

by the Bureau, in consultation with the Secretary of Education.”.

(b) DEFINITION OF PRIVATE EDUCATION LOAN.—Section 140(a)(7)(A) of the Truth in Lending Act (15 U.S.C. 1650(a)(7)(A)) is amended—

(1) by redesignating clause (ii) as clause (iii);

(2) in clause (i), by striking “and” after the semicolon; and

(3) by adding after clause (i) the following: “(ii) is not made, insured, or guaranteed under title VII or title VIII of the Public Health Service Act (42 U.S.C. 292 et seq. and 296 et seq.); and”.

(c) REGULATIONS.—Not later than 365 days after the date of enactment of this Act, the Bureau of Consumer Financial Protection shall issue regulations in final form to implement paragraphs (3) and (9) of section 128(e) of the Truth in Lending Act (15 U.S.C. 1638(e)), as amended by subsection (a). Such regulations shall become effective not later than 6 months after their date of issuance.

### SEC. 3. AMENDMENT TO THE HIGHER EDUCATION ACT OF 1965.

(a) AMENDMENT TO THE HIGHER EDUCATION ACT OF 1965.—Section 487(a) of the Higher Education Act of 1965 (20 U.S.C. 1094(a)) is amended by striking paragraph (28) and inserting the following:

“(28)(A) The institution shall—

“(i) upon the request of a private educational lender, acting in connection with an application initiated by a borrower for a private education loan in accordance with section 128(e)(3) of the Truth in Lending Act, provide certification to such private educational lender—

“(I) that the student who initiated the application for the private education loan, or on whose behalf the application was initiated, is enrolled or is scheduled to enroll at the institution;

“(II) of such student’s cost of attendance at the institution as determined under part F of this title; and

“(III) of the difference between—

“(aa) the cost of attendance at the institution; and

“(bb) the student’s estimated financial assistance received under this title and other assistance known to the institution, as applicable; and

“(ii) provide the certification described in clause (i), or notify the creditor that the institution has received the request for certification and will need additional time to comply with the certification request—

“(I) within 15 business days of receipt of such certification request; and

“(II) only after the institution has completed the activities described in subparagraph (B).

“(B) The institution shall, upon receipt of a certification request described in subparagraph (A)(i), and prior to providing such certification—

“(i) determine whether the student who initiated the application for the private education loan, or on whose behalf the application was initiated, has applied for and exhausted the Federal financial assistance available to such student under this title and inform the student accordingly; and

“(ii) provide the borrower whose loan application has prompted the certification request by a private education lender, as described in subparagraph (A)(i), with the following information and disclosures:

“(I) The amount of additional Federal student assistance for which the borrower is eligible and the potential advantages of Federal loans under this title, including disclosure of the fixed interest rates, deferments, flexible repayment options, loan forgiveness programs, and additional protections, and the higher student loan limits for dependent

students whose parents are not eligible for a Federal Direct PLUS Loan.

“(II) The borrower’s ability to select a private educational lender of the borrower’s choice.

“(III) The impact of a proposed private education loan on the borrower’s potential eligibility for other financial assistance, including Federal financial assistance under this title.

“(IV) The borrower’s right to accept or reject a private education loan within the 30-day period following a private educational lender’s approval of a borrower’s application and about a borrower’s 3-day right to cancel period.

“(C) For purposes of this paragraph, the terms ‘private educational lender’ and ‘private education loan’ have the meanings given such terms in section 140 of the Truth in Lending Act (15 U.S.C. 1650).”.

(b) EFFECTIVE DATE.—The amendment made by subsection (a) shall take effect on the effective date of the regulations described in section 2(c).

### SEC. 4. REPORT.

Not later than 24 months after the issuance of regulations under section 2(c), the Director of the Bureau of Consumer Financial Protection and the Secretary of Education shall jointly submit to Congress a report on the compliance of institutions of higher education and private educational lenders with section 128(e)(3) of the Truth in Lending Act (15 U.S.C. 1638(e)), as amended by section 2, and section 487(a)(28) of the Higher Education Act of 1965 (20 U.S.C. 1094(a)), as amended by section 3. Such report shall include information about the degree to which specific institutions utilize certifications in effectively encouraging the exhaustion of Federal student loan eligibility and lowering student private education loan debt.

