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□ 1330

SAVANNAH PURPLE HEART VETERAN GETS HUMANITARIAN AWARD

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

Mr. CARTER of Georgia. Mr. Speaker, I rise today to recognize a very special constituent of mine, Tech Sergeant Enos Garvin.

On May 2, at a Chatham County Veterans Council meeting, Sergeant Garvin received a long overdue Humanitarian Service Medal for his service in Rwanda.

In 1994, Reverend Garvin, turned tech sergeant, volunteered with the Georgia Air National Guard and worked on flying missions to help Rwandan refugees, called Operation Support Hope. In these missions, Reverend Garvin flew supplies and food to many refugees in Rwanda who were staying in makeshift tent villages during one of the worst conflicts in Africa's history.

Sergeant Garvin's service to our Nation and for a better world do not end with his involvement in Rwanda. He is also a Purple Heart recipient because of his courageous service in Vietnam. He was shot three times in the leg while Viet Cong troops killed his guards in the middle of the night and launched a surprise attack on his unit.

I want to thank Tech Sergeant Garvin for his service and the United States Department of Defense for recognizing the remarkable service of Ser-

geant Garvin and the 156th Airlift Wing.

STUDENT LOAN DEBT

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

Mr. GARAMENDI. Mr. Speaker, it is good to be back on the House floor to pick up on an issue that concerns most every American that has gone to college, who is now in school, or beyond.

I remember a day 3 weeks ago at the Calaveras County Fair. The security guard at the gate greeted me.

He said: Congressman.

I said: Yes.

He said: I need your help.

I said: What can I do for you?

He said: Well, I had to go back to school to get the license and the education for this job. I now run the security program here. I will be over 70 years of age before I am able to pay off my student loan.

He was probably in his early fifties at that time.

I said: How can that be?

He said: The interest rate is killing me.

And, indeed, not only killing him, but all across this Nation, the issue of student debt is harming families, holding back the formation of families—not getting married because you have to pay off the debt, and who would want to marry that person with all that debt? I don't think so—buying houses, getting a car, carrying on in your life.

Student debt is an incredible burden on the American public. And not just the students but, in many cases, the parents of students.

Here is what has happened with student debt:

It is now over \$2.2 trillion. Probably today it is much larger than the debt on credit cards. The growth has been almost exponential. And we are continuing to see this rise. It is not over. Continuing the debt is part of America's reality.

Here are some astonishing facts about student debt:

Not only is it \$1.2 trillion, but it is continuing to increase at \$2,726.27 every second. So we are going to see this go way beyond \$1.2 trillion to, and probably approaching, nearly \$1.5 trillion by the end of this decade.

The number of borrowers and the average balance of their debt has grown by 70 percent between 2004 and 2012. That is more than 7 percent per year.

And finally, down here, we can say that the average student loan debt for graduate students is now over \$35,000 per student. This is an extraordinary burden.

Now, tell me, what family in America has not refinanced their home? I think we all have. Certainly, Patti and I have refinanced our home. And I suspect

most Americans, if they haven't yet refinanced, are watching the interest rates and looking for that moment when they, too, will refinance their home.

So the question for us today is: Why not refinance student loans just the same as we refinance our homes?

Well, the loans are owned by the Federal Government. So this is a question for us in Congress to say: Yes, let's do something to give the American economy a boost. Let's give something to those families, those young students that are out of school and those that are still in school—an opportunity to refinance their loans and to recalculate the interest on loans that they will be taking out in the months and years ahead.

Take a look at this. Undergraduate loans from the Federal Government are now 4.29 percent. If you are in the other programs, it may be 5 percent. And if you are in the graduate program, it is 6.84 percent.

The Federal Government can borrow money somewhere less than 2 percent, or right around 2 percent for 10 years. If you add another percent for administrative costs, we could refinance all that \$1.2 trillion of student loans down to 3.23 percent.

What a break that would give to students in school and out of school and those that are going to be borrowing money for the next school year, 3.2 percent versus 4.29 percent. Or, if you are a graduate student, 3.2 percent versus 6.84 percent—less than half the interest rate.

We can do it. We can do this. And when we do it, we can help those students that are now carrying that incredible burden of having to pay these extraordinary interest rates to the Federal Government, which is actually making a \$138 billion profit on the backs of students.

So I go back to that gentleman there at the Calaveras County Fair who now has a business, but also has a student loan that he took out to get the education he needed to start that business. I would go back to him and say: I will tell you what. Instead of a 6 percent or 7 percent loan, we can refinance your loan down to 3.23 percent.

And what does it mean to the individual student? It means a great deal.

So we have introduced H.R. 5274, the Student Loan Refinancing and Recalculation Act. It will do the following. It would set all student loan interest rates at 3.25 percent—new ones that come up, existing ones, graduate loans, low-income family loans, and the like.

If you happen to be a low-income family, and many of these students are—in fact, the great majority of low-income student are, in fact, taking out loans. For those borrowers, it will be thousands of dollars of interest saved, because we also calculate that the interest will not begin to accrue until after graduation.

Also, we know that the average savings for students will be over \$2,000 on their loans.

It also eliminates the origination fee. Why is the Federal Government charging an origination fee when a student actually goes to the financial office at the university and the paperwork is done by the university? Yet the Federal Government—your Federal Government—is sticking it one more way to the students by charging an origination fee.

So the new piece of legislation, H.R. 5274, the Student Loan Refinancing and Recalculation Act, is an enormous advantage to the American economy by allowing these students to hang on to a little bit more of their money and to engage in the economy: get married, get a car, buy a house.

