By Mrs. MURRAY (for herself, Mr. BROWN, Mr. FRANKEN, Mr. DURBIN, Mr. MARKEY, Mr. MERKLEY, Mr. MURPHY, Ms. WARREN, Mr. BLUMENTHAL, Mrs. GILLIBRAND, Ms. HARRIS, Ms. BALDWIN, Mr. LEAHY, Mr. BOOKER, Mr. SANDERS, Ms. HIRONO, Mr. VAN HOLLEN, Mr. CASEY, and Mr. WYDEN):

S. 1652. A bill to amend the Fair Labor Standards Act of 1938 and the Portal-to-Portal Act of 1947 to prevent wage theft and assist in the recovery of stolen wages, to authorize the Secretary of Labor to administer grants to prevent wage and hour violations, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Mr. BOOKER (for himself, Ms. BALDWIN, Mr. BLUMENTHAL, Mr. BROWN, Mr. FRANKEN, Mrs. GILLIBRAND, Ms. HIRONO, Mr. MENENDEZ, Ms. WARREN, and Mr. MARKEY):

S. 1653. A bill to provide for the overall health and well-being of young people, including the promotion of lifelong sexual health and healthy relationships, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Mr. LEE (for himself, Mr. LEAHY, Mr. HELLER, Mrs. SHAHEEN, Mr. DAINES, Mr. BLUMENTHAL, Mr. GARDNER, and Mr. FRANKEN):

S. 1654. A bill to amend title 18, United States Code, to update the privacy protections for electronic communications information that is stored by third-party service providers in order to protect consumer privacy interests while meeting law enforcement needs, and for other purposes; to the Committee on the Judiciary.

By Ms. COLLINS:

S. 1655. An original bill making appropriations for the Departments of Transportation, and Housing and Urban Development, and related agencies for the fiscal year ending September 30, 2018, and for other purposes; from the Committee on Appropriations; placed on the calendar.

By Mr. BLUMENTHAL:

S. 1656. A bill to amend the Federal Food, Drug, and Cosmetic Act to provide cybersecurity protections for medical devices; to the Committee on Health, Education, Labor, and Pensions.

By Mr. LEE (for himself and Mr. LEAHY):

S. 1657. A bill to amend title 18, United States Code, to update the privacy protections for electronic communications information that is stored by third-party service providers and for geolocation information in order to protect consumer privacy interests while meeting law enforcement needs, and for other purposes; to the Committee on the Judiciary.

By Mr. DURBIN (for himself and Ms. DUCKWORTH):

S. 1658. A bill to amend the Carl D. Perkins Career and Technical Education Act of 2006 to give the Department of Education the authority to award competitive grants to eligible entities to establish, expand, or support school-based mentoring programs to assist at-risk students in middle school and high school in developing cognitive and social-emotional skills to prepare them for success in high school, postsecondary education, and the workforce; to the Committee on Health, Education, Labor, and Pensions.

By Mr. DURBIN (for himself, Mr. MERKLEY, Mr. WHITEHOUSE, Mr. BLUMENTHAL, Mrs. GILLIBRAND, and Mr. FRANKEN):

S. 1659. A bill to amend the Truth in Lending Act to establish a national usury rate for consumer credit transactions; to the Committee on Banking, Housing, and Urban Affairs.

By Ms. KLOBUCHAR (for herself, Mr. BLUNT, Mrs. FEINSTEIN, and Mr. WARNER):

S. 1660. A bill to amend the Federal Election Campaign Act of 1971 to prohibit the acceptance by political committees of online contributions from certain unverified sources, and for other purposes; to the Committee on Rules and Administration.

By Mr. WHITEHOUSE (for himself, Mr. TESTER, Mr. PETERS, Ms. WARREN, and Mr. MENENDEZ):

S. 1661. A bill to make permanent the extended period of protections for members of uniformed services relating to mortgages, mortgage foreclosure, and eviction, and for other purposes; to the Committee on Veterans' Affairs.

By Mr. SHELBY:

S. 1662. An original bill making appropriations for the Departments of Commerce and Justice, Science, and Related Agencies for the fiscal year ending September 30, 2018, and for other purposes; from the Committee on Appropriations; placed on the calendar.

By Mr. HOEVEN:

S. 1663. A bill to amend the Internal Revenue Code of 1986 to enhance the requirements for secure geological storage of carbon dioxide for purposes of the carbon dioxide sequestration credit; to the Committee on Finance.

By Mr. CORNYN (for himself and Mr. KAINE):

S. 1664. A bill to amend section 5307 of title 49, United States Code, with respect to the treatment of communities as urbanized areas following a major disaster; to the Committee on Banking, Housing, and Urban Affairs.

By Mr. HATCH:

S. 1665. A bill to authorize the State of Utah to select certain lands that are available for disposal under the Pony Express Resource Management Plan to be used for the support and benefit of State institutions, and for other purposes; to the Committee on Energy and Natural Resources.

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

S. 1666. A bill to direct the Secretary of Transportation to issue a rule requiring all new passenger motor vehicles to be equipped with a child safety alert system, and for other purposes; to the Committee on Commerce, Science, and Transportation.

By Mrs. FEINSTEIN (for herself and Ms. DUCKWORTH):

S. 1667. A bill to amend the Public Health Service Act to provide protections for consumers against excessive, unjustified, or unfairly discriminatory increases in premium rates; to the Committee on Health, Education, Labor, and Pensions.

By Mr. SCHUMER:

S. 1668. A bill to rename a waterway in the State of New York as the ''Joseph Sanford Jr. Channel''; to the Committee on Commerce, Science, and Transportation.

