

AMENDMENT NO. 4015

At the request of Mr. PADILLA, the name of the Senator from Connecticut (Mr. BLUMENTHAL) was added as a cosponsor of amendment No. 4015 intended to be proposed to H.R. 4016, a bill making appropriations for the Department of Defense for the fiscal year ending September 30, 2026, and for other purposes.

AMENDMENT NO. 4056

At the request of Mr. BLUMENTHAL, the names of the Senator from Nevada (Ms. CORTEZ MASTO), the Senator from Hawaii (Ms. HIRONO), the Senator from New York (Mr. SCHUMER), the Senator from Rhode Island (Mr. WHITEHOUSE), the Senator from Washington (Ms. CANTWELL), the Senator from Maryland (Mr. VAN HOLLEN), the Senator from Vermont (Mr. SANDERS), the Senator from New Hampshire (Ms. HASSAN) and the Senator from Arizona (Mr. KELLY) were added as cosponsors of amendment No. 4056 intended to be proposed to H.R. 4016, a bill making appropriations for the Department of Defense for the fiscal year ending September 30, 2026, and for other purposes.

AMENDMENT NO. 4063

At the request of Mr. WARNER, the names of the Senator from Arizona (Mr. KELLY) and the Senator from Michigan (Mr. PETERS) were added as cosponsors of amendment No. 4063 intended to be proposed to H.R. 4016, a bill making appropriations for the Department of Defense for the fiscal year ending September 30, 2026, and for other purposes.

AMENDMENT NO. 4072

At the request of Mrs. MURRAY, the names of the Senator from Colorado (Mr. BENNET), the Senator from Delaware (Ms. BLUNT ROCHESTER) and the Senator from Hawaii (Mr. SCHATZ) were added as cosponsors of amendment No. 4072 intended to be proposed to H.R. 4016, a bill making appropriations for the Department of Defense for the fiscal year ending September 30, 2026, and for other purposes.

AMENDMENT NO. 4096

At the request of Mr. LUJÁN, the name of the Senator from Wyoming (Ms. LUMMIS) was added as a cosponsor of amendment No. 4096 intended to be proposed to H.R. 4016, a bill making appropriations for the Department of Defense for the fiscal year ending September 30, 2026, and for other purposes.

AMENDMENT NO. 4112

At the request of Mr. VAN HOLLEN, the name of the Senator from Maryland (Ms. ALSOBROOKS) was added as a cosponsor of amendment No. 4112 intended to be proposed to H.R. 4016, a bill making appropriations for the Department of Defense for the fiscal year ending September 30, 2026, and for other purposes.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. REED (for himself, Mr. VAN HOLLEN, Mr. BLUMENTHAL, and Mrs. GILLIBRAND):

S. 3561. A bill to amend the Truth in Lending Act and the Consumer Financial Protection Act of 2010 to apply certain protections and oversight to buy now, pay later loans, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

Mr. REED. Mr. President, today I am joined by Senators VAN HOLLEN, BLUMENTHAL, and GILLIBRAND, in introducing the Buy Now, Pay Later Protection Act. This bill will extend key consumer protections for traditional credit cards to “buy now, pay later,” BNPL, loans. These include standardized disclosures, periodic account statements, chargeback rights, billing error rights, and a prohibition on surprise fees.

The typical “pay-in-four” BNPL loan allows consumers to purchase a product and then pay back the loan over four equal installments, with the first installment akin to a downpayment. BNPL typically does not charge interest, but it does charge late fees. The lenders make their money primarily by charging merchants. When BNPL is offered as an option at check-out, consumers are more likely to complete a purchase and tend to spend more money.

In the mid-2010s, BNPL became a popular alternative to credit cards for online retail purchases, particularly among younger consumers. Its popularity soared during the pandemic, as more consumers turned to online shopping. Growth since then has been explosive. According to data from the CFPB and Adobe Analytics, BNPL credit totaled an estimated \$2 billion in 2019 and is expected to be around \$120 billion this year. Around 15 percent of Americans have used BNPL in the past year—that’s around 90 million people.

When used responsibly, BNPL can be an important source of credit for those who are weary of credit cards. If they are well-designed, transparent, accountable, and supervised, BNPL products can legitimately help these Americans meet their need for credit. In fact, the typical BNPL user is a lower income borrower who wants to spread out payments over time without incurring interest.

Given the huge growth in this market in only a few short years, it is critical to review when the laws governing these products must be updated. It should be uncontroversial for BNPL borrowers to receive many of the basic protections that credit card holders currently have, but they currently lack any of these protections because existing laws were not drafted with BNPL products in mind. This has resulted in gaps and uncertainty for BNPL users.

The commonsense protections in the BNPL Protection Act include clear in-

formation on due dates, fees, and how to dispute charges. The bill requires BNPL lenders to issue periodic account statements. It provides consumers with a right to seek a chargeback when they are victims of fraud or deception, so that they don’t keep getting charged if they don’t get what they paid for. They also prohibit the credit reporting bureaus and debt collectors from going after a consumer when they dispute a transaction, so that borrowers are not penalized or harassed into repaying debt they may not owe. The CFPB had these protections in place until the current Acting Director rescinded them earlier this year.

