

NOT VOTING—7

Carter (GA)	Khanna	Norman
Dunn (FL)	Mace	
Kean	McDonald Rivet	

□ 1905

Messrs. SMUCKER, WITTMAN, FITZGERALD, COMER, and RUTHERFORD changed their vote from “yea” to “nay.”

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

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

RESIGNATION AS MEMBER OF COMMITTEE ON OVERSIGHT AND GOVERNMENT REFORM

The SPEAKER pro tempore laid before the House the following resignation as a member of the Committee on Oversight and Government Reform:

Hon. MIKE JOHNSON,
Speaker, House of Representatives,
Washington, DC.

DEAR SPEAKER JOHNSON: I hereby resign my position on the House Committee on Oversight and Government Reform.

Sincerely,

SUMMER L. LEE,
Congresswoman,

Pennsylvania's 12th Congressional District.

The SPEAKER pro tempore. Without objection, the resignation is accepted. There was no objection.

ELECTING MEMBERS TO CERTAIN STANDING COMMITTEES OF THE HOUSE OF REPRESENTATIVES

Mr. LIEU. Mr. Speaker, by direction of the Democratic Caucus, I offer a privileged resolution and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 1352

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

COMMITTEE ON FOREIGN AFFAIRS: Ms. Wasserman Schultz, Mr. Pocan, Mr. Bell.
COMMITTEE ON THE JUDICIARY: Ms. Lee of Pennsylvania.

COMMITTEE ON OVERSIGHT AND GOVERNMENT REFORM: Mr. Menefee, to rank immediately after Mr. Walkinshaw.

COMMITTEE ON SMALL BUSINESS: Ms. Mejia.
COMMITTEE ON VETERANS' AFFAIRS: Ms. Goodlander.

Mr. LIEU (during the reading). Mr. Speaker, I ask unanimous consent that the resolution be considered as read.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from California?

There was no objection.

The resolution was agreed to.

A motion to reconsider was laid on the table.

MOMENT OF SILENCE FOR PULSE NIGHTCLUB VICTIMS

(Mr. SOTO asked and was given permission to address the House for 1 minute.)

Mr. SOTO. Mr. Speaker, 10 years ago this Friday, our happy little town of Orlando was the subject of the deadliest mass shooting in history at that time. It happened at the Pulse nightclub, an LGBTQ+ nightclub, during Latin night. We lost 49 of our brothers and sisters, and 53 others were wounded.

Tonight, we rise to remember them, the first responders, their families, and our community as we continue to heal after this terrible tragedy, and I ask for a moment of silence.

NO AID FOR GHOST STUDENTS ACT OF 2026

Mr. WALBERG. Mr. Speaker, pursuant to House Resolution 1333, I call up the bill (H.R. 7892) to amend the Higher Education Act of 1965 to require to the Secretary of Education to use an identity fraud detection system to review each FAFSA to determine whether the FAFSA presents a reasonable suspicion of identity fraud, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore (Mr. KENNEDY of Utah). Pursuant to House Resolution 1333, in lieu of the amendment in the nature of a substitute recommended by the Committee on Education and Workforce, printed in the bill, an amendment in the nature of a substitute consisting of the text of Rules Committee Print 119–31 is adopted and the bill, as amended, is considered read.

The text of the bill, as amended, is as follows:

H.R. 7892

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 “No Aid for Ghost Students Act of 2026”.

SEC. 2. IDENTITY FRAUD DETECTION SYSTEM.

(a) IDENTITY FRAUD DETECTION SYSTEM.—Section 483 of the Higher Education Act of 1965 (20 U.S.C. 1090) is amended by adding at the end the following:

“(e) IDENTITY FRAUD DETECTION SYSTEM.—

“(1) IN GENERAL.—In addition to, or in conjunction with, other verification processes carried out under this title, the Secretary shall—

“(A) use an identity fraud detection system to screen and assess each application submitted under this section on or after October 1, 2026, to determine whether the application presents a reasonable suspicion of identity fraud based on one or more indicators associated with suspected fraud risk; and

“(B) carry out notifications in accordance with paragraph (2).

“(2) NOTIFICATION OF REASONABLE SUSPICION OF IDENTITY FRAUD.—If the Secretary determines that an application submitted under this section presents a reasonable suspicion of identity fraud, the Secretary shall—

“(A) provide the applicant with notice—

“(i) of such determination;

“(ii) that the information described in subparagraph (B) will be transmitted to each institution of higher education designated by the applicant in the application; and

“(iii) that the applicant is subject to additional identity verification requirements in accordance with section 487(a)(15)(B); and

“(B) transmit to each institution designated by the applicant in the application, a notice—

“(i) that such application presents a reasonable suspicion of identity fraud; and

“(ii) that the applicant is subject to additional identity verification requirements to be carried out by the institution in accordance with section 487(a)(15)(B), before the institution may disburse Federal financial aid under this title to such applicant.

“(3) CONGRESSIONAL NOTICES AND REPORT.—

“(A) NOTICES.—The Secretary shall submit to the authorizing committees—

“(i) not later than November 1, 2026, a written description of the identity fraud detection system required under this subsection; and

“(ii) not later than 30 days after implementing any substantial change to such system, a written description and rationale for such change.

“(B) ANNUAL EVALUATION AND REPORT.—Not later than October 1, 2027, and annually thereafter, the Secretary shall conduct an evaluation of the effectiveness of the identity fraud detection system carried out under this subsection, and submit to the authorizing committees a report on the use and effectiveness of such system.

“(4) RULE OF CONSTRUCTION.—Nothing in this subsection shall be construed to prohibit the Secretary from meeting the requirements of paragraph (1), in whole or in part, through a capability or system used by the Secretary on or before the date of enactment of the No Aid for Ghost Students Act of 2026.”.

(b) ADDITIONAL VERIFICATION REQUIREMENTS.—

(1) AMENDMENTS.—Section 487(a)(15) of the Higher Education Act of 1965 (20 U.S.C. 1094(a)(15)) is amended—

(A) by striking “(15) The institution acknowledges” and inserting “(15)(A) The institution acknowledges”; and

(B) by adding at the end the following new subparagraph:

“(B) Beginning on October 1, 2026, the institution will not disburse Federal financial aid under this title to an applicant with an application under section 483 that presents a reasonable suspicion of identity fraud under section 483(e), unless the institution, directly or through a contracted third-party service provider and in accordance with procedures established by the Secretary—

“(i) before the disbursement of such aid—

“(I) determines that a reasonable suspicion of identity fraud is not present by confirming the identity of such applicant using—

“(aa) in-person identity verification;

“(bb) live, synchronous audiovisual identity verification;

“(cc) identity verification compliant with National Institute of Standards and Technology Identity Assurance Level 2 (NIST IAL2), or an equivalent successor;

“(dd) any additional identity verification method approved by the Secretary that provides a level of identity assurance that is equal to or greater than the level of assurance provided by an identity verification method described in items (aa) through (cc); or

“(ee) a combination of two or more of the verification methods described in items (aa) through (dd); and

“(II) notifies the Secretary that the identity of the applicant has been verified; and

“(ii) maintains a record of such identity verification.”.

