

grown, young adults have put off buying homes or cars, starting a family, saving for retirement, or launching new businesses. They have literally mortgaged their economic future.

In response to the pandemic, Congress and two administrations took unprecedented steps to ease the burden of student loan debt. While those steps provided urgently needed relief to current borrowers, we need to take steps now to reform the student loan system so future graduates are not saddled with crushing debt. Part of the answer is requiring institutions of higher education to have a greater stake in the outcomes for student loan borrowers.

While institutions are largely shielded when student borrowers can't repay their loans, students who fall into default face catastrophic consequences with little opportunity for relief. Only in rare instances can the debt be discharged in bankruptcy, and the Federal Government has the power to withhold tax refunds, garnish wages, and even garnish Social Security benefits to collect defaulted student loans.

We have seen the costs to students and taxpayers when institutions are not held accountable. The Department of Education has forgiven over \$13 billion in student loans for students cheated by their colleges since 2021 alone. Just recently, Stratford University announced it would be shutting its doors leaving thousands of students in the lurch.

We cannot wait until an institution is catastrophically failing its students before taking action. Institutions need greater financial incentives to act before default rates rise. Simply put, we cannot tackle the student loan debt crisis without States and institutions stepping up and taking greater responsibility for college costs and student borrowing.

That is why I am pleased to reintroduce the Protect Student Borrowers Act with Senators Warren and Durbin. Our legislation seeks to ensure that institutions have more "skin in the game" when it comes to student loan debt. The bill will create stronger market incentives for colleges and universities to provide better and more affordable education to students, which should in turn help put the brakes on rising student loan defaults.

The Protect Student Borrowers Act would hold colleges and universities accountable for high student loan defaults by requiring them to repay a percentage of defaulted loans. Only institutions that have one-third or more of their students borrow or have a repayment rate after 3 years below 50 percent would be included in the bill's risk-sharing requirements based on their cohort default rate. Risk-sharing requirements would kick in when the default rate exceeds five percent. As the institution's default rate rises, so too will the institution's risk-share payment.

The Protect Student Borrowers Act also provides incentives for institu-

tions to take proactive steps to ease student loan debt burdens and reduce default rates. Colleges and universities can reduce or eliminate their payments if they implement a comprehensive student loan management plan. The Secretary may waive or reduce the payments for institutions whose mission is to serve low-income and minority students, such as community colleges, historically Black institutions, or Hispanic-serving institutions, if they are making progress in their student loan management plans.

The risk-sharing payments would be invested in helping struggling borrowers, preventing future default and delinquency, and providing additional grant aid to students receiving Pell grants at institutions that enroll a high percentage of Pell grant recipients and have low default rates.

With the stakes so high for students and taxpayers, it is only fair that institutions bear some of the risk in the student loan program.

We need to tackle student loan debt and college affordability from multiple angles. All stakeholders in the system must do their part. With the Protect Student Borrowers Act, we are providing the incentives and resources for institutions to take more responsibility to address college affordability, reduce student loan debt, and improve student outcomes. I urge my colleagues to cosponsor this bill and look forward to working with them to include it and other key reforms in the upcoming reauthorization of the Higher Education Act.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 808—EXPRESSING SUPPORT FOR THE RECOGNITION OF THE WEEK OF SEPTEMBER 26 THROUGH OCTOBER 2, 2022, AS ASIAN AMERICAN AND NATIVE AMERICAN PACIFIC ISLANDER-SERVING INSTITUTIONS WEEK

Ms. HIRONO (for herself, Mr. VAN HOLLEN, Ms. DUCKWORTH, Mr. DURBIN, Mr. MENENDEZ, Mr. KAINE, Ms. WARREN, Mr. BROWN, Mr. WYDEN, Ms. STABENOW, Ms. SMITH, Mr. CASEY, Mrs. FEINSTEIN, Ms. ROSEN, Mr. PADILLA, Mr. MERKLEY, and Ms. KLOBUCHAR) submitted the following resolution; which was referred to the Committee on the Judiciary:

S. RES. 808

Whereas the Asian American and Native American Pacific Islander-Serving Institutions Program was originally established using funds authorized by the College Cost Reduction and Access Act (Public Law 110-84; 121 Stat. 784), which was enacted on September 27, 2007;

Whereas 2022 marks the 15th anniversary of the establishment of Federal funding for Asian American and Native American Pacific Islander-Serving Institutions by Congress;

Whereas Asian American and Native American Pacific Islander-Serving Institutions

are degree-granting postsecondary institutions that have an undergraduate enrollment of not less than 10 percent Asian American, Native Hawaiian, and Pacific Islander students;

Whereas the purpose of the Asian American and Native American Pacific Islander-Serving Institutions Program is to improve the availability and quality of postsecondary education programs to serve Asian American, Native Hawaiian, and Pacific Islander students;

Whereas, since 2007, more than 250 colleges and universities throughout the United States, including the United States territories in the Pacific, have been eligible for Federal funding as Asian American and Native American Pacific Islander-Serving Institutions;

Whereas, as of the date of adoption of this resolution, there are 199 eligible Asian American and Native American Pacific Islander-Serving Institutions operating in the United States, including the United States territories in the Pacific;

Whereas, as of the 2021-2022 academic year, 50 Asian American and Native American Pacific Islander-Serving Institutions were receiving or had received Federal funding in the United States, including the United States territories in the Pacific;

Whereas Asian American and Native American Pacific Islander-Serving Institutions are of critical importance, as they enroll and graduate large proportions of Asian American, Native Hawaiian, and Pacific Islander college students, the overwhelming majority of whom are low-income and first-generation;

Whereas Asian American and Native American Pacific Islander-Serving Institutions comprise only 6.1 percent of all institutions of higher education, yet enroll more than 40 percent of all Asian American, Native Hawaiian, and Pacific Islander undergraduate students in the United States, including the United States territories in the Pacific;

Whereas Asian American and Native American Pacific Islander-Serving Institutions employ many of the Asian American, Native Hawaiian, and Pacific Islander faculty, staff, and administrators in the United States;

Whereas Asian American and Native American Pacific Islander-Serving Institutions award nearly ½ of the associate's degrees and more than ⅓ of the bachelor's degrees attained by all Asian American, Native Hawaiian, and Pacific Islander college students in the United States, including the United States territories in the Pacific;

Whereas more than ½ of federally funded Asian American and Native American Pacific Islander-Serving Institutions maintain an Asian American, Native Hawaiian, and Pacific Islander enrollment of more than 20 percent;

Whereas Asian American and Native American Pacific Islander-Serving Institutions play a vital role in preserving the diverse culture, experiences, heritage, and history of Asian Americans, Native Hawaiians, and Pacific Islanders;

Whereas Asian American and Native American Pacific Islander-Serving Institutions provide culturally relevant academic and co-curricular programs, research, and services, which increase student retention, transfer, and graduation rates, while also enhancing the overall educational experiences of Asian American, Native Hawaiian, and Pacific Islander students;

Whereas celebrating the vast contributions of Asian American and Native American Pacific Islander-Serving Institutions strengthens the culture of the United States; and

Whereas the achievements and goals of Asian American and Native American Pacific Islander-Serving Institutions deserve national recognition: Now, therefore, be it

Resolved, That the Senate—

(1) recognizes the achievements and goals of Asian American and Native American Pacific Islander-Serving Institutions in their work to provide quality educational opportunities to Asian American, Native Hawaiian, Pacific Islander, and other students who attend their institutions;

(2) encourages institutions of higher education that are eligible to receive Federal funding as Asian American and Native American Pacific Islander-Serving Institutions to obtain Federal funding and establish programs to serve the unique needs of Asian American, Native Hawaiian, and Pacific Islander students, families, and communities;

(3) recognizes the 15th anniversary of the establishment of the Asian American and Native American Pacific Islander-Serving Institutions Program;

(4) designates the week of September 26 through October 2, 2022, as Asian American and Native American Pacific Islander-Serving Institutions Week; and

(5) calls on the people of the United States, including the United States territories in the Pacific, and interested groups to observe Asian American and Native American Pacific Islander-Serving Institutions Week with appropriate activities, ceremonies, and programs to demonstrate support for Asian American and Native American Pacific Islander-Serving Institutions.