By Mr. BOOKER:

S. 1669. A bill to provide mandatory funding for the remediation of National Priority List sites, certain abandoned coal mining sites, and formerly used defense sites, and for the Formerly Utilized Sites Remedial Action Program and the Diesel Emissions Reduction Program, and for other purposes; to the Committee on Environment and Public Works.

By Mr. BENNET (for himself and Mr. HEINRICH):

S. 1670. A bill to require the Secretary of Energy to establish a program to increase participation in community solar and the receipt of associated benefits, and for other purposes; to the Committee on Energy and Natural Resources.

By Mr. HATCH (for himself, Mr. COONS, and Mr. HELLER):

S. 1671. A bill to amend title 18, United States Code, to safeguard data stored abroad, and for other purposes; to the Committee on the Judiciary.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mrs. ERNST (for herself, Mr. COTTON, Mrs. SHAHEEN, Mr. INHOFE, Ms. WARREN, Mr. BLUMENTHAL, Mr. KING, Mr. CRUZ, Mrs. GILLIBRAND, Mrs. MCCASKILL, Mr. WICKER, Mr. DONNELLY, Mr. NELSON, Mr. SULLIVAN, Mr. TILLIS, Mr. REED, Mr. ROUNDS, Mr. GRAHAM, Mr. KAINE, Ms. HIRONO, Mr. PETERS, Mr. SASSE, Mr. PERDUE, Mrs. FISCHER, Mr. STRANGE, and Mr. HEINRICH):

S. Res. 234. A resolution recognizing the Sailors and Marines who sacrificed their lives for ship and shipmates while fighting the devastating 1967 fire onboard USS Forrestal and, during the week of the 50th anniversary of the tragic event, commemorating the efforts of those who survived; to the Committee on Armed Services.

By Mr. ROUNDS:

S. Res. 235. A resolution expressing the sense of the Senate that the Secretary of Defense should consider establishing an award program for the cyber community of the Department of Defense; to the Committee on Armed Services.

By Ms. HIRONO (for herself and Mr. CARDIN):

S. Res. 236. A resolution recognizing July 28, 2017, as ''World Hepatitis Day 2017''; to the Committee on Health, Education, Labor, and Pensions.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. REED (for himself, Mr. CASEY, Mrs. GILLIBRAND, Ms. HASSAN, and Mr. WHITEHOUSE):

S. 1651. A bill to provide for temporary financing of short-time compensation programs; to the Committee on Finance.

Mr. REED. Mr. President, today I am joined by Senators CASEY, GILLIBRAND, HASSAN, and WHITEHOUSE to introduce the Layoff Prevention Act of 2017. This bill renews and extends Federal support for State short-time compensation—or work sharing—programs, which help avert layoffs and the economic effects of long-term unemployment.

Work sharing is a proven concept that is endorsed by economists across the political spectrum. When business slows down, employers feel pressure to lay off employees. Under work sharing, employers may instead opt to reduce hours across-the-board, and employees may then collect a pro-rata unemployment compensation check for the hours they lost. This prevents layoffs, lowers employers' rehiring and training expenses, and costs States only a fraction of what they would pay if workers went on full unemployment.

The Middle Class Tax Relief and Job Creation Act of 2012 included my Layoff Prevention Act, which modernized

Federal work sharing laws. Partly as a result of this increased Federal support for work sharing, State work sharing programs helped to save over 130,000 jobs between 2012 and the expiration of Federal incentives in 2015.

The legislation I am introducing today would renew incentives so that States with existing work sharing programs, and those considering enacting a program, can qualify for Federal support. Our economy has come a long way in recent years, and we should invest in proven programs like work sharing to ensure we do not experience again the same scale of job loss that we endured during the Great Recession.

I urge my colleagues to join me in supporting passage of this bill to keep American workers on the job, save taxpayers money, and provide employers with a practical, positive, and cost-effective alternative to layoffs.

By Mr. LEE (for himself, Mr. LEAHY, Mr. HELLER, Mrs. SHAHEEN, Mr. DAINES, Mr. BLUMENTHAL, Mr. GARDNER, and Mr. FRANKEN):

S. 1654. A bill to amend title 18, United States Code, to update the privacy protections for electronic communications information that is stored by third-party service providers in order to protect consumer privacy interests while meeting law enforcement needs, and for other purposes; to the Committee on the Judiciary.

Mr. LEAHY. Six years ago, Senator LEE and I first joined together to reform our outdated digital privacy laws. We recognized that our Nation's privacy rules failed to account for how we live our lives today and provided little protection for Americans' electronic information.

Most Americans are shocked to learn that a law dating back to the Reagan administration governs when the government can read their emails and texts, view their photos, obtain their location information, and even inspect their Internet browsing history. Thirty-one years ago, I led efforts to write the Electronic Communications Privacy Act (ECPA). At the time, computers were an emerging technology and there was little understanding of the Internet, let alone cloud computing. ECPA was significant and forward-looking legislation in 1986, but it was not intended to get us through 30 years of technological innovations. Modern technology and digital communications have transformed our society. It is past time for Congress to catch up.

ECPA no longer makes any sense in our digital world. When Senator LEE and I first set out to modernize the statute, we focused on one critical reform: enacting a clear, uniform rule that the government must obtain a warrant supported by probable cause whenever it seeks the content of our emails, texts, photos, and other electronic documents stored in the cloud. This is what the Constitution requires; and this is what Vermonters, Utahns, and Americans across the Country expect.