(2) GUIDELINES ON INSTITUTIONAL VERIFICATION PROCEDURES.—Not later than October 1, 2026, the Secretary of Education shall establish guidelines with respect to identity verification procedures to be carried out by institutions of higher education under subparagraph (B) of section 487(a)(15) of the Higher Education Act of 1965 (20 U.S.C. 1094(a)(15)), as amended by paragraph (1).

SEC. 3. PROGRAM REVIEW PRIORITY CATEGORY.

Section 498A(a)(2) of the Higher Education Act of 1965 (20 U.S.C. 1099c–1(a)(2)) is amended—

(1) in subparagraph (E), by striking “and” at the end;

(2) by redesignating subparagraph (F) as subparagraph (G); and

(3) by inserting after subparagraph (E) the following:

“(F) institutions that have demonstrated a pattern of disbursing, on or after October 1, 2026, Federal financial aid under this title for an award year to students with an application under section 483 for such award year that presented a reasonable suspicion of identity fraud under section 483(e), except that the Secretary shall exclude any institution that demonstrates to the Secretary that the institution is in compliance with the requirements of section 487(a)(15)(B); and”.

The SPEAKER pro tempore. The bill, as amended, shall be debatable for 1 hour, equally divided and controlled by the chair and ranking minority member of the Committee on Education and Workforce, or their respective designees.

The gentleman from Michigan (Mr. WALBERG) and the gentleman from Virginia (Mr. SCOTT) each will control 30 minutes.

The Chair recognizes the gentleman from Michigan (Mr. WALBERG).

□ 1910

GENERAL LEAVE

Mr. WALBERG. 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.R. 7892.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Michigan?

There was no objection.

Mr. WALBERG. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in strong support of H.R. 7892, the No Aid for Ghost Students Act of 2026, a simple and commonsense piece of legislation to fight fraud in our Federal student aid system.

This legislation, authored by Representative BURGESS OWENS, also includes key provisions from Representative GLENN “GT” THOMPSON’S H.R. 7891, the Student Aid Fraud Oversight and Accountability Act of 2026, which further strengthens this important bill.

Student aid should go to real students. This is simple but somehow contested, an idea that Republicans are committed to protecting.

Over the past few years, it has become increasingly apparent that fraudsters are exploiting Federal programs at every level. Instead of helping children get meals or supporting students’ educations, Americans’ tax dollars have been lining criminals’ pockets, helping fraudsters get rich while Americans suffer the consequences.

At the Committee on Education and Workforce, Mr. Speaker, we have been examining this issue closely and working hard to expose the rampant fraud in our Federal assistance programs.

While childcare and hospice care have dominated the headlines in recent months, our Federal student aid programs have also fallen victim to fraud.

The most pressing threat comes from ghost students, fraudsters who use stolen or synthetic identities to submit the Free Application for Federal Student Aid, or FAFSA, and steal student aid dollars. These fraudsters commonly operate in foreign or domestic crime rings, submitting large numbers of FAFSAs to net huge amounts of cash. Until recently, these schemes were far too often successful.

This was largely possible because the Biden-Harris administration removed critical, commonsense guardrails during the COVID-19 pandemic that weakened fraud prevention measures and made it easier than ever to loot our Federal student aid programs.

Those foolish policies didn’t help students. In fact, they did the opposite by creating more opportunities for fraudsters and criminals to endlessly exploit Federal student aid assistance programs and steal from taxpayers.

The good news, Mr. Speaker, is that under Education Secretary Linda McMahon’s leadership, the Department of Education has made great strides in combating this fraud, restoring key safeguards, increasing identity screenings, and strengthening verification requirements. As a result, the Department blocked more than \$1 billion in attempted fraud in 2025.

Those efforts, while effective, are not guaranteed to remain in place under future administrations, as we saw under the Biden administration. That is why committee Republicans are advancing legislation that not only builds on the Trump administration’s efforts to stop fraud but also puts effective fraud prevention measures where they belong, in the law.

I know we all want to help students pursue an education and obtain a degree if they choose to do so. Unfortunately, that opportunity is stolen from students and borrowers when we allow fraud to continue unchecked.

H.R. 7892, the No Aid for Ghost Students Act of 2026, creates an invaluable opportunity to stop this kind of incessant fraud and protect access to higher education.

Mr. Speaker, I urge my colleagues to support H.R. 7892, and I reserve the balance of my time.

Mr. SCOTT of Virginia. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in opposition to H.R. 7892, the so-called No Aid for Ghost Students Act.

Let me say at the outset that protecting taxpayer dollars and preventing fraud in our student Federal aid program is always a good idea. As stewards of public funds, we should all agree that fraud should be identified, investigated, and stopped, but this bill is not about a thoughtful, evidence-based solution as its supporters claim.

The bill would direct the Department of Education to create an identity fraud detection system within the Free Application for Federal Student Aid process and authorize the Department

to open accelerated program reviews against colleges.

Mr. Speaker, I have got to point out that the Department of Education just recently, this past April, launched a new identity fraud detection system as part of the FAFSA process. That system is still being tested, and Congress has not seen any meaningful evidence about its effectiveness or its impact upon students. Yet, this legislation would rush to codify requirements and penalties before we know whether the Department’s current efforts are even working.

Federal student aid helps nearly 13 million students every year who are pursuing higher education and economic opportunity. However, the bill’s creation of vague enforcement standards and punitive mandates, without clear guidance for students and institutions, risk making it harder for legitimate students to access the aid they need to attend colleges.

For example, we don’t have evaluations on the effect this bill may have on legitimate students who are incorrectly flagged as suspicious. The bill prohibits colleges from distributing funds to those students until the suspicion is cleared up. These students could face hardships obtaining housing, transportation, or even buying books for who knows how long.

Mr. Speaker, we should allow the Department’s new antifraud system to operate and wait for the Department to evaluate the results. The Department should work with colleges, financial aid administrators, and fraud experts to determine what additional tools and guardrails may be necessary. Codifying this new system without assessing its effectiveness just doesn’t make any sense.

Moreover, H.R. 7892 could reasonably be viewed as part of a broader strategy to weaponize student aid. The Trump administration has issued numerous threats and made efforts to withhold title IV funding as a weapon to enforce ideological control over educational institutions.

Already, this administration has rewritten the accreditation handbook, threatened funding to select institutions that violate its legally dubious executive orders, and embedded ideological conditions into annual participation agreements.

The bill would give the administration another tool to further target colleges by allowing the Department to initiate and conduct program reviews based on little evidence. In fact, during the committee’s debate on the bill, the committee Democrats sought to have a clear definition of what “reasonable suspicion of identity fraud” actually means in the legislation.

Regrettably, the bill has made its way to the floor without addressing this concern. As a result, the vague language in the bill would enable the Trump administration and future administrations to weaponize fraud investigations to target certain colleges or States.

Fraud prevention and student access to affordable college education are not competing goals. We can achieve both. Unfortunately, this bill does not strike that balance.

