

Thankfully, the Senate is going to take up the USMCA today before they get balled up for the next several weeks dealing with this impeachment disaster.

Mr. Speaker, I hope they have a fair trial and treat the President correctly in this process.

**CONGRATULATING SAN JACINTO COLLEGE CHANCELLOR DR. BRENDA HELLYER**

(Mr. BABIN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BABIN. Mr. Speaker, I rise to congratulate San Jacinto College Chancellor Dr. Brenda Hellyer on receiving the prestigious Quasar Award for Economic Development Excellence from the Bay Area Houston Economic Partnership.

This award is given to an outstanding individual who has demonstrated a strong and continual effort to support the business foundations of the Greater Bay Area Houston communities.

Dr. Hellyer is highly educated, earning her master's degree in business administration and a doctorate in community college leadership from the University of Texas at Austin, where she received the Distinguished Graduate Award. She is also a certified public accountant.

In 2009, Dr. Hellyer was named chancellor of San Jacinto College and has since transformed the school with major renovations and the development of many award-winning programs.

Mr. Speaker, 1 minute is just simply not enough time to properly congratulate Dr. Hellyer, and I will submit an extension of my remarks for the RECORD.

□ 0915

**PROVIDING FOR CONGRESSIONAL DISAPPROVAL OF RULE SUBMITTED BY DEPARTMENT OF EDUCATION RELATING TO "BORROWER DEFENSE INSTITUTIONAL ACCOUNTABILITY"**

Mrs. LEE of Nevada. Mr. Speaker, pursuant to House Resolution 790, I call up the joint resolution (H.J. Res. 76) providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Department of Education relating to "Borrower Defense Institutional Accountability", and ask for its immediate consideration in the House.

The Clerk read the title of the joint resolution.

The SPEAKER pro tempore. Pursuant to House Resolution 790, the joint resolution is considered read.

The text of the joint resolution is as follows:

H.J. RES. 76

*Resolved by the Senate and House of Representatives of the United States of America in*

*Congress assembled, That Congress disapproves the rule submitted by the Department of Education relating to "Borrower Defense Institutional Accountability" (84 Fed. Reg. 49788 (September 23, 2019)), and such rule shall have no force or effect.*

The SPEAKER pro tempore. The joint resolution shall be debatable for 1 hour, equally divided and controlled by the chair and ranking minority member of the Committee on Education and Labor.

The gentlewoman from Nevada (Mrs. LEE) and the gentlewoman from North Carolina (Ms. FOXX) each will control 30 minutes.

The Chair recognizes the gentlewoman from Nevada.

**GENERAL LEAVE**

Mrs. LEE of Nevada. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and to insert extraneous material on H.J. Res. 76.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman?

There was no objection.

Mrs. LEE of Nevada. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I am here today for one reason: to ask that my colleagues in this House stand with me to make clear to the American people that we care more about defending students than enriching predatory schools. That is what my joint resolution, H.J. Res. 76, is all about.

In 1992 Congress added a rule known as borrower defense to the Higher Education Act to give students a legal right to seek forgiveness on their Federal student loans because of fraud by their schools.

Predatory school misconduct in the eighties was so rampant it was painfully clear to Democrats, Republicans, and everyone in between that we need protections in place for students who are scammed and cheated by their institution, and that is just as true today.

Corinthian Colleges, ITT Tech, University of Phoenix, and Dream Center—350,000 students have filed claims alleging they were defrauded by these schools. They were lied to about the job prospects they would get from these schools, they were lied to about the transferability of their credits, and they were lied to about the quality of education they would receive. The only thing they got was a useless degree and a mountain of debt after these schools abruptly closed because of rampant misconduct.

The most painful part is that these are mostly students from low-income communities, people of color, and veterans. These are Americans we should be standing up for, not taking advantage of.

In 2016 the last administration created a new borrower defense rule to streamline the process to help these students.

It sounds pretty good, right?

Not to Betsy DeVos. She then rewrote the borrower defense rule to make it almost impossible for a defrauded student to get relief on their student loans. Even in cases where schools clearly violated the law, the burden of proof on the defrauded student is so absurdly unrealistic that a student would need to hire a team of lawyers to have a shot at proving intent and misconduct from the school.

But the point made by proponents of this borrower defense rule that is most insulting is that the new rule saves taxpayer dollars. That is simply false. The new rule severely weakens the early warning system that ensures predatory schools, not taxpayers, cover the cost of debt relief. As a result in the few cases where relief is rewarded under the DeVos rule, taxpayers will be the ones to foot the bill. Beyond that, the only reason you can say that this rule actually saves money is because we are denying relief to every legitimately defrauded student.

Let me be clear: if Betty DeVos' 2019 borrower defense rule goes into effect, more students will become victims of fraud with no way to climb out of the hole that our government dug for them.

This puts my colleagues in Congress on the record. Members have a choice to make, and if they choose to vote against this resolution, then they will have to go back home and tell thousands of students, veterans, and their constituents in their district that they choose to be on the side of predatory schools over them.

I think the choice is clear.

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

Ms. FOXX of North Carolina. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in opposition to H.J. Res. 76, the latest attempt by House Democrats to undermine the Trump administration. It seems these attempts will never end.

Specifically, the resolution would undo the Education Department's efforts to assist students who have been defrauded by colleges and universities while also protecting taxpayer interest.

Any school that has taken advantage of students must be held accountable. Students who have been lied to and suffered financial harm are entitled to relief and forgiveness. We can and should have bipartisan agreement on these points.

Sadly, Democrats have a long track record of pursuing radical ideological objectives at the expense of taxpayers, students, and schools. Today it is clear that my colleagues on the other side of the aisle are more interested in tearing down the Trump administration than providing real solutions.

Before I touch upon the advantages of the Trump administration's new rule, I would like to provide some context on the previous administration's

so-called borrower defense rule and its many shortcomings.

The Obama administration's overzealous political actions created a dangerous domino effect. In 2016, during the final months of his Presidency, President Obama implemented a borrower defense regulation that was irresponsible, drastically exceeded the scope of current practice, and came with the shocking price tag for the American taxpayer of \$42 billion.

The Obama regulations blurred the line between fraud and inadvertent mistakes made by schools. The difference between the two is critical, Mr. Speaker, because the Education Department can levy significant financial penalties on institutions found to engage in fraud which can cause a school to have to close despite no intentional wrongdoing. Most schools do not have a reckless disregard for the truth.

With this flawed rule in place, many schools could face harsh financial penalties forcing them to close leaving millions of students without access to their higher education opportunity. In fact, several historically Black colleges and universities, HBCUs, wrote to President Obama's Education Secretary John King, Jr., with concerns about Obama's defense rule. Their letter stated:

In fact, the proposed regulation language could undermine the financial viability of a number of academic institutions and could possibly bankrupt less financially secured colleges and universities.

In the end, the Obama regulations created more chaos than clarity and encouraged tens of thousands of borrowers, whether they were harmed or not, to apply to have their loans forgiven. This was nothing more than a political move by the left to provide a backdoor scheme to hand out free education. So it is not surprising that claim filings for loan forgiveness went from 59 in the first 20 years to roughly 300,000 claims submitted in the last 5 years.

President Trump realized quickly that placing a \$42 billion burden on the backs of taxpayers was not the answer, and his administration made it a priority to halt the Obama-era regulation from going into effect. The Trump administration worked to instill some common sense into the rulemaking process.

As a result, the administration produced a rule with clearer standards for borrower defense and increased transparency for both students and institutions.

Among other benefits, the new rule makes sure students who have been lied to and suffered financial harm receive relief; reduces the cost of the 2016 Obama-era regulation by \$11 billion because it helps students complete their education rather than indiscriminately closing schools; holds all institutions, not just for-profit colleges, accountable for misrepresentation instead of picking winners and losers at considerable cost to taxpayers; ensures due

process for all parties; extends the look-back window to qualify for closed school loan discharges from 120 to 180 days, so when schools close more students are eligible for forgiveness; and allows for arbitration which could result in borrowers' recovering resources not provided by the Education Department such as cash payments or other expenses.

The bottom line is this: the Trump administration's borrower defense rule protects student borrowers, holds all higher education institutions accountable, and saves taxpayers \$11 billion.

The American people sent us to Washington to work together and solve important issues. Our constituents would be far better served if the Democrat majority used its time to find real solutions to our Nation's issues instead of continuing to lament the 2016 election results.

Republicans stand ready to provide relief to students who have been harmed by fraud, and the borrower defense rules issued by the Trump administration are the answer.

I encourage my colleagues on the other side of the aisle to do away with the political blame game so we can move forward and work in a bipartisan manner to address issues facing America.

Mr. Speaker, I strongly recommend a "no" vote on H.J. Res. 76, and I reserve the balance of my time.

Mrs. LEE of Nevada. Mr. Speaker, I yield 2 minutes to the gentlewoman from California (Mrs. DAVIS).

Mrs. DAVIS of California. Mr. Speaker, when a college makes promises to recruit students, we expect those promises to be met. Yet time after time we see colleges closing or losing accreditation, leaving their students with worthless degrees.

There are currently 240,000 defrauded students waiting for loan relief, and more than 40,000 of these students are from my home State of California. These defrauded student borrowers have been needlessly waiting—many for over a year—to obtain this student loan relief.

The most inexcusable part of this situation is that the Department of Education, during all this time, could have brought relief to these students using the original borrower defense rule.

Instead, this administration has decided to create an entirely worthless rule that, firstly, does almost nothing to help borrowers. Further, it provides clear preference to the very sham colleges that are compromising the integrity and the purpose of the original borrower defense rule.