But even in the six years since we first introduced legislation to reform ECPA, it has become increasingly clear that broader reforms are necessary to ensure that the statute adequately addresses the privacy and technological challenges of the modern world. When the U.S. Court of Appeals for the Sixth Circuit held in 2010 that email was fully protected by the Fourth Amendment, the court cautioned that ''the Fourth Amendment must keep pace with the inexorable march of technological progress, or its guarantees will wither and perish.'' The bill we introduce today would ensure our laws keep pace.

The ECPA Modernization Act of 2017 introduces a broad set of reforms to our digital privacy statutes. Like legislation we introduced in previous Congresses, this bill would create a foundational requirement that the government obtain a warrant when it seeks the content of our electronic communications from third-party service providers. The bill also goes further by addressing the unique privacy concerns associated with Americans' location information. Following the example set by States like Vermont, Utah, and California, our bill would require that the government obtain a warrant when it seeks stored or real-time location information from third-party service providers, or uses IMSI-catchers or stingrays to get location data from individuals' own cell phones.

The ECPA Modernization Act additionally would require law enforcement to notify individuals when their communications or location information is obtained from third-party service providers. The bill would also add new privacy protections related to government requests for customer records and metadata; a suppression remedy for illegally obtained electronic data; and reform the pen register and trap and trace device statutes to bring them in line with other laws.

Senator LEE and I are proud to introduce this bill with the support of a broad range of stakeholders, including the Center for Democracy & Technology, the ACLU, the Constitution Project, New America's Open Technology Institute, the Electronic Frontier Foundation, the American Library Association, the R Street Institute, TechFreedom, FreedomWorks, Google, Engine, BSA/The Software Alliance, and many others.

Today Senator LEE and I are also introducing the Email Privacy Act, companion legislation to the bill introduced in the House of Representatives by Congressmen YODER and POLIS. The Email Privacy Act passed the House by voice vote earlier this year, and received an overwhelming 419 to 0 vote last congress. I commend Representatives YODER and POLIS for their efforts, and also commend House Judiciary Committee Chairman GOODLATTE and Ranking Member CONYERS for reaching a historic compromise that led to unanimous support for this bill in the House.

When the House passed the Email Privacy Act last year, I was hopeful that the Senate would follow suit to protect Americans' digital privacy and swiftly pass the bill so that it would be enacted into law. I was disappointed when instead of working in a bipartisan fashion, certain Republicans on the Senate Judiciary Committee threatened to use it as a vehicle to push poison pill amendments on controversial National security matters, effectively killing the bill for their own political purposes.

The Email Privacy Act is a good bill that is unanimously supported by the House of Representatives. That legislation does not include all the reforms that I believe are necessary to bring our digital privacy laws into the modern age, but it takes a significant step toward ensuring that ECPA complies with the Fourth Amendment by requiring a warrant whenever the government seeks the contents of Americans' emails and electronic communication. I have worked for years to see this critical reform implemented into law, and I will take every opportunity to see that it reaches the President's desk.

But make no mistake: I believe our work must not stop there. Americans deserve Fourth Amendment protections for their location information, notice when law enforcement obtains their content or location data, and strong protections governing the acquisition of metadata and records. I will keep fighting for the protections we have now set forth in the ECPA Modernization Act. I will keep pushing the Senate to advance legislation that keeps pace with Americans' expectations of privacy. The American people expect these protections, and they deserve them.

By Mr. DURBIN (for himself and Ms. DUCKWORTH):

S. 1658. A bill to amend the Carl D. Perkins Career and Technical Education Act of 2006 to give the Department of Education the authority to award competitive grants to eligible entities to establish, expand, or support school-based mentoring programs to assist at-risk students in middle school and high school in developing cognitive and social-emotional skills to prepare them for success in high school, postsecondary education, and the workforce; to the Committee on Health, Education, Labor, and Pensions.

Mr. DURBIN, Mr. President, today I introduce the Mentoring to Succeed Act, a bill that would break down the walls of access and meet at-risk youth where they are, in school, to give them the support and guidance they need to be successful.

Barriers such as childhood poverty, inadequate schools, chronic absenteeism, adverse childhood experiences,

community violence, exclusionary discipline policies, and juvenile justice involvement can lead to poor academic achievement and life outcomes. Students who grow up facing these challenges without a strong support system often struggle to transition to high school, college, and the workforce. School-based mentoring programs are an effective strategy to help at-risk students thrive in school, careers, and life.

According to a 2014 study, there are an estimated 16 million young people, including 9 million at-risk youth, who will reach the age of 19 without ever having a mentor. As a result, these youth will miss out on the powerful effects of mentoring that are linked to significant outcomes. Youth who have mentors are 52 percent less likely to skip a day of school; 55 percent more likely to be enrolled in college; 81 percent more likely to participate regularly in sports or extracurricular activities; 78 percent more likely to volunteer regularly in their communities; and 130 percent more likely to hold leadership positions.

Researchers at the University of Chicago found that Youth Guidance's school-based mentoring program, Becoming a Man, reduced arrests for violent crime, improved school engagement, and increased high school graduation rates.

Mentoring programs can help youth develop the skills employers are seeking. A 2016 study found that 8 in 10 employers say social and emotional skills are the most important to success, and are the most difficult skills to find in job applicants.

In Illinois, an estimated 55,000 youth are formally matched with a mentor, with 68 percent residing in Metro Chicago. Last year, it cost the State of Illinois an average of $172,000 to incarcerate one youth, compared to an average of $6,000 for one youth in an intensive youth development program, and only $2,300 per youth in a formal mentoring program. In 2012, the University of Chicago Crime Lab found that benefits to society compared to mentoring program costs in Illinois measured as high as $31 for every $1 dollar invested.

