

IMPROVING PROCEDURES FOR THE CONSIDERATION OF NOMINATIONS IN THE SENATE—MOTION TO PROCEED—Continued

CLOTURE MOTION

The PRESIDING OFFICER. Pursuant to rule XXII, the Chair lays before the Senate the pending cloture motion, which the clerk will state.

The senior assistant legislative clerk read as follows:

CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, do hereby move to bring to a close debate on the motion to proceed to Calendar No. 24, S. Res. 50, a resolution improving procedures for the consideration of nominations in the Senate.

Mitch McConnell, Roy Blunt, Mike Crapo, Richard C. Shelby, Johnny Isakson, Lamar Alexander, Pat Roberts, Ron Johnson, John Barrasso, Steve Daines, John Hoeven, John Thune, Mike Rounds, John Boozman, Shelley Moore Capito, Tom Cotton, David Perdue.

The PRESIDING OFFICER. By unanimous consent, the mandatory quorum call has been waived.

The question is, Is it the sense of the Senate that debate on the motion to proceed to S. Res. 50, a resolution improving procedures for the consideration of nominations in the Senate, shall be brought to a close?

The yeas and nays are mandatory under the rule.

The clerk will call the roll.

The senior assistant legislative clerk called the roll.

Mr. DURBIN. I announce that the Senator from California (Ms. HARRIS) is necessarily absent.

The PRESIDING OFFICER. Are there any other Senators in the Chamber desiring to vote?

The yeas and nays resulted—yeas 51, nays 48, as follows:

[Rollcall Vote No. 57 Leg.]

YEAS—51

Alexander	Ernst	Perdue
Barrasso	Fischer	Portman
Blackburn	Gardner	Risch
Blunt	Graham	Roberts
Boozman	Grassley	Romney
Braun	Hawley	Rounds
Burr	Hoeven	Rubio
Capito	Hyde-Smith	Sasse
Cassidy	Inhofe	Scott (FL)
Collins	Isakson	Scott (SC)
Cornyn	Johnson	Shelby
Cotton	Kennedy	Sullivan
Cramer	Lankford	Thune
Crapo	McSally	Tillis
Cruz	Moran	Toomey
Daines	Murkowski	Wicker
Enzi	Paul	Young

NAYS—48

Baldwin	Hassan	Murray
Bennet	Heinrich	Peters
Blumenthal	Hirono	Reed
Booker	Jones	Rosen
Brown	Kaine	Sanders
Cantwell	King	Schatz
Cardin	Klobuchar	Schumer
Carper	Leahy	Shaheen
Casey	Lee	Sinema
Coons	Manchin	Smith
Cortez Masto	Markley	Stabenow
Duckworth	McConnell	Tester
Durbin	Menendez	
Feinstein	Merkley	
Gillibrand	Murphy	

Udall	Warner	Whitehouse
Van Hollen	Warren	Wyden

NOT VOTING—1

Harris

The PRESIDING OFFICER. On this vote, the yeas are 51 and the nays are 48.

Three-fifths of the Senators duly chosen and sworn not having voted in the affirmative, the motion is not agreed to.

The majority leader.

Mr. MCCONNELL. Madam President, I enter a motion to reconsider the vote.

The PRESIDING OFFICER. The motion is entered.

The Senator from Washington.

UNANIMOUS CONSENT REQUEST—H.R. 7

Mrs. MURRAY. Madam President, I come to the floor today not in celebration but in frustration to once again mark Equal Pay Day. It has now been 50 years since Congress passed the Equal Pay Act. It is a bipartisan law signed by President Kennedy and intended to ensure equal pay for equal work. While this was a strong step in the right direction, the sad reality is that today the gender wage gap still very much exists.

Today women, on average, make 80 cents for every dollar a White man makes, meaning the average woman has to work up until today to earn what her male colleagues made in 2018. For women of color, the pay gap is even worse. African-American women working full time only make 61 cents for every dollar a White man makes, meaning they have to work until August to earn what a White man made in 2018. American Indians make only 58 cents for every dollar, meaning they have to work until September to catch up with their White male colleagues. Latinas, on average, are paid 53 cents for every dollar their White male colleagues make. They will have to work until November—almost a full year—to earn what White men made last year.