For that reason, I urge my colleagues to vote “no,” and I reserve the balance of my time.

□ 1920

Mr. WALBERG. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I appreciate my good friend, colleague, and ranking member's comments. I am a bit surprised because I had hoped that he could support this bill since in committee he supported this bill. In fact, one of the two bills in this bill that has been combined was unanimous in support by my Democratic colleagues.

In response to weaponization that this bill could provide, the bill does not single out any State, student, or institution. The bill's identity fraud detection system simply screens and assesses each FAFSA submission, which is working now, for indicators of fraud risk. When an application is flagged for identity verification, it is based on real fraud risk, not political agenda.

Further, the bill's program review priority categories applies only to institutions that display a pattern of disbursing aid to flagged applications, and only after giving those schools an opportunity to demonstrate compliance with the bill's reasonable, commonsense identity verification requirements. In other words, the bill simply requires institutions to do their part in ensuring that taxpayer dollars are going to real students, not fraudsters.

Additionally, the bill promotes transparency. It requires the Department to provide Congress with a written description of the system, notice of substantial changes, and annual reports on the system's use and effectiveness.

Mr. Speaker, bottom line, this bill keeps the focus where it belongs: on stopping fraud and protecting legitimate students.

Mr. Speaker, I yield 4 minutes to the gentleman from Utah (Mr. OWENS), the vice chairman of the Education and Workforce Committee and the sponsor of this legislation.

Mr. OWENS. Mr. Speaker, in a speech given by Frederick Douglass in 1894, he said: “Education . . . [is] the light only by which men can be free. To deny education . . . is one of the greatest crimes against human nature [because] it is to deny them the means of freedom and the rightful pursuit of happiness.”

Mr. Speaker, this is why the issue of fraud in our financial aid system is so pernicious. Taxpayer dollars are finite, and each dollar that is defrauded represents another lost opportunity for the students who need it the most.

Ghost student fraud is a growing problem in higher education. Bad actors use fake or stolen IDs to enroll in classes, collect the refundable portion of the student aid, and then disappear,

leaving taxpayers on the hook and denying real students an education.

Students and taxpayers deserve a student aid system that supports opportunity, not fraud. This bill builds on the good work already done by the Trump administration to protect taxpayer dollars and help safeguard the integrity of the student aid system by ensuring Federal aid goes to real students.

The No Aid for Ghost Students Act takes a straightforward approach: identify suspicious student aid applications and ensure these applicants are who they say they are before dollars go out the door.

The bill requires the Department of Education to use an identity fraud detection system to screen and assess each FAFSA application for fraud risk.

Just as importantly, the bill requires schools to verify the student's identity for applications flagged by the Department of Education for identity fraud risk before disbursing Federal student aid. This is a commonsense safeguard to ensure taxpayer dollars are kept out of the hands of fraudsters.

The verification methods in the bill are practical. Institutions may verify identity through in-person verification or a variety of other secure methods and must keep a record of each successful verification.

The legislation also requires the Department to establish guidelines for verification procedures, helping ensure schools have a consistent framework for carrying out these straightforward processes.

Since taking office, the Trump administration has made significant progress in combating student aid fraud. Last year, the Department blocked more than \$1 billion in attempted fraud. In April, the Department implemented a new identity fraud detection tool directly into the FAFSA form, which blocked \$60 million in the first 2 weeks. However, these safeguards, while effective, are not guaranteed to remain in place.

Under the Biden administration, we saw verification safeguards rolled back under false pretenses of equity and fairness, opening the door for fraudsters. This legislation addresses that vulnerability by putting fraud protections where they should be—in law.

Finally, the bill also promotes transparency and oversight. It requires the Department to provide Congress with a written description of the fraud detection system, notify Congress of substantial changes, and provide annual reports on the system's use and effectiveness.

Mr. Speaker, I urge my colleagues to support this commonsense bill.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 3 minutes to the gentleman from Texas (Mr. MENEFE).

Mr. MENEFE. Mr. Speaker, I rise to oppose H.R. 7892, the so-called No Aid for Ghost Students Act. Think about a first-generation student who is apply-

ing with a FAFSA for the first time. It is already one of the most confusing processes out there, but all this bill does is make it worse.

This bill would require the government to run every single financial aid application through a fraud detection algorithm, and if you get flagged, the college that you have been admitted to cannot release a single dollar until you jump through hoops to prove who you are.

When a student gets flagged, there is no timeline, no appeals process, no accuracy standards. For a kid who does not know the system, that could mean a missed enrollment deadline. It could mean lost housing. It could mean the end of a dream before it even starts. I know that as a first-generation college grad.

However, I want to be very clear about how this bill will impact folks. We heard earlier that this only applies when there is a real fraud risk, but that is a misnomer. Study after study on identification verification programs and fraud detection algorithms consistently show a higher false positive for Black and Hispanic users. Who are the students who are going to get flagged the most here? I bet they are going to be disproportionately Black. I bet they are going to be disproportionately Latino. I bet they are going to be lower income, those experiencing homelessness, eligible noncitizens, working adults who cannot afford to take a day off to drive to the financial aid office.

My colleague on the other side of the aisle said it best, and I completely agree: Taxpayer dollars are finite. Therefore, why is this body supporting the President and his war of choice? Why is this body supporting the President's creation of a ballroom? Why is this body supporting a President who is creating a fund for folks who stormed the Capitol?

My colleagues on the other side of the aisle could have targeted the fraud where it actually exists in higher education, but they didn't. Instead, they are locking in a brand-new unevaluated system into law with zero guardrails. That does not protect taxpayers. It just gives this administration unchecked power to delay aid to the students who need it the most.

If even one student in this country is denied financial aid wrongly because this algorithm did not work out properly because we rushed the process and didn't have accuracy standards, that would be an absolute travesty to the people that we serve.

Mr. Speaker, I oppose this bill, and I urge my colleagues to do the same.

Mr. WALBERG. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I appreciate my colleague from Texas' concern about students and not missing one. We certainly don't want to do that. However, we have been doing that for years until the reforms that have taken place in FAFSA, and we know they are working now. It has come down to days as opposed to weeks and months before in

getting feedback. Now, in fact, most recently it has gotten down to immediate feedback in most cases.

We are seeing it work, and we have no evidence that it is unjustly pulling out certain groups or certain individuals. Again, we don't want that to take place, but we do not want fraudsters and ghost students, and that is what we are dealing with.

FAFSA finally, finally is working, and people—parents and students—are calling my office, and I bet other offices, as well.

Mr. Speaker, with great appreciation, I yield 2 minutes to the gentleman from California (Mr. KILEY), the chairman of the Early Childhood, Elementary, and Secondary Education Subcommittee of the Committee on Education and Workforce.

Mr. KILEY of California. Mr. Speaker, as a cosponsor of the No Aid for Ghost Students Act, I am very glad that it passed our committee with overwhelming bipartisan support, and I look forward to it receiving bipartisan support on the floor.

