The Senator from Utah.

RELIGIOUS FREEDOMS

Mr. CURTIS. Mr. President, almost 250 years ago, 56 delegates to the Second Continental Congress affixed their signature to the most influential document in the history of human rights: the American Declaration of Independence.

Over succeeding generations, more than 100 other nations would model their own declaration of independence with statements that followed the American pattern of 1776. It proclaimed liberty as an unalienable right in what Walter Isaacson has called ''the greatest sentence ever written.''

Among our unalienable rights, the document declared, are ''Life, Liberty and the pursuit of Happiness.'' Defining liberty and giving definition, substance, and legal guarantees of that right has been one of America's greatest ongoing commitments to the betterment of humanity. And at the forefront of that pantheon of liberties the Declaration affirms has been the right to believe and practice religion according to the dictates of our own conscience.

Four decades ago, 160 of 170 international constitutions were modeled, in whole or in part, on the American model. Freedom of religion is guaranteed in principle, if not in fact, in 97 percent of those constitutions.

When the first colonists arrived in the New World, religious freedom existed in theory, like that of John Locke, but not in political practice. Roger Williams founded Rhode Island on the principle of sole conscience in 1636, and 150 years later, in 1786, Thomas Jefferson authored the pioneering Virginia Statute for Religious Freedom:

> Almighty God hath created the mind free and manifested his Supreme will that free it shall remain.

The State legislation he proposed therefore decreed that no person shall ''suffer, on account of his religious opinions or belief; but that all [persons] shall be free to profess . . . their opinions in matters of religion.''

It was a long journey from Jamestown to Plymouth Rock, to that Virginia statute, the U.S. Constitution, and the Bill of Rights.

America has made great progress, but the road has been, at times, harrowing for those people at the margins of our mainstream.

Quakers were hanged in Massachusetts in 1659. Baptists were imprisoned in Virginia in the 1770s. Catholic convents and schools were burned in 1834. My own people, the Latter Day Saints, were mobbed and murdered in Missouri and Illinois in the decade to follow. And Jewish people have been the victims of discrimination and violence from the founding to the present.

One of the lessons to be learned from this history is that you can legislate religious protections but you cannot legislate respect or compassion or bonds of charity. Yet religious freedom hinges on these virtues.

Our public discourse, however, has never tipped so precariously into what Arthur Brooks has called a ''culture of contempt.'' If you think you sense something alarming in the air, the statistics say you are right. A March 2026 Pew survey reveals the distressing fact that Americans view their fellow Americans with more hostility and suspicion than is the case in any democracy surveyed.

The United States is the only place surveyed where more adults describe the morality and ethics of others living in the country as bad, 53 percent, than as good, 47 percent. We can do better. We have to do better.

Yes, as members of this national community, we have the right to espouse our values—religious, moral, or political—without hindrance or constraint. That also means we must accord to others the right to espouse their values without hindrance or constraint.

Religious freedom is distinctly intertwined with pluralism because the free exercise of religion presupposes a mosaic of differing values and other life orientations.

The words ''kindness,'' ''civility,'' and ''charity'' nowhere appear in our Constitution or our Declaration of Independence, whose anniversary we will commemorate next week. That is because those values were presupposed by the Founders.

This grand experiment in democracy required for its organization and requires for its continuation a willingness to build bridges of understanding, as well as defend principles to which we are committed.

Dr. Matthew Holland has written of how civic charity is deeply embedded in our thoughts; John Winthrop, leader of the Massachusetts Bay Colony, of Thomas Jefferson, America's apostle of religious liberty, and of Abraham Lincoln, who so powerfully invoked the better angels of our nature at a time of national crisis.

We will never achieve consensus on the particulars of our religious commitments or our lack of religious commitments, nor should we. Our pluralism is a source of our strength and should be a source of pride.

However, we can honor our founding principles by returning to the particular kind of faith they did have in common: faith in the essential goodness of each other and one another.

The psychologist Jamil Zaki has written: Cynicism is a lack of faith in people. Skepticism is a lack of faith in our assumptions. Charity is the only way whereby we flourish in our differences, even as we work together for a more perfect Union.

The PRESIDING OFFICER. The Senator from Virginia.

