

Cramer	Johnson	Rubio
Crapo	Lankford	Sasse
Cruz	Lee	Scott (FL)
Daines	Lummis	Scott (SC)
Ernst	Marshall	Shelby
Fischer	McConnell	Thune
Grassley	Moran	Tillis
Hagerty	Paul	Toomey
Hawley	Portman	Tuberville
Hoeben	Risch	Wicker
Hyde-Smith	Romney	Young
Inhofe	Rounds	

NOT VOTING—6

Burr	Murkowski	Rosen
Menendez	Ossoff	Sullivan

The nomination was confirmed.

The PRESIDING OFFICER. Under the previous order, the motion to reconsider is considered made and laid upon the table and the President will be immediately notified of the Senate's action.

CLOTURE MOTION

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

The senior assistant legislative clerk read as follows:

CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, do hereby move to bring to a close debate on the nomination of Executive Calendar No. 736, Andre B. Mathis, of Tennessee, to be United States Circuit Judge for the Sixth Circuit.

Charles E. Schumer, Mazie K. Hirono, Martin Heinrich, Tim Kaine, Jack Reed, Jacky Rosen, Ben Ray Lujan, Christopher A. Coons, Alex Padilla, Sheldon Whitehouse, Sherrod Brown, Debbie Stabenow, Christopher Murphy, Patrick J. Leahy, John W. Hickenlooper, Tammy Baldwin, Angus S. King, Jr.

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

The question is, Is it the sense of the Senate that debate on the nomination of Andre B. Mathis, of Tennessee, to be United States Circuit Judge for the Sixth Circuit, shall be brought to a close?

The yeas and nays are mandatory under the rule.

The clerk will call the roll.

The senior assistant legislative clerk called the roll.

Mr. DURBIN. I announce that the Senator from New Jersey (Mr. MENENDEZ), the Senator from Georgia (Mr. OSSOFF), and the Senator from Nevada (Ms. ROSEN) are necessarily absent.

Mr. THUNE. The following Senators are necessarily absent: the Senator from North Carolina (Mr. BURR), the Senator from Idaho (Mr. CRAPO), the Senator from Alaska (Ms. MURKOWSKI), and the Senator from Alaska (Mr. SULIVAN).

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

The yeas and nays resulted—yeas 48, nays 45, as follows:

[Rollcall Vote No. 328 Ex.]

YEAS—48

Baldwin	Heinrich	Peters
Bennet	Hickenlooper	Reed
Blumenthal	Hirono	Sanders
Booker	Kaine	Schatz
Brown	Kelly	Schumer
Cantwell	Kennedy	Shaheen
Cardin	King	Sinema
Carper	Klobuchar	Smith
Casey	Leahy	Stabenow
Coons	Lujan	Tester
Cortez Masto	Manchin	Van Hollen
Duckworth	Markey	Warner
Durbin	Merkley	Warnock
Feinstein	Murphy	Warren
Gillibrand	Murray	Whitehouse
Hassan	Padilla	Wyden

NAYS—45

Barrasso	Graham	Portman
Blackburn	Grassley	Risch
Blunt	Hagerty	Romney
Boozman	Hawley	Rounds
Braun	Hoeben	Rubio
Capito	Hyde-Smith	Sasse
Cassidy	Inhofe	Scott (FL)
Collins	Johnson	Scott (SC)
Cornyn	Lankford	Shelby
Cotton	Lee	Thune
Cramer	Lummis	Tillis
Cruz	Marshall	Toomey
Daines	McConnell	Tuberville
Ernst	Moran	Wicker
Fischer	Paul	Young

NOT VOTING—7

Burr	Murkowski	Sullivan
Crapo	Ossoff	
Menendez	Rosen	

The PRESIDING OFFICER. On this vote, the yeas are 48, the nays are 45.

The motion is agreed to.

EXECUTIVE CALENDAR

The PRESIDING OFFICER. The clerk will report the nomination.

The legislative clerk read the nomination of Andre B. Mathis, of Tennessee, to be United States Circuit Judge for the Sixth Circuit.