□ 1930

Our experience in California has demonstrated the need for this legislation. California community colleges were victimized by a staggering amount of fraud. We learned there were 1.2 million fraudulent applicants. One-third of the applicants were fake.

I talked to my local community college, and they said they noticed something odd going on where they saw this huge spike in applications, three times as many as we normally get.

They said:

We know we are doing a good job, but maybe not that good of a job that the number of applicants suddenly triples.

They actually were on top of things and managed to root out the fraud, but not every community college has the wherewithal and the resources to do that.

The State has been, frankly, kind of missing in action. So myself and some of my colleagues, one of which was Representative KIM, from California, asked the Secretary of Education to institute new identity verification requirements, and this has largely solved the problem.

This bill is simply going to codify those best practices to prevent fraud going forward. This is important because it will save our taxpayers millions of dollars, but also because it will assure that the aid goes where it is really needed.

What these fraudsters were doing was they basically submit fake applications, then get the financial aid and then pocket that portion of the financial aid that was above and beyond room and board for discretionary use by the student. When these funds are going to fraudsters and scam artists, they are not going to the students who really need the aid in our community colleges.

Our community colleges are vital ladders of economic opportunity. They

are vitally important to our workforce, and so we need to assure that they do not continue to be victimized by scam artists and fraudsters at the expense of the students who use them as ladders of opportunity.

Mr. Speaker, I thank the gentleman from Utah for introducing the measure. I am proud to cosponsor it, and I urge an "aye" vote.

Mr. SCOTT of Virginia. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I include in the RECORD a letter in opposition to the bill from the American Federation of Teachers.

AFT,

June 3, 2026.

House of Representatives,
Washington, DC.

DEAR REPRESENTATIVE: I write on behalf of the AFT's 1.8 million members working in education, healthcare and public services. Our members decry fraud; we fight for federal funding for the work we do, and none of us wants that funding diverted for corrupt or fraudulent purposes. We write in opposition to three bills on the House floor this week because they are about weaponizing the federal government against states and institutions of higher education the Trump administration views as political enemies. The AFT supports efforts to address fraud where it exists, but these bills do not do that. Instead, they would harm marginalized households, create significant administrative barriers, and discourage eligible people from seeking assistance.

H.R. 7726, the Stop Child Care Scams Act of 2026; H.R. 7892, the No Aid for Ghost Students Act of 2026; and H.R. 8872, the Preventing Waste, Fraud, and Abuse in TANF Act simply give additional authority to an administration that makes a habit of weaponizing charges of fraud in federal healthcare, childcare and higher education programs by cutting research grants, targeting free speech and restricting classroom materials.

For example, H.R. 7892, the No Aid for Ghost Students Act, is seemingly about cracking down on the real concern about fraud in the federal financial aid system. However, according to the secretary of education's own recent congressional testimony, that fraud is already being successfully addressed with existing tools at the Department of Education's disposal. The main impact of this bill would be to provide the secretary with a wide-ranging authority to subject colleges to additional review for failing to meet vague and ill-defined metrics around "suspected fraud."

Similarly, H.R. 7726, the Stop Child Care Scams Act, and H.R. 8872, the Preventing Waste, Fraud and Abuse in TANF Act, would add additional layers of red tape to the Temporary Assistance for Needy Families program and childcare programs in states, while granting sweeping powers to administration officials to withhold that funding, without meaningfully addressing fraud. We've seen this administration's playbook in Minnesota, Maine, California and elsewhere; fraud is simply a smokescreen to attack Americans who are not politically aligned with the president.

These bills would further empower the administration to use accusations of fraud to attack perceived political enemies. The Trump administration has already withheld federal funding for "blue" states on allegations of fraud—ironically at the same time it has pardoned those convicted of stealing billions of dollars from Medicare and Medicaid and wiped out the imposed penalties on Mississippi for criminal TANF fund.

Meanwhile, Americans across the country are struggling to pay their bills, and everyday costs continue to rise. Congress should be focused on helping Americans access affordable food and healthcare, not make the childcare affordability crisis worse or use access to Pell grants as a political cudgel. Congress must reject these bills that aim to weaponize federal funds and should instead turn its focus to helping students and families afford life's necessities.

Thank you for considering our views on this matter.

Sincerely,

RANDI WEINGARTEN,
President, AFT.

Mr. SCOTT of Virginia. It says, in part: "H.R. 7892, the No Aid for Ghost Students Act, is seemingly about cracking down on the real concern about fraud in the Federal financial aid system. However, according to the Secretary of Education's own recent congressional testimony, that fraud is already being successfully addressed with existing tools at the Department of Education's disposal. The main impact of this bill would be to provide the Secretary with a wide-ranging authority to subject colleges to additional review for failing to meet vague and ill-defined metrics around 'suspected fraud.'"

Mr. Speaker, I include in the RECORD a link to another article titled: "The Hidden Power Grab in 'Fraud Prevention'—and the Students Who Will Pay," from the Alliance for Higher Education and The Hope Center: <https://hope.temple.edu/newsroom/hopeblog/hidden-power-grab-fraud-prevention-students-who-will-pay>.

It says, in part, "The bill's operative trigger . . . 'reasonable suspicion of identify fraud,' is a broad legalistic term with little history in Federal financial aid policy. This term has typically been used only when referring potential matters to the Department's inspector general, where facts and evidence could be carefully gathered by career employees with experience in fraud investigations. This bill radically expands the agency's powers to make the Secretary the judge, jury, and executioner."

It goes on further to say that the reasonable suspicion standard "should require articulable, credible grounds to believe fraud has occurred, not an unexamined 'hunch.' It is also critical that such powers cannot be weaponized against perceived political enemies—perhaps a State or college that isn't politically aligned with the administration."

Mr. Speaker, I include in the RECORD another article that is titled: "Stop Fraud, Not Students: A Balancing Act for Financial Aid Offices and Administrators," from the Institute for College Access and Success.

[April 27, 2026]

STOP FRAUD, NOT STUDENTS: A BALANCING ACT FOR FINANCIAL AID OFFICES AND ADMINISTRATORS

(Author: Emmanuel Rodriguez)

AI-driven application fraud is rising fast, but without adequate staffing and resources,

prevention efforts risk blocking the very student aid is meant to serve.

Applying for financial aid is one of the most critical actions a low-income student can take to make their postsecondary education a reality. Completing the Free Application for Federal Student Aid (FAFSA) unlocks federal, state, and institutional resources that can bring the coAths of college within reach. Each year, the U.S. Department of Education (the Department) selects millions of student applications for a taxpayer safeguard and compliance process known as verification. Financial aid verification is split into three main categories—V1, V4, and V5—all of which are used to confirm that the income, household size, and identity information reported by a student on their FAFSA is accurate. This process can involve submitting tax records, identification documents, or other materials to resolve potential discrepancies. While the goal is to ensure that limited financial aid resources are distributed appropriately, verification creates a real tension: trying to safeguard public taxpayer dollars without introducing delays, confusion, or additional barriers that disproportionately impact the students who can least afford them, and potentially pushing them out of the educational pipeline.