WAR POWERS RESOLUTION

Mr. KAINE. Mr. President, in a few minutes, we will move into a series of votes, and one of the votes is a motion to proceed to a resolution that I filed a number of weeks back, an Iran War Powers Resolution.

The current status of that resolution is that, about a month ago, we successfully discharged it from the Committee, and so it is now able to be called up on a motion to proceed.

I want to just inform all of my colleagues that, while I am always going to vote for a motion to proceed to my resolution, the resolution is completely superfluous. It is completely superfluous because both Houses of Congress have now taken the historic step of voting for the first time, under the history of the War Powers Resolution, that the President of the United States cannot restart a war legally unless he asks Congress for permission. That has left the station.

Both Houses—Republican majority—have said it will be illegal for Donald Trump to start back the war against Iran without a vote of Congress.

And so any action on the motion to proceed to my resolution is superfluous because that vote is done, Congress has spoken, and the will of both Houses is now clear.

So I will vote to proceed to my motion, but no one else should feel any stress about this one. Congress has clearly spoken and rebuked the President for starting an illegal war, and said he can't restart it without us.

I yield the floor.

The PRESIDING OFFICER. The Senator from Vermont.

S.J. RES. 196

Mr. SANDERS. Mr. President, in the United States today, 42 million Americans are drowning in $1.7 trillion in student debt—42 million Americans, $1.7 trillion in student debt. Further, a recordbreaking 9 million Americans are now in default on their student loans.

Instead of providing financial relief to these Americans, the Trump administration is about to make a bad situation even worse.

As we all know, President Trump's so-called Big Beautiful Bill—to my mind the worst piece of legislation passed in modern history—made the largest cut to education in the history of the United States in order to pay for the largest tax breaks for billionaires in American history. Not only did we throw 15 million people off the healthcare they had; we devastated Federal funding for education.

If Congress allows these education cuts to take effect, beginning on July 1, just 6 days from now, 7 million Americans will be thrown off of their low-cost student loan repayment plan, known as the SAVE plan and into a much more expensive plan.

What does that mean in real terms? It means that the average college graduate will be forced to pay $4,000 more each year on their student loan payments, about $244 a month.

At a time when tens of millions of Americans—working-class Americans—are struggling to pay for the outrageous cost of housing, groceries, prescription drugs, healthcare, and other basic necessities, the last thing in the

world we should be doing is driving up the cost of student loans by $4,000 for the average student loan borrower in America.

It has been estimated that if these cuts go into effect, one out of every four student loan borrowers will be in default by the end of this summer.

So what does it mean to be in default? It means that workers could have their wages garnished to pay back their student loans. They can't pay their student loans because they are not earning enough money, and then they get their wages garnished and it will be an even worse situation.

It means that seniors who took out student loans for themselves—and I know many people don't appreciate it. They are thinking about student loans, and they are thinking about young people. Well, guess what. There are grandparents who are still paying off their student loans. And it means that these people or their family members could have their Social Security checks garnished.

Imagine going to college, paying off a student debt for 30 or 40 years, and you can't continue to do it; and they are going to take your Social Security payment. In my view, that is unconscionable. We cannot allow that to happen.

And that is why I am very proud to cosponsor S.J. Res. 196, which we will be voting on this evening. And I want to thank Senator MERKLEY for his outstanding work on this issue. This resolution would ensure that millions of Americans are not forced to pay thousands of dollars more each year on their student loans.

Two weeks ago, I held a roundtable with four student loan borrowers from across the country who shared their stories about the struggles they are having with their student loan debt.

I spoke with a gentleman named Jordan, from my own State of Vermont, who is a veteran and a father of two young boys. He was told that his student loan payment will increase to $1,300 per month after July 1. And other Members who talked with me had very similar stories.

Geraldine, who is 71 years of age, has student loan debt from when she went to college in the 1980s, and decades later, she is still struggling with student loan debt. Geraldine is retired and on a fixed income, and she was told her payments will be over $500 a month after July 1.

And on and on it goes.

If Congress does not pass this resolution today, working-class people all across this country will be priced out of necessary graduate training in programs like nursing, medicine, dentistry, and social work because of new restrictive arbitrary loan limits. What this means is that working-class students will either be unable to get the education they need or they will be forced to take out loans from predatory lenders that charge interest rates as high as 26 percent.

