

trigger instability in Europe by weakening key partners like Ukraine and Georgia.

Mr. Speaker, I saw this firsthand during my time as an FBI agent working both here domestically and overseas. We must make it clear to these hostile states that they will face harsh consequences for their cyber attacks.

That is exactly what this bipartisan bill accomplishes. The Cyber Deterrence and Response Act establishes a clear framework to deter and respond to state-sponsored cyber threats. It provides harsh sanctions through suspension of developmental assistance and credit allotment to nations engaged in malicious state-sponsored cyber activities against our United States.

We must hold these foreign actors accountable while strengthening the integrity of our intelligence community. I commend my colleague from Florida (Mr. YOHO) for introducing this bill, along with Chairman ROYCE and Ranking Member ENGEL for bringing this vital matter to the floor. I urge my colleagues, Democrat and Republican alike, to support this critical legislation that is necessary to protect our national security.

Mr. ENGEL. Mr. Speaker, I reserve the balance of my time to close.

Mr. ROYCE of California. Mr. Speaker, I yield 2 minutes to the gentleman from Utah (Mr. CURTIS). He is a member of the Committee on Foreign Affairs and a cosponsor of this legislation as well.

Mr. CURTIS. Mr. Speaker, I am pleased to join my friend and colleague, Mr. YOHO, on the floor today with others to speak in support of this bipartisan bill, H.R. 5576, the Cyber Deterrence and Response Act. I would also like to give a special thanks to Foreign Affairs Committee Chairman ROYCE and Ranking Member ENGEL for their support of the bill and moving it through the committee process.

Mr. Speaker, more than 30 nations are currently developing offensive cyber attack capabilities. Earlier this year, the Director of National Intelligence testified before Congress that Russia, China, Iran, and North Korea posed the greatest cyber threats to the United States. He continued and said work to use cyber operations to achieve strategic objectives will continue “unless they face clear repercussions for their cyber operations.”

This bill puts in place those clear repercussions for nations that have and seek to continue to use cyber attacks against the U.S. Specifically, the legislation authorizes the President, acting through the Secretary of State, to designate, where appropriate, foreign persons or agencies as critical cyber threats.

The bill also authorizes both travel and financial sanctions of individuals and agencies designated as critical cyber threats, and the legislation requires Congress to be briefed periodically on state-sponsored cyber activities against the United States.

This bill will help us better protect America's critical infrastructure, national security, healthcare, energy, financial, transportation, and communication systems from hostile state-sponsored cyber attacks.

Additionally, the legislation is important to help us better protect American companies and manufacturers from hackers and cyber intruders.

□ 1415

And maybe most importantly, H.R. 5576 will provide more tools for the U.S. to deter state-sponsored efforts to attack our democratic institutions and electoral systems.

I urge my colleagues to support me in voting in support of the Cyber Deterrence and Response Act of 2018.

Mr. ENGEL. Mr. Speaker, I am prepared to close. I yield myself such time as I may consume.

In closing, I urge all my colleagues once again to support this measure. The scope of the cyber threat that we are facing is immense. This is a good bill, and moves us in the right direction, and I urge all our colleagues to support it.

I want to thank Chairman ROYCE. As usual, I want to thank Chairman ROYCE and Congressman YOHO for their friendship and their hard work on this critical issue.

I yield back the balance of my time.

Mr. ROYCE of California. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, in closing, I would really like to thank our colleagues here, especially Representative TED YOHO, the chairman of the Subcommittee on Asia and the Pacific, and the ranking member of the Foreign Affairs Committee, Mr. ELIOT ENGEL of New York.

I also want to thank the Financial Services Committee that worked with us on this legislation. We want to thank, in addition, the Judiciary Committee. We had the Oversight and Government Reform Committee that worked with us as well in support of this bill.

I think, as Mr. YOHO would share with you, the bill is truly a bipartisan endeavor that has been improved by contributions from multiple committees, government agencies, and the business community. And with the passage of this bill, Congress sends a strong message to our adversaries, that cyberattacks against the United States and against our allies will not be tolerated.

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

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from California (Mr. ROYCE) that the House suspend the rules and pass the bill, H.R. 5576, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

GLOBAL ELECTORAL EXCHANGE ACT

Mr. ROYCE of California. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 5274) to promote international exchanges on best election practices, cultivate more secure democratic institutions around the world, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5274

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 “Global Electoral Exchange Act”.

SEC. 2. SENSE OF CONGRESS.