These protections are crucial now because BNPL delinquencies and defaults have been on the rise. Nearly 25 percent of BNPL users made late payments, which is a sharp increase over prior years, in many cases resulting in significant late fees even on relatively small-dollar loans. BNPL users do seem to be struggling to an even greater degree than credit card holders. According to Bloomberg, 43 percent of those who owe money to BNPL services said they were behind on payments, and 28 percent said they were delinquent on other debt because of BNPL spending. Indeed, the Federal Reserve Bank of New York found that “a disproportionate share of BNPL users are already financially fragile” and that while BNPL may deliver benefits to lower income consumers, “BNPL may attract consumers who already have financial difficulties and are struggling to pay their existing bills and debt payments.”

In short, this bill will preserve the availability of BNPL credit while helping consumers avoid hidden fees, better manage their finances, and have more transparency into the terms and conditions of their loans. It will clarify the regulatory status of BNPL loans to match how consumers are using this new product.

Finally, this bill will require the CFPB to begin supervising BNPL providers in order to spot violations before they snowball. BNPL providers are not currently subject to compulsory Federal supervision by the CFPB. Rather, they may be subject to supervision only by the States in which they do business. Some States require registration and conduct examinations, while others do not. This system may allow potential violations of consumer protection laws to fall through the cracks, leaving consumers exposed to harm and limiting accountability for BNPL providers who don’t play by the rules.

I thank the supporters of this legislation, including the National Consumer Law Center, on behalf of its low-income clients, Americans for Financial Reform, and the Consumer Federation of America.

I urge my colleagues to join in supporting this important legislation.

By Mr. DURBIN (for himself and Mr. TILLIS):

S. 3569. A bill to establish a Federal multi-agency task force to combat illegal importation, distribution, and sale of e-cigarettes; to the Committee on the Judiciary.

S. 3569

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “Strengthening Task Force Operations to Prevent Illicit Vapes Act” or the “S.T.O.P. Illicit Vapes Act”.

SEC. 2. FEDERAL MULTI-AGENCY TASK FORCE TO COMBAT ILLEGAL IMPORTATION, DISTRIBUTION, AND SALE OF E-CIGARETTES.

(a) **ESTABLISHMENT.**—On the date that is 30 days after the date of enactment of this Act, there shall be established (or reestablished) a multi-agency task force to combat the illegal importation, distribution, and sale of e-cigarettes (in this section referred to as the “Task Force”).

(b) **PURPOSE.**—The Task Force shall develop and implement a comprehensive strategy for reducing the number of unauthorized e-cigarettes in the market, including setting goals, sharing information, and coordinating efforts where appropriate.

(c) **MEMBERSHIP.**—The Task Force shall be composed of each of the following members:

(1) The Attorney General, who shall serve as co-chair.

(2) The Secretary of Health and Human Services, who shall serve as co-chair.

(3) At least one representative of the Food and Drug Administration, appointed by the Commissioner of Food and Drugs.

(4) At least one representative of the Department of Justice, appointed by the Attorney General.

(5) A representative of U.S. Customs and Border Protection, appointed by the Commissioner of U.S. Customs and Border Protection.

(6) A representative of the Bureau of Alcohol, Tobacco, Firearms, and Explosives, appointed by the Director of the Bureau of Alcohol, Tobacco, Firearms, and Explosives.

(7) A representative of the United States Marshals Service, appointed by the Director of the United States Marshals Service.

(8) A representative of the United States Postal Inspection Service, appointed by the Chief Postal Inspector.

(9) A representative of the Federal Trade Commission, appointed by the Chair of the Federal Trade Commission.

(10) A representative of Homeland Security Investigations, appointed by the Executive Associate Director of Homeland Security Investigations.

(11) A representative of the Federal Bureau of Investigation, appointed by the Director of the Federal Bureau of Investigation.

(12) Representatives of such other Federal agencies that have roles or responsibilities related to e-cigarette enforcement, as appointed by the co-chairs of the Task Force, acting jointly.

(d) **MEETINGS.**—The Task Force shall meet not less frequently than once every 30 days.

(e) **SEMIANNUAL REPORTS.**—

(1) **IN GENERAL.**—Not later than April 30 and October 31 of each year, the Task Force shall submit to the appropriate congressional committees a report detailing—

(A) the authorities of each agency represented on the Task Force to combat the illegal importation, distribution, and sale of e-cigarettes;

(B) all actions taken by each agency represented on the Task Force to combat the illegal importation, distribution, and sale of e-

cigarettes, including the investigation and prosecution of criminal, civil, seizure, and forfeiture actions, including enforcement actions against unauthorized e-cigarette manufacturers, importers, and distributors, during the 6-month period—

(i) with respect to a report due on April 30, ending on the immediately preceding March 31; or

(ii) with respect to a report due on October 31, ending on the immediately preceding September 30;

(C) recommendations for additional criminal or civil authorities that may be necessary to address the public health threat of the illegal importation, distribution, and sale of e-cigarettes; and

(D) areas for improvement with respect to collaboration among the agencies represented on the Task Force.