I had an interesting conversation with the bankers that came into my office a while back. They said: The interest rate is not the only problem.

I said: Really? What is the rest of it?

They said: These students are carrying these loans on their assets or their liabilities, and when we look at their asset-liability, we see this enormous debt, and we cannot even offer them a loan.

He said: If you are able to reduce that—the interest rate and, therefore, the payments that are required—we will be better able to offer them a loan for a car or a house.

So let's do it. The Federal Government ought not be making \$138 billion profit on the backs of students. We can borrow money at less than 2 percent or right around 2 percent for 10 years. Let's refinance all of those \$1.2 trillion of loans down to 3.2 percent. And for the new loans that the students are going to be taking up this coming year, let's give them a break. Instead of 4, 5, or 6 percent, let's do 3.2 percent. It is just 1 percent more than the Federal Government can borrow money.

So keep in mind H.R. 5274, the Student Loan Refinancing and Recalculation Act. My colleagues, let's do it. Let's do it for the students—both new and existing students—and families that have taken out loans so that their children can get ahead, so that those students that have taken out that loan can have the burden reduced. Refinance your house, refinance your student loan.

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

GUANTANAMO BAY

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

Mr. GOHMERT. Mr. Speaker, there is an issue we have been talking about on the Republican side for quite a bit, and I think some of my Democratic friends realize how serious an issue this is because they care about our military members.

The President of the United States promised, ill-advisedly, before he was

ever elected, that he was going to close the Guantanamo Bay facility that housed the worst of the worst terrorists wanting to kill Americans and destroy our way of life. Well, he found out right after he took office that you just can't do that because it is going to put American lives at risk. There is a reason they are being held there. And it violates no rules of law when it comes to war, because war is a little different.

Since civilized society came along in the history of mankind, things improved for prisoners of war. Before there was a civilized society, when one group warred against another, they would either kill them or make them slaves. What occurred was pretty gruesome.

In civilized history, when one group says, "We are at war with this other group," then the other group either responds by defending themselves or they are overtaken by the evildoers—in this case, radical Islamists.

Since the history of more civilized warfare—if we can call it such, because war is truly hell—noble nations played by rules that said, if you capture someone who is part of the group at war with you, then you hold them as prisoners in a humane fashion until such time as the group of which they are a part agrees that they are no longer at war. If the war drags on 15, 20, 30, 50 years, it is not the fault of the country that captures people at war with them, because that country did not start the war.

In this case, the radical Islamists have had this small part of Islam since its beginning and felt like the way to be truly religiously Islamic is to kill anybody that stands in your way of having an international caliphate and forcing everyone in the world to bow before Allah and Islam, in the name of Islam.

□ 1345

It is not our fault if they will not say we are no longer at war with you, because once that happens, then you release those prisoners who were part of the group that was at war with you. And if some of them can be proven to be guilty of actual war crimes against humanity, then you take them to trial, and you try to convict them. And if you do, as we saw after World War II, if they are convicted and sentenced to death, that occurs. If they are sentenced to prison, that is on top of the years that we waited while their group continued to be at war with us. That is under the civilized rules of warfare.

Guantanamo Bay, I can say, having been there more than once, and also having toured many State and Federal prisons, has provided the most humane treatment I have ever seen a group of prisoners get.

For example, in a Texas prison, if you throw urine or feces on a guard, you will suffer consequences for that decision. I found out on one of my trips to Guantanamo Bay prison that when,

as often happens, an inmate figures out a way to throw urine or feces on one of our military member guards, that because we don't want to be perceived as having some mean-spirited prison, we take away a couple of their movie-watching hours during some day to teach them a lesson.

And there have been instances where, when they didn't like the movies being presented, perhaps they hadn't been screened properly enough, maybe some woman exposed a bare arm and that offended somebody, well, there was uproar, problems. But if somebody committed a really egregious crime of assaulting one of our guards, then they might actually lose some of their time outside for a day or two.

It bothered me greatly to find out that the guards were not allowed to even say anything when someone threw urine or feces on them who was an inmate at Guantanamo Bay; because one such United States military member, I think they said he was a minority member of our United States military, had feces thrown on him, and he angrily said a name, and he received an article 15 non-judicial punishment, and he was punished for simply saying something back after he had feces thrown on him.

Well, that ought to be the least of the problems. And I couldn't believe one of our military members who had been assaulted in such a despicable manner was the one punished for saying something back to the inmate that threw feces on him.

But the President is determined to follow through with this same kind of policy idea that he has had since the beginning, when he had his apology tour going throughout the Middle East, apologizing in Egypt, apologizing around the world for America, who has been the only country that I can find in history that has shed so much precious American blood, so much blood of our Americans for other people's freedom. We didn't owe anybody an apology, not for that.

And there is this mentality among some liberals like our President that the world will be so much safer and a so much better place to live if America were brought down and were not a superpower and you let other countries be superpowers, like, for example, Iran.

Let's give Iran \$100 billion, \$150 billion access to that, and let's let them become a superpower, and we will negotiate a deal that, hopefully, will prevent them from getting a nuclear weapon while President Obama is in office. And then who cares what happens after that; right?

But the deal that was negotiated pretty well assures that Iran will have nuclear weapons. It is just a matter of when. And now we know that Iran has repeatedly broken their agreement and we know that this administration, as we found out, this administration actually manipulated video to try to cover up just how bad the deal was that this State Department was negotiating.