Lakeisha Steele, a member of my staff that has been working on this issue, is a testament to the powerful effect mentorship can have. She lost her oldest brother, Lewis Williams III, to gun violence on July 10, 1996. He was 24 years old and studying to become a welder while preparing for the birth of his only son, his namesake, who would be born a month after his death. The loss of her brother's life rocked Lakeisha's family to its core. There were limited resources in her community (she is from Kankakee, Illinois) and her family could not afford to see a grief counselor. She went through her freshman year grieving the loss of her brother and it impacted her school work. A once A-student brought home Cs and Ds. She credits her high school guidance counselor, Paul Meyer of Kankakee High School, for helping her cope with the trauma of losing her brother and keeping her focused on her education and future. She says she wouldn't be here today without his mentorship.

The Mentoring to Succeed Act would help break down the barriers that make it difficult for far too many of our children and youth to succeed, especially our students of color. This bill would provide high-need school districts, schools, and local governments with the funding they need to create, expand, and support school-based mentoring programs to improve the academic, social, and workforce skills of at-risk students. It would support partnerships with non-profit, community-based, and faith-based organizations to serve more at-risk students. In addition, it would support youth job training by partnering with local businesses and private companies to provide at-risk students with internships and career exploration activities. Further, this bill would provide funding to train mentors on trauma and toxic stress to increase student resilience and promote social and emotional development.

Last year, the City of Chicago announced a bold and innovative mentoring initiative to help Chicago's most at-risk youth. By the year 2018, the City's goal is to reach 7,200 8th, 9th, and 10th grade boys in 22 of Chicago's highest poverty and highest violence neighborhoods.

This bill would support the City of Chicago and other local governments, schools, and school districts who have undertaken efforts to help at-risk youth by creating or expanding school-based mentoring programs. I would like to thank my colleague, Senator TAMMY DUCKWORTH from Illinois for joining me in this effort. I hope my other colleagues will join me to strengthen investments in school-based mentoring programs to help at-risk youth develop the academic, social, and workforce skills that lead to success.

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. 1658

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 ''Mentoring to Succeed Act of 2017''.

SEC. 2. PURPOSE.

The purpose of this Act is to make assistance available for school-based mentoring programs for at-risk students in order to—

(1) establish, expand, or support school-based mentoring programs;

(2) assist at-risk students in middle school and high school in developing cognitive and social-emotional skills; and

(3) prepare such at-risk students for success in high school, postsecondary education, and the workforce.

SEC. 3. SCHOOL-BASED MENTORING PROGRAM.

Part C of title I of the Carl D. Perkins Career and Technical Education Act of 2006 (20 U.S.C. 2351 et seq.) is amended by adding at the end the following:

''SEC. 136. DISTRIBUTION OF FUNDS FOR SCHOOL-BASED MENTORING PROGRAMS.

''(a) DEFINITIONS.—In this Act:

''(1) AT-RISK STUDENT.—The term 'at-risk student' means a student who—

''(A) is failing academically or at risk of dropping out of school;

''(B) is pregnant or a parent;

''(C) is a gang member;

''(D) is a child or youth in foster care or a youth who has been emancipated from foster care but is still enrolled in high school;

''(E) is or has recently been a homeless child or youth;

''(F) is chronically absent;

''(G) has changed schools 3 or more times in the past 6 months;

''(H) has come in contact with the juvenile justice system in the past;

''(I) has a history of multiple suspensions or disciplinary actions;

''(J) is an English learner;

''(K) has 1 or both parents incarcerated;

''(L) has experienced 1 or more adverse childhood experiences, traumatic events, or toxic stressors, as assessed through an evidence-based screening; or

''(M) lives in a high-poverty area with a high rate of community violence.

''(2) ELIGIBLE ENTITY.—The term 'eligible entity'—

''(A) means a high-need local educational agency, high-need school, or local government entity; and

''(B) may include a partnership between an entity described in subparagraph (A) and a nonprofit, community-based, or faith-based organization, or institution of higher education (as defined in section 101 of the Higher Education Act of 1965 (20 U.S.C. 1001)).

''(3) ENGLISH LEARNER.—The term 'English learner' has the meaning given the term in section 8101 of the Elementary and Secondary Education Act of 1965 (20 U.S.C. 7801).

''(4) FOSTER CARE.—The term 'foster care' has the meaning given the term in section 1355.20 of title 45, Code of Federal Regulations.

''(5) HIGH-NEED LOCAL EDUCATIONAL AGENCY.—The term 'high-need local educational agency' means a local educational agency that serves at least 1 high-need school.

''(6) HIGH-NEED SCHOOL.—The term 'high-need school' has the meaning given the term in section 2211 of the Elementary and Secondary Education Act of 1965 (20 U.S.C. 6631).

''(7) HOMELESS CHILDREN AND YOUTHS.—The term 'homeless children and youths' has the meaning given the term in section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a).

''(8) SCHOOL-BASED MENTORING.—The term 'school-based mentoring' means a structured, managed, evidenced-based program conducted in partnership with teachers, administrators, school psychologists, school social workers or counselors, and other school staff, in which at-risk students are appropriately matched with screened and trained professional or volunteer mentors who provide guidance, support, and encouragement, involving meetings, group-based sessions, and educational and workforce-related activities on a regular basis to prepare at-risk students for success in high school, postsecondary education, and the workforce.