This recent rule is sending a message to the American public that any scammer can open up a school, collect money, defraud our students, and dodge any consequences.

It is outrageous to learn about the hundreds of servicemen and -women who have tried to improve their professional standings by enrolling in one of these programs only to end up with a

pointless credential and a lot of unconscionable debt. In these tragic cases, many have not only expended their GI Bill funding for good but have also lost years of their lives working hard and studying to gain these futile degrees.

The original borrower defense rule was an honest attempt to address these grievances and give students their dignity back. Rather, we have here today a new rule that makes it nearly impossible for students to truly regain what has been lost due to this large-scale con job.

Mr. Speaker, why are we making it harder for our defrauded students to recover their lives?

Mr. Speaker, the resolution before us today is the first step toward blocking these flawed and misguided changes to the borrower defense rule from taking effect, and I urge my colleagues to join me in supporting this resolution.

□ 0930

Ms. FOXX of North Carolina. Mr. Speaker, I yield 3 minutes to the gentleman from Michigan (Mr. WALBERG).

Mr. WALBERG. Mr. Speaker, I thank the gentlewoman from North Carolina.

Mr. Speaker, I rise today in opposition to H.J. Res. 76, certainly not because I want to defraud students, certainly not because I want to protect scam education institutions—not at all.

The Department of Education released an updated and improved borrower defense rule last year for all the opposite reasons, to, in fact, protect students and protect quality education and promote that but also to protect the taxpayer. It did all of the above.

I think we need to keep that in mind and not just spend our time on messaging. We want to have results that produce quality education opportunities for the future.

The 2016 Obama administration rule was a broad, sweeping, reactionary measure, sadly, to an issue that requires a more nuanced solution that will have results.

Defrauded students who have been financially harmed deserve relief, absolutely. The Department's 2019 rule establishes a fair process in which these students will get the relief they deserve.

A point of personal privilege, Mr. Speaker. I hearken back to the hearing we had with Secretary DeVos. I was embarrassed for the first time, really, in the many years I have been on this committee to hear someone who has spent her adult life promoting education maligned in that way. I would challenge any of our committee members, myself included, to exhibit the number of years, talent, and treasure put toward enhancing opportunities for schools and education, and, by the way, the students and success that we have seen. I think that the success that the President saw in this Secretary of Education was why she was put there.

This rule that is in place right now, which we are debating today to try to

change, is a rule that will enhance education as well as protect the taxpayers.

When Secretary DeVos was before our committee last month, she explained how the Department is also taking proactive measures to prevent fraud from occurring through more transparency for students on the College Scorecard.

Under the 2019 rule, predatory schools were held accountable for misrepresentations leading to financial harm to students. This rule also lays out a transparent framework that guarantees the process while establishing a proportional connection between financial harm and the amount awarded.

Hard-earned taxpayer dollars should be used responsibly. I think we will all agree to that. This 2019 rule respects the taxpayer while also allowing appropriate relief for defrauded students and setting an example for institutions that we will not accept what has gone on.

Mr. Speaker, I end by saying this: I urge my colleagues to vote “no” today to keep a responsible system that protects defrauded students.

Mrs. LEE of Nevada. Mr. Speaker, I yield 1½ minutes to the gentleman from Michigan (Mr. LEVIN).

Mr. LEVIN of Michigan. Mr. Speaker, I rise in strong support of this joint resolution, and I congratulate the gentlewoman from Nevada for her leadership on this issue.

Secretary DeVos and this administration have proven that they will go to the ends of the Earth to defend predatory for-profit colleges at the expense of our students and taxpayers.

This holds true for the DeVos borrower defense rule, which creates unnecessary obstacles for students seeking debt relief from predatory for-profit colleges. It even punishes students with approved claims by allowing these colleges to deny students their transcripts and refuse to verify their earned credits.

Passing this joint resolution is a crucial step, and I urge my colleagues to support it. But we also must build on this work by bringing our Higher Education Act reauthorization to the floor. Next up, we have to pass the College Affordability Act with even stronger protections for American students.

Mr. Speaker, I want to add a personal note. From 2007 to 2011, I ran the workforce system of the State of Michigan. In those years, fraudulent, for-profit higher education programs emerged as a major problem in Michigan and in our Nation. As a former State program director, I can tell you that our States do not have the resources or the authority to remedy this problem. The Federal Government must act.

Mr. Speaker, again, I urge my colleagues to vote “yes.”

Ms. FOXX of North Carolina. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I include in the RECORD a letter from Mr. Johnny Taylor at the

Society for Human Resource Management, SHRM.

SOCIETY FOR HUMAN RESOURCE  
MANAGEMENT,  
Alexandria, VA, January 15, 2020.

Hon. SUSAN DAVIS,  
Chairman, U.S. House Education Subcommittee  
on Higher Education and Workforce Invest-  
ment, Washington, DC.

Hon. LLOYD SMUCKER,  
Ranking Member, U.S. House Education Sub-  
committee on Higher Education and Work-  
force Investment, Washington, DC.

DEAR CHAIRMAN DAVIS AND RANKING MEM-  
BER SMUCKER: Every new rule comes with the risk of unintended negative impact even when the best of intentions exists on both sides. This is particularly prevalent in higher education—a space I know well following seven years as the President and CEO of the Thurgood Marshall College Fund and having served as a Trustee for the University of Miami, Drake University and the Cooper Union. It is with this lens and my current lens as President and CEO of the Society for Human Resource Management, Chair of the President’s Board of Advisors on HBCUs, and member of the White House American Workforce Policy Advisory Board that I feel compelled to provide perspective on the U.S. Department of Education’s updated rule governing borrower defense to repayment.

It’s important to take a step back. Three and a half years ago, the Department unveiled proposed revisions to the borrower defense to repayment rule. During the comment period many constituencies, including the HBCU community, asserted that certain elements of the revisions had the potential to be “injurious and burdensome” and could cause many schools financial harm. These concerns referred mainly to the standard by which institutions would be judged to have misrepresented the conditions of a borrower’s loan, broadening of the definition of “misrepresentation,” and the basis for potential administrative action by the Secretary—including fines or termination from participation in Title IV programs under the Higher Education Act (HEA).

One of Secretary DeVos’s first actions was to postpone the effective date for the proposed borrower defense rules. She then reconvened the negotiated rulemaking committees to address, among other things, the concerns raised by HBCUs and other Minority Serving Institutions that primarily serve first-generation, low-income students. The Secretary encouraged all parties to take a step back and find a solution that would be fairer to students and schools and relieve taxpayers of significant costs.

A year later, having not reached consensus about the best way forward, the Department of Education published its own revised rules clarifying who is eligible for relief, the maximum amount of said relief, and how long a borrower can bring a claim. More importantly, the Department made a commitment to consumer education for students and their families prior to them enrolling in college instead of having them litigate poor college choice decisions after-the-fact when they’ve poured significant amounts of time and money into earning a degree without any reasonable hope of achieving a fair return on their investment. I’m of the opinion that the Department’s new borrower defense rules protect individual borrowers from fraud, ensures accountability across institutions of higher education, and protects taxpayers.

While the resulting new rules are not perfect, they go a long way toward addressing the challenges of students and colleges. The HBCU Community had major concerns about the initial 2016 revisions because they placed all of the accountability on the schools and

had a low threshold for punitive action. In addition, many college leaders disagreed with the “triggers” for administrative action. The new rules provide flexibility for schools to make changes to their course offerings and graduation requirements based on costs, student interest and employer needs without being characterized as fraudulent. Now that nearly all of the major concerns raised by the HBCU Community were addressed by the Secretary, it is time to pass the rules so we can put our collective energy into educating America’s diverse future workforce.

America has a talent shortage—one that will only get worse in the foreseeable future due to our low birth rate. Adding insult to injury, we have a workforce in critical need of re-skilling with a very large percentage of Americans sitting on the sidelines as a result and not participating in the labor force. As borrowers and schools move forward, both groups should be laser-focused on addressing this issue and improving the employability of the U.S. workforce.

On the front end, borrowers should select schools and programs that lead to good jobs and whose costs are commensurate with salaries for their industry of choice. Then colleges, having enrolled the right students in the right programs, must proactively develop relationships with employers to co-design relevant curricula that meet our country’s need for skilled workers.

All parties must put aside petty partisan differences to arm our country with a highly-skilled future U.S. workforce sans unnecessarily burdensome student loan debt. Supporting the new borrower defense rules proposed by the Department of Education is an important first step.

Sincerely,

JOHNNY C. TAYLOR, Jr.,  
President & CEO.

Ms. FOXX of North Carolina. Mr. Speaker, I would like to share some quotes from the letter.

“This is particularly prevalent in higher education—a space I know well following 7 years as the president and CEO of the Thurgood Marshall College Fund and having served as trustee for the University of Miami, Drake University, and the Cooper Union. It is with this lens and my current lens as president and CEO of the Society for Human Resource Management, Chair of the President’s Board of Advisors on HBCUs, and member of the White House American Workforce Policy Advisory Board that I feel compelled to provide perspective on the U.S. Department of Education’s updated rule governing borrower defense to repayment. . . .

“I am of the opinion that the Department’s new borrower defense rules protect individual borrowers from fraud, ensures accountability across institutions of higher education, and protects taxpayers. . . .

“The new rules provide flexibility for schools to make changes to their course offerings and graduation requirements based on costs, student interest, and employer needs without being characterized as fraudulent. Now that nearly all of the major concerns raised by the HBCU community were addressed by the Secretary, it is time to pass the rules so we can put our collective energy into educating America’s diverse future workforce. . . .