By Mr. REED (for himself and Ms. BALDWIN):

S. 3349. A bill to amend the Carl D. Perkins Career and Technical Education Act of 2006 to improve career and technical education opportunities for adult learners, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

Mr. REED. Mr. President, I am proud to introduce the Career and Technical Education for Adult Learners or the CTE for All Act with my colleague, Senator BALDWIN.

Our legislation addresses the critical need to expand educational opportunities for working adults with low academic skills. A Department of Education update of the Organisation for Economic Co-operation and Development, OECD, 2013 Survey of Adult Skills confirms that a significant number of working adults in the United States have low literacy, numeracy, and digital problem solving skills. Specifically, 14 percent have low literacy skills; 23 percent have low numeracy skills; and 62 percent have low digital problem solving skills. Moreover, the skills gap has no age barrier as half of low skilled working adults are under the age of 45.

Our ability to accelerate the economic momentum we have seen in the latest income data from the U.S. Census Bureau will depend, in large part, on our commitment to providing education and training opportunities to low-skilled adults. These workers are

concentrated in fields such as construction, health care, manufacturing, and hospitality. Expanding career and technical education opportunities to these workers could enhance their career opportunities and strengthen their earning potential, fueling economic productivity and growth for the future. Unfortunately, according to the U.S. Department of Education, roughly half of low-skilled workers are not engaged in formal or non-formal learning opportunities. The CTE for All Act aims to change that by ensuring that there are pathways for adult learners in career and technical education programs.

Specifically, our legislation will ensure that programs funded under the Carl D. Perkins Career and Technical Education Act are aligned with adult education programs and industry sector partnerships authorized under the Workforce Innovation and Opportunity Act. The CTE for All Act will require that the state director for adult education is consulted in the development of the statewide plan for career and technical education. The bill adds low-skilled adults to the special populations to be served in career and technical education programs and will allow states to report separate performance indicators for adult career and technical education students. The legislation would also allow adult education providers that offer integrated education and training programs to receive career and technical education funding. Additionally, the legislation encourages career and technical education programs to include work experiences for their students.

We have worked with the adult education community and other stakeholders in developing this legislation. We are pleased to have the support of the National Council of State Directors of Adult Education, the Commission on Adult Basic Education, the National Skills Coalition, the Center for Law and Social Policy, CLASP, and the National Council of Adult Learning.

We are stronger as a nation when every person—no matter their starting point—has the opportunity to develop their skills and reach their potential. The CTE for All Act will strengthen the ladder of opportunity for low-skilled adults who work hard every day to provide for their families. I urge my colleagues to support this legislation and work with us to include these provisions in the reauthorization of the Carl D. Perkins Career and Technical Education Act.

### SUBMITTED RESOLUTIONS

SENATE RESOLUTION 560—DESIGNATING OCTOBER 30, 2016, AS A NATIONAL DAY OF REMEMBRANCE FOR NUCLEAR WEAPONS PROGRAM WORKERS

Mr. ALEXANDER (for himself, Mr. UDALL, Mr. CORKER, Mr. HEINRICH, Mr. MCCONNELL, Mr. REID, Ms. MURKOWSKI,

Ms. CANTWELL, Mr. GRAHAM, Mr. BROWN, and Mr. PORTMAN) submitted the following resolution; which was referred to the Committee on the Judiciary:

S. RES. 560

Whereas, since World War II, hundreds of thousands of men and women, including uranium miners, millers, and haulers, have served the United States by building nuclear weapons for the defense of the United States;

Whereas dedicated workers paid a high price for developing a nuclear weapons program at the service, and for the benefit of, the United States, including by developing disabling or fatal illnesses;

Whereas the Senate recognized the contributions, services, and sacrifices that those patriotic men and women made for the defense of the United States in—