The wage gap also hurts mothers who, on average, only make 71 cents to every dollar fathers earn. The gender pay gap starts when women are entering the workforce, and it widens throughout their careers. Pay inequity will cost the typical woman more than \$400,000 over the course of a 40-year career. Sadly, by the way, that number tops \$1 million for Latina women, meaning women have to work longer and still have less to save for retirement.

The gender wage gap doesn't just hurt women; it hurts families, communities, and the economy. Women are the primary or sole breadwinner in more than 40 percent of American families, meaning families have less money to pay for groceries, childcare, support businesses in their communities, and stay financially secure and independent.

That is why it is so important that we pass the Paycheck Fairness Act today—not tomorrow, not next year. We need to pass this now. Every year

the wage gap grows, and it is far past time we close the loopholes in the Equal Pay Act and give women the tools and the protections they need to be sure they are being paid fairly.

This should not be a partisan issue. The Equal Pay Act was passed with bipartisan support. The Paycheck Fairness Act passed the House last week with Republican support. Women across the country, regardless of their skin color, where they live, or whether they are Republican or Democratic, deserve to be paid the same as their male colleagues doing the same work.

I hope my colleagues across the aisle will join us today in supporting this critical legislation. Our economy can only succeed if women can succeed.

Madam President, I ask unanimous consent that the Senate proceed to the immediate consideration of H.R. 7, which is at the desk; that the bill be read a third time and passed; and that the motion to reconsider be considered made and laid upon the table with no intervening action or debate.

The PRESIDING OFFICER. Is there objection?

The Senator from Tennessee.

Mr. ALEXANDER. Madam President, the distinguished Senator from Washington and I often agree on issues, and for the most part we agree on this. We agree that equal pay for equal work is the right thing to do. What I would add is that equal pay for equal work is already the law.

Paycheck discrimination on the basis of gender is wrong. It is already illegal in the United States. Congress prohibited discrimination based on gender in the Equal Pay Act of 1963 and Title VII of the Civil Rights Act of 1964.

The Equal Pay Act is very clear: "No employer . . . shall discriminate . . . between employees on the basis of sex by paying wages to employees . . . less than . . . he pays . . . employees of the opposite sex . . . for equal work . . . which requires equal skill, effort, and responsibility, and which are performed under similar working conditions. . . ."

Equal pay for equal work. That already is the law; therefore, it is unnecessary to have yet another law saying basically the same thing. I object.

The PRESIDING OFFICER. Objection is heard.

The Senator from Washington.

Mrs. MURRAY. Madam President, let me just respond by saying the Paycheck Fairness Act that we are asking to go today and have been denied the opportunity to do so makes very important updates to the Equal Pay Act.

It reaffirms that every worker in America has the right to receive equal pay for equal work. It protects women from retaliation for talking about salary information with coworkers. It allows women to join together in class action lawsuits, and, importantly, it prohibits employers from seeking salary history so the cycle of pay discrimination cannot continue.

This bill has the support of Republicans and Democrats and millions of

workers in this country, and I really hope this Senate can reconsider and bring this important piece of legislation up that has passed the House.

I thank my colleagues who are out here today supporting this effort.

The PRESIDING OFFICER. The Senator from New York.

Mrs. GILLIBRAND. Madam President, I want to associate myself with the comments of the Senator from Washington. She is exactly right.

We are rising today to speak about a very disturbing annual milestone that we are once again marking today. Today is known as Equal Pay Day, and here is what it means.

The average woman has to work 15 months just to get paid what the average man earns in 1 year alone. The reason today is Equal Pay Day is that it is today in the new year when the average woman finally gets paid what the average man earned the year before. If you are a woman of color, on average, you have to work even longer just to get paid what the average man earns in 1 year.

It is outrageous that we still don't actually have equal pay for equal work in this country, and it is the year 2019. It is shameful that women all across this country are being underpaid for the hard work they are doing every day. It is disgraceful that the gender wage gap is as wide as it is. This is happening in a moment in our Nation's history when women, more than ever before, are working outside the home, when many women are the actual primary breadwinner or the sole breadwinner for their family.

This is an alarming, glaring reminder of how badly our economy is failing so many workers and their families all over the country. Above all else, it is a reminder to all of us that as a country, we are still struggling to value women. We are still struggling to protect women from wage discrimination, pregnancy discrimination, workplace harassment, and unfair minimum wage; that we are still struggling to ensure that women and their families have access to paid leave, affordable daycare. All of these things add to the gender wage gap and make it even worse.