''(b) SCHOOL-BASED MENTORING COMPETITIVE GRANT PROGRAM.—

''(1) IN GENERAL.—The Secretary shall award grants on a competitive basis to eligible entities to establish, expand, or support school-based mentoring programs that—

''(A) are designed to assist at-risk students in high-need schools in developing cognitive skills and promoting social-emotional learning to prepare them for success in high school, postsecondary education, and the workforce by linking them with mentors who—

''(i) have received mentor training, including on trauma-informed practices and youth engagement; and

''(ii) have been screened using appropriate reference checks and criminal background checks;

''(B) provide coaching and technical assistance to mentors in such mentoring program;

''(C) provide at-risk students with a positive relationship with a skilled adult offering support and guidance;

''(D) improve the academic achievement of at-risk students;

''(E) foster positive relationships between at-risk students and their peers, teachers, other adults, and family members;

''(F) reduce dropout rates and absenteeism and improve school engagement of at-risk students and their families;

''(G) reduce juvenile justice involvement of at-risk students;

''(H) develop the cognitive and social-emotional skills of at-risk students;

''(I) develop the workforce readiness skills of at-risk students;

''(J) encourage at-risk students to participate in community service activities; and

''(K) encourage at-risk students to set goals and plan for their futures, including encouraging such students to make plans for postsecondary education and the workforce.

''(2) DURATION.—The Secretary shall award grants under this section for a period not to exceed 5 years.

''(3) APPLICATION.—To receive a grant under this section, an eligible entity shall submit to the Secretary an application that includes—

''(A) a needs assessment that includes baseline data on the measures described in paragraph (6)(A)(ii); and

''(B) a plan to meet the requirements of paragraph (1).

''(4) PRIORITY.—In selecting grant recipients, the Secretary shall give priority to applicants that—

''(A) serve children and youth with the greatest need living in high-poverty, high-crime areas, rural areas, or who attend schools with high rates of community violence;

''(B) provide at-risk students with opportunities for job training, professional development, work shadowing, internships, networking, resume writing and review, interview preparation, college application assistance, college visits, and leadership development through community service, including through partnerships with the private sector and local businesses to provide internship and career exploration activities and resources; and

''(C) seek to provide match lengths between at-risk students and mentors of not less than 8 months.

''(5) USE OF FUNDS.—An eligible entity that receives a grant under this section may use such funds to—

''(A) develop and carry out regular training for mentors, including on—

''(i) the impact of adverse childhood experiences;

''(ii) trauma-informed practices and interventions;

''(iii) supporting homeless children and youths;

''(iv) supporting children and youth in foster care or youth who have been emancipated from foster care but are still enrolled in high school;

''(v) cultural competency;

''(vi) confidentiality requirements for working with children and youth in foster care; and

''(vii) working in coordination with a public school system;

''(B) recruit, screen, match, and train mentors;

''(C) hire staff to perform or support the objectives of the school-based mentoring program;

''(D) provide youth engagement activities, such as—

''(i) enrichment field trips to cultural destinations; and

''(ii) career or academic exploration activities; and

''(E) conduct program evaluation, including by acquiring and analyzing the data described under paragraph (6).

''(6) REPORTING REQUIREMENTS.—

''(A) IN GENERAL.—Not later than 6 months after the end of each academic year during the grant period, an eligible entity receiving a grant under this section shall submit to the Secretary a report that includes—

''(i) the number of students who participated in the school-based mentoring program that was funded in whole or in part with the grant funds;

''(ii) data on the academic achievement, dropout rates, truancy, absenteeism, outcomes of arrests for violent crime, summer employment, and college enrollment of students in the program;

''(iii) the number of group sessions and number of one-to-one contacts between students in the program and their mentors;

''(iv) the average attendance of students enrolled in the program;

''(v) data on social emotional development of students as assessed with a validated social emotional assessment tool; and

''(vi) any other information that the Secretary may require to evaluate the success of the school-based mentoring program.

''(B) STUDENT PRIVACY.—An eligible entity shall ensure that the report submitted under subparagraph (A) is prepared in a manner that protects the privacy rights of each student in accordance with section 444 of the General Education Provisions Act (commonly referred to as the 'Family Educational Rights and Privacy Act of 1974') (20 U.S.C. 1232g).

''(7) MENTORING RESOURCES AND COMMUNITY SERVICE COORDINATION.—

''(A) BEST PRACTICES.—The Secretary shall work with the Office of Juvenile Justice and Delinquency Prevention to—

''(i) refer grantees under this section to the National Mentoring Resource Center to obtain resources on best practices and research related to mentoring and to request no-cost training and technical assistance; and

''(ii) provide grantees under this section with information to promote positive youth development, including transitional services for at-risk students returning from correctional facilities.

''(B) TECHNICAL ASSISTANCE.—The Secretary shall coordinate with the Corporation for National and Community Service, including through entering into an interagency agreement or a memorandum of understanding, to provide technical assistance and other resources to support grantees under this section as they provide mentoring and community service-related activities for at-risk students.

''(c) AUTHORIZATION OF FUNDS.—There are authorized to be appropriated to carry out this section such sums as may be necessary for each of fiscal years 2018 through 2023.''.

SEC. 4. INSTITUTE OF EDUCATION SCIENCES STUDY ON SCHOOL-BASED MENTORING PROGRAMS.

(a) IN GENERAL.—The Secretary of Education, acting through the Director of the Institute of Education Sciences, shall conduct a study to—

(1) identify successful school-based mentoring programs and effective strategies for administering and monitoring such programs;

(2) evaluate the role of mentors in promoting cognitive development and social-emotional learning to enhance academic achievement and to improve workforce readiness; and

(3) evaluate the effectiveness of the grant program under section 136 of the Carl D. Perkins Career and Technical Education Act of 2006, as added by section 3, on student academic outcomes and youth career development.

(b) TIMING.—Not later than 3 years after the date of enactment of this Act, the Secretary of Education, acting through the Director of the Institute of Education Sciences, shall submit the results of the study to the appropriate Congressional committees.