"All parties must put aside petty partisan differences to arm our country with a highly skilled future U.S. workforce sans unnecessarily burdensome student loan debt. Supporting the new borrower defense rules proposed by the Department of Education is an important first step."

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

Mrs. LEE of Nevada. Mr. Speaker, I yield 2 minutes to the gentleman from Virginia (Mr. SCOTT).

Mr. SCOTT of Virginia. Mr. Speaker, today, I rise in support of this resolution and thank the gentlewoman from Nevada for her leadership.

Mr. Speaker, this resolution conveys the congressional disapproval of the Department of Education's refusal to protect students and taxpayers from predatory institutions. Those students are victims of widespread, proven fraud about graduation rates, job placement rates, and transferability of credits.

Fortunately, the law provides relief, but instead of maintaining the Obama-era borrower defense rule, which provides a fair and streamlined process to provide debt relief to defrauded students, the Department of Education has finalized a new borrower defense rule that prevents an overwhelming majority of defrauded students from getting relief.

We should reject this new rule and provide meaningful relief to defrauded students. Making defrauded students whole is the right thing to do, but it is not the only thing we should do.

We must ensure that students and taxpayers are not defrauded in the first place. That is why we should pass the College Affordability Act, a comprehensive overhaul of our higher education system that cracks down on low-quality, predatory schools. The College Affordability Act holds schools accountable for students' success and cuts the cost of college for students and families across the country.

Mr. Speaker, to address the present problem, those students need relief today. Therefore, I urge my colleagues to support this resolution of congressional disapproval.

Ms. FOXX of North Carolina. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, let me be clear. All institutions, regardless of their tax status, must be held accountable for fraudulent behavior, and that is exactly what the 2019 borrower defense regulation accomplishes.

I am very interested in the way our colleagues are using the term and the way the Obama administration categorizes the schools we call for-profits. They are called predatory. Why is that?

It is very interesting to me that I have always thought that what makes this country great is our capitalistic system, yet our colleagues think that anybody that makes a profit is predatory. That is so counter to the American theme, the American way of life,

but that is what they call them, predatory. It is really, really unfair to do that.

Republicans care about all students, all institutions, and all taxpayers. It is a shame my friends across the aisle feel otherwise.

Back in 2016, the previous administration let "selective, regionally accredited liberal arts schools" off the hook from facing consequences for inflating data in marketing materials.

Students who filed a borrower defense claim in this situation would be denied relief. Why? Because President Obama's administration believed this theoretical school and the education the student subsequently received is somehow superior to other institutions. Justice was not served in this example.

Before my colleagues argue that this example is theoretical and rarely happens, let me list a few examples, without naming names.

A public flagship university gave U.S. News incorrect information about alumni contributions from 1999 to 2019.

Last year, five schools were unranked from U.S. News & World Report after all five of those schools—two public and three private not-for-profits—acknowledged they provided incorrect information.

In 2018, a public university admitted, over the course of several years, that it intentionally—intentionally—submitted false data to boost the rankings of its online MBA program.

Other examples in the past decade include prominent institutions fudging acceptance rates, SAT scores, high school GPAs, and graduation rates.

The Trump administration recognizes the borrower defense to repayment process must be fair to students, taxpayers, and institutions. I am glad they struck a balance that gives due process to all parties involved.

Mr. Speaker, I urge my colleagues to oppose H.J. Res. 76, and I reserve the balance of my time.

Mrs. LEE of Nevada. Mr. Speaker, may I inquire as to how much time I have remaining?

The SPEAKER pro tempore. The gentlewoman from Nevada has 21 minutes remaining.

Mrs. LEE of Nevada. Mr. Speaker, before I yield, I would like to clarify for the record that this example that was just included by Ms. FOXX was an example that was included in the rule in 2016, and in fact, there were no claims filed under that example.

Mr. Speaker, I yield 1 minute to the gentlewoman from Oregon (Ms. BONAMICI).

□ 0945

Ms. BONAMICI. Mr. Speaker, I rise today in strong support of H.J. Res. 76, which will reverse the Trump administration's harmful new borrower defense rule.

The initial borrower defense rule was designed to provide defrauded students with the debt relief they are entitled to

receive under the Higher Education Act. Unfortunately, Secretary DeVos rewrote the rule to make it nearly impossible for future students who are victimized by deceptive institutions to get the relief they need and deserve.

According to the Department's own estimate, only about 3 percent of the loan debt held by defrauded borrowers would be dismissed under the new rule. That is not justice for victims of fraud.

We must also continue our work to update the Higher Education Act to prevent unscrupulous institutions from harming students and taxpayers in the first place. The College Affordability Act will hold institutions accountable and make college more affordable and equitable for everyone.

I urge my colleagues to support H.J. Res. 76 today and the College Affordability Act when it comes to the floor.

Ms. FOXX of North Carolina. Mr. Speaker, I yield 2 minutes to the gentleman from Kentucky (Mr. GUTHRIE).

Mr. GUTHRIE. Mr. Speaker, I rise in opposition to the resolution, but I think what we all support and what we all agree on is that individuals who are harmed by fraudulent practices should have their debts forgiven.

And let's just look at where we are. This is 20 years this has been on the books. For 20 years, 60 cases were filed—60. I will emphasize that. Since 2015, at the end of the previous administration, 287,000 cases have been filed.

So we all want to know if there is fraud. We don't want fraud. We don't want people harmed by fraud, individuals harmed by fraud to have to pay that back. And remember, the money is going to our hardworking taxpayers.

So that is all this rules says. It says that there is fraud; you are harmed by fraud; and you don't have to pay it back as an individual.

Let's just look at an example of that.

What if the fraud of a school is they advertise a work placement rate of 85 percent and it is only 50 percent. Well, that is fraud. But if you were one of the 50 percent who got a job, were you harmed? You got your education; you got a job; you moved forward. Should the taxpayers forgive your student loans when you got the education and got the job that you were moving for?

That is all. We are trying to make it reasonable. The 287,000 cases that are sitting before Secretary DeVos would be under the old rule. This is the new rule going forward, so people will know what it is and understand that, one, we are fighting fraud. If you were harmed by fraud and you can prove that as an individual, you still get your loans forgiven.

I think it is reasonable. I think that it sets a process in place that people can understand. It has it going forward. I support the rule, and I oppose this resolution.

Mrs. LEE of Nevada. Mr. Speaker, I yield 2 minutes to the gentleman from California (Mr. TAKANO).

Mr. TAKANO. Mr. Speaker, I thank the gentlewoman for yielding.

Under Secretary Betsy DeVos, the Department of Education has abandoned its responsibility to put students first and hold predatory, for-profit colleges accountable. The Department has rolled back protections for students seeking a foothold in the middle class through higher education.

In what amounts to a giveaway to predatory, for-profit colleges, Secretary DeVos has dismantled a crucial protection for students who were defrauded by shady institutions that saddled them with student loan debt, provided them with subpar education, and issued them useless degrees.

Borrower defense to repayment was intended to provide full student loan debt forgiveness to defrauded students. But Secretary DeVos has issued a new rule which makes it harder for students to prove that they were defrauded and fails to provide students with the full student loan debt relief that they are legally entitled to.

Now, to make this even worse, she eliminated protections for students whose schools shut down, shut down before they completed their programs, leaving them burdened with loans and often without the ability to transfer their credits elsewhere.

240,000 students—nearly 42,000 students from California—are waiting for relief, suffering emotional and financial hardships in the process. Many of these students attended the now-defunct Corinthian Colleges, an institution that even my Republican colleagues have agreed was in the business of defrauding students.

These students did everything right, but they were deceived by a slew of false promises from for-profit institutions that only saw them as a boost to their bottom line.

Secretary DeVos is using the power of her office to defend a shady industry. Today, we are here to send a clear message: We Democrats stand with America's students who should be relieved of student debt unjustly accrued.

Ms. FOXX of North Carolina. Mr. Speaker, I yield 2 minutes to the gentleman from Pennsylvania (Mr. KELLER).

Mr. KELLER. Mr. Speaker, today I rise in opposition to H.J. Res. 76.

We all want to make sure that America's students get the education they deserve in the college they pay for that education or the higher education institution. By advancing this legislation today, the majority of this Chamber seeks to turn back the clock on borrower defense, leading to dangerous consequences for students, those repaying their loans, and the American taxpayer.

The Obama-era rule, which the majority seeks to return us to, was marked by regulatory chaos, excessive punishments, and ridiculous costs. The Obama rule had no clarity and sought to forgive student loans on a massive scale, regardless of the cost to the taxpayers.

Estimates put the total cost of the loan forgiveness giveaway at \$40 bil-

lion. It also excessively punished schools with harsh penalties, sometimes leading to their closure, ending access to another avenue for higher education for some current and prospective students. That is why the 2019 Trump administration issued the new Borrower Defense Institutional Accountability rule.

The new rule currently in effect provides:

Regulatory clarity for all institutions;

Affords due process to both students and institutions;

Narrowly tailors relief to actual harm;

Holds all institutions accountable for misrepresentation;

Provides students with more options to continue their education should their school close; and

Allows for faster relief by allowing institution-level arbitration.

Importantly, the 2019 rule is estimated to save taxpayers \$11 billion from the 2016 Obama rule.

Mr. Speaker, we simply cannot afford to return to the outdated, costly, and confusing Obama-era rule the majority seeks to return to effect today.

I urge a 'no' vote on the joint resolution.