The PRESIDING OFFICER. The Democratic whip.

STUDENT LOAN DEBT RELIEF PLAN

Mr. DURBIN. Madam President, October 4, 1957. Many in the Chamber were not alive at that date. I was. I was a teenager, maybe in high school, just starting, or at the end of grade school. But it was a big day in the history of the world, October 4, 1957, because at 7:28 p.m. at night, the Russians launched Sputnik.

Sputnik was a basketball-size satellite, and we were concerned because we believed the Russians—then the Soviet Union—had the capacity to drop an atomic or nuclear bomb on the United States, and if they could do it from space, for goodness' sake, how would we defend ourselves?

So a mild panic hit America, particularly in this town of Washington, and out of that panic came a pretty good idea, as far as I was concerned. They decided that for the first time in the history of the United States, we would start loaning money to college-age students so they could go to college. The notion was, if we had to fight the Russians or the Soviets in technology, we better have people educated and prepared to do it.

So someone who in those days sat down and wrote up the names of these

wonderful ideas came up with a great one. It was called the National Defense Education Act. The National Defense Education Act said that those who applied for Federal college loans could borrow money and pay it back at 3 percent interest but not have to pay until 1 year out of college, and then they had 10 years to pay it off.

I didn't know at the time, but that turned out to be my ticket to college. There was no way that my family could afford to send me, nor could I afford to go to school at good schools from any money that I had saved or could earn during the summer. It was the government loans that got me through it. And I wasn't alone. By the tens of thousands, students all over the United States took out these National Defense Education Act loans.

Well, what happened as a result of that idea that we could educate ourselves out of this problem? It worked. It worked dramatically. In the early 1960s, there was this explosive expansion of our economy, of technology and research and scientific endeavors that we took advantage of for decades and still do to this day.

I think about the race to the Moon and all the other things that we set our sights on, and they were all based on enough well-educated people at every level who could compete with countries around the world and do it successfully. So the concept is sound, and I think it was executed—not flawlessly, but very well—for myself and for many others, and I ended up borrowing that money to get through college and law school.

The amount of debt if I even said it on the floor maybe would draw a laugh by the pages and everyone else because it was so small, but it was enough debt that it just scared me to death. It was the equivalent of 50 percent of my gross pay coming out of law school in 1 year. But most students today would accept that in a second: 50 percent of their gross wages in their first year as their student loan debt.

The average is higher. The average is over \$25,000, and for some students, it is almost astronomical what they end up borrowing. I can't even imagine the cost of colleges and law schools today and medical schools and dental schools and the debt that is involved—which leads me to the second point in history and I think it was sometime in the 1960s.

Somebody wrote a story about student loan borrowers who went to medical school, finished medical school, then got their licenses to practice medicine with a pretty good opportunity to make some real money in life, but they had one more stop. They stopped at the bankruptcy court and they discharged their student loans in bankruptcy court and then went on to practice medicine.

Well, that sounded like a pretty bad deal for the government who trusted them to get a degree and earn enough money to pay back the loan and in the

fairness of this, that they wouldn't accept their responsibility. So someone dreamed up the idea that, well, let's make sure you cannot discharge your student loan in bankruptcy court.

There are a handful of debts that you can incur that cannot be discharged in bankruptcy court—but just a handful. Taxes that you owe the government, for example, I believe, are not dischargeable; money that you owe in divorce settlements and child support are not dischargeable; and a handful of other things. But otherwise, anything you can borrow money for, you can go to bankruptcy court and say, "I want to walk away from all my debts," and achieve that goal.

For example, if you had a mortgage on your home and you want to be discharged from paying off that mortgage, you can do it in bankruptcy court. You may or may not have any home left after it is discharged in bankruptcy, but it is a fact. If you borrow money to buy a boat, you can discharge that loan in bankruptcy. If you buy a car, you can discharge it in bankruptcy. A second home? Discharge it in bankruptcy. But when it came to student loans, we said because some of these people took advantage and didn't pay back their loans, we are not going to allow you to discharge it in bankruptcy.