Across the nation, college and financial aid administrators have warned that the rate of financial aid fraud has surpassed anything they've seen in the past, with "ghost students" emerging as a major concern. These bad actors are using stolen or synthetic identities to apply for aid and enroll in colleges with no intent to attend, instead seeking to collect financial aid and then disappear. Community colleges, which often have more open-access admissions and higher volumes of aid applicants, have been disproportionately affected by this trend. While this problem has long existed, the use of advancing technology to scale fraudulent aid applications has surged as it facilitates mass enrollment and can even generate coursework that can appear legitimate.

This is not isolated to one or even a few states. In Minnesota, colleges flagged more than 7,000 fraudulent or suspicious applications in a single year. In Nevada, one college reported over \$7 million lost in a single semester due to fraudulent enrollments. And nationally, federal investigators have examined more than \$350 million in ghost student fraud cases over the past five years. Unfortunately, the most staggering numbers are coming out of California, where colleges have reported roughly 900,000 fraudulent college applications in 2024 and more than \$11 million lost in aid. While the total money lost remains very small compared to total aid, the rise in this activity is swamping limited aid administration capacity and can undermine trust in the program for key stakeholders, including policymakers who allocate the funds for aid.

In response, both states and institutions are acting. Colleges are deploying AI-powered detection tools, implementing stricter identity verification, or front-loading identity verification through their application process, amongst other measures. At the federal level, the Department is reinstating fraud detection protocols, including identity screenings and cross-agency data checks. Even Congress has begun to respond through the recent introduction of the Student Aid Fraud Oversight and Accountability Act of 2026 (H.R. 7891), the No Aid for Ghost Students Act of 2026 (H.R. 7892), and the FAFSA Verification Efficiency Act (H.R. 7893). Taken together, these efforts signal a growing recognition that fraud prevention must be strengthened. But how it's done matters for students. A lot.

THE CALIFORNIA CASE STUDY

For the past few years, the California Community Colleges (CCC) have been fighting an uphill battle against ghost students who are getting their hands on federal, state, and even institutional aid by taking advantage of the community college mission to provide open access to all students no matter when they start their educational journey.

TICAS has learned from financial aid administrators that the AI tools they are using to combat this problem are getting better and increasing detection. Online verification platforms and methods have replaced paper-based systems, allowing students to more easily submit required documents rather than coming in person. And staff at many colleges are proactive in their student outreach to offer support in navigating this process, even with limited resources.

Compliance and protective measures taken by California's colleges, no matter how thoughtfully designed and implemented, are just one side of this equation. On the other side, we need to track and center the experiences of students with the processes—especially as the Department is stepping in by expanding V4/V5 verification rates. For undocumented students, students from mixed-status families, formerly incarcerated students, foster youth, and others who already navigate institutions with caution, being told "show me your ID" or "come into the office to prove you're real and that you are as poor as you reported" can feel threatening. Without careful communication, these processes can feel punitive, invasive, and in today's reality, connected to immigration enforcement or federal data sharing that students fear. This fear is not hypothetical, and addressing it will take time, intentionality, and both fiscal and human resources.

Yet, across California, financial aid offices are being asked to do more with less. Adding identity verification on top of their normal duties of helping students file a FAFSA or CADAA or navigate processes like Satisfactory Academic Progress and professional judgement requests are heavy lifts. The CCC system and its financial aid administrators cannot sufficiently carry out increased, more complex, and student-centered verification practices along with their other work without sufficient resources.

If California wants to protect taxpayer dollars as well as students' access to an affordable education, the state must adequately fund financial aid offices to do both well and in an equitable way. Widely supported budget requests reflect this reality, such as an existing ask for an additional \$10 million ongoing CA Proposition 98 funds to support the Student Financial Aid Administration (SFAA), which many advocates support and the Chancellor's Office has uplifted. Alternatively, California could implement a recurring cost-of-living adjustment to the SFAA base or ensure they earmark a portion of any Student Support Block Grant investments for this purpose.

Regardless of the approach, California has the opportunity to create a national model for balancing program integrity with student access. To do so, it must begin with a sustained state investment in financial aid offices to augment resources that support vital counseling and advising, clear communication, and secure technology.

LOOKING AHEAD

As policymakers and institutions respond across the country, it's critical that they all intentionally balance program integrity with student access. TICAS offers the following high-level principles to help guide decision-makers grappling with how to address this issue:

Ensure all verification processes are clear, transparent, and student-centered, with strong communication to all affected parties about why verification is happening.

Center the experiences of students—particularly those from vulnerable populations—who may experience verification as confusing, intimidating, or even unsafe.

Prepare multilingual outreach materials for students and families whom English is a second language to clearly explain the reasons for verification, next steps, and other supports.

Avoid unnecessarily expanding verification requirements beyond the student applying for aid—especially towards dependents or family members.

Protect student privacy and data security, especially as new technologies like AI are introduced and used to mine or filter sensitive data.

Provide adequate funding and staffing so financial aid offices can have training to understand these processes and implement them effectively.

If colleges choose to build systems that front-load documentation and identity verification through their applications, invest in that infrastructure early and test it thoroughly to ensure it is as simple and easy as possible to complete.

Mr. SCOTT of Virginia. It says, in part: "While the goal is to ensure that limited financial aid resources are distributed appropriately, verification creates a real tension: trying to safeguard public taxpayer dollars without introducing delays, confusion, or additional barriers that disproportionately impact the students who can least afford them, and potentially pushing them out of the educational pipeline."

Mr. Speaker, finally, I include in the RECORD an article from StateScoop with a letter from Al Sharpton of the National Action Network, outlining many issues involved in identity verification done by artificial intelligence.

[From STATESCOOP, Aug. 1, 2024]

NEW YORK LAWMAKER QUESTIONS STATE'S USE OF IDENTITY-VERIFICATION VENDOR

(By Keely Quinlan)

In a letter to the state chief information officer, New York state Sen. Jeremy Cooney raises concerns with the state's use of AI-powered software from the identity-verification firm Socure. The company says many of the claims are false.

In a letter penned this month to Dru Rai, New York state's chief information officer, state Sen. Jeremy Cooney raised concerns regarding Socure, a fraud prevention and identity verification firm used by the state, citing the vendor's data practices and how it uses artificial intelligence.

The letter from Cooney, dated July 10, asks Rai how the state's Office of Information Technology Services has vetted Socure, which in addition to more than 20 state government agencies and multiple federal agencies, provides New York state with identity verification services. In an interview with StateScoop, though, Socure executives said many of Cooney's claims are simply false and that he misunderstands how the company's technology works.

Socure's technology relies on AI and machine learning to analyze several thousand data points to predict fraudulent identity activity. For governments, it predicts fraud for resident services, such as by scanning benefits applications. Fraud is a growing concern for state agencies, which since the COVID-19 pandemic have seen heightened levels of fraud across many government functions.

Cooney, who also chairs the Senate Procurement and Contracts Committee, said how Secure obtains and uses those data points—many of which would be considered personally identifiable data—is concerning.