By Mr. DURBIN (for himself, Mr. MERKLEY, Mr. WHITEHOUSE, Mr. BLUMENTHAL, Mrs. GILLIBRAND, and Mr. FRANKEN):

S. 1659. A bill to amend the Truth in Lending Act to establish a national usury rate for consumer credit transactions; to the Committee on Banking, Housing, and Urban 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. 1659

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 ''Protecting Consumers from Unreasonable Credit Rates Act of 2017''.

SEC. 2. FINDINGS.

Congress finds that—

(1) attempts have been made to prohibit usurious interest rates in America since colonial times;

(2) at the Federal level, in 2006, Congress enacted a Federal 36 percent annualized usury cap for servicemembers and their families for covered credit products, as defined by the Department of Defense, which curbed payday, car title, and tax refund lending around military bases;

(3) notwithstanding such attempts to curb predatory lending, high-cost lending persists in all 50 States due to loopholes in State laws, safe harbor laws for specific forms of credit, and the exportation of unregulated interest rates permitted by preemption;

(4) due to the lack of a comprehensive Federal usury cap, consumers annually pay approximately $14,000,000,000 on high-cost overdraft loans, as much as approximately $7,000,000,000 on storefront and online payday loans, $3,800,000,000 on car title loans, and additional amounts in unreported revenues on high-cost online installment loans;

(5) cash-strapped consumers pay on average approximately 400 percent annual interest for payday loans, 300 percent annual interest for car title loans, up to 17,000 percent or higher for bank overdraft loans, and triple-digit rates for online installment loans;

(6) a national maximum interest rate that includes all forms of fees and closes all loopholes is necessary to eliminate such predatory lending; and

(7) alternatives to predatory lending that encourage small dollar loans with minimal

or no fees, installment payment schedules, and affordable repayment periods should be encouraged.

SEC. 3. NATIONAL MAXIMUM INTEREST RATE.

Chapter 2 of the Truth in Lending Act (15 U.S.C. 1631 et seq.) is amended by adding at the end the following:

''SEC. 140B. MAXIMUM RATES OF INTEREST.

''(a) IN GENERAL.—Notwithstanding any other provision of law, no creditor may make an extension of credit to a consumer with respect to which the fee and interest rate, as defined in subsection (b), exceeds 36 percent.

''(b) FEE AND INTEREST RATE DEFINED.—

''(1) IN GENERAL.—For purposes of this section, the fee and interest rate includes all charges payable, directly or indirectly, incident to, ancillary to, or as a condition of the extension of credit, including—

''(A) any payment compensating a creditor or prospective creditor for—

''(i) an extension of credit or making available a line of credit, such as fees connected with credit extension or availability such as numerical periodic rates, annual fees, cash advance fees, and membership fees; or

''(ii) any fees for default or breach by a borrower of a condition upon which credit was extended, such as late fees, creditor-imposed not sufficient funds fees charged when a borrower tenders payment on a debt with a check drawn on insufficient funds, overdraft fees, and over limit fees;

''(B) all fees which constitute a finance charge, as defined by rules of the Bureau in accordance with this title;

''(C) credit insurance premiums, whether optional or required; and

''(D) all charges and costs for ancillary products sold in connection with or incidental to the credit transaction.

''(2) TOLERANCES.—

''(A) IN GENERAL.—With respect to a credit obligation that is payable in at least 3 fully amortizing installments over at least 90 days, the term 'fee and interest rate' does not include—

''(i) application or participation fees that in total do not exceed the greater of $30 or, if there is a limit to the credit line, 5 percent of the credit limit, up to $120, if—

''(I) such fees are excludable from the finance charge pursuant to section 106 and regulations issued thereunder;

''(II) such fees cover all credit extended or renewed by the creditor for 12 months; and

''(III) the minimum amount of credit extended or available on a credit line is equal to $300 or more;

''(ii) a late fee charged as authorized by State law and by the agreement that does not exceed either $20 per late payment or $20 per month; or

''(iii) a creditor-imposed not sufficient funds fee charged when a borrower tenders payment on a debt with a check drawn on insufficient funds that does not exceed $15.

''(B) ADJUSTMENTS FOR INFLATION.—The Bureau may adjust the amounts of the tolerances established under this paragraph for inflation over time, consistent with the primary goals of protecting consumers and ensuring that the 36 percent fee and interest rate limitation is not circumvented.

''(c) CALCULATIONS.—

''(1) OPEN END CREDIT PLANS.—For an open end credit plan—

''(A) the fee and interest rate shall be calculated each month, based upon the sum of all fees and finance charges described in subsection (b) charged by the creditor during the preceding 1-year period, divided by the average daily balance; and

''(B) if the credit account has been open less than 1 year, the fee and interest rate shall be calculated based upon the total of all fees and finance charges described in subsection (b)(1) charged by the creditor since the plan was opened, divided by the average daily balance, and multiplied by the quotient of 12 divided by the number of full months that the credit plan has been in existence.

''(2) OTHER CREDIT PLANS.—For purposes of this section, in calculating the fee and interest rate, the Bureau shall require the method of calculation of annual percentage rate specified in section 107(a)(1), except that the amount referred to in that section 107(a)(1) as the 'finance charge' shall include all fees, charges, and payments described in subsection (b)(1) of this section.

''(3) ADJUSTMENTS AUTHORIZED.—The Bureau may make adjustments to the calculations in paragraphs (1) and (2), but the primary goals of such adjustment shall be to protect consumers and to ensure that the 36 percent fee and interest rate limitation is not circumvented.

''(d) DEFINITION OF CREDITOR.—As used in this section, the term 'creditor' has the same meaning as in section 702(e) of the Equal Credit Opportunity Act (15 U.S.C. 1691a(e)).