It is the sense of Congress that—

(1) recent elections globally have illustrated the urgent need for the promotion and exchange of international best election practices, particularly in the areas of cybersecurity, results transmission, transparency of electoral data, election dispute resolution, and the elimination of discriminatory registration practices and other electoral irregularities;

(2) the advancement of democracy worldwide promotes American interests, as stable democracies provide new market opportunities, improve global health outcomes, and promote economic freedom and regional security;

(3) credible elections are the cornerstone of a healthy democracy and enable all persons to exercise their basic human right to have a say in how they are governed;

(4) inclusive elections strengthen the credibility and stability of democracies more broadly, as democratic institutions flourish when representative of all groups of society;

(5) at the heart of a strong election cycle is the professionalism of the election management body and an empowered civil society; and

(6) the development of local expertise via peer-to-peer learning and exchanges promotes the independence of such bodies from internal and external influence.

SEC. 3. GLOBAL ELECTORAL EXCHANGE.

(a) GLOBAL ELECTORAL EXCHANGE.—The Secretary of State is authorized to establish and administer a Global Electoral Exchange Program to promote the utilization of sound election administration practices around the world.

(b) PURPOSE.—The purpose of the Global Electoral Exchange Program described in subsection (a) shall include the promotion and exchange of international best election practices, including in the areas of—

(1) cybersecurity;

(2) results transmission;

(3) transparency of electoral data;

(4) election dispute resolution;

(5) the elimination of discriminatory registration practices and electoral irregularities;

(6) equitable access to polling places, voter education information, and voting mechanisms (including by persons with disabilities); and

(7) other sound election administration practices.

(c) EXCHANGE OF ELECTORAL AUTHORITIES.—

(1) IN GENERAL.—The Secretary of State may, in consultation, as appropriate, with the United States Agency for International Development, make grants to any United States-based organization described in section 501(c)(3) of the Internal Revenue Code of

1986 and exempt from tax under section 501(a) of such Code with experience in comparative election systems or subject matter expertise in the areas of election administration or electoral integrity that submits an application in such form, and satisfying such requirements, as the Secretary may require.

(2) **TYPES OF GRANTS.**—An organization described in paragraph (1) may receive a grant for one or more of the following purposes:

(A) To design and implement programs bringing election administrators and officials, including government officials, poll workers, civil society representatives, members of the judiciary, and others who participate in the organization and administration of public elections in a foreign country to the United States to study election procedures in the United States for educational purposes.

(B) To design and implement programs taking United States or another country's election administrators and officials, including government officials, poll workers, civil society representatives, members of the judiciary, and others who participate in the organization and administration of public elections to study election procedures for educational purposes.

(3) **LIMITS ON ACTIVITIES.**—Activities administered under the Global Electoral Exchange Program may not—

(A) include observation of an election for the purposes of assessing the validity or legitimacy of that election; or

(B) facilitate any advocacy for a certain electoral result by a grantee when participating in the Program.

(4) **SENSE OF CONGRESS.**—It is the sense of Congress that the Secretary of State should establish and maintain a network of Global Electoral Exchange Program alumni, to promote communication and further exchange of information regarding sound election administration practices among current and former program participants.

(5) **FURTHER LIMITS.**—A recipient of a grant under the Global Electoral Exchange Program may use such grant for only the purpose for which such grant was awarded, unless otherwise authorized by the Secretary of State.

(6) **NOT DUPLICATIVE.**—Grants made under this subsection may not be duplicative of any other grants made under any other provision of law for similar or related purposes.

SEC. 4. CONGRESSIONAL OVERSIGHT.

Not later than one year after the date of the enactment of this Act and in each of the following two years thereafter, the Secretary of State shall provide to the Committee on Foreign Affairs of the House of Representatives and the Committee on Foreign Relations of the Senate a briefing on the status of any activities carried out pursuant to this Act during the preceding year, which shall include, among other information, the following:

(1) A summary of all exchanges conducted under the Global Electoral Exchange Program, including information regarding grantees, participants, and the locations where program activities were held.

(2) A description of the criteria used to select grantees under the Global Electoral Exchange Program.

(3) Any recommendations for the improvement of the Global Electoral Exchange Program, based on the purpose specified in section 3(b).

SEC. 5. NO ADDITIONAL FUNDS AUTHORIZED.

No additional funds are authorized to be appropriated to carry out the requirements of this Act. Such requirements shall be carried out using amounts otherwise authorized to be appropriated.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from California (Mr. ROYCE) and the gentleman from Texas (Mr. CASTRO) each will control 20 minutes.

The Chair recognizes the gentleman from California.

GENERAL LEAVE

Mr. ROYCE of California. Mr. Speaker, I ask that all Members may have 5 legislative days to revise and extend their remarks and to include any extraneous material in the RECORD.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from California?

There was no objection.