Mrs. LEE of Nevada. Mr. Speaker, I yield myself such time as I may consume.

I would like to, first, clarify the record that the 60 students who filed claims in the past 20 years is because students didn't understand they had the right to file those claims.

Mr. Speaker, I yield 1½ minutes to the gentlewoman from Washington (Ms. JAYAPAL).

Ms. JAYAPAL. Mr. Speaker, I thank the gentlewoman from Nevada for her fierce leadership on this.

I rise in strong support of this resolution to block Betsy DeVos' callous attempt to rewrite the borrower defense repayment rule. That original rule protected student borrowers who have been cheated by predatory, for-profit colleges.

This rule change would make it nearly impossible for defrauded students to have their loans forgiven, and it strips away justice for 240,000 borrowers whose claims the Trump administration has refused to process. That includes my own constituents, whom I had a roundtable with, and they have filed claims after their school, the for-profit Art Institute of Seattle, abruptly closed last year.

Some of those students have rightly applied for loan forgiveness through the borrower defense to repayment process because they are ineligible for closed school discharge, and now they face extreme barriers to the relief that they deserve because Secretary DeVos has put profits before the students she took an oath to serve.

One of those students said: I am left with no degree, extra thousands of dollars in private loans that they pressured me to get. I feel tricked, guilty, and screwed.

Today, Mr. Speaker, I urge support for this resolution that will defend students, and I call on the House to also pass the College Affordability Act, which will crack down on predatory for-profit colleges in a comprehensive manner.

I urge my colleagues to support this resolution.

Ms. FOXX of North Carolina. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, we have to make sure the American people understand the truth, and it is especially important when we are on the floor of the House.

What has been happening here this morning is that apples and oranges are being compared, and it is very important that that not happen here because that can mislead the public.

I think most of us learned this in school. When laws are passed and rules are passed, they go forward, not backward, Mr. Speaker. The new rules go forward. They apply in the future. They don't go backward. They don't affect the people who were in school in some of these schools that closed before.

Those students, unfortunately for those students, are under the previous rule, the Obama rule, and that is how they are being handled. That is the major problem here.

Our colleagues are saying many of these people didn't know what the rules were. That is not the fault of the Federal Government, Mr. Speaker. It is up to the students to understand the rules.

And, yes, many of them are having difficult times because the rule is so bad. That is exactly what the new rule is trying to fix. It is trying to bring clarity and help these students understand when they will be able to apply.

But the students who were at Corinthian and ITT are being handled under the Obama-era rule, and that is exactly why they are having problems. We have been pointing that out over and over and over again, yet our colleagues refuse to acknowledge that that is the nub of the problem.

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

Mrs. LEE of Nevada. Mr. Speaker, I yield 1½ minutes to the gentlewoman from Pennsylvania (Ms. WILD).

Ms. WILD. Mr. Speaker, I rise in support of H.J. Res. 76, which was introduced by my good friend and colleague from Nevada, SUSIE LEE, and of which I am a proud cosponsor.

Students defrauded by predatory for-profit colleges can be left with crushing debt, useless degrees, and none of the job opportunities they were promised.

When Secretary DeVos has testified before the Education and Labor Committee over the past year, on two separate occasions she has claimed that students are her number one priority, as they should be. Yet, as Secretary, she has acted at all times as though students are the enemy and as though

a quality and affordable education is her last priority.

Secretary DeVos has the ability to provide immediate relief to students who were defrauded. Instead, she has halted loan relief for borrowers and changed the rules to deprive them of relief. Under the new rule from Secretary DeVos, defrauded borrowers can be denied debt relief, even in cases where predatory schools clearly violated the law.

More than 7,000 Pennsylvanians are suffering while their applications for financial relief are sitting in limbo at the Department of Education. We must protect students and taxpayers by passing this resolution, which blocks the DeVos rule from going into effect.

Students are my number one priority. Unfortunately, I don't believe that the Secretary can say the same.

I am proud to stand up for students and to be an original cosponsor of this resolution. I am also proud that the Education and Labor Committee recently passed the College Affordability Act out of committee, which would provide more protections for students and taxpayers.

Ms. FOXX of North Carolina. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, when I have had the privilege of being in that chair, I have often been reminded to ask Members to refrain from making comments about the President or Members of the Cabinet. I am not hearing that being said this morning, and I would just like to call it to the Speaker's attention.

I would also like to say that as long as people are getting up on the floor and misrepresenting what is happening in this administration, I will continue to remind them that the rule that is being enforced is the Obama-era rule, and any students who are being harmed are being harmed as a result of that.

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

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Mrs. LEE of Nevada. Mr. Speaker, I yield 1 minute to the gentlewoman from Georgia (Mrs. MCBATH).

Mrs. MCBATH. Mr. Speaker, I thank the gentlewoman for yielding.

Secretary DeVos' new borrower defense rule drastically changes the existing 2016 rule making it harder for students to get the relief that they deserve. Only 3 percent of students are projected to even benefit from this new provision.

Students should be focused on getting the quality education they were promised, not worrying about being saddled with large debts from schools that could not and did not deliver on that education promise.

The Secretary's rule takes the burden of repayment away from the fraudulent institutions and places it on the back of the taxpayer. Americans should not be responsible for the dishonest actions of a predatory school.

I thank Congresswoman LEE for introducing H.J. Res. 76, an important

step in protecting our students and holding fraudulent institutions accountable.

Ms. FOXX of North Carolina. Mr. Speaker, I yield myself such time as I may consume.

The taxpayers ought not pay the tab for a student who files a claim that says I didn't like the president of this school; therefore, my loan should be forgiven. Those are the claims being filed by some of the students.

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

Mrs. LEE of Nevada. Mr. Speaker, I yield 1 minute to the gentlewoman from Minnesota (Ms. OMAR).

Ms. OMAR. Mr. Speaker, I rise to oppose the implementation of the harmful DeVos/Trump borrower defense regulation.

Instead of working on behalf of students, Secretary DeVos is enriching predatory for-profit colleges that leave students with crushing debt. Instead of creating a streamlined process to help defrauded borrowers access relief and move forward with their lives, this administration has given dishonest schools new tools they can use to keep taking advantage of students.

In my district in 2016, the courts found that the Minnesota School of Business and Globe University engaged in consumer fraud and purposely deceived more than 1,000 Minnesota students who were systematically misled to believe that they would obtain a degree and credits that were essentially meaningless, losing not only \$33.8 million, but also their time and countless opportunities.

It is the government's duty to look out for those victimized students and to make sure they don't continue to suffer at the hands of the greedy institutions that took advantage of them.

Secretary DeVos should be ashamed of herself for failing to uphold that duty and for once again putting profit over people.

Mr. Speaker, I urge my colleagues to join me in supporting this resolution.

Ms. FOXX of North Carolina. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, the 2016 borrower defense regulation does a great disservice to our Nation's students and institutions of post-secondary education because the previous administration did not design the borrower defense rule to improve post-secondary education.

Let me explain. The Higher Education Act establishes that a borrower can receive loan forgiveness if he or she attends an institution that engages in an act or omission which led the individual to borrow a loan. An example of an act or omission could be an institution lying about its graduation rates in order to lure more students to enroll in that program. That seems fair.

It is important to note that in the 2019 rule, students who suffer financial harm from fraudulent institutions are eligible and will receive loan relief. But where the Obama administration went

haywire was when they blurred the distinction between what acts or omissions constitute fraud versus an inadvertent mistake.

Many institutions, including HBCUs and public flagship universities, were concerned that a single marketing error could set off a domino effect of borrowers seeking and receiving forgiveness.

For example, in a New York Times article published in 2018, Henry N. Tisdale, the President of the small campus of Claflin University in Orangeburg, South Carolina, expressed concern over the Obama-era regulation. Mr. Tisdale said, "A small mistake or error at a college like Claflin could put us out of business. We don't have the resources ready to respond to frivolous claims."

Claflin University is just one of the many small, nonprofit institutions that serve low-income, minority, and first-generation students that have become at risk due to the Obama-era rules. Institutions like these would be on the hook for debt and could close due to financial pressures. This would deny students their education, act as an economic drain on the community benefiting from the institution's business, and harm taxpayers who may ultimately be responsible to pay off the loans.

It is reasonable to conclude that the Obama administration's borrower defense rule could be the deciding factor in colleges prematurely closing. In fact, the Obama administration estimated it would have the effect of closing many institutions, which is why their rule is projected to cost over \$40 billion in 10 years. Luckily, the Trump administration acted quickly to correct the rule.

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

Mrs. LEE of Nevada. Mr. Speaker, I yield myself such time as I may consume.

I would like to clarify that the comments that were just quoted were on the proposed rule, and those issues were fixed.

I yield 1 minute to the gentleman from Maryland (Mr. TRONE).

Mr. TRONE. Mr. Speaker, I thank the gentlewoman for yielding.

I rise today in support of hundreds of thousands of students across the Nation who are victims of predatory for-profit colleges. Over 4,000 borrowers in Maryland and 227,000 nationally are paying the price because the department, led by Betsy DeVos, appears to have intentionally decided not to process the claims.

Before coming to Congress, I led a business of over 7,000 employees. At the end of the day, the buck stopped with me to make sure we had the staff that we needed to serve our customers. Not only did Secretary DeVos not have the staff she needed to follow the law, but through the new rule, this administration is proposing she is making it harder for students to get the relief they deserve.

This is not how we should treat America's students who are looking to make a better future for themselves. I urge my colleagues to stand with the students and reverse this Trump administration rule.