If a woman isn't getting paid a fair wage, the way she actually deserves, the wage she earned by putting in the hours of hard work, then that hurts her, her family, her children. It hurts our entire U.S. economy. It weakens the middle class. It is bad for our country.

There is no excuse for any of this. It is something all of us should be thinking about what we can do to correct, using our power to correct, because the fact that we still don't have equal pay for equal work in this country is an embarrassment.

We need equal pay for equal work, and we need it now. In this Chamber, we have a responsibility to make sure our workplace policies and our laws are actually protecting women, protecting

their families, and protecting our economy as a whole. One of the best ways we can actually solve this problem is by finally passing this law. It is common sense. It guarantees equal pay for equal work once and for all.

The good news is we already have a bill, and it is ready to go right now. It is even bipartisan. It is called the Paycheck Fairness Act. It has already passed the House, and the only thing stopping it right now is the Senate. This bill would ban retaliation against workers who discuss their wages. It would give the Department of Labor the tools needed to enforce equal pay around this country.

Although the Senator claims we already have laws, they are not working. So we need better enforcement. It would prohibit employers from relying on a salary history of prospective employees when they are deciding how much to pay them.

This bill would help end wage discrimination. It would actually make our families, our country, and our economy stronger. Don't you want that, Madam President?

So what are we waiting for? Congress needs to step up right now. We need equal pay for equal work.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Ms. CORTEZ MASTO. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

UNANIMOUS CONSENT REQUEST—S. RES. 137

Ms. CORTEZ MASTO. Madam President, I rise today, along with my colleagues, to bring attention to an issue that I think is important for all of us women. Today, we are 4 months—92 days, to be exact—into the new year. Today is the day that American women catch up in earnings to what their male counterparts made last year. In 2019—almost 100 years after women won the right to vote and 56 years after the passage of the Equal Pay Act—it still takes women 15 months to earn what a man makes in 12. That is the significance of today, Equal Pay Day.

Women make up half of the U.S. workforce. We are small business owners, entrepreneurs, doctors, lawyers, and community leaders. Yet women in the United States still make an average of 80 cents for every dollar earned by a man. For women of color, women with disabilities, and transgender women, the gap is even more jarring. Black women earn an average of 61 cents on the dollar, Native American women earn 57 cents, and Latinas earn 53 cents for every dollar the average White man makes. This means that Latinas, who face the highest pay gap in the country, must keep working until November 20 this year in order to earn what their White male colleagues made in 2018. Women with disabilities

are paid an average of 83 cents for every dollar a man with a similar disability makes at a full-time job, and transgender women can expect their average yearly earnings to fall by almost one-third after their transitions. In 2019, this is still the reality for American women. These women are often the sole breadwinners for their families.

This type of systemic discrimination has no place in our country. It is having a negative economic impact on families. As long as the wage gap exists, women face unfair barriers to success and have to fight hard for economic security for themselves and their families.

Full-time working mothers trying to provide for their families are paid, on average, \$16,000 less per year than fathers. That threatens their ability to put food on the table or save for their children's education. Older women are likely to have to work longer—by an average of 10 years—than their male counterparts to make up their lifetime wage gaps and earn enough for a secure retirement. Young women just entering the workforce can expect to see their wage gap grow, not shrink, over the course of their careers.

All of these factors hurt Nevada women, Nevada families, and our country. It undercuts American women's ability to get ahead, provide for their families, and save for retirement. In Nevada alone, women who are employed full time lose a combined total of nearly \$5 billion each year due to the wage gap.

It is past time American women earn equal pay for equal work. Women in our country will no longer accept being held back. As a Nevada Latina, it is my responsibility to use my seat at the table to ensure that future generations of women are able to have the support they need to succeed so that their families can thrive. It is time women receive the same paycheck as a man for doing the same job.

I am fighting alongside a longtime leader for women in Congress, Senator MURRAY, as well as my Senate Democratic colleagues, to pass the Paycheck Fairness Act and provide women with the opportunities and resources they need to succeed. I look forward to the day when equal pay for equal work is a reality for every woman in Nevada and across this country.