Referring to the company as a data broker, Cooney said the company “collects, purchases and stores billions of data points, including sensitive personal identifiable information, on New Yorkers without their consent to confirm their identities.” While noting that identity verification “is critical for ensuring equitable access to public services,” Cooney said that the potential risks associated with using AI include preventing people from accessing critical government services.

“Innovation should never come at the cost of good governance and transparency,” Cooney wrote in an email to StateScoop. “Given the widespread concerns around Secure’s business practices and the growing recognition of AI’s risks, it is important to scrutinize any work they are doing for New York state agencies. I deeply appreciate the hard work and ongoing efforts of the State CIO’s office to make sure our state’s digital systems grant every New Yorker secure, equitable access to state services and uphold personal privacy.”

In the letter, Cooney also asked Rai whether the state requires that Secure include a human review of algorithmic output to ensure it’s accurate and not discriminatory, and whether the state has tested Secure’s fraud prediction models for bias.

“Has the state confirmed whether Secure’s practices fully comply with NY state privacy law, specifically related to its mass collection of sensitive PII, partnership with data brokers, and use of social media data?” Cooney asked in the letter.

‘WE ARE NOT A DATA BROKER’

Jordan Burris, vice president of public sector strategy for Secure and the former chief of staff in the White House’s Office of the Federal CIO, told StateScoop that portions of the letter fundamentally misunderstand what the company does, noting that Secure is not a data broker. Additionally, New York state has yet to pass a comprehensive data privacy law that would legally define within the state what constitutes a data broker. Its data privacy act is still in committee for the second year in a row.

“We do not sell data to third parties, we do not use it for marketing. We do not use it to run a marketplace, offering online discounts for e-commerce, like other companies in the space,” Burris told StateScoop. “We are only focused on verifying identity and rooting out fraud, and ultimately, under looking at what is exactly New York State law today, we are not a data broker, and to suggest otherwise is simply false.”

Cooney’s letter follows at least two other instances this year in which New York state leaders have levied concerns regarding Secure and its data practices. Rep. Ritchie Torres, D-N.Y., in February wrote a letter to Secure CEO Johnny Ayers over concerns that his company’s digital identity verification software might lead to discrimination.

“You claim your product, ‘fuses personal identifiable information (PID validated by thousands of data sources’ in order to prevent fraud,” Torres’ letter read. “Companies’ abuse of private data can also lead to the unwanted tracking and sale of people’s sensitive health data, genetic information, religious participation, and location. Given the lack of transparency around your services, constituents in my district have expressed legitimate privacy concerns and demand to know how you source their data, how it is used, and whether it is equitable for all American communities.”

While Cooney’s recent letter claims Torres’ letter went unanswered, Secure told StateScoop it met with Torres’ office to review some of its complaints. StateScoop contacted Torres’ office for comment, but did not hear back before publication.

DATA SOURCES

In March, Rev. Al Sharpton of the National Action Network, wrote a letter to New York State Attorney General Letitia James citing concerns with Secure’s lack of transparency regarding the types of data it uses to perform identity verification.

“Secure also collects data from thousands of data sources, including personally identifiable information (PII), without providing any meaningful transparency regarding how that data is acquired, stored, and used,” Sharpton’s letter read. “Secure scrapes social media, utilizes geolocation technology, and deploys artificial intelligence technology to conduct its business. They have no help line, and people have no recourse should their identity be denied mistakenly. These practices have historically and consistently hurt marginalized communities.”

When asked how Secure obtains data to perform identity verification, Burris said the company buys and otherwise obtains data from a variety of public and private sources to “bring in house.” These sources include public records, mobile network operators—like Verizon and AT&T—and higher education institutions, Burris said. He added that Secure’s data scientists evaluate the “authoritativeness of that data.”

“I’m not looking to buy data for data’s sake. I’m looking at data for the purpose of what we can do with it,” Burris said. “The only purpose for us having it is to help with identity verification in particular. . . . And then we even have a proprietary database that we’ve built of known fraudulent identity identities that we’ve identified over our 12-year existence.”

‘PRESSURE TESTING’

As far as concerns of effects on marginalized communities, Burris said the company is “pressure testing” its AI models by testing for bias across demographics like age, race, gender and other protected classes.

On the topic of human review in the identity verification process, Burris said “humans are involved all throughout the process.”

“The question of are human reviewers evaluating every identity decision fundamentally misunderstands the challenges that exist with verifying identity today,” Burris said. “We are going backwards if we heavily rely on human reviews to verify identity. The cost is long wait times, backlogs and good people who ultimately will continue to be underserved.”

In an email, a spokesperson for the New York Office of Information Technology Services said: “We take our responsibility to protect the privacy of every single resident accessing state programs or services very seriously, and have implemented the strongest possible security measures to ensure it.”

WEDNESDAY, MAY 13, 2026.

FROM THE DESK OF REV. AL SHARPTON

Hon. ELIZABETH WARREN,
U.S. Senate, Washington, D.C.

Hon. RICHARD BLUMENTHAL,
U.S. Senate, Washington, D.C.

Hon. TAMMY DUCKWORTH,
U.S. Senate, Washington, D.C.

Hon. MAZIE K. HIRONO,
U.S. Senate, Washington, D.C.

DEAR SENATORS WARREN, BLUMENTHAL, DUCKWORTH, AND HIRONO: I write in strong support of your May 4, 2026 letters to the heads of Experian, Equifax, and TransUnion

regarding how Buy Now, Pay Later (BNPL) data is being incorporated into Americans’ credit files. In your letters, you correctly observed that the credit reporting industry has been “very secretive about its scoring models” and that credit reporting companies “are also now performing the functions of data harvesters themselves.” The integration of a BNPL credit vendor like Qlarifi into a massive data aggregator and harvester like Secure, presents a new and dangerous threat to consumer data and fairness. I write to urge you to expand the scope of this inquiry to include Secure and Qlarifi, given that Secure is quietly building what amounts to a fourth credit bureau, one that sits entirely outside the regulatory perimeter you are working to hold to account.

In December 2025, Secure acquired Qlarifi and announced the creation of what it called “the First Real-Time BNPL Credit System.” Secure, via Qlarifi, now aggregates loan-level BNPL data on millions of American consumers, runs it through blackbox AI risk-scoring models, and sells the resulting credit determinations back into the lending ecosystem. It does this without the consumer notice, dispute, accuracy, or fairness obligations that the Fair Credit Reporting Act (FCRA) imposes on Experian, Equifax, and TransUnion. It is concerning for many consumers, particularly consumers of color, that a fourth consumer rating agency is being constructed in plain sight. Secure’s business effectively provides the same function as a credit rating agency, coupled with an absence of accountability, along with a business model built on the very data harvesting practices your letters identified as a core consumer protection problem.

