

resolution that the Senate Republicans refuse to address. Most notably, the Republicans objected to restoring expired funding for the minority-serving institutions, including historically Black colleges and universities, Tribal colleges and universities, Hispanic-serving institutions, Asian American and Native American Pacific Islander-serving institutions, and predominantly Black institutions.

These are ladders up. Such a high percentage of people of color—people in minority groups—use these colleges to create great lives for themselves. They work hard, and they study. There are no alternatives for them other than these institutions. To hold the money back, which is what the other side is doing, is so wrong. It is so unfair.

The Democrats will not stop fighting the fight to help these institutions, and we are committed to securing this funding in any way we can. These are American dream institutions. If you believe in the American dream, you shouldn't be holding this money back.

TURKEY AND SYRIA

Mr. President, on Syria, the Defense Intelligence Agency—it is like the CIA, but it is for the Defense Department; it is very well respected and very non-partisan and is great in many ways—released a new assessment yesterday that confirms, unfortunately, many of our worst fears. If people haven't seen this assessment, it is really important. I would urge people to look at it.

What did the assessment indicate?

President Trump's own Defense Department wrote that President Trump, by his precipitously withdrawing our troops from northern Syria, has given ISIS a lifeline.

In the chaos that has followed Erdogan's military offensive—an offensive, unfortunately, that President Trump green-lit, much to the consternation of people on both sides of the aisle—ISIS has had room to rebuild. Not only did the assessment suggest that the Islamic State is “postured to withstand” the recent death of its leader, Abu Bakr al-Baghdadi, but it concluded that the Islamic State “exploited the Turkish incursion and subsequent drawdown of U.S. troops to reconstitute capabilities and resources within Syria and”—my emphasis but their words—“strengthen its ability to plan attacks abroad.”

By President Trump's giving in to Erdogan, ISIS has been able to “strengthen its ability to plan attacks abroad.” Every American should hear that. Let me repeat. Because President Trump abruptly withdrew U.S. troops from northern Syria, ISIS has been able to strengthen its ability to plan attacks abroad. That is not an assessment from some outside group or agency; that is the assessment of the Defense Intelligence Agency, which is part of the Pentagon. The Trump administration needs to get a handle on this situation fast.

Despite this new damning assessment, we still have no idea what the

President plans to do to ensure the enduring defeat of ISIS. President Trump has welcomed President Erdogan to the White House, but he hasn't produced a plan to defeat ISIS. This is an administration run amuck. This is security. This is vital to America. There is no plan about ISIS, but there is the greeting of Erdogan—a dictator whose desire to go after ISIS isn't close to ours. He would much rather go after the Kurds—our main protector from ISIS other than the United States itself.

Meanwhile, there are now reports that Russian forces have taken control of the former U.S. military base in northern Syria. The pictures of Russia's entering that deserted base because American soldiers were told they had to leave by the President is not a picture Americans want to see. It is incredible. The President continues to demonstrate an uncanny ability to get steamrolled by autocrats like Erdogan and like Putin without getting a thing in return.

It has been nearly 2 months since the President announced the withdrawal of U.S. troops, and we still don't know what comes next. We all know that a small band of terrorists far away is more than capable of inflicting great damage on our shores, and the intelligence assessments have now confirmed that ISIS has been able to strengthen its ability to do just that.

President Trump, what is your plan to defeat ISIS and protect the United States?

NATIONAL DEFENSE AUTHORIZATION ACT

Mr. President, on the NDAA, the Defense authorization bill, the annual Defense bill, which passed this Chamber months ago, has been stalled in the process of reconciling the Senate's version with the House's version.

One of the snags, it now appears, is the Republican leader's unwillingness to include a strong package of sanctions directed at any foreign nation that should try to interfere in our elections. That is right. One of the reasons the national defense bill has not been sent to the President's desk is because Majority Leader MCCONNELL and his Republican colleagues do not want to include a strong deterrent to interfering in American elections.