America's women are leading the economy of the future. They are building the infrastructure that fuels commerce, developing the scientific breakthroughs that improve our way of life, and driving political change. America's women are heading America's companies, and we need more. That starts with ensuring equal pay for equal work. Until we pass the Paycheck Fairness Act, I will continue to fight for women and their families, to level the playing field for them, because nothing less than their future is at stake.

Thank you.

I yield the floor.

The PRESIDING OFFICER (Mrs. BLACKBURN). The Senator from Utah.

FREE TRADE AGREEMENT

Mr. LEE. Madam President, as the deadline for Britain's withdrawal from the European Union fast approaches, there is an enormous opportunity before us—an opportunity for free trade with the United Kingdom. Such an agreement would provide tremendous economic and trade benefits to both nations and would strengthen and preserve our special relationship.

As this deadline approaches, the United States should stand ready and willing to negotiate a free-trade agreement with Britain, which is the purpose of the resolution before us today. This resolution simply declares that it is the sense of the Senate that, one, the United States has and should have a close and special relationship—one that is mutually beneficial as a trade partnership and otherwise—with the United Kingdom and that that relationship should continue without interruption; and two, that the President, with the support of Congress, should lay the groundwork for a future trade agreement with the UK.

Some of my colleagues have raised objections to it. Some have objected, for example, that this resolution didn't go through the Senate Finance Committee. First, it is important to point out here that the vast majority of resolutions expressing a sense of the Senate normally don't go through the committee process at all. Second, a straightforward assertion of friendship, of support, and of economic partnership with one of our oldest and closest allies is not by its nature and should never be controversial.

Others have claimed that the point of this measure is somehow to lambast the EU. This misses the point entirely, which is simply to preserve a unique and important alliance and promote America's economic interests.

Others have said that by encouraging a free-trade agreement with Britain, we would be "picking sides" or somehow affirming Brexit. Significantly, however, this resolution says precisely nothing about whether Brexit should or should not happen. That decision is up to the British people. But it is up to us to decide whether to stand with Britain—the nation that has been one of our greatest partners, not only in trade but also in the fight for freedom, peace, and prosperity throughout the world. We should stand with the UK and strengthen this special partnership by supporting this resolution today.

Madam President, I ask unanimous consent that the Senate proceed to the consideration of S. Res. 137, submitted earlier today. I further ask that the resolution be agreed to, the preamble be agreed to, and that the motions to reconsider be considered made and laid upon the table with no intervening action or debate.

The PRESIDING OFFICER. Is there objection?

Mr. WYDEN. Reserving the right to object.

The PRESIDING OFFICER. The Senator from Oregon.

Mr. WYDEN. Madam President, I would like to raise a few key points on this whole matter.

First, this is a question of international trade, which is a subject that has been handled by the Senate Finance Committee for literally decades. The full committee has not been consulted on this resolution. It is less than a week old, which, in my view, has not given Senators an adequate amount of time to consider it. Suffice it to say, the prospect of reshaping the American economy with sweeping trade deals is not something that ought to just rocket past the committee of jurisdiction.

Second, with respect to the substance of the request, I simply do not believe it is the role of the United States to give aid and comfort to the UK's nationalist right while it inflicts irreparable harm on the UK's own economy and citizens.

Third, thinking kind of objectively about the future, I don't believe anybody can pretend to know what the UK and its relationship with Europe is going to look like even in the near future. The Senate simply cannot make promises about trade talks months or years down the line when the May government doesn't even know what is coming down the pike in a matter of days.

Finally, there are serious issues that need consideration with respect to our trade relationship with the UK and Europe. That cannot happen if the debates play out in a slapdash process here on the floor of this Senate.

For example, European governments are in the process of implementing a new copyright regime that provides an easy way to chill free speech online with bogus copyright claims. A number of European governments, including the UK's, have proposed new digital services taxes. Let me repeat that. A number of these governments have proposed new digital services taxes. What they are attempting to do is loot American technology companies with discriminatory taxes—slapping what is essentially an extra tariff on American firms.

The UK would need to commit to abandoning these unfair policies, which, in my view, are serious barriers to trade, as a precondition of negotiations in the future. Otherwise, if the Senate were to, in effect, make promises on trade in the dark, we would risk surrendering our negotiating positions on these key issues which I have outlined without getting anything in return.