That ultimately meant that those who borrowed money to go to school or college when they were 19 or 20 years old, they would have a debt that they will have to pay back or carry it to the grave—literally, carry it to the grave. There was no way to get rid of it.

So what happened? We know. A lot of people got too deeply in debt. It turned out that even the promise of a college diploma was not enough to meet their obligations, so they are deeply in debt.

(Mr. HICKENLOOPER assumed the Chair.)

Now, Mr. President, let me mention a third category of things that started before the Presiding Officer arrived. There was Sputnik which changed the world and the National Defense Education Act; we went and changed the bankruptcy law and said that you can't discharge a student loan in bankruptcy.

Now, let me introduce a third phenomenon. And I have done so before, but I want to give you two numbers, and I want you to get out your pens and pencils, and I want you to write them down because they are going to be on the final. OK? There are two numbers: 8 and 33—8 and 33. So when you see the question on the final of what percentage of college students go to for-profit colleges and universities, hold up your hand. It is 8 percent. Eight percent of college students go to for-profit colleges and universities. Those are the ones that are heavily advertised. You see them everywhere.

Thirty-three. What percentage of all student loan defaults are students who went to for-profit colleges and universities? Thirty-three percent. Eight percent of the students have 33 percent of the student loan defaults.

What is going on here? Why are those students so disproportionately defaulting on their student loan debt? They were misled into going into these schools that were worthless—worthless.

You see ads on TV that show this lovely young lady. She was in her bedroom in her pajamas with a laptop computer saying, "I am going to college."

And you think to yourself: Get real. This isn't real college. This is a way to get you to pay too much in tuition for something that is basically worthless. And students do. Eight percent of college students do it.

So the point I am making is, many of these students are deceived and duped into going to these colleges because of the promises they make about what these degrees are worth and how easy it is to acquire an associate's or bachelor's degree. So they are deeply in debt, and they can't find a job and take care of them. I will tell you the story of one of them in just a moment.

But put those together, and that is why we need to do something about student loans in America. Yes, we need student loans in America. They are good for America and its economy. Should they be dischargeable in bankruptcy? I think, under some circumstances, they should be.

If 10 years have passed and you still had a balance on your student loans and you were literally head over heels in debt, you ought to be able to discharge that in bankruptcy. You tried your best. Ten years is enough. That is one approach. But the other approach, President Biden has just suggested. That is why he issued a one-time student loan debt relief program to ease the college debt burden on middle- and lower-income families.

Under the President's plan, the government will erase \$10,000 in Federal student loan debt for some borrowers who make less than \$125,000 a year. If you are married and file taxes jointly or head of household, you qualify if your income is \$250,000 or less. If you received a Pell Grant while you were going to college—and those are for lower-income families—you could qualify for an extra \$10,000 of student loan cancellation.

Under the President's plan, 43 million Americans will receive some amount of debt cancellation. A majority of them—about 27 million borrowers—will see up to \$20,000 knocked off their student loan balance. For 20 million borrowers, that is enough to totally wipe out their entire student loan balance. They literally can start again. They can consider going back to school—maybe even a good school that gives them the kind of training, education, or degree that really can lead to a better life. Or they can try to take another course of action.

There are other approaches. I have got labor unions all over my State begging for apprentices—good-paying jobs for skilled craftsmen and the like.

They don't need a college degree to achieve that. Some of them may consider that.

Everyone who qualifies for relief will get a lower monthly payment at least, and that means real help now. Of course, it isn't a real complete solution to the challenge. Too many colleges are charging too much money.

When I ask of a nice college: What does that nice college ask for tuition? I visited one just over the August break. And someone said: It is \$72,000 a year. I said, For tuition? How in the world can it be?

Well, they give a lot of student grants and scholarships and fellowships and this, that, and the other thing. But the cost of higher education is getting beyond the reach of average people, and that is a big problem. We need to have affordable education and education that helps you meet your goals.

I might also say that some of the people who have been involved in borrowing money have some sad stories to tell.