Earlier this month, all leading U.S. national security officials—Attorney General Barr, Secretary of Defense Esper, Acting Secretary of Homeland Security McAleenan, Acting Director of National Intelligence Maguire, FBI Director Wray, and U.S. Cyber Command Commander Nakasone—released a statement that read the following:

Our adversaries want to undermine our democratic institutions, influence public sentiment and affect government policies. Russia, China, Iran, and other foreign malicious actors all will seek to interfere in the voting process or influence voter perceptions.

Those are not my words. They are from the leaders of this administration, including the Secretaries of Defense and State and the head of the NSA.

We know that Putin interfered in the 2016 elections. We know he is trying to do it again. That is clear. We need to send an unmistakable message to President Putin and other foreign actors—China and Iran—that we will not tolerate any interference in our elections.

Unfortunately, Leader MCCONNELL seems to have missed that memo. How he could ignore a statement by the leaders of the administration he supports is beyond me. The Republican leader has repeatedly downplayed the threat to our democracy from foreign actors like President Putin. He has repeatedly blocked commonsense, bipartisan legislation to protect our elections and is now blocking the inclusion of tough, mandatory sanctions on Russia or on any other foreign country that seeks to interfere in our elections.

I hope, for the sake of the Defense bill and for the sake of our elections, the Republican leader will relent and allow a package of tough sanctions to be included.

Unfortunately, election security is not the only issue holding up the Defense bill. The Republican leader is blocking many other important provisions.

The Democrats want to extend family leave benefits to all Federal employees. The majority leader and the Republicans are blocking that. This is a new world. Family leave is necessary to everyone. Here we have a chance to do it for Federal workers, and our Republican friends are saying no.

The Democrats want to clean up our communities and military installations that have been poisoned by PFAS and other contaminants, but the majority leader and our friends, the Republicans here in the Senate, are blocking that.

The Democrats want to send a signal to the Trump administration that it does not have a blank check to wage a war and that only Congress can approve major military operations. Majority Leader MCCONNELL and the Republicans are blocking that as well.

There are hosts of important issues that are holding up the final passage of the national defense bill. These are just a few of them. I strongly urge my Republican friends and, especially, Republican Leader MCCONNELL to work with us to address these provisions. The Democrats want to see that this bill gets done and that it gets done in a way that safeguards our elections, our troops, our communities, and advances America's interests around the globe.

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.

Mr. DURBIN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

FOR-PROFIT COLLEGES AND UNIVERSITIES

Mr. DURBIN. Mr. President, there are various options available for graduates of high schools across the United States. Some of them choose to go to college or university, but even making that choice gives you a lot of options.

There are basically two categories of schools, though, that I want to address in this statement this morning. One category is called for-profit colleges and universities, and the other is the traditional not-for-profit colleges and universities, which would include your community colleges and public universities and many not-for-profit, private universities.

But I want to focus this morning on the for-profit colleges and universities in the United States. People sometimes can't make the distinction between which is which. Some of the big names in the for-profit industry include the University of Phoenix. That is one you probably heard of. DeVry University is another one you might have heard of.

There are some defining characteristics of these schools. They, of course, are in business to make money, and they have a different economic model than many of the other universities.

I have met the CEOs of for-profit colleges and universities and found that in some cases they have limited or no experience when it comes to education. They are investors. They are business people. The idea of education is a secondary part of why they were chosen.

There is an important statistic—in fact, two statistics—that I want to preface my remarks with, and these will be on the final, I might add, for those who are following this statement.

The numbers 9 and 33—9 and 33. Why are they important? Nine percent of postsecondary students go to for-profit colleges and universities—9 percent—but 33 percent of all the federal student loan defaults in the United States are students from for-profit colleges and universities—9 percent of the students, 33 percent of federal student loan defaults.

What is going on here?

Well, what is happening here, unfortunately, is that many of these students are signing up for the for-profit schools that they think are legitimate colleges and universities, and, frankly, they are dramatically overcharging them.

Every analysis we have gone through says that the tuition at these for-profit schools far exceeds what students are likely to pay, certainly, in a community college and in the case of many public colleges and universities. So they have a big tuition bill to start with, and they have poor results.

What kind of results? Students graduate believing that they are being trained or educated to do a certain profession, and then they find out that they can't do the job or they don't qualify for the job, or they get so deeply in debt on the way to graduating, they give up and quit—the worst of all possible outcomes.

