

medical care, particularly for families who are the most vulnerable.

Will anyone rise to the occasion as John McCain did?

We need four Republicans to stand up and say: Enough. Stop penalizing the families of America and the rural hospitals of America and the smalltown hospitals of America for a tax break for wealthy people. We are better than that in America. It is time. We need four Republicans with good sense to step up before it is too late.

I yield the floor.

The PRESIDING OFFICER. The Senator from Oregon.

UNANIMOUS CONSENT REQUEST—S. 1220

Mr. MERKLEY. Mr. President, when I was in grade school, my dad, the mechanic, would point to the schoolhouse doors and say: Son, if you go through those doors and you work hard, you can do almost anything because we are so fortunate to live here in the United States.

He was a big fan of public schools giving an opportunity for every child to thrive. I took his advice to heart and went through those doors and studied hard and loved the vision of opportunity for every child in America.

But the fact is that many careers require more than a K-through-12 education, and the cost of college has exploded.

When I was graduating from high school, if you worked a summer job at minimum wage, which was about \$3 an hour, you could save enough money, living at home, to pay your tuition at any of the public universities in the State of Oregon. Well, try paying your tuition today, a year of tuition, based on minimum wage working the summer.

We are in a situation where college is so much more important now than it was decades ago to so many parts of our society, and yet it is so much more expensive. It is a huge barrier to opportunity for every child.

My children are 29 and 27. Not so long ago, they were in grade school in my neighborhood—my blue-collar neighborhood—and people would say to me: Jeff, I am not sure I should encourage my son or my daughter to go to college because I am afraid they are going to end up with a mountain of debt, and that debt is going to be a millstone around their neck—instead of creating opportunity, obstructing opportunity.

Indeed, we have seen the challenge in which, because of the cost of college, our sons and daughters are marrying later. Because of debt from college, our sons and daughters are finding it much more difficult to be able to buy a home, which has been the primary source of family wealth for middle-class Americans.

So we should do something about this. But, unfortunately, my Republican colleagues want to make college more expensive.

I wish you could come to my blue-collar community, get out of your gated communities where you live with

people affluent enough to just pay their son's and daughter's education, and understand how expensive college is as a barrier to opportunity here in the United States of America.

Specifically, they want to make it harder for children to afford college by eliminating income-driven repayment plans for borrowers. Income-driven repayment plans help folks responsibly pay off their student loans by basing a borrower's monthly payments on their income and their family size. It sounds like common sense to me.

One of these income-driven repayment plans is the Saving on a Valuable Education, or SAVE plan, which more than 8 million Americans are enrolled in. But in the reconciliation bill—the proposed bill that we will be voting on later this week—it is slashed, and Senate HELP Committee Republicans are attempting to slash these loans in their portion of the reconciliation bill as well.

As a result of these cuts, the Student Borrower Protection Center calculates that a typical borrower with a college degree will pay about \$250 more per month. Now, if you are coming from affluence, maybe you are like: \$250 a month. Oh, less than 10 bucks a day, not a problem.

But you know it is a massive problem for children across America, for our young adults across America, for our families who are not among those millionaires and billionaires who so often inhabit this Senate Chamber.

Why do Republicans want to get rid of programs that help individuals and working families, help lift them up and responsibly pay back what they owe and instead want working families to believe that perhaps college is not a possibility because of the mountain of debt it will create on their children?

It is a “families lose, billionaires win,” this attack on affordable ways to pay for college. It is another example of the “Big Beautiful Betrayal,” the way this reconciliation bill puts families down and helps the rich get richer.

Families lose, and billionaires win—that is not a good theme for America. It is not good policy. It is not even good politics. How about we work together on families thrive and billionaires pay their fair share?

I have introduced the Savings Opportunity and Affordable Repayment Act, or the SOAR Act, with Senator KAINE, with Leader SCHUMER, and with Senator SANDERS to codify and expand the SAVE plan and help borrowers in four important ways:

First, it will allow more low-income borrowers to qualify for income-driven repayment plans, increasing the number of students who will be able to responsibly pay back their loans.

Second, it protects borrowers from runaway interests.

Third, it incentivizes former students to keep paying their loans rather than default by shortening the timeline for loan forgiveness from a maximum of 25 years to 15 years.

