

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.

The PRESIDING OFFICER. The clerk will report.

The senior assistant legislative clerk read as follows:

Motion to proceed to Calendar No. 436, S. 4784, a bill to authorize appropriations for fiscal year 2027 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

CLOTURE MOTION

Mr. THUNE. Mr. President, I send a cloture motion to the desk.

The PRESIDING OFFICER. The cloture motion having been presented under rule XXII, the Chair directs the clerk to read the motion.

The senior assistant legislative clerk read as follows:

CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, do hereby move to bring to a close debate on the motion to proceed to Calendar No. 436, S. 4784, an original bill to authorize appropriations for fiscal year 2027 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

John Thune, Roger F. Wicker, Tim Sheehy, Mike Rounds, Jon A. Husted, Steve Daines, Bill Hagerty, Tim Scott of South Carolina, Shelley Moore Capito, Bernie Moreno, Cindy Hyde-Smith, James C. Justice, Jim Banks, John Boozman, Cynthia M. Lummis, John Cornyn, John R. Curtis.

MORNING BUSINESS

Mr. THUNE. Mr. President, I ask unanimous consent that the Senate be in a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

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

ORDERS FOR THURSDAY, JUNE 25, 2026, THROUGH MONDAY, JULY 13, 2026

Mr. THUNE. Mr. President, I ask unanimous consent that when the Senate completes its business today, it stand adjourned to then convene for pro forma session only, with no business being conducted, on the following dates and times: Thursday, June 25, at 9 a.m.; Monday, June 29, at 3:45 p.m.; Thursday, July 2, at 12:30 p.m.; Monday, July 6, at 9 a.m.; Thursday, July 9, at 4 p.m.; further, that when the Senate adjourns on Thursday, July 9, it stand adjourned until 3 p.m. on Monday, July 13; that following the prayer and pledge, the Journal of proceedings be approved to date, the morning hour be deemed expired, the time for the two leaders be reserved for their use later in the day, morning business be closed, and the Senate proceed to executive session and resume consideration of the Schwartz nomination, postcloture.

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

The PRESIDING OFFICER. The Senator from Oregon.

PROVIDING FOR CONGRESSIONAL DISAPPROVAL UNDER CHAPTER 8 OF TITLE 5, UNITED STATES CODE, OF THE RULE SUBMITTED BY THE DEPARTMENT OF EDUCATION RELATING TO "REIMAGINING AND IMPROVING STUDENT EDUCATION-FEDERAL STUDENT LOAN PROGRAM FINAL REGULATIONS"

Mr. MERKLEY. I move to proceed to Calendar No. 432, S.J. Res. 196.

The PRESIDING OFFICER. The clerk will report.

The senior assistant legislative clerk read as follows:

Motion to proceed to Calendar No. 432, S.J. Res. 196, providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Department of Education relating to "Reimagining and Improving Student Education-Federal Student Loan Program Final Regulations".

VOTE ON MOTION

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

Mr. MERKLEY. I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The bill clerk called the roll.

Mr. BARRASSO. The following Senator is necessarily absent: the Senator from Kentucky (Mr. MCCONNELL).

Mr. DURBIN. I announce that the Senator from Colorado (Mr. BENNET) and the Senator from New Hampshire (Mrs. SHAHEEN) are necessarily absent.

The result was announced—yeas 45, nays 52, as follows:

[Rollcall Vote No. 190 Leg.]

YEAS—45

Alsobrooks	Hickenlooper	Reed
Baldwin	Hirono	Rosen
Blumenthal	Kaine	Sanders
Blunt Rochester	Kelly	Schatz
Booker	Kim	Schiff
Cantwell	King	Schumer
Coons	Klobuchar	Slotkin
Cortez Masto	Lujan	Smith
Duckworth	Markey	Van Hollen
Durbin	Merkley	Warner
Fetterman	Murphy	Warnock
Gallego	Murray	Warren
Gillibrand	Ossoff	Welch
Hassan	Padilla	Whitehouse
Heinrich	Peters	Wyden

NAYS—52

Armstrong	Daines	Marshall
Banks	Ernst	McCormick
Barrasso	Fischer	Moody
Blackburn	Graham	Moran
Boozman	Grassley	Moreno
Britt	Hagerty	Murkowski
Budd	Hawley	Paul
Capito	Hoeven	Ricketts
Cassidy	Husted	Risch
Collins	Hyde-Smith	Rounds
Cornyn	Johnson	Schmitt
Cotton	Justice	Scott (FL)
Cramer	Kennedy	Scott (SC)
Crapo	Lankford	Sheehy
Cruz	Lee	
Curtis	Lummis	

Sullivan	Tillis	Wicker
Thune	Tuberville	Young

NOT VOTING—3

Bennet	McConnell	Shaheen
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The motion was rejected.

CLOTURE MOTION

The PRESIDING OFFICER (Mr. SHEEHY). Pursuant to rule XXII, the Chair lays before the Senate the pending cloture motion, which the clerk will state.

The bill clerk read as follows:

CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, do hereby move to bring to a close debate on the nomination of Executive Calendar No. 776, Matthew A. Schwartz, of New York, to be United States Circuit Judge for the Second Circuit.

John Thune, Tim Sheehy, John Barrasso, Ashley B. Moody, James Lankford, Todd Young, Ted Budd, Pete Ricketts, Jon A. Husted, Mike Crapo, Mike Rounds, Tim Scott of South Carolina, Bernie Moreno, John Cornyn, Chuck Grassley, James C. Justice, Eric Schmitt.

The PRESIDING OFFICER. Under the previous order, the mandatory quorum call under rule XXII has been waived.

The question is, Is it the sense of the Senate that debate on the nomination of Matthew A. Schwartz, of New York, to be United States Circuit Judge for the Second Circuit, shall be brought to a close?

The yeas and nays are mandatory under the rule.

The clerk will call the roll.

The senior assistant bill clerk called the roll.

Mr. BARRASSO. The following Senator is necessarily absent: the Senator from Kentucky (Mr. MCCONNELL).

Mr. DURBIN. I announce that the Senator from Colorado (Mr. BENNET) and the Senator from Massachusetts (Mr. MARKEY) are necessarily absent.

The yeas and nays resulted—yeas 52, nays 45, as follows:

[Rollcall Vote No. 191 Leg.]

YEAS—52

Armstrong	Fischer	Moreno
Banks	Graham	Murkowski
Barrasso	Grassley	Paul
Blackburn	Hagerty	Ricketts
Boozman	Hawley	Risch
Britt	Hoeven	Rounds
Budd	Husted	Schmitt
Capito	Hyde-Smith	Scott (FL)
Cassidy	Johnson	Scott (SC)
Collins	Justice	Sheehy
Cornyn	Kennedy	Sullivan
Cotton	Lankford	Thune
Cramer	Lee	Tillis
Crapo	Lummis	Tuberville
Cruz	Marshall	Wicker
Curtis	McCormick	Young
Daines	Moody	
Ernst	Moran	

NAYS—45

Alsobrooks	Cortez Masto	Heinrich
Baldwin	Duckworth	Hickenlooper
Blumenthal	Durbin	Hirono
Blunt Rochester	Fetterman	Kaine
Booker	Gallego	Kelly
Cantwell	Gillibrand	Kim
Coons	Hassan	King