Now, at a time when we desperately need nurses and other healthcare professionals, how insane is it to force students to pay interest rates as high as 26 percent in order to do the important work we desperately need?

At a time when we have a shortage of nurses, doctors, and dentists in this country, it has been estimated that 21 percent of nursing students, more than half of medical students, and three-quarters of dental students will be priced out of a degree altogether.

In my own State of Vermont, 40 percent of students pursuing graduate education will exceed the new loan limits and will be forced to resort to private loans to make up the difference. In the richest country in the history of the world, no one should be saddled with a lifetime of debt for the crime of getting an education.

No American should enter retirement with the burden of student loan debt or be pushed into default because they can't afford their payments.

So let us prevent student loan payments from going up by an average of $4,000 for 7 million Americans. Let us prevent working-class students from being priced out of pursuing degrees in nursing, medicine, and dentistry.

I urge my colleagues to vote yes on this resolution.

The PRESIDING OFFICER. The Senator from Oregon.

Mr. MERKLEY. Mr. President, I want to make a few remarks now about the Congressional Review Act vote we will be taking later tonight.

And here is the thing. This is so straightforward, in terms of, here in the United States of America, pursuit of an education to serve the people of this country should never be a privilege reserved only for the wealthiest Americans.

Indeed, don't we want every child to have the opportunity to thrive, to get a graduate degree, to get a professional degree, to be able to serve in the many capacities where we are desperately short of individuals? Of course we do.

And this is something very near and dear to my heart because I am a blue-collar kid, and my father said, when I was in grade school: Go to the doors of the schoolhouse. You go through those doors, and you study hard, and you can do just about anything in America, because we are so fortunate to live in America.

That is a beautiful idea—that every child has the opportunity to pursue their dreams, and if that requires a college education, to be able to pay for a college education without a millstone of debt around their neck or just the actual impossibilities of having access to enough funds to pay tuition.

So I pursued that vision. And my interest did take me to college. And I did borrow money, and I did get scholarship, and I did wash dishes, year after year, in order to help get through.

But that journey is becoming so much harder now, when college is so much more expensive. When I got out of high school, if you worked a minimum-wage job, the summer of 1974, at $3 an hour, you could save enough money, living at home, to pay the tuition for a public university in my home State of Oregon.

Or you might still have to work in order to, well, have a room to live in and have food to eat. But you could pay the tuition.

And now it is completely out of sync. You cannot save enough on minimum wage, which is still only, you know, in many States, only $7.50, or half that if you have a job that has tips, in many States. There is no way you can pay your tuition.

And so shouldn't we all be working to make it easier for children to actually get the expertise that we need in our services, in our economy? But, indeed, we are going in the other direction.

I have often spoken about how I feel the Big Beautiful Bill, as Trump called it, hurt Americans along the way, kicking millions of Americans off of health insurance and gutting nutrition and slashing funding for higher education. Why?

But now we have something else, which is a rule from the Trump administration that will make it very hard for ordinary children coming from modest means—families of modest means or very restricted income—to be able to go on to college and to go to graduate school.

In fact, that bill—that Big Beautiful Bill, as Trump called it—eliminated the Grad PLUS loans, which allowed students to borrow the full amount of their program, and replaced those loans with two categories. A graduate degree student is limited to borrowing $20,500 a year and up to $100,000 in total.

So that restriction—a graduate degree student—whom does that apply to? Well, it applies to nurses, to social workers, to physician associates, to teachers, to engineers, to physical therapists, and to many other categories.

And so those professions are told: You can only borrow $20,500 a year.

So what does that mean? It means that since tuition is often much higher than $20,500—and then throw in the dormitory and throw in the food—well, you are talking $40,000 a year.

There is a survey from the American Association of Colleges of Nursing, which reports the average cost of a nursing program is $38,500 a year—the average cost—so often over $40,000.

So what is the effect of putting this limit of $20,500? Well, this is a gift to the predatory lenders. Now, one friend of my son's, well, she had 6 percent loans that were the government loans, and then she had to get private loans. What was the interest rate on that? It was 11 percent.

We are basically saying: Hey, if you are wealthy and your parents can pay your tuition and your dormitory and your food, hey, you are golden. The avenue of opportunity is for you.