SENATE RESOLUTION 809—DESIGNATING SEPTEMBER 30, 2022, AS “MISSISSIPPI NATIONAL GUARD RECOGNITION DAY”

Mr. WICKER (for himself and Mrs. HYDE-SMITH) submitted the following resolution; which was considered and agreed to:

S. RES. 809

Whereas, since its inception in 1798, the Mississippi National Guard has served the Magnolia State and the United States;

Whereas the Mississippi National Guard has responded to national and State emergencies;

Whereas, on September 30, 1962, anticipating violence as a result of the admission of James Meredith, the first Black student in the history of the University of Mississippi, President John F. Kennedy and Secretary of Defense Robert S. McNamara activated the entire Mississippi National Guard to provide riot control during the desegregation of the University of Mississippi;

Whereas Major General William P. Wilson immediately ordered 14,400 officers and enlisted men of the Mississippi National Guard to report to their armories and await orders from their Commander, Brigadier General Charles Billingslea;

Whereas 2 battle groups and 1 armored cavalry regiment, comprised of 3,086 men, reported to Oxford, Mississippi, on September 30, 1962, under the command of General Billingslea;

Whereas the 1st Battle Group, 155th Infantry Regiment, headquartered in Laurel, Mississippi, and commanded by Colonel Marion D. Odell, was comprised of Guardsmen from Brookhaven, Tylertown, Natchez, Meadville, McComb, Magnolia, and Gloster, Mississippi;

Whereas the 2d Battle Group, 155th Infantry Regiment, headquartered in Amory, Mississippi, and commanded by Colonel Robert L. Gray, was comprised of Guardsmen from Corinth, Kosciusko, Louisville, Iuka, Aberdeen, and Starkville, Mississippi;

Whereas the 108th Armored Cavalry Regiment, headquartered in Tupelo, Mississippi, and commanded by Colonel James G. Martin, was comprised of Guardsmen from Belmont, Booneville, Fulton, Okolona, Baldwyn, Nettleton, Ripley, Oxford, New Albany, Pontotoc, Holly Springs, Water Valley, Senatobia, Marks, Sardis, Batesville, Hernando, and Tunica, Mississippi;

Whereas, on the night of September 30, 1962, a violent mob, including some individuals from out of State, formed on the campus of the University of Mississippi, forcing reporters and United States Marshals to shelter inside the Lyceum building on the campus of the University of Mississippi;

Whereas that same mob attacked General Billingslea, his deputy, General John Corley, and his aide, Captain Harold Lyon, while they were in their car, setting it ablaze and forcing the 3 men to escape by crawling 200 yards to the Lyceum building, all while under gunfire;

Whereas, at 10 o'clock in the evening of September 30, 1962, Troop G of Pontotoc, Mississippi, and Howitzer Battery 2nd Reconnaissance Squadron of Water Valley, Mississippi, 108th Armored Cavalry, were ordered to move immediately to the campus of the University of Mississippi to quell the rioters surrounding the Lyceum building;

Whereas, at approximately 3 o'clock in the morning of October 1, 1962, the 1st and 3rd Reconnaissance Squadrons, 108th Armored Cavalry, were ordered to the Lyceum building to clear the campus of rioters;

Whereas, by the morning of October 1, 1962, the rioters on the campus of the University of Mississippi had been subdued, but not before resulting in the death of Ray Gunter and Paul Guihard;