This matters profoundly for the communities I represent. BNPL is concentrated among consumers who already face structural barriers in the financial system. Black consumers are over twice as likely than White consumers to use BNPL products, and Hispanic consumers are about 91 percent more likely. As you note in your letters, even one misreported missed payment can ripple through a consumer’s credit score and limit their access to a mortgage, an auto loan, an apartment, or even a checking account. When the data feeding those decisions flows through an unregulated AI scoring layer at Secure before it ever reaches a traditional bureau, or worse, when lenders bypass the bureaus entirely and rely on Secure’s scores directly, the risk of digital redlining is no longer theoretical. It is being engineered into the architecture of consumer credit.

Your letters also flag a related dynamic that deserves to be drawn out more fully. As you observe, “alternative data” such as bank account cash flow is increasingly being collected on consumers, “particularly for consumers with limited credit histories, which tend to be lower-income consumers.” That observation cannot be separated from race. The CFPB has long documented that Black and Hispanic Americans are significantly overrepresented among the so-called “credit invisible” and consumers with limited credit files, the very population on which alternative data and AI-driven scoring are most aggressively deployed. The result is a two-tier system in which the consumers with the least margin for error are the ones whose creditworthiness is most likely to be determined by experimental, opaque, AI-driven inputs assembled from commercial data sources—the inputs Secure aggregates and sells. The Senators’ question about alternative data is, in practice, also a question about racial equity in credit.

That brings me to the broader concern about racial bias inherent in AI and algorithmic decision-making systems, the kind

often inherent in BNPL credit scoring, and of the kind Socure builds and sells. AI-driven risk models are only as fair as the data on which they are trained, and the commercial and alternative data underlying these systems systematically underrepresent and misrepresent communities of color. Independent researchers at Northeastern University have found that data broker records on White non-Hispanic Americans were 25 percent more likely to be accurate than records on Hispanic Americans, and that only 32 percent of Hispanic individuals under age 26 were correctly represented in those records at all. Because vendors like Socure, who are now providing credit scoring for BNPL companies, train their models on this same commercial data, those structural gaps are not corrected by the algorithm, they are encoded into it.

The Consumer Financial Protection Bureau (CFPB) has likewise documented disparities in credit underwriting and pricing outcomes for Black and Hispanic applicants, and has warned that algorithmic models present a serious challenge in identifying “variables that may be proxies for prohibited bases” of discrimination. Your letters to the bureaus end with Question 7, which asks whether each bureau has studied the impact of BNPL data on consumer credit scores. The more urgent question, and the one I respectfully urge you to add, is whether anyone, at any of these companies or at Socure, has studied the impact of BNPL credit reporting and alternative data inputs on consumers by race, ethnicity, age, and income.

Socure also collects data from thousands of sources, including personally identifiable information, social media activity, and geolocation data, without providing meaningful transparency about how that data is acquired, stored, combined, or used. Consumers have no recourse if they are wrongfully scored, flagged, or denied because of an inaccurate or biased record buried inside Socure’s models. For a family already living paycheck to paycheck, a single algorithmic misclassification can be the difference between keeping the lights on and falling into crisis. A massive data aggregator must not be permitted to function as de facto credit reporting infrastructure without the corresponding obligations and oversight.

For these reasons, I respectfully urge you to:

Add Socure, the new owners of Qlarifi to the scope of your inquiry. Send a parallel information request to Socure regarding its acquisition of Qlarifi, the categories of consumer data it collects and aggregates, the BNPL providers and lenders that consume its scores, and whether and how it considers itself subject to the Fair Credit Reporting Act (FCRA) and the Equal Credit Opportunity Act (ECOA).

Press Experian, Equifax, and TransUnion specifically on Socure and Qlarifi. Ask each bureau whether it receives data from, sells data to, or competes with Socure’s real-time BNPL credit product, and whether Qlarifi-sourced data is incorporated, directly or indirectly, into their tradelines or scoring inputs.

Examine whether Socure’s real-time BNPL scoring product meets the statutory definition of a “consumer reporting agency” under the FCRA, and whether Qlarifi’s pre-acquisition operations should have been regulated as such. If existing law does not clearly reach this conduct, that gap is itself a finding worth surfacing.

Expand Question 7 in your follow-up engagement with the bureaus to require demographic impact analysis. Ask whether the bureaus, FICO, VantageScore, or their BNPL data partners have tested how the incorporation of BNPL data affects credit scores by

race, ethnicity, age, and income, and request that any such analyses be produced.

Request that Socure disclose any independent demographic audits of its risk-scoring products, and explain how its AI and machine-learning models are tested for disparate impact, the same standard the CFPB has urged on the rest of the credit ecosystem.

The fight against predatory lending has always been, at its core, a civil rights fight. Your letters of May 4 are exactly the kind of oversight this moment requires, and I am grateful for your leadership. I urge you to follow the data where it leads, past the three traditional bureaus and into the unregulated scoring layer being built around them. The American consumer cannot afford a fourth credit bureau that operates in the dark.

Thank you for your continued commitment to protecting American consumers and to ensuring that the financial system works fairly for every community.

Sincerely,

REVEREND AL SHARPTON,
*Founder and President,
 National Action Network.*

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

Mr. WALBERG. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I was caught with the first entity that was mentioned, AFT, the American Federation of Teachers’, concern about higher education.

They have messed up our K–12 education and the pipeline going into higher education. I don’t see them as any voice that we ought to be listening to, especially dealing with fraud, waste, and abuse.

It is important to recognize the progress the Department has made, Mr. Speaker, in addressing ghost student fraud. In just its first 2 weeks, the Department’s new real-time identity fraud detection tool blocked over \$60 million in ghost student fraud. That is real money for students.

That is real success, and it is exactly why this bill is drafted this way.

The bill makes clear that the Department may satisfy the bill’s identity fraud detection requirement, in whole or in part, through a system already in use, while also giving the Department room to adapt its system to evolving threats.

The trouble is that without this bill, strong safeguards against fraud are not guaranteed, as we said, to remain in place and could change from administration to administration. Especially if the AFT is pushing, we know that push is real because of the Biden administration’s failures.

If we agree the current safeguards are working, we should make sure they remain in place to protect students and taxpayers alike, not just for now, but far into the future.

Mr. Speaker, I yield 2½ minutes to the gentlewoman from California (Mrs. KIM).

Mrs. KIM. Mr. Speaker, today, I rise to add my voice in strong support of H.R. 7892, the No Aid for Ghost Students Act. In California, 34 percent of community college applicants have been flagged as likely fraudulent. That is more than one in three applicants.

These so-called AI ghost students are scammers using fake identities to enroll in classes, pocket taxpayer dollars, and disappear without ever setting foot in a classroom.

Between April of 2024 and April of 2025, criminals stole more than \$10 million from California’s community colleges, robbing taxpayers and hurting real students who depend on that aid.

That is why I sent a letter to the Department of Education demanding an investigation and stronger safeguards to stop this fraud before taxpayer dollars go out the door. This bill builds on those efforts by strengthening application verification requirements and ensuring future administrations cannot weaken them.

Mr. Speaker, I thank Congressman BURGESS OWENS for introducing this very commonsense legislation, and I urge my colleagues to support it.

