prohibited from offering any gift over $10 to employees of a university, including free trips, meals, and tickets to entertainment events. Lenders are no longer allowed to offer services to a financial aid office that create a conflict of interest such as lending staff during peak loan processing times, printing literature for the financial aid office and e-mailing students on behalf of the financial aid office.

Second, the Act provides students and their families access to information about preferred lender lists, special arrangements between lenders and colleges and terms and conditions of loans. A school's preferred lender list must include at least three lenders that are independent from each other, clearly disclose why a lender was identified as a preferred lender, and clearly state that students and parents may take out a student loan with a lender that is not on their school's preferred lender list. This requirement is needed because in some instances, a school's preferred lender list may include what appear to be five different lenders; however, four of the five lenders may turn out to be subsidiaries of a single company. Lenders are required to report to the Secretary of Education any special arrangement they have with colleges to make loans to the students at a school including the terms of the arrangement and any benefit provided to the school in connection with the loan arrangement. In addition, the Act requires the Secretary of Education, along with the higher education community and students, to develop an easy-to-understand form for reporting the terms and conditions of student loans—similar to an APR disclosure.

Finally, the Act encourages students to maximize their borrowing options through the government's loan programs before obtaining private loans with higher interest rates and discourages over-borrowing through direct-to-consumer education loans. Some companies fail to clearly disclose that their private educational loans typically carry a higher interest rate and even encourage students not to complete the Free Application for Federal Student Aid form, which allows students to borrow low-interest educational loans. The Act requires all direct-to-consumer lenders to clearly disclose to students certain information such as: the fact that the student may be eligible for low-interest student loans through the federal government, how the interest rate is determined, any and all fees, and whether any complaints have been filed against the lender. Additionally, the Act puts in place provisions that will ensure that before a student obtains an educational loan through a direct-to-consumer lender, the student is informed of their loan options through the federal government and whether the loan will cause the student to exceed what is necessary to cover the student's cost of attendance.

These requirements are simply meant to ensure that as students are about to sign on the dotted line and accept what will likely be one of the largest debts they will incur in their lives, they have the information they need to make an informed decision and some assurance that their school has only their best interests in mind—not visions of the Caribbean or the latest iPod. We must not look away and allow them to be taken advantage of at one of the most critical points in their lives. I urge my colleagues to support this important legislation.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 64—AUTHORIZING EXPENDITURES BY THE COMMITTEE ON FOREIGN RELATIONS

Mr. BIDEN submitted the following resolution; from the Committee on Foreign Relations; which was referred to the Committee on Rules and Administration:

S. RES. 64

Resolved, That, in carrying out its powers, duties, and functions under the Standing Rules of the Senate, in accordance with its jurisdiction under rule XXV of such rules, including holding hearings, reporting such hearings, and making investigations as authorized by paragraphs 1 and 8 of rule XXVI of the Standing Rules of the Senate, the Committee on Foreign Relations is authorized from March 1, 2007, through September 30, 2007; October 1, 2007, through September 30, 2008; and October 1, 2008, through February 28, 2009, in its discretion (1) to make expenditures from the contingent fund of the Senate, (2) to employ personnel, and (3) with the prior consent of the Government department or agency concerned and the Committee on Rules and Administration, to use on a reimbursable or non-reimbursable basis the services of personnel of any such department or agency.

SEC. 2(a). The expenses of the committee for the period March 1, 2007, through September 30, 2007, under this resolution shall not exceed $3,469,450, of which amount (1) not to exceed $100,000 may be expended for the procurement of the services of individual consultants, or organizations thereof (as authorized by section 202(i) of the Legislative Reorganization Act of 1946, as amended), and (2) not to exceed $20,000 may be expended for the training of the professional staff of such committee (under procedures specified by section 202(j) of the Legislative Reorganization Act of 1946).

(b) For the period October 1, 2007, through September 30, 2008, expenses of the committee under this resolution shall not exceed $6,071,938, of which amount (1) not to exceed $100,000 may be expended for the procurement of the services of individual consultants, or organizations thereof (as authorized by section 202(i) of the Legislative Reorganization Act of 1946, as amended), and (2) not to exceed $20,000 may be expended for the training of the professional staff of such committee (under procedures specified by section 202(j) of the Legislative Reorganization Act of 1946).

(c) For the period October 1, 2008, through February 28, 2009, expenses of the committee under this resolution shall not exceed $2,575,710, of which amount (1) not to exceed $100,000 may be expended for the procurement of the services of individual consultants, or organizations thereof (as authorized by section 202(i) of the Legislative Reorganization Act of 1946, as amended), and (2) not to exceed $20,000 may be expended for the training of the professional staff of such committee (under procedures specified by section 202(j) of the Legislative Reorganization Act of 1946).

SEC 3. The Committee shall report its findings, together with such recommendations for legislation as it deems advisable, to the Senate at the earliest practicable date, but not later than February 28, 2009.