(2) **APPROPRIATE CONGRESSIONAL COMMITTEES.**—In this subsection, the term “appropriate congressional committees” means—

(A) the Committee on the Judiciary, the Committee on Health, Education, Labor, and Pensions, and the Committee on Appropriations of the Senate; and

(B) the Committee on the Judiciary, the Committee on Energy and Commerce, and the Committee on Appropriations of the House of Representatives.

(f) **SUNSET.**—The Task Force shall terminate on the date that is 10 years after the date on which the Task Force is established under subsection (a).

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 568—RECOGNIZING THE SCHOOLS SELECTED AS NATIONAL BLUE RIBBON SCHOOLS FOR 2025 AND CELEBRATING THE HISTORY OF THE BLUE RIBBON SCHOOLS PROGRAM

Mr. DURBIN (for himself and Ms. DUCKWORTH) submitted the following resolution; which was referred to the Committee on Health, Education, Labor, and Pensions:

S. RES. 568

Whereas the Blue Ribbon Schools program was created by the Reagan Administration in 1982 to provide nationwide recognition of schools for academic excellence and progress in closing achievement gaps;

Whereas the Blue Ribbon Schools program has been considered the highest Federal honor for schools in the United States and has honored more than 9,000 public (including charter) and private (including parochial) schools since its inception;

Whereas the Blue Ribbon Schools program validates the work of the educators of the United States, models the best teaching practices across the United States, and inspires schools to adopt similarly rigorous practices;

Whereas the Blue Ribbon Schools program plays an important role in uplifting best practices in closing achievement gaps, especially as the 2024 National Assessment of Educational Progress, commonly referred to as the “Nation’s Report Card”, showed that average reading and mathematics scores for high school seniors fell to their lowest levels in 2 decades;

Whereas the decision made August 29, 2025, by the Department of Education to discontinue the Blue Ribbon Schools program has eliminated a national spotlight on what works in education;

Whereas despite the decision by the Department of Education, States and commu-

nities continue the legacy of the Blue Ribbon Schools program by leading initiatives to recognize their own exemplary schools at the State and local level;

Whereas, before the Department of Education discontinued the Blue Ribbon Schools program in 2025, the schools from the State of Illinois selected for the 2025 Blue Ribbon Schools designation included—

- (1) Ascension Catholic School;
- (2) Clarendon Hills Middle School;
- (3) Glen Oaks Elementary School;
- (4) Highlands Elementary School;
- (5) Kennedy Junior High School;
- (6) Liberty Intermediate School;
- (7) Lincoln-Way East High School;
- (8) Lyons Township High School;
- (9) Mascoutah Middle School;
- (10) Our Lady of Mount Carmel Academy;
- (11) Pleasantdale Middle School;
- (12) Prescott Elementary School;
- (13) Regina Dominican High School;
- (14) Sarah Adams Elementary School;
- (15) St. Anne Catholic School;
- (16) St. Giles School;
- (17) St. John of the Cross Parish School;
- (18) St. Matthias School;
- (19) St. Norbert School;
- (20) St. Therese Chinese Catholic School;
- (21) Sunset Ridge Elementary School;
- (22) The Academy at St. Joan of Arc;
- (23) Timothy Christian P-8;
- (24) Walker Elementary School;
- (25) Warren Elementary School;
- (26) Wheaton Academy;
- (27) William Fremd High School; and
- (28) Woodlands Academy of the Sacred

Heart; and

Whereas it is imperative that the Senate honors the schools selected to be Blue Ribbon Schools in 2025 from every State and the legacy of the Blue Ribbon Schools program: Now, therefore, be it

Resolved, That the Senate—

(1) recognizes and celebrates—

(A) the schools selected to be 2025 National Blue Ribbon Schools before the Blue Ribbon Schools program was discontinued; and

(B) the history of the Blue Ribbon Schools program;

(2) commends the educators, school administrators, and communities of such schools for their hard work that led to this achievement; and

(3) calls upon the Secretary of Education to immediately reinstate the Blue Ribbon Schools program.

SENATE RESOLUTION 569—EXPRESSING SUPPORT FOR DECLARING 2026 THE “YEAR OF MATH” IN THE UNITED STATES

Mr. HICKENLOOPER (for himself and Mrs. CAPITO) submitted the following resolution; which was referred to the Committee on Commerce, Science, and Transportation:

S. RES. 569

Whereas research in the mathematical sciences is an exciting and active area of intellectual pursuit;

Whereas education in the mathematical sciences is foundational and serves as a connecting fabric for all advances in science and engineering;

Whereas advances in mathematical and statistical sciences enable understanding of complex systems and design of new technology, with implications for societal challenges in health, defense, energy, transportation, and other areas;

Whereas mathematical research yields applications every day in fields such as medicine, cybersecurity, manufacturing, artificial intelligence, energy, biotechnology, agriculture, weather prediction and disaster preparedness, and business;