CBO did a report on this back in 2020, and what they found is that those who participate in an income-driven repayment plan are half as likely to default as people who don't. So it becomes a win-win. More money gets paid back to the Treasury, not less.

Finally, it will help many more borrowers by making them eligible for these programs by including Parent PLUS borrowers and borrowers with Federal family education loans.

We know that the SAVE plan and other income-driven repayment plans work. They increase repayment rates; they reduce default rates; they lower costs for families; and they create a vision for our young folks that, yes, you can afford to go to college here in the United States of America; no, it won't create a mountain of debt that will be a millstone around your neck.

Don't we want to send that message of opportunity to all of our young folks so they can aspire to their dreams, so they can reach their highest potential, so they can return their success by helping their entire community and our entire Nation thrive? Yes, of course, we do.

So, colleagues on both sides of the aisle, let's join together in the vision of families thrive and billionaires pay their fair share, and let's do that by passing the SOAR Act.

So, Mr. President, I propose that the Senate proceed to the consideration of the SOAR Act. And to give you the precise technical language for that, as if in legislative session and notwithstanding rule XXII, I ask unanimous consent that the Senate Committee on Health, Education, Labor, and Pensions be discharged from further consideration of S. 1220 and the Senate proceed to its immediate consideration; further, 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 (Mr. JUSTICE). Is there objection?

The Senator from Louisiana.

Mr. CASSIDY. Mr. President, reserving the right to object, I rise to object to S. 1220, a bill seeking to transfer the burden of \$230 billion in student debt to the 87 percent of Americans who chose not to go to college or already responsibly paid off their loans.

To be clear, this legislation does not differentiate between those trapped with overwhelming debt and those who could easily pay back their loans. If this bill is enacted, a majority of those who borrowed money to get a bachelor's degree would not have to pay back even the principal on their loans, and 91 percent of their student debt would be eligible for reduced payments. And it would be subsidized by everybody watching on C-SPAN right now.

There is no free lunch. These policies are as unfair as they are irresponsible. Where is the relief for the Louisiana truckdriver who took out a loan to buy a truck? What about the hard-working mom who paid off her student loans

but now struggles to afford her mortgage? Would this legislation give those Americans relief? No, it gives them a greater burden. The truckdriver and that mom, they are on the hook for those who decided to go to college to get a degree to make more money. They would be on the hook for that, as well as their own cost of living.

Now, I am sure my Democratic colleagues will argue that some of those students are trapped with overwhelming debt, and this legislation will help them get out of it. But this bill does nothing to address the broken higher education system that created the overwhelming debt in the first place. It doesn't address the rising costs at colleges and universities. And let's point out that, in the last 30 years, tuition and fees at private non-profit colleges have risen by 75 percent. At public 4-year institutions, they have increased by 102 percent.

Meanwhile, according to a non-partisan analysis, 23 percent of bachelor's degree programs and 43 percent of master's degree programs had a negative return on investment. What does that mean? It means you spend a lot of money to get your degree, but you don't actually increase your ability to earn more money because of that degree and, along the way, you get into student loan debt.

We need real solutions to fix this broken system, and Republicans provide these solutions. As chair of the Senate Health, Education, Labor, and Pensions Committee, I am leading my committee's portion of the One Big Beautiful Bill, legislation that will make transformative changes to the higher education system.

First, it reforms student loan repayment plans that cost American taxpayers hundreds of billions of dollars. This includes fixing our income-driven repayment program that is targeted to help struggling Americans.

Second, it increases the affordability of higher education by eliminating inflationary loan programs that evidence shows drive higher tuition prices and cost taxpayers billions of dollars.

Third, it restores accountability so that universities are not receiving Federal loan dollars for programs that leave students worse off than if they had never entered that program.

And, lastly, this legislation increases access to career or technical education through establishing Workforce Pell. A young person from Louisiana who wants to be a master welder doesn't need to attend a 4-year university, but they can now use their Pell grant to attend a technical school, giving them the skills for a successful career. That is a wise investment of Federal student loan dollars.

Unlike S. 1220, the legislation before us today, Senate Republicans are putting forth real solutions to address the root causes of the student loan crisis.

I look forward to working with my colleagues to get the One Big Beautiful Bill across the finish line so we can fix

the broken higher education system and ensure that every American can succeed.