Mr. ROYCE of California. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, America is more secure when fewer nations are authoritarian, and that is the unfortunate alternative to democracy, are authoritarian strongmen. These strongmen regimes justify their repression at home by creating enemies abroad.

Since the freedom we enjoy is a threat to authoritarian regimes, the U.S. and our allies are natural targets for their aggression. We have seen this, unfortunately, with Moscow, with Beijing, and with the regime in North Korea. This is why there is longstanding, bipartisan support in this Congress for our democracy promotion programs overseas.

In recent years, however, we have seen democracy decline worldwide. This is fueled, in many cases, by a decreasing level of public confidence in democracy and in elections. Unfortunately, many people around the world just cannot trust that their elections are free and fair, and we have seen this happen in Honduras, in Cambodia, and in the DRC.

The bill before us addresses these issues by crafting an international exchange program with an objective, and that is, of promoting capabilities and instilling best election practices around this planet. This two-way exchange program will support countries in between their election cycles when they have the time to assess shortcomings. And then it will help them during elections to integrate lessons learned, to build coalitions, and to implement reforms.

Healthy societies depend on elections that accurately reflect the decision of voters. The world has a shared stake in the integrity of the election mechanisms—these are the nuts and bolts of how people cast their votes and how these votes are counted, and how they have done this free from manipulation.

I want to close by noting that this is a very real-time concern, and particularly important in the Western Hemisphere, as there are national elections coming up this fall in Brazil, and next year in Bolivia and El Salvador. So I urge my colleagues to support this measure.

Mr. Speaker, I reserve the balance of my time.

Mr. CASTRO of Texas. Mr. Speaker, I yield myself such time as I may consume.

I rise in support of the bipartisan Global Electoral Exchange Act, H.R. 5274, which I introduced with my colleague, my Republican colleague, MARK MEADOWS, and also others, including my colleague from Texas, TED POE.

I would like to first thank Chairman ROYCE and Ranking Member ENGEL for their support on this legislation and helping bring it to the floor.

It is important to note the bipartisanship of this legislation because strengthening democracies abroad is a critical national interest and one that can be supported by both sides of the aisle.

In recent years, democracies have been reeling across the world, even in our own neighborhood. This is a reversal of a longstanding trend toward democratization that continued through the end of the Cold War in the 1990s.

In countries around the world, there are partners willing to work with us to strengthen their country's democracy. This is naturally in our bipartisan interests.

Our strongest relationships are those with other democracies. Some examples include Canada, Mexico, Japan, India, Australia, and the member nations of the European Union. When two countries speak the language of democracy, when they each commit to the rule of law and the will of the people, the potential for a genuine partnership is formed.

An election is a complex endeavor. It is an exercise a society undertakes together. To run effectively and efficiently, an election requires an engaged public, robust institutions, and a transparent, technically sound electoral mechanism.

There are certain practices we ascribe to effective election systems, including a secret ballot, inclusive voting systems, chain of custody, neutral instructions to voters, and so much more of what may be considered good electoral practices.

When elections are technically unsound, their results can be suspect. We saw this firsthand in Kenya and Honduras over the last year, where electoral failure led to election violence and a questionable outcome for many.

It is in the interests of both the incumbent looking to be re-elected with the legitimacy that an election brings, and the challenger seeking to rise to office, to support transparent election practices.

The State Department and USAID already engage in excellent work, in partnership with groups like the National Endowment for Democracy, National Democratic Institute, International Republican Institute, and International Foundation for Electoral Systems, supporting democracy worldwide.

This bipartisan bill augments those efforts, allowing the Secretary of State

to support exchange programs with other countries to promote best practices in election administration.

When we bring folks over here to show them how we do things and send Americans to other nations to see how elections are conducted overseas, we can have candid conversations on how all of us can improve.

I would like to thank, again, Congressman MEADOWS for working with me on this bipartisan bill, and for all of his insight in making this bill and this legislation more effective.

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

Mr. ROYCE of California. Mr. Speaker, I yield myself such time as I may consume.

I would like to thank the authors of the bill. I would like to thank Representative CASTRO and Representative MEADOWS. I would like to thank also our ranking member, Mr. ENGEL. They put a lot of work in on this important legislation.

There has long been a strong bipartisan consensus in Congress on the importance of promoting democracy overseas, and this is because America is undeniably more secure when fewer nations are authoritarian.

But democracy promotion is not just about that. It is not just about our security. It is also morally just. Human rights are far better protected in democratic countries, ones without dank prison cells full of political prisoners.

Elections are an important part of democracy, but all too often, elections overseas are plagued, often by corruption or technical challenges, sometimes by lack of transparency. And this bill will address these impediments by creating an electoral exchange program so that we can take our best practices and lessons learned overseas to help local governments improve their own election capacity.