But if you are from a family that doesn't have the ability to pay that cash and you have to borrow, we are going to force you to borrow loans that are 9, 10, 11, 12 percent because we don't want that avenue of opportunity for you. We only want it for the rich kids.

This is a rule for rich America, and this is a penalty against normal people. That is wrong. I thought this democracy was supposed to be of, by, and for the people, not special, gold-plated avenues for the kids of the richest families.

And I know that this Chamber is full of multimillionaires—maybe a few billionaires—who don't know the darnedest thing about how families struggle across this Nation and how much they want their kids to have opportunity too.

So this is very simple. Let's reject this rule that puts up a huge barrier for the children of families of modest means and medium incomes or low incomes. Let's knock down that barrier. Let's not force them into predatory lending.

Now, there are some who say: But wait. We think that the schools will lower their tuition as a result of us making loans unavailable.

That is a false premise. Never worked anywhere because the schools have to pay the professors. They have to pay for the infrastructure. They have to pay interest on the buildings they have already built. And so they have to charge accordingly.

When we saw before—and we have been down this road—when there was a limit on public loans and people had to go to private loans—like the friend of my son—you end up with those 10, 11, 12 percent interest loans. They are predatory against our children of the next generation.

So who here wants to speak up for the rich to be the only ones with opportunity in this country? Let's strike down this rule and say to the President's team: When this bill was passed, no one in this Chamber meant to say that opportunity is only for the wealthy kids.

This is our opportunity. It is a Congressional Review Act. It means we can say no to a rule that puts up a hurdle to ordinary children.

So it isn't as if everything is rosy for the children of the next generation—hey, housing prices, up through the roof. Home ownership median age has risen from 33 to age 40 over just a 5-year period because the next generation can't afford to buy a home. Rents are pressing people against the wall. Tariffs have added so much cost to the families.

Why are we going to pile this predatory loan program on top of everything else? It is absolutely wrong. So let's just join together and say: Let's put this rule in the rubbish bin. Let's put it through the shredder because it only hurts the next generation that we should be striving to help thrive.

The PRESIDING OFFICER. The Senator from Louisiana.

Mr. CASSIDY. Mr. President, it is really kind of interesting. A couple of years ago, we were talking about student loan debt. Colleges were saddling students with student loan debt, forcing them to live in their parents' basement because they couldn't pay back those loans.

If you look to the people taking these loans, they may not have completed their degree, or the degree they got paid them less in a year than the annual tuition they were forced to pay. And, of course, that tuition—paid for by borrowed Federal money—compounded interest, leaving them mired in debt.

It is a false compassion to say that every person should be able to borrow as much as they want from the Federal Government, to go to the school, whatever the school charges. That is a false compassion.

Republicans are not about false compassion. We are about allowing Americans to live the American dream, but that is not by saddling them with debt like a weight around their neck, pulling them into a pool of debt from which their whole life is affected.

It is pretty clear. The cost of higher education is out of control. And that is, in part, because of Federal lending programs that will allow students to borrow whatever they wanted to—almost. And so universities raise their tuition to maximize income, not to maximize value, but to maximize income.

By the way, a 2023 National Bureau of Economic Research study found that uncapped Federal borrowing for graduate programs did not increase access or degree attainment.

Think about this: Oh, we can give much, much, much more money, but the NBER found that giving as much money as they wanted did not increase access and did not increase degree attainment.

You know what it did increase? Student loan debt. That is what it increased because the universities making profit off of that really, ultimately, were not left holding the bag. It was the student and the U.S. taxpayer who were left holding the bag.

Colleges could increase their prices—the higher the cost, the bigger the loan. The kid drops out. He doesn't graduate. He can't pay back the loan. The taxpayer picks it up. The person is saddled with debt, but the college has the money.

Now, by the way, putting Americans more and more in debt, while colleges raise tuition, only makes the affordability crisis worse.

In August, Republicans put an end to this nonsense, and we passed the Working Families Tax Cut bill. We addressed the root cause of rising costs. We put limits on Federal loans for professional degrees.