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

Mr. WALBERG. Mr. Speaker, I yield 2 minutes to the gentleman from Wisconsin (Mr. GROTHMAN), who is a working member of our Committee on Education and Workforce.

Mr. GROTHMAN. Mr. Speaker, in our Committee on Education and Workforce, as in so many other committees, we have discovered rampant fraud, in this case, in Federal financial aid programs as ghost students have been submitting applications for aid, getting the aid, and then the money just disappears because there is no real student.

Imagine that, Mr. Speaker.

The first lesson we can take out of this is the programs here now are not going to get rid of it. Anybody who thinks we are going to institute a Federal program and there is not going to be fraud in it is nuts. This is one more example of out-of-control things. We believe we found \$350 million of ghost student fraud uncovered since 2019.

□ 1940

In any event, BURGESS OWENS has the answer here. In part, we are going to work to identify these fraudsters before the money goes out the door. If we identify them before the money goes out the door, we will dramatically decrease the amount of money that disappears.

Mr. Speaker, I thank BURGESS OWENS for doing this, and I hope the rest of the body will remember what was done with these Federal aid programs. Again and again, it doesn’t go for the purposes designed. It goes to fraudsters who take advantage of the situation.

Mr. SCOTT of Virginia. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, this debate is not about whether or not fraud should be stopped. Everybody agrees with that, like when Trump University paid \$25 million to settle their fraud investigation. We shouldn’t be debating whether or not fraud should be stopped. We should be debating the provisions of the bill, not the merits of the title.

The question before us is not whether or not we should try to reduce fraud, but whether or not Congress should codify into law a process that has barely begun to operate and whose effectiveness has not been evaluated, especially as it affects students who are incorrectly flagged under the bill. It doesn't add anything to what is already being done. It only codifies what is being done before the program can be evaluated.

We should not substitute politics for due diligence. We should wait for that evaluation. As I said in committee, I was willing to work in good faith to improve the legislation. Regrettably, my colleagues on the other side of the aisle chose not to consider the fixes needed to support students and colleges while also addressing the responsibility to defer fraud.

This bill circumvents deliberative processes, imposes new punitive requirements before we have the facts, and risks creating new barriers for students seeking an education. We should pursue smart enforcement, be flexible when honest mistakes occur, and be informed by evidence rather than assumptions.

Mr. Speaker, I urge my colleagues to oppose the bill, and I yield back the balance of my time.

Mr. WALBERG. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, fraud has no place in America. I think we can all agree with that, at least in word. Unfortunately, fraud has spiraled out of control and allowed criminals to steal billions from American students and taxpayers.

H.R. 7892, No Aid for Ghost Students Act of 2026, is a powerful opportunity to put a stop to fraud in our Federal student aid programs and expand the dream of higher education for the next generation of Americans.

While Democrats and the Biden-era administration allowed fraudsters to steal from students and taxpayers, Republicans and the Trump administration are committed to righting that wrong and ensuring Federal student aid goes to the people who are meant to receive it: students.

As lawmakers, it is imperative we do everything in our power to ensure taxpayer dollars are spent correctly. That means stopping fraud and putting an end to the parade of criminals who have exploited our Federal student assistance programs. It makes sense to me.

Mr. Speaker, I urge my colleagues to support H.R. 7892, and I yield back the balance of my time.

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

Pursuant to House Resolution 1333, the previous question is ordered on the bill, as amended.

The question is on the engrossment and third reading of the bill.

The bill 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 bill.

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

Mr. SCOTT of Virginia. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

HONORING LAURA GARZA

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

Mrs. RAMIREZ. Mr. Speaker, I rise today to honor Laura Garza, an immigrant leader who has dedicated her career to remind us that workers' rights are immigrant rights.

Born in Monterrey, Mexico, Laura Garza has made Chicago, where she has organized and built coalitions for over 30 years, her home.

From leading organizations like Arise Chicago and SEIU Local 1, to founding the SEIU International Latino Caucus, Laura has fought to uplift all workers and their families no matter their ZIP Code, no matter their background, or citizenship status.

Her advocacy and leadership helped realize the Deferred Action For Labor Enforcement program, delivering temporary protection, stability, and opportunities for over 1,000 immigrant workers.

As immigrant workers across the country are under attack, Laura reminds us that worker solidarity will, in fact, protect us.

Mr. Speaker, on behalf of Illinois' Third Congressional District, it is my honor to commend Laura Garza for blazing trails, leading with intersectional solidarity, and building worker power for all of us.

Congratulations, Laura.

REMEMBERING THE MASS SHOOTING AT THE PULSE NIGHTCLUB

(Under the Speaker's announced policy of January 3, 2025, Mr. SOTO of Florida was recognized for 60 minutes as the designee of the minority leader.)

GENERAL LEAVE

Mr. SOTO. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material in the RECORD.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Florida?

There was no objection.

Mr. SOTO. Mr. Speaker, it has been nearly 10 years ago this Friday that our happy little town of Orlando was forever changed.

I remember getting text messages at 4 a.m., 5 a.m. on June 12, 2016, and wondering what people could possibly be reaching out to me about that early in the morning. I received 10, 12, 15 dif-

ferent texts and calls. I remember waking up around 4:30 a.m. and realizing that our world had changed, that our happy little town of Orlando was the site of the deadliest mass shooting in U.S. history at that time.

It was at the Pulse Nightclub, an LGBTQ nightclub, one that allies and the LGBTQ community alike got to attend. It was a safe place. It was Latin night, and what we saw was a domestic terrorist kill 49 angels who were just trying to have a good time and hang out with their friends that night and enjoy fellowship. Fifty-three other central Floridians were injured during that mass shooting.

We also saw law enforcement and firefighters step up to help. We know so many EMTs, doctors, and nurses helped those who were injured and saved their lives. We know that, to this day, it has left a scar, one that we will always remember, along with the families who lost loved ones, along with friends who lost loved ones, and along with our community who lost our fellow neighbors.

That next day, I remember going to the blood bank on John Young because the one in downtown Orlando had so many people going to it that the line went around the block and down several blocks.

People came out with different snacks and drinks and food to make sure that those who were in line to donate blood were able to stay there all day. I was at the blood bank off of John Young in our district, and I remember helping organize the lines.

Everybody wanted to do something, even as we felt helpless. We all just wanted to do something that might help out a little bit during that tragedy.

The very next night in front of our art center, we saw a makeshift memorial begin to take shape with flowers, posters, and people congregating. Over those next 2 days, it became the site of a massive vigil, and people started coming in from across the Nation where memorials and well wishes, cards, and condolences were sent from areas across both the Nation and the world.

□ 1950

We each had artists come in to help express what had hurt us so much in that community, and then we had our final vigil a week later in Lake Eola. I had never seen that many people in downtown.

We know it was unnecessary and deadly gun violence. We know it was an attack on the LGBTQ+ community. We know it was an attack on Latin night during Pride Month.

Over the years, we have tried to memorialize both what happened, so we will never forget those we lost, but also to talk about how our community responded and came together during this tragic time.

I was proud to introduce, in June 2019, 3 years later, the first National