(1) Senate Resolution 151, 111th Congress, agreed to May 20, 2009;

(2) Senate Resolution 653, 111th Congress, agreed to September 28, 2010;

(3) Senate Resolution 275, 112th Congress, agreed to September 26, 2011;

(4) Senate Resolution 519, 112th Congress, agreed to August 1, 2012;

(5) Senate Resolution 164, 113th Congress, agreed to September 18, 2013;

(6) Senate Resolution 417, 113th Congress, agreed to July 9, 2014; and

(7) Senate Resolution 213, 114th Congress, agreed to September 25, 2015;

Whereas a national day of remembrance time capsule has been crossing the United States, collecting stories and artifacts of nuclear weapons program workers relating to the nuclear defense era of the United States, and a remembrance quilt has been constructed to memorialize the contribution of those workers;

Whereas the stories and artifacts reflected in the time capsule and the remembrance quilt reinforce the importance of recognizing nuclear weapons program workers; and

Whereas those patriotic men and women deserve to be recognized for the contributions, services, and sacrifices they made for the defense of the United States: Now, therefore, be it

*Resolved*, That the Senate—

(1) designates October 30, 2016, as a national day of remembrance for the nuclear weapons program workers of the United States, including the uranium miners, millers, and haulers; and

(2) encourages the people of the United States to support and participate in appropriate ceremonies, programs, and other activities to commemorate October 30, 2016, as a national day of remembrance for past and present workers in the nuclear weapons program of the United States.

#### SENATE RESOLUTION 561—SUPPORTING EFFORTS TO INCREASE COMPETITION AND ACCOUNTABILITY IN THE HEALTH INSURANCE MARKETPLACE, AND TO EXTEND ACCESSIBLE, QUALITY, AFFORDABLE HEALTH CARE COVERAGE TO EVERY AMERICAN THROUGH THE CHOICE OF A PUBLIC INSURANCE PLAN

Mr. MERKLEY (for himself, Mr. SCHUMER, Mrs. MURRAY, Mr. DURBIN, Mr. SANDERS, Ms. STABENOW, Mrs. BOXER, Mrs. FEINSTEIN, Mr. FRANKEN, Mr. WHITEHOUSE, Mr. UDALL, Mr. WYDEN, Mr. BROWN, Mrs. GILLIBRAND, Mr. MURPHY, Mr. MENENDEZ, Mr. REED, Mr. CARDIN, Mr. BLUMENTHAL, Mr.

CASEY, Mr. MARKEY, Mrs. SHAHEEN, Mr. BENNET, Ms. BALDWIN, Ms. WARREN, Mr. PETERS, Mr. SCHATZ, Mr. HEINRICH, Mr. LEAHY, Ms. HIRONO, Ms. MIKULSKI, Mr. REID, and Ms. KLOBUCHAR) submitted the following resolution; which was referred to the Committee on Health, Education, Labor, and Pensions:

S. RES. 561

Whereas under the Patient Protection and Affordable Care Act (Public Law 111-148; 124 Stat. 119) (referred to in this preamble as the “Affordable Care Act”), 20,000,000 Americans have gained health insurance coverage, including 11,000,000 Americans that have coverage through the public exchanges created by that Act;

Whereas the uninsured rate is at its lowest point in history, but there is more work to be done to provide access to coverage for Americans that remain uninsured, and to reduce deductibles and out-of-pocket costs for the 31,000,000 Americans who are currently underinsured;

Whereas before the date of enactment of the Affordable Care Act, millions of individuals with preexisting conditions were denied health coverage by insurance companies that controlled who received health care in the United States;

Whereas profound disparities persist in health outcomes based on race, ethnicity, and geography, and nearly 4,000,000 adults, disproportionately people of color, lack coverage as a result of the failure of 19 States to expand the Medicaid program under title XIX of the Social Security Act (42 U.S.C. 1396 et seq.) under the Affordable Care Act;