''(e) NO EXEMPTIONS PERMITTED.—The exemption authority of the Bureau under section 105 shall not apply to the rates established under this section or the disclosure requirements under section 127(b)(6).

''(f) DISCLOSURE OF FEE AND INTEREST RATE FOR CREDIT OTHER THAN OPEN END CREDIT PLANS.—In addition to the disclosure requirements under section 127(b)(6), the Bureau may prescribe regulations requiring disclosure of the fee and interest rate established under this section.

''(g) RELATION TO STATE LAW.—Nothing in this section may be construed to preempt any provision of State law that provides greater protection to consumers than is provided in this section.

''(h) CIVIL LIABILITY AND ENFORCEMENT.—In addition to remedies available to the consumer under section 130(a), any payment compensating a creditor or prospective creditor, to the extent that such payment is a transaction made in violation of this section, shall be null and void, and not enforceable by any party in any court or alternative dispute resolution forum, and the creditor or any subsequent holder of the obligation shall promptly return to the consumer any principal, interest, charges, and fees, and any security interest associated with such transaction. Notwithstanding any statute of limitations or repose, a violation of this section may be raised as a matter of defense by recoupment or setoff to an action to collect such debt or repossess related security at any time.

''(i) VIOLATIONS.—Any person that violates this section, or seeks to enforce an agreement made in violation of this section, shall be subject to, for each such violation, 1 year in prison and a fine in an amount equal to the greater of—

''(1) 3 times the amount of the total accrued debt associated with the subject transaction; or

''(2) $50,000.

''(j) STATE ATTORNEYS GENERAL.—An action to enforce this section may be brought by the appropriate State attorney general in any United States district court or any other court of competent jurisdiction within 3 years from the date of the violation, and such attorney general may obtain injunctive relief.''.

SEC. 4. DISCLOSURE OF FEE AND INTEREST RATE FOR OPEN END CREDIT PLANS.

Section 127(b)(6) of the Truth in Lending Act (15 U.S.C. 1637(b)(6)) is amended by striking ''the total finance charge expressed'' and all that follows through the end of the paragraph and inserting ''the fee and interest rate, displayed as 'FAIR', established under section 141.''.

By Mr. CORNYN (for himself and Mr. KAINE):

S. 1664. A bill to amend section 5307 of title 49, United States Code, with respect to the treatment of communities as urbanized areas following a major disaster; to the Committee on Banking, Housing, and Urban Affairs.

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. 1664

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 ''Relief for Recovering Communities Act''.

SEC. 2. DEFINITION OF URBANIZED AREAS FOLLOWING A MAJOR DISASTER.

Section 5307 of title 49, United States Code, is amended by adding at the end the following:

''(i) URBANIZED AREAS FOLLOWING A MAJOR DISASTER.—

''(1) DEFINED TERM.—In this section, the term 'major disaster' has the meaning given such term in section 102(2) of the Disaster Relief Act of 1974 (42 U.S.C. 5122(2)).

''(2) URBANIZED AREA MAJOR DISASTER POPULATION CRITERIA.—Notwithstanding section 5302, the Secretary shall treat an area as an 'urbanized area' for purposes of this section until the second decennial census conducted after a major disaster in such area if—

''(A) the area was defined and designated as an 'urbanized area' by the Secretary of Commerce in the decennial census immediately preceding such major disaster, effective with the 2000 decennial census; and

''(B) the population of the area fell below 50,000 as a result of such major disaster.

''(3) POPULATION CALCULATION.—An area treated as an 'urbanized area' under this subsection shall be assigned the population and square miles of the urban cluster designated by the Secretary of Commerce in the most recent decennial census.

''(4) SAVINGS PROVISION.—Nothing in this subsection may be construed to affect apportionments made under this chapter before the date of the enactment of this subsection.''.

By Mrs. FEINSTEIN (for herself and Ms. DUCKWORTH):

S. 1667. A bill to amend the Public Health Service Act to provide protections for consumers against excessive, unjustified, or unfairly discriminatory increases in premium rates; to the Committee on Health, Education, Labor, and Pensions.

Mrs. FEINSTEIN. Mr. President, I rise today to introduce the Protecting Consumers from Unreasonable Rates Act. This critical health care reform bill would address the soaring cost of insurance premiums.

Many factors contribute to increasing premiums, from the increased prevalence of chronic disease to the consolidation of the insurance market. But no matter the root cause of premium hikes, it is important that rate increases are reviewed to ensure they are fair. When consumers see insurance premiums increase by double digits, it can add an additional burden on top of

mortgage payments, childcare, and student loans. If rates are unreasonable, they should be blocked or modified.

The Protecting Consumers from Unreasonable Rates Act would allow the Secretary of Health and Human Services to act on behalf of consumers to protect them against egregious increases in health insurance rates in States that do not take this action.

In California and several other States across the Nation, State regulators lack the authority to block or modify extreme health insurance rate increases. This legislation does not change any State's ability to take this action. Rather, it simply allows the Secretary of Health and Human Services to help fill in the gaps in the health care regulatory space so consumers in all States would have adequate protections against this type of price gouging.

The Affordable Care Act slowed the growth of premium increases and improved the value of health insurance—including how much of premiums insurers must spend on actual medical care and ensuring rate increases are at least reviewed. These were good first steps, but more needs to be done. Far too many Americans are facing rate increases and full consumer protections must be in place to ensure that prices reflect true cost and not simply profits. Providing all Americans with affordable, quality healthcare is of the utmost importance and Congress ought to be building on the successes of the Affordable Care Act while making improvements where necessary.