Vickie Vences is one of thousands of Illinois students who were deceived by one of these for-profit colleges called Westwood. Vickie grew up on the South Side of Chicago. She is the first person in her family to attend college.

She decided that she wanted to go into law enforcement. She enrolled in a criminal justice program in Westwood College in 2004 in Chicago. She believed the recruiters. They said: A degree from Westwood is going to open the door for you, young lady, right into the field of law enforcement.

She found the opposite was true. They laughed at her when she showed her resume from Westwood College. They said: That is not a real college. That is not a real degree, and that doesn't help you a bit—because Westwood hid the truth about the fact that they were not accredited in Illinois. A lot of young people were duped into believing it was a ticket to a good law enforcement job.

By the time Vickie found out how badly she was into it, she had \$50,000 in student loan debt, and she didn't have even a Westwood degree to point to.

That is unfortunate. She could have done a lot more with her life, were it not for the student debt and the deception of these for-profit schools. She is working mostly for nonprofit organizations. She finds it hard to make any of her loan payments. The good news is that the Department of Education canceled the student loan debts of all former Westwood College students following investigations into Westwood's widespread misconduct. Vickie is going to get a break.

That is why, I have to tell you, I was a little upset with one of our colleagues—and I won't name names. We are not supposed to do that on the Senate floor. But he started mocking the students who are heavily in debt. I think he referred to them as "slatternly baristas." I think that means they are lazy and work at Starbucks—

and here, they have too much debt, and it is their own damn fault.

I couldn't disagree more. Students, when you are 19 or 20 years old, don't know what is a reasonable debt and what isn't. They just don't have life experience. Many of them are first-generation college students in their family. Mom and dad are not much help. They want to see their kids get a college degree. That is supposed to be the ticket to success. So young people sign up for loans, and they sign up in schools that can't produce a diploma that leads to a job, and they get stuck with it.

Vickie, I mentioned earlier, tried her best to pay off these loans and doesn't have much luck. She says that being freed of some of this debt is going to be at least lifting part of the burden. Let's be honest about it. I don't know that she is lazy or if "barista" is now a negative term. I don't think it is. Those folks are working, and I respect the fact that they are.

She said, "I'm not asking for anything for free. I just think things should be fair. Education should be affordable. And we ought to be able to earn enough to pay back what we owe."

These Republican colleagues of mine are setting out to stop this plan by Joe Biden. I guess it will be a great source of pride if they do it. They can say: We stopped this relief for all of these young people who are in debt. We sunk them deeper into despair. And we did it because it is an election year.

I think it is unfortunate. The President's student loan forgiveness plan is not a giveaway to rich doctors and lawyers who racked up big debt at Ivy League schools. Ninety-eight percent of the student loan borrowers did not attend those schools. The majority of these debts are held by families who have zero net worth—zero. What will their life be like without help? Nearly 90 percent of the relief dollars in the President's plan will go to borrowers who earn less than \$75,000 a year.

And let's reflect for a moment on what has happened over the last few years in the United States of America under the previous President who will go unnamed and what we have seen as a result of this pandemic.

Remember when we came up and were unable to articulate the number "trillion dollars" without shaking? We started talking about trillion-dollar relief packages in the pandemic. And we said to people: We are going to have loans through the Small Business Administration for people who have a job or a business and need a helping hand in terms of borrowing money to get by. And if you can prove that you spent the money on payroll and utilities and rent, it is forgiven.

So take a look at that mechanism. Through no fault of their own, they were stuck with debt because of the pandemic. They borrowed money from the Federal Government—taxpayers' money—and if they could spend it for the right things, it was forgiven, a

walkaway. I didn't hear a lot of speeches about "slatternly baristas" at that point in time. And we have also seen it happen before. In fact, we have had a number of Members of Congress who applied for some of those PPP loans.

The same people who are criticizing forgiving student loan debts literally personally borrowed money that they didn't pay back to the Federal Government, and they don't think there is anything wrong with that. I can go into a long list of people who have benefited by loans that were forgiven or grants given by the Federal Government.