Ms. FOXX of North Carolina. Mr. Speaker, I yield 3½ minutes to the gentleman from Pennsylvania (Mr. SMUCKER).

Mr. SMUCKER. Mr. Speaker, I rise today in opposition to H.J. Res. 76.

I do agree with my colleagues across the aisle that as Members of Congress it is our job to ensure accountability over how taxpayer dollars are spent, and that is a very important aspect of our job here. And when tax dollars flow to an institution of higher education that has not lived up to its promises made to students, then defrauded individuals do deserve a transparent process to seek relief and have their student loans discharged.

Under Secretary DeVos' leadership, the U.S. Department of Education's new borrower defense rule replaces a flawed process with one that is fair for taxpayers and is fair for students. The new rule establishes a defined standard for borrower defense to repayment, clearing up years of confusion that has left students in financial hardship and schools exposed to increased risk of closure despite no intentional misrepresentation.

The Trump administration's rule also strengthens opportunities for relief for students who were misled by a school by expanding the window of time that students have to discharge their loans. But most importantly, this process, which was developed over many months and with stakeholder engagement through every step of the way, strengthened accountability on all institutions of higher education by ensuring that each and every school is held to the same standard, not just the taxpaying for-profit institutions.

Despite all of these commonsense measures, today's CRA seeks to move us backwards simply to undermine the Trump administration while preventing students from making educational choices that best meet their needs.

H.J. Res. 76 will repeal the Trump administration's rule to reinstate the flawed, confusing standards that were implemented in 2016. That rule, the Obama-era borrower defense rule, ignored due process, lowered the standard of proof, and left taxpayers on the hook for forgiving student loans to the tune of \$42 billion regardless of an individual claim's merit.

The Trump administration's thorough methodology for borrower defense claims ensures any and every student will have a pathway to have their student loans discharged if they have been defrauded while protecting taxpayer dollars from massive loan forgiveness schemes. In fact, this new rule is estimated to save taxpayers \$11 billion.

It is critical that we leave this rule in place to protect students and tax-

payers alike. I urge my colleagues to place commonsense policy above politics and oppose this misguided CRA that ultimately will harm all Americans.

Mrs. LEE of Nevada. Mr. Speaker, may I inquire how much time remains on each side.

The SPEAKER pro tempore. The gentlewoman from Nevada has 11½ minutes. The gentlewoman from North Carolina has 2 minutes.

Mrs. LEE of Nevada. Mr. Speaker, I yield 1 minute to the gentlewoman from Massachusetts (Mrs. TRAHAN).

Mrs. TRAHAN. Mr. Speaker, I thank the gentlewoman for yielding.

Today I rise to offer my strong support for the joint resolution led by my friend and colleague, Congresswoman SUSIE LEE.

On the Education and Labor Committee we are taking action on behalf of students who were fleeced by predatory for-profit colleges.

Secretary DeVos has ignored hundreds of thousands of pending claims from defrauded borrowers and taxpayers. That includes almost 3,000 from my home State of Massachusetts. Despite having authority to provide full and immediate relief, the Secretary's borrower defense rule does not make students whole.

Her new, partial-relief formula to determine debt forgiveness adds further insult to injury. We tested that formula in committee with the secretary and exposed how flawed it is, how it severely restricts the relief one can receive.

H.J. Res. 76 is necessary to block efforts to weaken key consumer protections against crushing student debt and useless degrees.

I thank Congresswoman LEE and the committee for taking legislative action, and I call upon my colleagues to support defrauded students in this joint resolution.

Mrs. LEE of Nevada. Mr. Speaker, I yield 2 minutes to the gentlewoman from California (Ms. WATERS).

Ms. WATERS. Mr. Speaker, I thank the gentlewoman for yielding.

I thank Representatives BOBBY SCOTT and SUSIE LEE for their leadership on this important resolution. I rise to support H.J. Res. 76 which blocks Secretary DeVos' attempts to undermine the much-needed borrower defense rule.

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The original rule was implemented in 2016 to cancel the debt of those students defrauded by their colleges. The Secretary's replacement rule is shameful. It would cancel only 3 percent of the student loans that result from school misconduct.

While totally unacceptable, the Secretary's actions are nothing new. The for-profit college industry has been exploiting students for decades, and I have been fighting them back for just as long.

As an assemblywoman in California, I authored one of the Nation's first

laws regulating for-profit schools. As a Congresswoman, I passed the 85/15 rule, which limited the amount of Federal funding for-profit colleges receive from taxpayers.

In 2015, when the for-profit Corinthian Colleges closed down after years of fraud and misconduct, I was one of the Members of Congress to endorse and support the Corinthian 100, a group of former students who refused to pay back loans accrued while attending Corinthian.

This Congress, I continue fighting for students. Last year, the House Financial Services Committee held two hearings examining the student loan crisis. Last month, the committee approved three bills that will provide strong student borrower protections, including for those harmed by for-profit colleges.

Congress should not stand idly by while Secretary DeVos tries to make it easier for students to get defrauded by for-profit schools.

Mr. Speaker, I urge my colleagues to support this resolution.

Ms. FOXX of North Carolina. Mr. Speaker, I reserve the balance of my time.

Mrs. LEE of Nevada. Mr. Speaker, I yield 1½ minutes to the gentlewoman from New York (Mrs. LOWEY).

Mrs. LOWEY. Mr. Speaker, Michele Kernizan is an Air Force veteran and a constituent of mine. After serving our country, she enrolled at Kaplan University.

Kaplan misled Michele about her GI Bill benefits and persuaded her to take out loans to cover tuition. They offered a so-called stipend for books and supplies, but it wasn't a stipend. It was additional student loans.

By the time Michele learned the truth, she had \$42,654 in student debt and no degree.

The 2016 borrower defense to repayment rule created a process to help defrauded borrowers like Michele access student debt relief. Secretary DeVos' rewrite guts protections for students and taxpayers in favor of shielding bad-acting institutions from accountability.

Mr. Speaker, I urge my colleagues to support today's CRA so veterans like Michele have a fair process.

Ms. FOXX of North Carolina. Mr. Speaker, I reserve the balance of my time.

Mrs. LEE of Nevada. Mr. Speaker, I yield 1 minute to the gentlewoman from Michigan (Mrs. DINGELL).

Mrs. DINGELL. Mr. Speaker, I rise today in strong support of H.J. Res. 76 and in strong opposition to the Department of Education's change to the borrower defense rule.

Mr. Speaker, I urge all of my colleagues to stand in defense of defrauded students nationwide from getting relief that they are entitled to. This significant step ensures that we hold the institutions accountable for their actions by blocking this rule from going into effect.

Allowing this rule to move forward is a dismantling of student protections

and would further exacerbate the student loan crisis in our country, which is a major crisis for our young people.

We should not be protecting fraudulent institutions that prey on students. We should be working to prevent fraud in education in the first place.

It is vital that defrauded students have a process that is fair and easy to understand, and this new guidance makes it substantially more difficult for these students to receive the relief that they desperately need. Denying debt relief to defrauded students is wrong.

Mr. Speaker, I urge every Member to support this bill.

Ms. FOXX of North Carolina. Mr. Speaker, I reserve the balance of my time.

Mrs. LEE of Nevada. Mr. Speaker, I yield 1½ minutes to the gentleman from California (Mr. LEVIN).

Mr. LEVIN of California. Mr. Speaker, I thank Congresswoman LEE for yielding and for her leadership on this critical issue.

Mr. Speaker, I rise today in strong support of this legislation, which reverses actions by Betsy DeVos that would deny debt relief to students defrauded by predatory colleges.

Over recent years, we have seen for-profit colleges like Corinthian and ITT Tech collapse, leaving students in my district and across the country with crushing debt and none of the job opportunities that they were promised.

These students were defrauded, plain and simple, and they have been left holding the bag, thanks to Betsy DeVos' refusal to implement an Obama-era rule that provides defrauded students with relief and helps them move forward with their lives.

Instead, DeVos rewrote the rule to make it harder for borrowers to get relief, severely restricted how much relief they can receive, and shifted the costs of providing debt relief from predatory schools to the taxpayers.

DeVos is putting the interests of predatory for-profit schools above students, and it is wrong. We should always put students first, and many of them are waiting on Betsy DeVos to do the right thing.

As of last month, 240,000 defrauded students, including more than 41,000 students in California, are still waiting for DeVos to take action on their claims for debt relief. Many of these students can't afford to enroll in another school without the debt relief they are owed. They can't move on with their lives because Betsy DeVos is dragging her feet. That is simply not fair.

We must pass this legislation to stop DeVos from making it even harder for defrauded students to get the relief they desperately need.

Ultimately, we must do much more to help stop schools from defrauding students and taxpayers in the first place.

Ms. FOXX of North Carolina. Mr. Speaker, I reserve the balance of my time.

Mrs. LEE of Nevada. Mr. Speaker, I yield 1½ minutes to the gentlewoman from Connecticut (Ms. DELAURO).

Ms. DELAURO. Mr. Speaker, I rise to support this action to overturn Secretary DeVos' misguided policy against defrauded students.

Predatory, for-profit colleges are scamming students and taxpayers out of millions of dollars. Secretary DeVos is helping them to get away with it.

I held an oversight hearing in my Committee on Appropriations subcommittee, and what did we find? While accounting for only 9 percent of all students enrolled in post-secondary education, predatory, for-profit colleges account for 34 percent of all defaults.

Under Secretary DeVos' new rule, students may not receive the financial relief that they deserve and are entitled to under the borrower defense to repayment provision of the Higher Education Act.

While the Obama administration created a streamlined process to help students access the relief, the Trump administration is making it nearly impossible.