Whereas public insurance options for workers’ compensation insurance have resulted in lower rates for small businesses and more competition in several States;

Whereas giving all Americans the choice of a public, nonprofit health insurance option would—

(1) lead to increased competition and reduced premiums;

(2) cut wasteful spending on administration, marketing, and executive pay; and

(3) ensure that consumers have the affordable choices they deserve;

Whereas establishing a State-based public health insurance plan is possible through the use of State innovation waivers established by the Affordable Care Act, which allow States to promote unique, creative, and innovative approaches to implementing meaningful health care reform, including a public option;

Whereas public programs such as the Medicare program under title XVIII of the Social Security Act (42 U.S.C. 1395 et seq.) often deliver care more cost-effectively by limiting administrative overhead and securing better prices from providers; and

Whereas the Congressional Budget Office has found that a public health insurance option would save taxpayers billions of dollars: Now, therefore, be it

*Resolved*, That the Senate supports efforts to build on the Patient Protection and Affordable Care Act (Public Law 111-148; 124 Stat. 119) by ensuring that, in addition to the health coverage options provided by private insurers, every American has access to a public health insurance option, which, when established, will—

(1) strengthen competition;

(2) improve affordability for families by reducing premiums and increasing choices; and

(3) save American taxpayers billions of dollars.

#### SENATE RESOLUTION 562—EX-PRESSING SUPPORT FOR DESIGNATION OF THE WEEK OF OCTOBER 9, 2016, THROUGH OCTOBER 15, 2016, AS “EARTH SCIENCE WEEK”

Ms. MURKOWSKI (for herself, Mr. ALEXANDER, Ms. CANTWELL, Mrs. CAPITO, Mr. CASSIDY, Ms. HIRONO, Mr. NELSON, Mr. PETERS, Mr. KING, Mr. MARKEY, and Mr. HEINRICH) submitted the following resolution; which was referred to the Committee on Commerce, Science, and Transportation:

S. RES. 562

Whereas 2016 marks the 19th annual international Earth Science Week, designated by the American Geosciences Institute to help the public gain a better understanding of and appreciation for the Earth sciences and to encourage stewardship of the Earth;

Whereas the theme of Earth Science Week for 2016, “Our Shared Geoheritage”, promotes better understanding and appreciation of sites or areas with geologic features of significant scientific, educational, cultural, historic, or aesthetic value;

Whereas the study of the Earth sciences leads to an improved understanding of the Earth’s natural systems and the interplay between human society and those systems;

Whereas the Earth sciences enable the discovery, development, and responsible production of the mineral base of the United States, which contributes to the strength of the economy of the United States and raises the standard of living in the United States;

Whereas geologic mapping and remote sensing technologies provide the foundational knowledge of Earth’s natural systems that is integral—

(1) to the discovery, development, and conservation of energy, water, and natural resources; and

(2) to the safe disposal of waste products;

Whereas the geological aspects of resources, hazards, and the environment are vital to land management and land use decisions at the local, State, regional, national, and international levels;

Whereas the Earth sciences provide the basis for locating, assessing, monitoring, and mitigating natural hazards, such as earthquakes, landslides, floods, droughts, wildfires, subsidence, hurricanes, coastal erosion, and volcanic eruptions;

Whereas the Earth sciences are vital in protecting health and human safety during natural hazards events;

Whereas Earth scientists working in marine environments contribute to the understanding of global oceans, enabling advances in food management, national security, energy resources, transportation, economic growth, and recreation;

Whereas the Earth sciences support the ability to manage healthy and productive soils and ocean and river waters and fisheries, the foundations of the food supply of the United States;

Whereas the Earth sciences enhance understanding of current and past global conditions and offer a basis for anticipating future conditions;

Whereas the Earth sciences contribute to understanding Earth as a planet in the solar system and the universe;

Whereas Earth science research leads to the development of innovative new technologies and industries that fuel the economy of the United States and improve quality of life in the United States;

Whereas Earth science researchers and educators drive creativity and passion for the Science, Technology, Engineering, and