This bill provides a straightforward, direct enforcement mechanism to ensure that insurers may not impose unreasonably high costs on consumers, by empowering the Secretary of Health and Human Services to step in when State regulators do not, or are unable to.

I urge my colleagues to support this legislation to protect Americans from unreasonable rate hikes and move toward real, commonsense health care solutions.

By Mr. SCHUMER:

S. 1668. A bill to rename a waterway in the State of New York as the ''Joseph Sanford Jr. Channel''; to the Committee on Commerce, Science, and Transportation.

Mr. SCHUMER. 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. 1668

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

SECTION 1. JOSEPH SANFORD JR. CHANNEL.

(a) IN GENERAL.—The waterway in the State of New York designated as the ''Negro Bar Channel'' shall be known and redesignated as the ''Joseph Sanford Jr. Channel''.

(b) REFERENCES.—Any reference in a law, map, regulation, document, paper, or other record of the United States to the waterway referred to in subsection (a) shall be deemed to be a reference to the ''Joseph Sanford Jr. Channel''.

ADDITIONAL COSPONSORS

S. 167

At the request of Mr. MORAN, the name of the Senator from Connecticut (Mr. BLUMENTHAL) was added as a cosponsor of S. 167, a bill to designate a National Memorial to Fallen Educators at the National Teachers Hall of Fame in Emporia, Kansas.

S. 223

At the request of Ms. COLLINS, the name of the Senator from Hawaii (Ms. HIRONO) was added as a cosponsor of S. 223, a bill to provide immunity from suit for certain individuals who disclose potential examples of financial exploitation of senior citizens, and for other purposes.

S. 540

At the request of Mr. THUNE, the name of the Senator from South Carolina (Mr. SCOTT) was added as a cosponsor of S. 540, a bill to limit the authority of States to tax certain income of employees for employment duties performed in other States.

S. 711

At the request of Mr. CARDIN, the name of the Senator from Michigan (Ms. STABENOW) was added as a cosponsor of S. 711, a bill to amend the Internal Revenue Code of 1986 to provide for S corporation reform, and for other purposes.

S. 888

At the request of Mr. GRASSLEY, the name of the Senator from Maryland (Mr. CARDIN) was added as a cosponsor of S. 888, a bill to amend the Higher Education Opportunity Act to add disclosure requirements to the institution financial aid offer form and to amend the Higher Education Act of 1965 to make such form mandatory.

S. 1028

At the request of Ms. COLLINS, the name of the Senator from Oregon (Mr. MERKLEY) was added as a cosponsor of S. 1028, a bill to provide for the establishment and maintenance of a National Family Caregiving Strategy, and for other purposes.

S. 1146

At the request of Mrs. SHAHEEN, the name of the Senator from Washington (Mrs. MURRAY) was added as a cosponsor of S. 1146, a bill to enhance the ability of the Office of the National Ombudsman to assist small businesses in meeting regulatory requirements and develop outreach initiatives to promote awareness of the services the Office of the National Ombudsman provides, and for other purposes.

S. 1182

At the request of Mr. YOUNG, the name of the Senator from South Carolina (Mr. SCOTT) was added as a cosponsor of S. 1182, a bill to require the Secretary of the Treasury to mint commemorative coins in recognition of the 100th anniversary of The American Legion.

S. 1196

At the request of Mr. SULLIVAN, the names of the Senator from Wisconsin (Mr. JOHNSON) and the Senator from Kentucky (Mr. PAUL) were added as cosponsors of S. 1196, a bill to expand the capacity and capability of the ballistic missile defense system of the United States, and for other purposes.

S. 1311

At the request of Mr. CORNYN, the name of the Senator from Minnesota (Mr. FRANKEN) was added as a cosponsor of S. 1311, a bill to provide assistance in abolishing human trafficking in the United States.

S. 1354

At the request of Mr. CARPER, the name of the Senator from Hawaii (Ms. HIRONO) was added as a cosponsor of S. 1354, a bill to establish an Individual Market Reinsurance fund to provide funding for State individual market stabilization reinsurance programs.

S. 1462

At the request of Mrs. SHAHEEN, the name of the Senator from Hawaii (Ms. HIRONO) was added as a cosponsor of S. 1462, a bill to amend the Patient Protection and Affordable Care Act to improve cost sharing subsidies.

S. 1505

At the request of Mr. LEE, the names of the Senator from Idaho (Mr. RISCH) and the Senator from Wisconsin (Mr. JOHNSON) were added as cosponsors of S. 1505, a bill to provide that silencers be treated the same as firearms accessories.

S. 1532

At the request of Mr. THUNE, the name of the Senator from Connecticut (Mr. BLUMENTHAL) was added as a cosponsor of S. 1532, a bill to disqualify from operating a commercial motor vehicle for life an individual who uses a commercial motor vehicle in committing a felony involving human trafficking.

S. 1536

At the request of Ms. KLOBUCHAR, the name of the Senator from Connecticut (Mr. BLUMENTHAL) was added as a cosponsor of S. 1536, a bill to designate a human trafficking prevention coordinator and to expand the scope of activities authorized under the Federal Motor Carrier Safety Administration's outreach and education program to include human trafficking prevention activities, and for other purposes.

S. 1591

At the request of Mr. TOOMEY, the name of the Senator from South Carolina (Mr. SCOTT) was added as a cosponsor of S. 1591, a bill to impose sanctions with respect to the Democratic People's Republic of Korea, and for other purposes.

S. 1598

At the request of Mr. ISAKSON, the names of the Senator from Mississippi (Mr. WICKER) and the Senator from South Dakota (Mr. THUNE) were added