Under the Secretary's new rule, if borrowers cannot prove the school intentionally defrauded them or if they cannot file their claim fast enough or if they cannot document their exact financial harm, they lose out. As little as 3 percent of eligible debt will be forgiven now.

With the Secretary's rule, what little relief there is will likely be shouldered by taxpayers, not the schools that are committing the fraud. It is wrong.

In Connecticut, 1,100 defrauded students are waiting to be made whole. They need help, not Secretary DeVos' cruel policy.

We must pass this Congressional Review Act resolution and stop her.

Ms. FOXX of North Carolina. Mr. Speaker, I reserve the balance of my time.

Mrs. LEE of Nevada. Mr. Speaker, may I inquire how much time remains on my side.

The SPEAKER pro tempore. The gentlewoman from Nevada has 3 minutes remaining. The gentlewoman from North Carolina has 2 minutes remaining.

Mrs. LEE of Nevada. Mr. Speaker, I have no further requests for time and would inquire through the Chair if my colleague has any remaining speakers on her side.

Ms. FOXX of North Carolina. Mr. Speaker, we have no further people to testify. We are ready to close.

Mrs. LEE of Nevada. Mr. Speaker, I reserve the balance of my time.

Ms. FOXX of North Carolina. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, let me say again, the Secretary has been faithfully executing the law. The problem is that our colleagues don't like the law as it is, and so we need to change the law if they don't like what the Secretary is exe-

cuting. However, that is not where we are today.

Students who have been harmed by fraudulent practices deserve relief, period. There is no disagreement on that issue, Mr. Speaker.

Sadly, President Obama's overzealous and flawed borrower defense regulation abandoned due process and limited student choice. So the Trump administration acted quickly to reverse this struggling regulation.

In 2019, the Education Department issued a new borrower defense rule to better protect borrowers and taxpayers. The rule is the result of more than 2 years of deliberations, public hearings, negotiations with the higher education stakeholders, and considering, incorporating, and responding to public comments on the issues.

To hear our colleagues speak about it, it is something that came straight off of Secretary DeVos' desk. Not true.

Thanks to this regulatory reset, all colleges and universities will be held accountable, defrauded students will see relief, and taxpayer dollars will be better protected.

Today's resolution would repeal the Trump administration's rule and go back to Obama regulations that harm students and taxpayers. That is unreasonable to think about, that our colleagues want to do that. They want to actually harm the students they claim they want to help. Students deserve better.

Mr. Speaker, I urge my colleagues to vote "no" on this misguided resolution, and I yield back the balance of my time.

Mrs. LEE of Nevada. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, in closing, I would like to correct some misinformation about the 2016 rule that my colleagues on the other side have stated today.

First of all, the law, the Higher Education Act, entitles borrowers a right to relief. This applies to all institutions, not just a few.

The reason the 2019 rule saves money is because meritorious claims will be denied. Under this new rule, students will see only 3 percent of their loans discharged, and predatory institutions will pay only 1 percent of their fraud.

The 2019 rule sets an impossibly high bar for students to prove relief, inconsistent with State law.

The 2016 rule allowed for arbitration. It just banned predispute arbitration and class action waivers.

The 2016 rule was closely negotiated with institutions, including HBCUs, that struck a balance that was fair to institutions and students.

The Department of Education predicts that by 2021 over 200,000 borrowers will face this type of fraud. This is not about borrowers in the past; this is about borrowers moving forward. This number will only continue to grow if we don't pass the reforms in the College Affordability Act.

Mr. Speaker, I include in the RECORD three letters: a letter from The American Legion; a letter from 20 State attorneys general; and a letter from a coalition of groups, including Student Veterans of America, supporting our effort to overturn the Secretary's harmful borrower defense rule.

THE AMERICAN LEGION,  
OFFICE OF THE NATIONAL COMMANDER,  
Washington, DC, December 18, 2019.

Hon. RICHARD DURBIN,  
Washington, DC.

DEAR SENATOR DURBIN: On behalf of the nearly 2 million members of The American Legion, I write to express our support for Joint Resolution 56, providing for congressional disapproval of the rule submitted by the Department of Education relating to, "Borrower Defense Institutional Accountability." The rule, as currently written, is fundamentally rigged against defrauded borrowers or student loans, depriving them of the opportunity for debt relief that Congress intended to afford them under the Higher Education Act. Affirming this position is American Legion Resolution No. 82: Preserve Veteran and Servicemember Rights to Gainful Employment and Borrower Defense Protections, adopted in our National Convention 2017.

Thousands of student veterans have been defrauded over the years—promised their credits would transfer when they wouldn't, given false or misleading job placement rates in marketing, promised one educational experience when they were recruited, but given something completely different. This type of deception against our veterans and servicemembers has been a lucrative scam for unscrupulous actors.

As veterans are aggressively targeted due to their service to our country, they must be afforded the right to group relief. The Department of Education's "Borrower Defense" rule eliminates this right, forcing veterans to individually prove their claim, share the specific type of financial harm they suffered, and prove the school knowingly made substantial misrepresentations. The preponderance of evidence required for this process is so onerous that the Department of Education itself estimated that only 3 percent of applicants would get relief.

Until every veteran's application for student loan forgiveness has been processed, we will continue to demand fair and timely decisions. The rule that the Department of Education has promulgated flagrantly denies defrauded veterans these dignities, and The American Legion calls on Congress to overturn this regulatory action.

Senator Durbin, The American Legion applauds your leadership in addressing this critical issue facing our nation's veterans and their families.

For God & Country,  
JAMES W. "BILL" OXFORD,  
National Commander.

THE COMMONWEALTH OF MASSACHUSETTS, OFFICE OF THE ATTORNEY GENERAL,  
Boston, Massachusetts, January 14, 2020.

Senator DICK DURBIN,  
Washington, DC.  
Representative SUSIE LEE,  
Washington, DC.

DEAR SENATOR DURBIN AND REPRESENTATIVE LEE: We, the undersigned Attorneys General of Massachusetts, California, Delaware, the District of Columbia, Hawai'i, Illinois, Iowa, Maine, Maryland, Michigan, Minnesota, New Jersey, New Mexico, New York, North Carolina, Oregon, Pennsylvania, Vermont, Virginia, and Washington write to

express our support for the resolution of disapproval that you have introduced regarding the U.S. Department of Education's ("Department") 2019 Borrower Defense Rule ("2019 Rule") pursuant to the Congressional Review Act. In issuing the 2019 Rule, the Department has abdicated its Congressionally-mandated responsibility to protect students and taxpayers from the misconduct of unscrupulous schools. The rule provides no realistic prospect for borrowers to discharge their loans when they have been defrauded by predatory for-profit schools, and it eliminates financial responsibility requirements for those same institutions. If this rule goes into effect, the result will be disastrous for students while providing a windfall to abusive schools.

The 2019 Rule squanders and reverses recent progress the Department has made in protecting students from fraud and abuse. Three years ago, the Department completed a thorough rulemaking process addressing borrower defense and financial responsibility, in which the views of numerous schools, stakeholders, and public commenters were considered and incorporated into a comprehensive set of regulations. The regulations, promulgated by the Department in November 2016 ("2016 Rule"), made substantial progress toward achieving the Department's then-stated goal of providing defrauded borrowers with a consistent, clear, fair, and transparent process to seek debt relief. At the same time, the 2016 Rule protected taxpayers by holding schools accountable that engage in misconduct and ensuring that financially troubled schools provide the government with protection against the risks they create.

The Department's new rule would simply rescind and replace its 2016 Rule, reversing all of its enhanced protections for students and its accountability measures for for-profit schools. The Department's 2019 Rule provides an entirely unfair and unworkable process for defrauded students to obtain loan relief and will do nothing to deter and hold accountable schools that cheat their students. Among its numerous flaws, the Department's new rule places insurmountable evidentiary burdens on student borrowers with meritorious claims. The rule requires student borrowers to prove intentional or reckless misconduct on the part of their schools, an extraordinarily demanding standard not consistent with state laws governing liability for unfair and deceptive conduct. Moreover, even where a school has intentionally or recklessly harmed its students, it is difficult to imagine how students would be able to obtain the evidence necessary to prove intent or recklessness for an administrative application to the Department. The rule also inappropriately requires student borrowers to prove financial harm beyond the intrinsic harm caused by incurring federal student loan debt as a result of fraud, and establishes a three-year time bar on borrower defense claims, even though students typically do not learn until years later that they were defrauded by their schools. Compounding these obstacles, the rule arbitrarily eliminates the process by which relief can be sought on a group level, permitting those schools that have committed the most egregious and systemic misconduct to benefit from their wrongdoing at the expense of borrowers with meritorious claims who are unaware of or unable to access relief.

We are uniquely well-situated to understand the devastating effects that the 2019 Rule would have on the lives of student borrowers and their families. State attorneys general serve an important role in the regulation of private, postsecondary institutions. Our investigations and enforcement actions have repeatedly revealed that numerous for-

profit schools have deceived and defrauded students, and employed other unlawful tactics to line their coffers with federal student-loan funds. We have witnessed firsthand the heartbreaking devastation to borrowers and their families. Recently, for example, state attorneys general played a critical role in uncovering widespread misconduct at Career Education Corporation, Education Management Corporation, the Art Institute and Argosy schools operated by the Dream Center, ITT Technical Institute, Corinthian Colleges, American Career Institute and others, and then working with the Department to secure borrower-defense relief for tens of thousands of defrauded students. Though this work, we have spoken with numerous students who, while seeking new opportunities for themselves and their families, were lured into programs with the promise of employment opportunities and higher earnings, only to be left with little to show for their efforts aside from unaffordable debt.