So I urge my colleagues to support this measure, and I yield back the balance of my time.

The SPEAKER pro tempore (Mr. ROGERS of Kentucky). The question is on the motion offered by the gentleman from California (Mr. ROYCE) that the House suspend the rules and pass the bill, H.R. 5274, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

EMPOWERING STUDENTS THROUGH ENHANCED FINANCIAL COUNSELING ACT

GENERAL LEAVE

Mr. GUTHRIE. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days in which to revise and extend their remarks and include extraneous material on H.R. 1635.

The SPEAKER pro tempore (Mr. ALLEN). Is there objection to the request of the gentleman from Kentucky?

There was no objection.

The SPEAKER pro tempore. Pursuant to House Resolution 1049 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the state of the Union for the consideration of the bill, H.R. 1635.

The Chair appoints the gentleman from Kentucky (Mr. ROGERS) to preside over the Committee of the Whole.

□ 1428

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the state of the Union for the consideration of the bill (H.R. 1635) to amend the loan counseling requirements under the Higher Education Act of 1965, and for other purposes, with Mr. ROGERS of Kentucky in the chair.

The Clerk read the title of the bill.

The CHAIR. Pursuant to the rule, the bill is considered read the first time.

General debate shall not exceed 1 hour equally divided and controlled by the chair and ranking minority member of the Committee on Education and the Workforce.

The gentleman from Kentucky (Mr. GUTHRIE) and the gentlewoman from Oregon (Ms. BONAMICI) each will control 30 minutes.

The Chair recognizes the gentleman from Kentucky.

Mr. GUTHRIE. Mr. Chairman, I yield myself such time as I may consume.

Mr. Chairman, I rise to speak today in support of H.R. 1635, the Empowering Students Through Enhanced Financial Counseling Act, which I introduced earlier this Congress with my friend, Congresswoman SUZANNE BONAMICI of Oregon.

As the school year begins, high school seniors across the country are trying to figure out their next steps. Many of these students will ultimately decide to attend a traditional 4-year university or community college program.

Parents and students know too well that the cost of college tuition has climbed dramatically over the last decade. I know that many families are worried about how to afford a college education. As college tuition has risen, student loan debt has surged to more than \$1.4 trillion, surpassing both national auto loan debt and credit card debt.

□ 1430

This should be a concern to everyone, not only to those with loan debt to their names. Many borrowers are entering the workforce with overwhelming debt that will play a role not only in their own lives, but in the health of the American economy as a whole.

Student loans can, of course, play a positive role in helping students attend college when they borrow mindfully and responsibly. Unfortunately, many students enter into binding loan contracts with their respective universities without fully appreciating the

gravity of the financial decision they are making and the consequences it can have on their futures.

A recent survey of current students and new graduates with a high level of debt found that more than 40 percent had no recollection of having received financial counseling, even though current law requires that students receive entrance counseling before receiving their first loan.

It is vitally important for students to be equipped with all the facts of their loan agreement so they can finance their postsecondary education responsibly and with eyes wide open. The Empowering Students Through Enhanced Financial Counseling Act is designed to improve financial aid counseling for students receiving a Pell grant or a Federal loan. H.R. 1635 increases the timing, frequency, and content of mandatory student loan counseling.

Under current law, borrowers are required to receive counseling only when they arrive on campus and upon graduation, which makes it easy for borrowers to lose sight of just how much debt they are acquiring each year and the responsibility they bear to pay it back. H.R. 1635 requires financial counseling for students and parents who participate in Federal loan programs before they sign the dotted line on their loans. After that, students would participate in annual counseling so they can continue to understand their financial obligations and how new loans would affect their payments later on.

The importance of annually providing information was dramatically reinforced in a recent year when Indiana University reported they were able to reduce undergraduate Stafford loan disbursements by 11 percent—11 percent—or \$31 million, by telling students annually what their monthly payment would be after graduation before the students took out loans for the next school year. This was more than a fivefold decrease in outlays compared to public schools nationally.

In addition to making the counseling an annual event, this bill would require the counseling to include recommendations to students to pursue all available grant, work study, and scholarship assistance prior to taking out loans, as well as provide them with information about the differences between Federal and private loans in bankruptcy. Exit counseling would include information about the borrower's remaining loan balance as well as what to anticipate throughout repayment of the loan.

The legislation would also require borrowers to affirmatively provide consent each year before receiving additional Federal loans instead of automatically receiving the full offered amount every year.

The bill also equips low-income students with enhanced information about the terms and conditions of the Pell Grant Program by providing annual financial counseling to all grant recipients. The counseling will include information about the expenses the grant