SEC. 4. Expenses of the committee under this resolution shall be paid from the contingent fund of the Senate upon vouchers approved by the chairman of the committee, except that vouchers shall not be required (1) for the disbursement of salaries of employees paid at an annual rate, or (2) for the payment of telecommunications provided by the Office of the Sergeant at Arms and Doorkeeper, United States Senate, or (3) for the payment of stationery supplies purchased through the Keeper of the Stationery, United States Senate, or (4) for payments to the Postmaster, United States Senate, or (5) for the payment of metered charges on copying equipment provided by the Office of the Sergeant at Arms and Doorkeeper, United States Senate, or (6) for the payment of Senate Recording and Photographic Services, or (7) for payment of franked and mass mail costs by the Sergeant at Arms and Doorkeeper, United States Senate.

SEC. 5. There are authorized such sums as may be necessary for agency contributions related to the compensation of employees of the committee from March 1, 2007, through September 30, 2007; October 1, 2007, through September 30, 2008; and October 1, 2008, through February 28, 2009, to be paid from the Appropriations account for ''Expenses of Inquiries and Investigations.''

SENATE RESOLUTION 65—CONDEMNING THE MURDER OF TURKISH-ARMENIAN JOURNALIST AND HUMAN RIGHTS ADVOCATE HRANT DINK AND URGING THE PEOPLE OF TURKEY TO HONOR HIS LEGACY OF TOLERANCE

Mr. BIDEN submitted the following resolution; which was referred to the Committee on Foreign Relations:

S. RES. 65

Whereas Hrant Dink was a respected, eloquent advocate for press freedom, human rights, and reconciliation;

Whereas, in 1996, Mr. Dink founded the weekly bilingual newspaper Agos and, as the paper's editor in chief, used the paper to provide a voice for Turkey's Armenian community;

Whereas Mr. Dink was a strong proponent of rapprochement between Turks and Armenians and worked diligently to improve relations between those communities;

Whereas Mr. Dink's commitment to democratic values, nonviolence, and freedom in the media earned him widespread recognition and numerous international awards;

Whereas Mr. Dink was prosecuted under Article 301 of the Turkish Penal Code for speaking about the Armenian Genocide;

Whereas, notwithstanding hundreds of threats to Mr. Dink's life and safety, he remained a steadfast proponent of pluralism and tolerance;

Whereas Mr. Dink was assassinated outside the offices of Agos in Istanbul, Turkey, on January 19, 2007;

Whereas tens of thousands of people in Turkey of many ethnicities protested Mr.

Dink's killing and took to the streets throughout the country to honor his memory;

Whereas the Government of Turkey has pledged to undertake a full investigation into the murder of Mr. Dink;

Whereas the Prime Minister of Turkey, Recep Tayyip Erdogan, has stated that when Mr. Dink was shot, ''a bullet was fired at freedom of thought and democratic life in Turkey'';

Whereas the Foreign Minister of Armenia, Vartan Oskanian, stated that Mr. Dink ''lived his life in the belief that there can be understanding, dialogue and peace amongst peoples''; and

Whereas Mr. Dink's tragic death affirmed the importance of promoting the values that he championed in life: Now, therefore, be it

Resolved, That the Senate—

(1) condemns the murder of Hrant Dink as a shameful act of cowardice perpetrated with contempt for law, justice, and decency;

(2) supports the pledge of the Government of Turkey to conduct an exhaustive investigation into the assassination of Mr. Dink and to prosecute those responsible;

(3) urges the Government of Turkey to repeal Article 301 of the Turkish Penal Code and work diligently to foster a more open intellectual environment in the country that is conducive to the free exchange of ideas;

(4) recognizes the decision of the Government of Turkey to invite senior Armenian religious and political figures to participate in memorial services for Mr. Dink;

(5) calls on the Government of Turkey to act in the interest of regional security and prosperity and reestablish full diplomatic, political, and economic relations with the Government of Armenia; and

(6) urges the people of Turkey to honor Mr. Dink's legacy of tolerance.

SENATE RESOLUTION 66—HONORING THE LIFE, ACHIEVEMENTS, AND DISTINGUISHED CAREER OF THE REVEREND ROBERT F. DRINAN, S.J.

Mr. KERRY (for himself, Mr. KENNEDY, and Mr. LEAHY) submitted the following resolution; which was considered and agreed to:

S. RES. 66

Whereas the Reverend Robert F. Drinan, S.J. was a talented scholar, who received a bachelor's degree in 1942 and a master's degree in 1947 from Boston College, a bachelor's degree in law in 1949 and a master of law degree in 1951 from Georgetown University, and a doctorate in theology in 1954 from Gregorian University in Rome, Italy;

Whereas Father Drinan entered the Society of Jesus in 1942, completed his seminary work at Weston College in Cambridge, Massachusetts, and was ordained as a Jesuit priest in 1953;

Whereas Father Drinan was an influential educator who served as the Dean of the Boston College Law School from 1956 to 1970 and transformed it into one of the leading educational institutions in the United States;

Whereas Father Drinan was elected in 1970 to represent Massachusetts in the House of Representatives;

Whereas Father Drinan represented Massachusetts in the House of Representatives from 1971 to 1981, the first Roman Catholic priest ever to serve in Congress as a voting Member;