So that is the preface on these for-profit colleges and universities. I have come to this floor many times over the years to talk about this industry because we treat it in the eyes of the public like higher education across the board, and yet it is much, much different. It is for profit as opposed to not for profit, and, frankly, the results of that education leave a lot to be desired.

It has been more than 5 years since the for-profit giant Corinthian College collapsed. Their economic model didn't work. For years, Corinthian had lied, inflating its job placement rates and engaging in high-pressure tactics to lure students into enrolling, often leaving them with massive student loan debt and a diploma that didn't work to find a job.

But Corinthian was not unique. As I have said many times, it turned out to be the canary in the coal mine. Since Corinthian College, we have seen the collapse of several other major predatory for-profit colleges and universities. They include ITT Tech, Westwood, Education Corporation of America, and Dream Center. Nearly every major for-profit college company has been the subject of extensive investigations and lawsuits for unfair and deceptive practices similar to Corinthian College.

Check with the attorney general of your home State about that for-profit college and university, and, almost without fail, you will find that they have been investigated for misleading and deceiving the students who go to school at their universities.

I have long said that we shouldn't leave the students holding the bag for the misdeeds of these institutions because, you see, we are complicit. The Federal Government is part of the problem.

How do these schools reach the point where you can take out a Federal student loan to attend? We accredit them. We recognize their accreditation. We tell the world and the families and the students that these are legitimate schools. Depending on that, these students who sign up for a better experience, are often misled, deceived, and overcharged. Ultimately, a third of them are in default on their student loans because they can't pay them back.

There is a provision in the Higher Education Act known as borrower defense. It gives the students the right to have their Federal student loans discharged by the Secretary of Education if they have been defrauded or subject to deception by these schools.

After Corinthian's collapse, this little known, rarely used provision in the law became a hot topic. All of a sudden, here were large numbers of students who had been defrauded and deceived by Corinthian College and went deeply into debt, and now the college goes out of business.

It turns out that most of the hours they took can't be transferred any-

where. It is worthless. They were defrauded, start to finish, and now they are left holding the student loan bag.

Thousands of Corinthian students and other borrowers, mostly from for-profit colleges, began applying for this borrower defense discharge from the U.S. Department of Education. It was in the law. It led the Obama administration to undertake a new rulemaking to update the borrower defense regulation, which dated back to 1994, and to create a standard process for dealing with the inundation and to attempt to prevent future collapses.

Soon after taking office, Secretary Betsy DeVos and the Trump administration delayed implementation of the Obama rule, despite the Department's own inspector general saying that implementing the rule would "avoid costs to students and taxpayers that result from school closures."

Secretary DeVos said: I am not going to be a party to that. Her delay was challenged in court. Her decision to delay this new rule was found illegal by a Federal judge, after which the current rule went into effect, and it remains in effect today. Secretary DeVos also announced she would begin a new rulemaking to replace the current rule.

In late August, Secretary DeVos released her borrower defense rule, the new rule which she wants to put in place. It actually guts the borrower and taxpayer protections in the current borrower defense rule and makes it nearly impossible for students holding this student loan debt who have been defrauded to get relief.

How does she make it so hard?

It is estimated that the rule will provide \$11 billion less in relief to defrauded borrowers—students—than the current rule. Among other things, the new Betsy DeVos rule increases the burden on these defrauded students to gather and submit almost impossible amounts of evidence to somehow prove their claim. Student borrowers will have to provide evidence that the school intentionally harmed them.

Now, how are they supposed to do that?

The DeVos rule—the new one—requires borrowers to apply individually rather than receiving automatic discharges when they are part of a group of student borrowers who have been harmed by similar practices by places like Corinthian. In other words, you are on your own. Get your own lawyer. Lawyer up. Get some evidence together. Come see us, and maybe we will be convinced.

Student borrowers who have been cheated are not exactly the wealthiest group in America. They are often facing incredible financial difficulties and deep emotional strain, with a mountain of debt and nothing to show for it because of these for-profit schools. Now Secretary DeVos wants them to be investigators and lawyers and get their own relief one by one.