Better than going through that list, let me say the bottom line is this: If we can help these young student borrowers with an opportunity to reduce the debt they owe and get their lives back online, that is a great outcome for them and a great one for this Nation.

The same type of idealism that drove us to the National Defense Education Act after Sputnik applies as well today. We should have a well-trained, well-educated American workforce ready to compete with the world. I think we can do it. Joe Biden's step is a reasonable, humane step in the right direction. It should have bipartisan support.

I yield the floor.

The PRESIDING OFFICER. The Senator from Florida.

UNANIMOUS CONSENT REQUEST—S. 4798

Mr. SCOTT of Florida. Mr. President, last month, in a completely partisan process, Senate Democrats pushed through their progressive and deceptively named Inflation Reduction Act. That bill was a disaster, as it was full of reckless tax increases and spending.

Perhaps the worst part of it was that it authorized \$80 billion in new funding to the IRS—\$80 billion. For reference, that is about the same as what we allocated for Florida's entire State budget when I was Governor, and Florida is the third largest State in the Nation. Even though the IRS does a poor job with the resources it currently has, the Democrats opted to supersize the IRS so they could fund 87,000 new IRS agents, some of whom will be armed and willing to use deadly force to carry out their duties.

So, while the Democrats are calling to defund the police and are leaving our Border Patrol agents without the tools they need to secure the southern border, they are happy to enlarge the IRS. We don't even have 20,000 Border Patrol agents—a quarter of the number of new IRS agents the Democrats want; yet they have now approved 87,000 additional IRS agents. That is insane.

That many agents under the direction of President Biden should concern every American. We all remember that when Joe Biden was Vice President, the IRS went after conservative groups and Tea Party organizations. Now, armed with tens of billions in new funding and tens of thousands of new agents, what is stopping Joe Biden

from directing the IRS to go after groups he doesn't like? What about pregnancy resource centers or Second Amendment groups?

Here is what the Democrats are doing: They are turning the IRS into a super Agency to audit more Americans so they can fund even more of their reckless tax-and-spend agenda. Let's not forget that last year, the Democrats wanted the IRS to spy on nearly every American's bank account and track one's everyday transactions. American families can see straight through Biden's plans, and they are furious. We all should be furious.

Without a single Republican vote, the Democrats authorized 87,000 more IRS agents—doubling the size of the Agency—all to pull as many dollars as they can away from hard-working families and small businesses so they can fund liberal projects and appease their radical base with more government bailouts.

Case in point: Biden's illegal order to transfer student loan debt from borrowers to taxpayers. Someone has to pay for the hundreds of billions of dollars of debt that these borrowers voluntarily took on. Now, instead of the borrowers paying for their own educations, that burden is now borne by every American taxpayer. You didn't go to college? The Democrats don't care. You will pay the debt of lawyers and doctors. Have you already paid off your loans? Biden doesn't want to hear it. Tough luck. Your taxes are the money pot for other people's student debts, and if Democrats are going to keep declaring everything to be free, Biden is going to need a lot more taxpayer money.

That, my fellow Americans, is how we get full circle back to the supersized IRS. It is a vicious cycle to fund a radical, socialist agenda. We have to stop it now.

I am here to do what countless Floridians have asked me to do—strike this terrible policy from law. It is time to rein in the Federal Government, and that work begins with putting a stop to Biden's IRS army. My bill would simply repeal this disastrous IRS expansion, and I ask all of my colleagues to support it.

Mr. President, as in legislative session, I ask unanimous consent that the Senate proceed to the immediate consideration of S. 4798. I further ask that the bill be considered read a third time and passed and that the motion to reconsider be considered made and laid upon the table.

The PRESIDING OFFICER. Is there objection?

The Senator from Oregon.

Mr. WYDEN. Mr. President, in reserving the right to object, it is time for a reality check here in the Senate.

The far right has had an awful lot to say about the IRS in these last few days. Even Senators who should supposedly know better are spinning wild fantasy stories about 87,000 agents who are armed to the teeth and coming to