the resolution S. Res. 242, supra.

SA 2665. Ms. MIKULSKI (for herself and Ms. COLLINS) proposed an amendment to the resolution S. Res. 242, supra.

TEXT OF AMENDMENTS

SA 2663. Ms. MIKULSKI (for herself and Ms. COLLINS) proposed an amendment to the resolution S. Res. 242, celebrating the 25th anniversary of the Office of Research on Women's Health at the National Institutes of Health; as follows:

On page 4, line 1, strike ''it is the sense of the Senate that'' and insert ''the Senate''.

On page 4, strike line 2 and all that follows through page 5, line 23, and insert the following:

(1) commends ORWH for its work over the past 25 years to improve and save the lives of women worldwide and expresses that ORWH must remain intact for this and future generations;

(2) recognizes that there remain striking sex and gender differences among many diseases and conditions on which ORWH should continue to focus;