Mr. President, the Democrats' legislation is unfair to the hundreds of millions of taxpaying Americans who will be forced to bear the burden of paying off someone else's student debt. It would make our higher education problems worse, not better. And for those reasons, I object.

The PRESIDING OFFICER. The objection is heard.

The Senator from Oregon.

Mr. MERKLEY. Mr. President, I enjoy working with my colleague from Louisiana, and he has made several points worth noting.

He has noted that this strategy of enabling people to pay back their loan according to their income doesn't solve the large issue of why our colleges cost so much, and he has noted that it doesn't do anything about predatory college programs that charge a lot and deliver little.

Now, I was here when Tom Harkin led the effort to shut down the for-profit programs that often weren't even accredited but were signing up veterans like crazy and ripping them off, leaving them with massive debt. And we couldn't get any help from across the aisle to take that on.

So he is right; it won't solve everything. But the idea is that you pay according to your income, and as your income goes up, you pay back more. And the default rate is cut in half. So the Federal Government actually takes in more money than it would otherwise, and students believe that they do have an opportunity, despite the high cost of college—because that is just not going to be fixed overnight.

You know, in Germany, tuition is zero. Germany has said every child should have the opportunity to thrive. But here in America, we make it so the rich have that opportunity, and ordinary families in my blue-collar community are going: We don't think our children can afford to go to college.

That hurts all of us. It hurts every child whose dreams are crushed because of these high costs of college.

I am happy to work with my colleague from Louisiana on ideas on how we lower the cost of college. But we have got a lot of folks going to college right now. Let's help these students know that they can go through those doors as a freshman and, if they thrive, they are going to pay back their loans fast and, if they don't thrive so much in a higher income job or it is a public service job, they will pay it back more slowly. But they will never have to default.

I think it is a vision worth continuing to work on because our higher education system is not working as well as the systems in many other countries that are saying every child will have an opportunity.

I believe—like my father did, like my mother did—in America as a land of opportunity for every child, not just the children of the rich.

The PRESIDING OFFICER. The Senator from Tennessee.

IMMIGRATION AND CUSTOMS ENFORCEMENT

Mrs. BLACKBURN. Mr. President, every day, our Nation's ICE officers are putting their lives on the line to get criminal illegal aliens out of the communities, and I wanted to see firsthand what they were going through. So this past weekend, I joined a ride-along with ICE agents outside of Nashville.

Until you are actually on the ground, you do not appreciate the amount of work that goes into their operations. They are identifying the criminal illegal aliens. They are finding out where they are, and they are figuring out the safest way to surveil them and also to apprehend them.

And it is so much more than a full-time job. As I visited with the agents, what I found out is that nearly every one of them is working 75 and 80 hours a week, dealing with some of the worst criminals imaginable.

Now, when I joined the agents for the ride-along, they were targeting a criminal illegal alien who had been convicted of child sexual abuse. The agents could see a child on the individual's property, but they could not enter the home because they are not given a warrant. Instead, they have to wait until the criminal comes outside or is in a public space, and then they are able to apprehend him.

That is why it is so important that local law enforcement work with our ICE agents.

In Democrat cities with sanctuary policies, however, our Federal law enforcement is facing an uphill battle. Recently, amid violent anti-ICE riots in Los Angeles, a mob surrounded ICE agents who had taken an illegal alien into custody. Amid the commotion, a group of men jumped out of a van and grabbed the suspect, helping him flee from the agents. According to recent reports, LAPD refused to send out an alert to track down the vehicle. They didn't want to run afoul of LA's sanctuary city policies.

What we also know is these ICE agents nationwide have seen a 500-percent increase in attacks against them.

Now, all of this should not be happening in our Nation's cities, which is why Congress should do everything that we can to support the ICE agents and work to make America safe again.

My CLEAR Act would ensure that State and local law enforcement officials have the explicit authority to assist the Federal Government in our immigration enforcement efforts, codifying the 287(g) program that is absolutely so critical to local law enforcement.

I also introduced legislation that would make it illegal to dox Federal immigration officials who are working to protect our communities.

Last month, Nashville's Democratic mayor did exactly that, handing information about Federal law enforcement agents on a silver platter to criminal gangs. Meanwhile, House Democratic