For the life of me, I just can't see the case for undermining our American businesses and American jobs for the benefit of the UK's nationalist right as they steer their own economy and international stature off a cliff.

For those reasons, Madam President, I object.

The PRESIDING OFFICER. Objection is heard.

The Senator from Utah.

Mr. LEE. Madam President, this isn't complicated. All we are trying to do here is to say that the United States has and probably should have without interruption an ongoing, special, vitally important trade relationship with the United Kingdom and that the President and the Congress of the United States should work toward an agreement to that end.

That isn't rocket science. It is not complicated. It is not even in itself a framework for a specific statute or for a specific trade bill. It is laying out a very broad principle—one that I would hope every one of us would accept and would embrace.

We have to remember that one of the reasons we are a country, one of the reasons we don't fly the Union Jack or sing "God Save the Queen," one of the reasons we declared independence nearly two and a half centuries ago has a lot to do with the fact that, as Americans, we understand that what we need access to is not so much proximity to government, proximity to the Crown, as proximity to other people. It is how human thriving occurs. It is how the human condition is able to be elevated. It is a free market system that has elevated more people out of poverty than any government program ever has, ever could, or ever will.

Yes, what we need is access to markets. That is part of what prompted the American Revolution, the fact that our merchants, our manufacturers, and our farmers were being excluded from markets and were being discriminated against by the Crown. We understood that would necessarily limit economic mobility within the country and was artificially holding us back. That is why we became our own country. That has a lot to do with why we declared independence.

Over time, we have benefited substantially from free markets, from free trade. We have seen the greatest economy—in fact, the greatest civilization the world has ever known—in the United States of America. That occurred not because of a government; it is not a result of who we are; it is a consequence of what we do, the decisions we have made. A lot of those decisions have been based on free markets.

With respect to my distinguished colleague, my friend, the Senator from Oregon—with respect to his suggestion that this is somehow weighing in on the merits of a political cause that he might not like in another country, that is really not our business, and this resolution is completely agnostic on that point. This resolution doesn't require us to hold hands with Great Britain. This resolution doesn't require us to say that the United Kingdom can do no wrong. This is not a bill calling for us to make America Great Britain again. No. This is here only to protect and promote free trade because free trade makes us free. Free trade makes us prosperous. We should not walk

away from one of the greatest trade partnerships we have on this planet.

Thank you.

UNANIMOUS CONSENT AGREEMENT

Mr. LEE. Madam President, I ask unanimous consent the Senate recess from 4:30 p.m. to 5:30 p.m. today.

The PRESIDING OFFICER. Without objection, it is so ordered.

RECESS

The PRESIDING OFFICER. Under the previous order, the Senate stands in recess until 5:30 p.m.

Thereupon, the Senate, at 4:30 p.m., recessed until 5:30 p.m. and reassembled when called to order by the Presiding Officer (Mr. ROUNDS).

The PRESIDING OFFICER. The Senator from New Hampshire.

PROTECT STUDENTS ACT

Ms. HASSAN. Mr. President, I rise today to join my colleague from Illinois, Senator DURBIN, to discuss the work we are doing to protect students and taxpayers from predatory higher education practices. I want to thank Senator DURBIN for his incredible and steadfast leadership on this issue.

All hard-working students deserve the opportunity to receive a quality education that will prepare them to compete in this 21st-century economy. Education is the cornerstone of expanding opportunity, and it is vital that we ensure that more students have access to quality, affordable higher education that will help them thrive.

Unfortunately, too often, hard-working students, including our veterans and servicemembers, are taken advantage of by predatory for-profit colleges. We have seen this issue time and again.

Years ago, we witnessed the collapse of Corinthian Colleges, Inc., and ITT Tech. Recently, we saw the collapses of Education Corporation of America, Vatterott College, and Dream Center Education Holdings. Students attended these institutions with the hope of furthering their education and building better lives for themselves and their families.

In reality, though, these companies were raking in billions of taxpayer funds that enriched their executives and investors, all while their students were receiving subpar degrees at high costs even though they were often recruited with the promise of a good-paying job after graduation. This has left tens of thousands of student borrowers with huge amounts of debt that they will never be able to repay, credits or degrees of little value, and few job prospects.

Unscrupulous actions by for-profit colleges have also widely impacted our country's veterans who bravely fought in defense of our freedoms and then, in turn, were taken advantage of by predatory, corrupt schools.