A robust and fair borrower defense rule is critical for ensuring that student borrowers and taxpayers are not left bearing the costs of institutional misconduct. The Department's new rule instead empowers predatory for-profit schools and cuts off relief to victimized students. During the comment period on the 2019 Rule, we submitted these and other objections to the Department. Rather than engaging with our offices, the Department ignored our comments and left our concerns unaddressed. We commend and support your efforts to disapprove the 2019 Rule to protect students and taxpayers. Congress must hold predatory institutions accountable for their misconduct and provide relief to defrauded student borrowers and, by enacting your resolution of disapproval, ensure that the 2016 Rule remains the operative borrower defense regulation.

Sincerely,  
Maura Healey, Massachusetts Attorney General; Kathleen Jennings, Delaware Attorney General; Clare E. Connors, Hawai'i Attorney General; Tom Miller, Iowa Attorney General; Brian E. Frosh, Maryland Attorney General; Keith Ellison, Minnesota Attorney General; Hector Balderas, New Mexico Attorney General; Xavier Becerra, California Attorney General; Karl A. Racine, District of Columbia Attorney General; Kwame Raoul, Illinois Attorney General; Aaron M. Frey, Maine Attorney General; Dana Nessel, Michigan Attorney General; Gurbir S. Grewal, New Jersey Attorney General; Letitia James, New York Attorney General; Joshua H. Stein, North Carolina Attorney General; Josh Shapiro, Pennsylvania Attorney General; Mark R. Herring, Virginia Attorney General; Ellen F. Rosenblum, Oregon Attorney General; Thomas J. Donovan, Jr., Vermont Attorney General; Bob Ferguson, Washington State Attorney General.

DECEMBER 9, 2019.

Senator DICK DURBIN,  
Washington, DC.  
Representative SUSIE LEE,  
Washington, DC.

DEAR SENATOR DURBIN AND REPRESENTATIVE LEE: As 57 organizations representing and advocating for students, families, taxpayers, veterans and service members, faculty and staff, civil rights and consumers, we write in support of your efforts to disapprove the 2019 Borrower Defense to Repayment rule pursuant to the Congressional Review Act.

The purpose of the borrower defense rule as defined by the Higher Education Act is to protect students and taxpayers from fraud, deception, and other illegal misconduct by unscrupulous colleges. A well-designed rule

will both provide relief to students who have been lied to and cheated, and deter illegal conduct by colleges.

However, the final rule issued by the Department of Education on September 23, 2019, would accomplish neither of these goals. An analysis of the Department's own calculations estimates that only 3 percent of the loans that result from school misconduct would be cancelled under the new rule. Schools would be held accountable for reimbursing taxpayers for just 1 percent of these loans.

The DeVos Borrower Defense rule issued in September imposes unreasonable time limits on student borrowers who have been deceived and misled by their schools. It requires applicants to meet thresholds that make it almost impossible for wronged borrowers to obtain loan cancellation.

The rule eliminates the ability of groups of borrowers to be granted relief, even in cases where there is substantial compelling evidence of widespread wrongdoing. It prohibits the filing of claims after three years even when evidence of wrongdoing emerges at a later date. It requires borrowers to prove schools intended to deceive them or acted recklessly, although students have no ability to access evidence that might show this intent. And the rule stipulates that student loans taken by students under false pretenses are insufficient evidence of financial harm to allow the loans to be cancelled.

Additionally, the 2019 rule eliminates the promise of automatic loan relief to eligible students whose school closed before they could graduate. Instead, the Department would force each eligible student impacted by a school closure to individually find out about their statutory right to relief, apply, and navigate the government's bureaucracy to have their loans cancelled.

Many of us wrote to the Department in August 2018 in response to the notice of proposed rulemaking and offered carefully considered recommendations. However, the Department rejected our recommendations that would have provided a fair process that protects students and taxpayer dollars. Instead, the new rule would do little to provide relief to students who have been lied to, and even less to dissuade colleges from systematically engaging in deceptive and illegal recruitment tactics. Moreover, a borrower defense rule that fails to adequately protect students harms the most vulnerable students, including first-generation college students, Black and Latino students, and military-connected students, who are targeted by and disproportionately enroll in predatory for-profit colleges.

Meanwhile, the Department refuses to take action on a massive backlog of over 200,000 pending borrower defense claims, having failed to approve or deny a single claim in over a year. We fully support your effort to repeal the 2019 borrower defense rule, and look forward to restoration of the 2016 rule, which took major steps to provide a path to loan forgiveness for the hundreds of thousands of students who attended schools where misconduct has already been well documented.

Signed,

AFL-CIO, AFSCME, Allied Progress, American Association of University Professors, American Federation of Teachers, Americans for Financial Reform, Association of Young Americans (AYA), Campaign for America's Future, Center for Public Interest Law, Center for Responsible Lending, Children's Advocacy Institute, CLASP, Clearinghouse on Women's Issues, Consumer Action, Consumer Advocacy and Protection Society (CAPS) at Berkeley Law, Consumer Federation of America, Consumer Federal of California.

Demos, Duke Consumer Rights Project, East Bay Community Law Center, Economic Mobility Pathways (EMPath), The Education Trust, Empire Justice Center, Feminist Majority Foundation, Government Accountability Project, Higher Education Loan Coalition (HELCO), Hildreth Institute, Housing and Economic Rights Advocates, The Institute for College Access & Success (TICAS), Maryland Consumer Rights Coalition, NAACP, National Association for College Admission Counseling.

National Association of Consumer Advocates, National Association of Consumer Bankruptcy Attorneys (NACBA), National Consumer Law Center (on behalf of its low-income clients), National Education Association, National Urban League, New America Higher Education Program, New Jersey Citizen Action, One Wisconsin Now, PHENOM (Public Higher Education Network of Massachusetts), Project on Predatory Student Lending, Public Citizen, Public Counsel.

Public Good Law Center, Public Law Center, Service Employees International Union (SEIU), Southeast Asia Resource Action Center (SEARAC), Student Debt Crisis, Student Defense, Student Veterans of America, Third Way, U.S. Public Interest Research Group (PIRG), UnidosUS, Veterans Education Success, Veterans for Common Sense, Young Invincibles.

Mrs. LEE of Nevada. Mr. Speaker, I urge my colleagues to support H.J. Res. 76 and to reject Secretary DeVos' harmful rule that makes it nearly impossible for borrowers to seek the relief that they have the right to seek.

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

Ms. JOHNSON of Texas. Mr. Speaker, I rise today in support of this resolution disapproving the Administration's new "Borrowers Defense to Repayment" rule. This proposed rule would make it more difficult for defrauded students in my district to seek relief from their student loan obligations.

Over the past few years, we have seen large for-profit colleges close shop, leaving students with significant amounts of student debt and useless degrees. These closures included multiple campuses in North Texas, thus impacting thousands of students across the state. These students were falsely promised a better life if they obtained a degree from these institutions. However, because of these closures, students were worse off financially.

The Obama Administration proposed rules that would streamline the process for students to get discharged from their student loan obligations and be able to move on with their lives. Unfortunately, these rules were unable to go into effect due to Secretary DeVos's unlawful refusal to implement the Obama-era rule. Instead, Secretary DeVos has worked tirelessly to make the process for students seeking relief more burdensome.

The new Borrower's Defense rule makes it harder for borrowers to seek the relief they desperately need so that they can move on with their lives. The new rule drastically shortens the application period for borrowers to apply for relief, raises the bar that borrowers have to prove that an institution defrauded them, and allows instructions to access the evidence provided the borrower so that they have an advantage when attempting to undermine these claims.

Simply put, Secretary DeVos' Borrowers Defense rule rigs the game in favor of fraudulent

institutions while making life much more difficult for those students that were ripped off. Mr. Speaker, I urge my colleagues to vote in favor of this resolution so that we may use our Congressional Review Act authority to stop this rule before it ruins the livelihood of any more students.

The SPEAKER pro tempore. All time for debate has expired.

Pursuant to House Resolution 790, the previous question is ordered.

The question is on the engrossment and third reading of the joint resolution.

The joint resolution was ordered to be engrossed and read a third time, and was read the third time.

The SPEAKER pro tempore. The question is on passage of the joint resolution.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mrs. LEE of Nevada. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 9 of rule XX, this 15-minute vote on passage of the joint resolution will be followed by a 5-minute vote on:

Agreeing to the Speaker's approval of the Journal, if ordered.