As a result, there are universities already lowering their costs. Last fall, Santa Clara University cut law school tuition by $16,000, citing loan limits the Senate Republicans enacted as a catalyst. Think about that: Law schools are 3 years. Mr. President, 3 times 16, we got $48,000 less in borrowing in a response to the legislation that we passed.

UC Irvine recently announced cutting tuition for their MBA program by 38 percent for the upcoming fall semester.

Now, unfortunately, the resolution offered by my friend from Oregon undermines this success. And the claim is that this merely corrects a rule put forward by the Trump administration that limits access to taxpayer-funded loans for certain professions.

That is not true. This resolution would nullify the Department of Education's regulation for implementing all student loan reforms enacted in the reconciliation as part of the Working Families Tax Cut bill. Every part of it is going to be nullified.

A vote for this CRA undermines the $284 billion in savings for the U.S. taxpayer. A vote for this CRA is a vote to undermine changes that are already reducing the cost of higher education.

A vote for this is a vote to allow the student to borrow as much as she wants to in response to a tuition skyrocketing and to land her into a hell of student loan debt that she can never escape.

A vote for this is to go back to the Biden approach to student loans, rather than the historic reforms passed by congressional Republicans and signed into law by President Trump.

Now, by the way, there is a nuance here. If you are thinking about voting for this resolution because you have concerns about how professional degrees have been defined in the rule, we should talk. I am happy to have that because, frankly, I have some concerns about that. And so let's see if we can actually address that in an appropriate way, not in a blunt axe way.

That debate is a separate, targeted conversation, not fit for an overly broad CRA. For example, let's address the criticism that nurses and social workers are excluded from professional degrees.

Now, I am going to be clear. I am a doc. I worked with nurses. They are professionals. They are right up there with me because I have been—at 3 in the morning—taking care of sick patients vomiting blood. I know the professionalism that nurses bring to their care—similarly for social workers. So no one doubts that they are professionals. No one doubts that they are essential to the health system.

But this debate is a debate about certain degrees that are required for entrance into the profession and require longer lengths of study than graduate-level programs. And based on those factors, should you be able to borrow up to $200,000 in taxpayer-backed Federal loan programs to pay for a degree?

More importantly, do you have a realistic ability to pay back that loan? If

someone does not have a realistic ability to pay back the loan, then the university should not be charging that much.

By the way, most nursing students—95 percent of them—borrow less than $100,000 to complete their degree. That is below the borrowing limit Congress established in the Working Families Tax Cut.

The 5 percent of nursing students borrowing more than $100,000 choose to take on that debt. They choose a more expensive option. Clearly, since 95 percent don't need to borrow that much, there are other options, and not all nurses need federally backed loans up to $200,000 in order to get their degree.

So, is my colleague suggesting that taxpayers subsidize the 5 percent of nursing students, regardless of their ability to pay back the loan? I don't think that is fair to them.

If there are limited number—and this is important—if there is a limited number of targeted subspecialties in professions—I think of a CRNA—that are inadvertently and inappropriately excluded by this rule, let's have a conversation. Let's measure their ability to pay back such a large loan and if that loan and the degree it pays for is necessary for their professional subspecialty. And, importantly, can they pay it back?

CRNAs do well. I personally think we should have a higher loan limit for them—that is one example—because they are going to do well financially. And to the point, it could be more expensive for them to have their training.

That is, if you will, a nuanced approach, looking at a group of people for which we know the facts. But that is not what this CRA does. It guts all reforms and sends us back to the Biden administration student loan disaster.

There are bipartisan efforts on my committee to make college more affordable for students, families, and taxpayers. I am leading the College Transparency Act, the CTA, which allows students to compare the differences between a college that they go to, and the major within that college, to see the value of the degree relative to the price of admission.

I ask my Democratic colleagues to work with us to advance these bipartisan solutions, not to push partisan resolutions that raise the cost of college and bury students with debt.

I urge my colleagues to oppose this effort.

The PRESIDING OFFICER (Mr. RICKETTS). The Senator from Oregon.

Mr. MERKLEY. Will my colleague yield to a question?

Mr. CASSIDY. Yes, sir.

Mr. MERKLEY. I believe I understood you to say that you are citing a university that has lowered its tuition.

Did I understand that correctly?

Mr. CASSIDY. Correct.

Mr. MERKLEY. Which university was that?