Our current system has done little to stop these bad actors. Students and taxpayers have been exploited in as-

tounding ways and to an outrageous degree. We need to do more to address and to stop these predatory practices. That is why I was pleased and honored to join with Senator DURBIN last week to introduce the Preventing Risky Operations from Threatening the Education and Career Trajectories of Students Act of 2019, otherwise known as the PROTECT Students Act.

This legislation would implement a number of commonsense protections to hold predatory institutions, including for-profit schools, accountable when they engage in unfair, deceptive, and other fraudulent practices.

To start, the PROTECT Students Act would safeguard our veterans and servicemembers from predatory practices. It would close a loophole in existing law that allows colleges to count GI benefits as non-Federal dollars toward a required 10 percent of their revenues that must be from a non-Federal source. This has led some predatory for-profit schools to deliberately and aggressively recruit veterans and even provide false information to them regarding their programs, including the expected level of student debt and what kinds of jobs would be available to the students once they graduate. By closing that loophole through the PROTECT Act, we can eliminate the incentive for these schools to prey on veterans and prevent veterans from going into significant debt for a credential or degree of little practical or economic value.

Next, this legislation would add a new review process for for-profit institutions that seek to convert to non-profit or public status—something they have been doing as a strategy to escape key accountability requirements.

Our bill would also take steps to ensure that career education programs actually prepare students for good-paying jobs because if students invest thousands of dollars in their education, they should be able to find a job that will help them pay back their loans.

The PROTECT Students Act would also codify the 2014 gainful employment regulation that helps prevent students from enrolling in low-quality programs that charge more than what a student can reasonably pay back after they graduate. This provision requires improvement by schools whose students are found to have too much debt compared to their earnings, and it cuts off Federal financial aid for those schools that don't improve. The measure also has the obvious benefit of preventing Federal taxpayer dollars from being wasted on worthless programs.

The PROTECT Students Act would help student borrowers who have been cheated or defrauded by predatory institutions, including for-profit colleges, by improving the process for borrowers to have their loans forgiven if the school they attend engages in fraud.

This legislation would increase consumer protections by banning the practice of mandatory arbitration, which

has limited students' ability to seek legal action if they have been defrauded.

These are just some of the vital steps the PROTECT Students Act would take. This bill would be a strong step forward for both students—including veterans and servicemembers—and taxpayers.

We are at a time when the Department of Education, led by Secretary Betsy DeVos, is doing everything in its power to undermine protections for students on these issues. Secretary DeVos has done a disservice to students by hiring into the Department officials who have close ties with companies that have defrauded students. They then, unsurprisingly, have supported her mission of rolling back student protections in favor of predatory companies. Secretary DeVos has worked to gut key consumer protections and weakened relief for students who were victims of fraud. This is unacceptable. By supporting the PROTECT Students Act, Members of the Senate can send a message to Secretary DeVos that we will not stand for these actions.

I want to take a moment to thank my friend and colleague, Senator DURBIN, for his consistent leadership on this issue. For years, Senator DURBIN has been sounding the alarm about the dangers of for-profit colleges, introducing legislation, and taking to the Senate floor and bringing much needed attention to this matter. It is time that more of our colleagues listen to his calls to stop these predatory institutions from taking advantage of students all across the country.

Senator DURBIN, thank you again for leading on this issue. I am thrilled that we have been able to work together to introduce the PROTECT Students Act, and I look forward to working with you to pass this legislation as part of the reauthorization of the Higher Education Act.

Thank you.

I yield the floor to my colleague from Illinois.

The PRESIDING OFFICER. The Senate Democratic whip.

Mr. DURBIN. Mr. President, let me thank my colleague from New Hampshire for being my ally in showing real leadership on this issue.

As a member of the HELP Committee, you will be sitting there in those key hearings when we discuss the reauthorization of higher education. That will be our opportunity to bring in some of these reforms that make a difference in terms of this industry of for-profit colleges and universities. I thank you for that, and I join you in this PROTECT Students Act, as I have come to the floor so many times to talk about this sector.

Most Americans don't know what we mean by for-profit colleges and universities. Who are they? Well, some of the familiar names are the University of Phoenix, DeVry University and others like it, which portray themselves as institutes of higher education, and in