The vote was taken by electronic device, and there were—yeas 231, nays 180, not voting 18, as follows:

[Roll No. 22]

YEAS—231

Adams	Davis, Rodney	Johnson (TX)
Aguilar	Dean	Kaptur
Allred	DeFazio	Katko
Axne	DeGette	Keating
Barragán	DeLauro	Kelly (IL)
Bass	DelBene	Kennedy
Beatty	Delgado	Khanna
Bera	Demings	Kildee
Beyer	DeSaulnier	Kilmer
Bishop (GA)	Deutch	Kim
Blumenauer	Dingell	Kind
Blunt Rochester	Doggett	Krishnamoorthi
Bonamici	Doyle, Michael	Kuster (NH)
Boyle, Brendan	F.	Lamb
Brindisi	Engel	Langevin
Brown (MD)	Escobar	Larsen (WA)
Brownley (CA)	Eshoo	Larson (CT)
Bustos	Espallat	Lawrence
Butterfield	Evans	Lawson (FL)
Carbajal	Finkenauer	Lee (CA)
Cárdenas	Fitzpatrick	Lee (NV)
Carson (IN)	Fletcher	Levin (CA)
Cartwright	Foster	Levin (MI)
Case	Frankel	Lieu, Ted
Casten (IL)	Fudge	Lipinski
Castor (FL)	Garamendi	Loeb
Castro (TX)	Garcia (IL)	Loftgren
Chu, Judy	Garcia (TX)	Lowenthal
Cicilline	Golden	Lowe
Cisneros	Gomez	Lujan
Clark (MA)	Gonzalez (TX)	Luria
Clarke (NY)	Gottheimer	Lynch
Cleaver	Green, Al (TX)	Malinowski
Clyburn	Grijalva	Maloney,
Cohen	Haaland	Carolyn B.
Connolly	Harder (CA)	Maloney, Sean
Cooper	Hastings	Matsui
Correa	Hayes	McAdams
Costa	Heck	McBath
Courtney	Higgins (NY)	McCollum
Cox (CA)	Himes	McEeachin
Craig	Horn, Kendra S.	McGovern
Crist	Horsford	McNerney
Crow	Houlahan	Meeks
Cuellar	Hoyer	Meng
Cunningham	Huffman	Moore
Davids (KS)	Jackson Lee	Morelle
Davis (CA)	Jayapal	Moulton
Davis, Danny K.	Jeffries	Mucarsel-Powell
	Johnson (GA)	Murphy (FL)

Nadler	Ruppersberger	Takano
Napolitano	Rush	Thompson (CA)
Neal	Ryan	Thompson (MS)
Neguse	Sánchez	Titus
Norcross	Sarbanes	Tlaib
O'Halleran	Scanlon	Tonko
Ocasio-Cortez	Schakowsky	Torres (CA)
Omar	Schiff	Torres Small
Pallone	Schneider	(NM)
Panetta	Schrader	Trahan
Pappas	Schrier	Trone
Payne	Scott (VA)	Underwood
Perlmutter	Scott, David	Van Drew
Peters	Serrano	Vargas
Peterson	Sewell (AL)	Veasey
Phillips	Shalala	Vela
Pingree	Sherman	Velázquez
Pocan	Sherrill	Visclosky
Porter	Sires	Wasserman
Pressley	Slotkin	Schultz
Price (NC)	Smith (NJ)	Waters
Quigley	Smith (WA)	Watson Coleman
Raskin	Soto	Welch
Rice (NY)	Spanberger	Wexton
Richmond	Speier	Wild
Rose (NY)	Stanton	Wilson (FL)
Rouda	Stevens	Yarmuth
Roybal-Allard	Suozzi	Young
Ruiz	Swalwell (CA)	

## NAYS—180

Abraham	Gosar	Olson
Aderholt	Granger	Palazzo
Allen	Graves (GA)	Palmer
Amash	Graves (LA)	Pence
Amodei	Graves (MO)	Perry
Armstrong	Green (TN)	Posey
Arrington	Griffith	Ratcliffe
Babin	Grothman	Reed
Bacon	Guest	Reschenthaler
Baird	Guthrie	Rice (SC)
Balderson	Hagedorn	Riggleman
Banks	Harris	Roby
Barr	Hartzler	Rodgers (WA)
Bergman	Hern, Kevin	Roe, David P.
Biggs	Herrera Beutler	Rogers (AL)
Bilirakis	Hice (GA)	Rogers (KY)
Bishop (NC)	Higgins (LA)	Rooney (FL)
Bost	Hill (AR)	Rose, John W.
Brady	Hollingsworth	Rouzer
Brooks (AL)	Hudson	Rutherford
Brooks (IN)	Huizenga	Scalise
Buchanan	Hurd (TX)	Schweikert
Buck	Johnson (LA)	Scott, Austin
Bucshon	Johnson (OH)	Sensenbrenner
Budd	Johnson (SD)	Shimkus
Burchett	Jordan	Simpson
Burgess	Joyce (OH)	Smith (MO)
Calvert	Joyce (PA)	Smith (NE)
Carter (GA)	Keller	Smucker
Carter (TX)	Kelly (MS)	Stauber
Chabot	Kelly (PA)	Stefanik
Cheney	King (IA)	Steil
Cline	King (NY)	Steube
Cloud	Kinzinger	Stewart
Cole	Kustoff (TN)	Stivers
Collins (GA)	LaHood	Taylor
Comer	LaMalfa	Thompson (PA)
Conaway	Lamborn	Thornberry
Crenshaw	Latta	Timmons
Curtis	Long	Tipton
Davidson (OH)	Lucas	Turner
DesJarlais	Luetkemeyer	Upton
Diaz-Balart	Marshall	Wagner
Duncan	Massie	Walberg
Dunn	Mast	Walden
Emmer	McCarthy	Walorski
Estes	McCaul	Waltz
Ferguson	McHenry	Watkins
Fleischmann	McKinley	Weber (TX)
Flores	Meadows	Webster (FL)
Fortenberry	Meuser	Wenstrup
Fox (NC)	Miller	Westerman
Fulcher	Mitchell	Williams
Gaetz	Moolenaar	Wilson (SC)
Gallagher	Mooney (WV)	Wittman
Gianforte	Mullin	Womack
Gibbs	Murphy (NC)	Woodall
Gohmert	Newhouse	Wright
Gonzalez (OH)	Norman	Yoho
Gooden	Nunes	Zeldin

## NOT VOTING—18

Bishop (UT)	Gallego	Marchant
Byrne	Holding	McClintock
Clay	Kirkpatrick	Pascrell
Cook	Lesko	Roy
Crawford	Lewis	Spano
Gabbard	Loudermilk	Walker

□ 1057

Mr. GAETZ changed his vote from “yea” to “nay.”

So the joint resolution was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mr. PASCRELL. Mr. Speaker, I want to state for the record that on January 16, 2020, I missed one roll call vote. Had I been present, I would have voted: yea on rollcall Vote 22, H.J. Res. 76.

Mrs. KIRKPATRICK. Mr. Speaker, I was absent today due to a medical emergency. Had I been present, I would have voted: “yea” on rollcall No. 22.

Mr. GALLEGO. Mr. Speaker, I missed one vote on January 16, 2020. Had I been present, I would have voted “yea” on rollcall No. 22.

## THE JOURNAL

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the question on agreeing to the Speaker's approval of the Journal, which the Chair will put de novo.

The question is on the Speaker's approval of the Journal.

Pursuant to clause 1, rule I, the Journal stands approved.

## MESSAGE FROM THE SENATE

A message from the Senate by Ms. Byrd, one of its clerks, announced that the Senate has passed with an amendment in which the concurrence of the House is requested, a bill of the House of the following title:

H.R. 133. An act to promote economic partnership and cooperation between the United States and Mexico.

## ELECTING MEMBERS TO CERTAIN STANDING COMMITTEES OF THE HOUSE OF REPRESENTATIVES

Ms. CHENEY. Mr. Speaker, by direction of the Republican Conference, I offer a privileged resolution and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 801

*Resolved*, That the following named Members be, and are hereby, elected to the following standing committees of the House of Representatives:

COMMITTEE ON EDUCATION AND LABOR: Mr. Van Drew.

COMMITTEE ON FINANCIAL SERVICES: Mr. Taylor.

COMMITTEE ON HOMELAND SECURITY: Mr. Van Drew.

The resolution was agreed to.

A motion to reconsider was laid on the table.

## HOUR OF MEETING ON TOMORROW

Mr. PAYNE. Mr. Speaker, I ask unanimous consent that when the

House adjourns today, it adjourn to meet at 10:30 a.m. tomorrow.

The SPEAKER pro tempore (Mr. MORELLE). Is there objection to the request of the gentleman from New Jersey?

There was no objection.

□ 1100

## RECOGNIZING THE WEST ORANGE HIGH SCHOOL CHEERLEADERS

(Mr. PAYNE asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PAYNE. Mr. Speaker, I want to congratulate some exceptional young people from my district, the cheerleaders from West Orange High School, known as the Mountaineers.

They have one dream this year. They wanted to compete in the National Cheerleading Championships. They knew it wouldn't be easy. It would require hours of practice. They would have to work and make every routine perfect, and they would have to defy expectations.

They went to the regional qualifier in Pennsylvania with one goal, and when the routines were done and the points were counted, they earned a trip to the national championships.

In February they are off to Walt Disney World Resort in Orlando to battle with the best high school cheerleading squads in the country.

Mr. Speaker, I hope they bring home that trophy to West Orange. But whether they do or not, they will always be champions to me and all of us in the 10th District of New Jersey.

## CONGRATULATING PATTI PRICE ON HER RETIREMENT

(Mrs. MILLER asked and was given permission to address the House for 1 minute.)

Mrs. MILLER. Mr. Speaker, I rise to recognize the hard work of Patricia Price, who has devoted the past 42 years to Big Brothers Big Sisters of the Tri-State, an organization in Huntington, West Virginia, which provides volunteer mentors for children in adverse living situations.

Patti came to Big Brothers Big Sisters in 1978 fresh out of graduate school with a servant's heart. She started as a case worker, eventually rising to become the executive director. Throughout her career she committed herself to developing a consistent, encouraging, and safe environment for underprivileged children in our region.

Under her leadership, Patti organized hundreds of volunteers and staff, and created countless successful fundraising initiatives. Through these efforts, Big Brothers Big Sisters of the Tri-State has grown to provide mentorship for over 160 children every year.

As she moves into the next phase of her life, Patti leaves behind a legacy of