Whereas Father Drinan, during his service in the House of Representatives, was an advocate for social justice, a fighter for civil rights, and a champion in the cause of international human rights;

Whereas Father Drinan drew on his legal expertise to make significant contributions in the areas of copyright law reform, consumer protection, and criminal justice;

Whereas Father Drinan renewed his commitment to education, after his service in Congress, as a professor at Georgetown University Law Center, where he specialized in constitutional law and human rights and taught more than 6,000 students;

Whereas Father Drinan was the founder and faculty adviser to the Georgetown Journal of Legal Ethics and was the author of 12 books on major public policy issues;

Whereas Father Drinan was the recipient of 22 honorary degrees and was a visiting professor at 4 universities;

Whereas Father Drinan's service led the American Bar Association (ABA) to award him the ABA Medal in 2004, the organization's highest honor, given to individuals who make exceptionally distinguished contributions to the jurisprudence of the United States; and

Whereas Father Drinan's lifelong leadership in promoting greater awareness of the importance of international human rights resulted in 2006 in the establishment by the Georgetown University Law Center of an endowed chair in his honor, known as the Robert F. Drinan, S.J. Chair in Human Rights Law: Now, therefore, be it

Resolved, That the Senate—

(1) honors the life, achievements, and distinguished career of the Reverend Robert F. Drinan, S.J.;

(2) offers its appreciation for Father Drinan's devoted work on behalf of the thousands of Massachusetts residents he represented in the House of Representatives and the millions of people worldwide who benefitted from his human rights initiatives; and

(3) expresses its condolences to Father Drinan's family and friends.

SENATE RESOLUTION 67—DESIGNATING MARCH 2007 AS ''GO DIRECT MONTH''

Mrs. DOLE submitted the following resolution; which was considered and agreed to:

S. RES. 67

Whereas the Department of the Treasury issued 57,000 checks worth approximately $54,000,000 that were endorsed illegally in 2006;

Whereas the Department of the Treasury receives approximately 1,500,000 inquiries each year regarding problems with paper checks;

Whereas the use of direct deposit has resulted in more than $6,000,000,000 in savings for the Federal Government since 1986;

Whereas more than 12,000,000 social security and other Federal benefit recipients have yet to sign up for direct deposit;

Whereas the United States would generate approximately $120,000,000 in annual savings if all Federal beneficiaries used direct deposit;

Whereas the use of direct deposit is a more secure, reliable, and cost effective method of payment than paper checks because the use of direct deposit—

(1) helps protect against identity theft and fraud;

(2) provides easier access to funds during emergencies and natural disasters; and

(3) provides citizens of the United States with more control over their money;

Whereas the Department of the Treasury and the Federal Reserve Banks have launched ''Go Direct'', a national campaign organized to encourage the people of the United States to use direct deposit for the receipt of social security and other Federal benefits; and

Whereas, by working with financial institutions, advocacy groups, and community organizations, the sponsors of ''Go Direct'' are educating the people of the United States about the advantages of using direct deposit and assisting people during the enrollment process: Now, therefore, be it

Resolved, That the Senate—

(1) supports the goals and ideals of ''Go Direct'';

(2) designates March 2007 as ''Go Direct Month'';

(3) commends Federal, State, and local governments, and the private sector, for promoting March as ''Go Direct Month''; and

(4) encourages the people of the United States to—

(A) participate in events and awareness initiatives held during the month of March;

(B) become informed about the convenience and safety of direct deposit; and

(C) consider signing up for direct deposit of social security or other Federal benefits.

SENATE RESOLUTION 68—COMMENDING THE MISS AMERICA ORGANIZATION FOR ITS LONGSTANDING COMMITMENT TO QUALITY EDUCATION AND THE CHARACTER OF WOMEN IN THE UNITED STATES

Mr. INHOFE (for himself, Mr. COBURN, and Mr. ISAKSON) submitted the following resolution; which was considered and agreed to:

S. RES. 68

Whereas the Miss America Organization was formed in 1921;

Whereas, in 1945, the organization established a scholarship program to assist young women achieve their personal and professional goals;

Whereas contestants in the Miss America Pageant must first succeed in local and State pageants;

Whereas the 52 young women who participated in the Miss America Pageant showed great poise and accomplishment;

Whereas Lauren Nelson, of Lawton, Oklahoma, was crowned Miss America 2007, the sixth Oklahoman in history and the second in a row;

Whereas Oklahoma now joins only 2 other States in boasting 6 Miss America crowns and 3 other States in holding consecutive crowns; and

Whereas the Senate family is also proud of Kate Michael of Senator Johnny Isakson's office, who represented the District of Columbia in the Miss America Pageant: Now, therefore, be it

Resolved, That the Senate—

(1) commends the Miss America Organization for its longstanding commitment to quality education and the character of women in the United States;

(2) congratulates Miss America 2007, Lauren Nelson of Lawton, Oklahoma, the 80th woman crowned Miss America; and

(3) directs the Secretary of the Senate to transmit a copy of this resolution to Lauren Nelson in care of the Miss America Organization.