Mr. CASSIDY. I think it was Santa Clara. I have to go back to my notes. I think it was Santa Clara.

Mr. MERKLEY. Is that a private or public school?

Mr. CASSIDY. I don't know if the University of Santa Clara is private or public.

Mr. MERKLEY. So here is the thing. There are 4,000 universities in the country. Do you have any idea how many have followed that example and lowered their tuition?

Mr. CASSIDY. I don't know how many have, but the bill has just passed. And I do know that market reforms permeate society.

And as a student realizes, I can go to the community college down the street and get a nursing degree and pay for it entirely with a small amount of money, or I can go someplace far more expensive and have to borrow $100,000—in the case of the previous law, $200,000—that market forces—and, particularly, if we put in the College Transparency Act—will have that individual go to one where they get the better value for their education. That, I am positive of.

Mr. MERKLEY. My colleague has got it completely wrong. There are less expensive ways to get a nursing degree. Indeed, my wife is a nurse, and she got her 2-year nursing degree at a community college. We were very, very fortunate to get even some scholarships to help her do that at a time when our income was extremely little.

But here is the thing: There aren't very many slots like that. With the 4-year programs that are throughout Oregon at private universities, you can't come close to paying your annual expenses at $20,500. We need a lot more nursing slots because there are a lot of folks who are coming out of high school with straight A's. They can do the statistics, and they can do all the prerequisites, but there just aren't enough slots. So we are wrestling with the fact that we are importing a lot of nurses from overseas rather than providing opportunities for our kids.

What this means is, yes, you are right. There are some ways to get a nursing degree—a 2-year degree in particular—that are less, but most folks have to do another 2 years because now hospitals won't take a 2-year nurse. They often have to go to a private program, and those programs average $38,500 a year.

The math is simple. For the families like the family I come from, wherein you have to borrow, borrowing at 6 percent is a hell of a lot better than borrowing at 11 percent. With the rich, their families have home equity loans. If they are going to borrow, they borrow at 6. So we are saying: Here is this big obstacle for ordinary people who don't have parents who are affluent.

It is just the math.

The idea that all of those programs are going to be able to lower their $38,500, on average—many are much more—to $20,500 is just false. There may be one or two universities that have lowered it, and by the way, they did it in anticipation—and maybe for different reasons—because this hasn't gone into effect yet. It is going into effect a few days from now. That is why we are talking about this now. It is going to affect folks who are going to school next year. So this is very disturbing to me that we are creating this obstacle for families who need help.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. THUNE. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

UNANIMOUS CONSENT AGREEMENT—EXECUTIVE CALENDAR

Mr. THUNE. Mr. President, I ask unanimous consent that all postcloture time be expired on the Jones nomination and that the Senate proceed to executive session and vote on confirmation of the nomination at 5:30 p.m. on Monday, July 13; further, that if the nomination is confirmed, the motion to reconsider be considered made and laid upon the table and the President be immediately notified of the Senate's action.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

ORDER OF PROCEDURE

Mr. THUNE. Mr. President, I ask unanimous consent that notwithstanding rule XXII, the cloture motion with respect to Executive Calendar No. 776 ripen following disposition of Calendar No. 432, S.J. Res. 196; further, that if cloture is invoked, all postcloture time be expired at 12 noon on Tuesday, July 14, and the Senate vote on confirmation of the nomination at a time to be determined by the majority leader in consultation with the Democratic leader on Tuesday, July 14; finally, that if the nomination is confirmed, the motion to reconsider be considered made and laid upon the table and the President be immediately notified of the Senate's action.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

WAIVING QUORUM CALL

Mr. THUNE. Mr. President, I ask unanimous consent to waive the mandatory quorum call with respect to the Schwartz nomination.

The PRESIDING OFFICER. Without objection, it is so ordered.

LEGISLATIVE SESSION

Mr. THUNE. Mr. President, I move to proceed to legislative session.

The PRESIDING OFFICER. The question is on agreeing to the motion.

The motion was agreed to.

NATIONAL DEFENSE AUTHORIZATION ACT FOR FISCAL YEAR 2027—Motion to Proceed

Mr. THUNE. Mr. President, I move to proceed to Calendar No. 436, S. 4784.