Whereas, because of the courage displayed by the members of the 155th Infantry Regiment and the 108th Armored Cavalry Regiment of the Mississippi National Guard, active-duty members of the Armed Forces, and law enforcement officers on that autumn day in Oxford, order was restored at the University of Mississippi;

Whereas, 60 years later, the Mississippi National Guard continues to provide protection of life and property, and upholds the preservation of peace, order, and public safety, for the citizens of Mississippi; and

Whereas thousands of students of all races, creeds, backgrounds, and beliefs today receive world-class education at the University of Mississippi because of the courage, discipline, and professionalism of the members of the 155th Infantry Regiment and the 108th Armored Cavalry Regiment of the Mississippi National Guard: Now, therefore, be it

Resolved, That the Senate—

(1) designates September 30, 2022, as “Mississippi National Guard Recognition Day”; and

(2) recognizes the heroic efforts of the Mississippi National Guard 60 years ago to maintain peace in Oxford, Mississippi, during the largest deployment of troops to a single disturbance in the history of the Mississippi National Guard.

SENATE RESOLUTION 810—DESIGNATING THE WEEK OF OCTOBER 2, 2022, THROUGH OCTOBER 8, 2022, AS “NATIONAL COMMUNITY POLICING WEEK”

Mrs. SHAHEEN (for herself, Mr. CORNYN, Ms. HASSAN, and Mr. PETERS) submitted the following resolution; which was referred to the Committee on the Judiciary:

S. RES. 810

Whereas police officers are indispensable members of the community who put their lives on the line to protect others;

Whereas promoting strong relationships founded in trust and mutual respect between law enforcement officers and the communities they serve helps ensure the safe and effective execution of the law;

Whereas relationships developed through community policing help protect both law enforcement officers and civilians;

Whereas law enforcement officers and communities that work together to address public safety concerns can create lasting solutions to difficult challenges;

Whereas community policing has helped produce reductions in both violent and property crime;

Whereas events in recent years have sparked a nationwide call to improve the interactions between law enforcement officers and the communities they serve, particularly communities of color;

Whereas community policing facilitates peaceful dialogue, capable of fostering understanding and trust, between law enforcement officers and civilians;

Whereas community policing informs the public about the challenges that law enforcement officers face in executing their duties and provides law enforcement officers insight into the concerns of community members;

Whereas a long-term commitment to community policing is necessary to eliminate the underlying causes of crime;

Whereas the advancement of community policing should be supported to ensure that State and local law enforcement agencies have necessary resources; and

Whereas community policing has been recognized as an important tool for improving the relationship between law enforcement officers and the communities they serve: Now, therefore, be it

Resolved, That the Senate—

(1) designates the week of October 2, 2022, through October 8, 2022, as “National Community Policing Week”; and

(2) supports community policing and encourages the people of the United States, law enforcement agencies, and elected officials to identify ways in which communities can improve public safety, strengthen relationships, and build trust.

SENATE RESOLUTION 811—DESIGNATING THE WEEK OF OCTOBER 2, 2022, THROUGH OCTOBER 8, 2022, AS “RELIGIOUS EDUCATION WEEK” TO CELEBRATE RELIGIOUS EDUCATION IN THE UNITED STATES

Mr. GRAHAM (for himself, Mr. BARASSO, Mrs. BLACKBURN, Mrs. CAPITO, Mr. CASSIDY, Mr. CRAMER, Mr. DAINES, Mr. HAGERTY, Mr. HAWLEY, Mrs. HYDE-SMITH, Mr. INHOFE, Mr. LANKFORD, Mr. RUBIO, Mr. SCOTT of Florida, Mr. SCOTT of South Carolina, Mr. WICKER, and Mr. YOUNG) submitted the following resolution; which was referred to the Committee on the Judiciary:

S. RES 811

Whereas the free exercise of religion is an inherent, fundamental, and inalienable right protected by the First Amendment to the Constitution of the United States;

Whereas the United States has long recognized that the free exercise of religion is important to the intellectual, ethical, moral, and civic development of individuals in the