

## STUDENT LOANS

(Ms. PINGREE of Maine asked and was given permission to address the House for 1 minute.)

Ms. PINGREE of Maine. Madam Speaker, last month I submitted comments to the Consumer Financial Protection Bureau about the rising problem of student loan debt.

I've heard from many people in my State—students, former students, and parents—who are struggling to pay back student loans. We are asking our students to take on more debt than ever, and in this weak economy, it's hard to make the rising monthly payments. There has to be a better way.

Private student loans are part of the problem. They are one of the riskiest ways to pay for college, often with uncapped variable interest rates that hit those who are least able to afford them the hardest.

But the Federal student loan system also needs reform. Currently, borrowers are paying an interest rate of up to 8 percent, while homeowners refinancing their mortgages are often paying less than half of that. There is no reason that students and their parents should pay so much more for something that is as basic and essential as an education.

Madam Speaker, an affordable education should be a right for every family in America.

## CLASS ACT REPEAL

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Madam Speaker, last Wednesday, the House passed the Fiscal Responsibility and Retirement Security Act of 2011, a bill which repeals a new program in the government health care takeover bill. During the health care debate, the President and congressional liberals said that this program would save taxpayers \$80 billion. However, now internal evidence reveals that the administration was aware that the program was a "recipe for disaster."

The 2,700-page ObamaCare bill was rammed through Congress, just like Cash for Clunkers. The President and his liberal colleagues included unworkable programs into an unpopular bill to gain enough votes for passage. The CLASS program is yet another example of how this administration supports programs that are political gimmicks, identified by Bill Walker as being a free ticket but no show.

In conclusion, God bless our troops, and we will never forget September the 11th in the global war on terrorism.

## UNEMPLOYMENT BENEFITS

(Ms. SCHAKOWSKY asked and was given permission to address the House for 1 minute.)

Ms. SCHAKOWSKY. Unless Congress acts, emergency unemployment bene-

fits will run out on February 23 for 3 million Americans. We simply can't let that happen.

Congress has never before allowed benefits to expire when unemployment was higher than 7.2 percent. And with more than three applicants for every job opening, we must not turn our backs on Americans who want to work, are trying to work, but simply can't find a job.

We shouldn't demean them either by asking them to jump through hurdles to get the unemployment insurance benefits that they've already paid for, such as getting drug tested or going back to high school after decades in the workforce.

Our economy is improving, thanks to the policies of this administration, but we have more to do. We need to extend unemployment benefits. It's good for American families, and it's good for America. Every dollar spent on UI benefits increases economic activity by \$2. That increases gross domestic product and creates jobs and creates a stronger economy that works for everyone.

History has taught us and economists warn us about the dangers of prematurely pulling the plug on policies that work. Let's extend unemployment insurance benefits for a full year.

## BUDGET OR BUST

(Mr. BROUN of Georgia asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BROUN of Georgia. Madam Speaker, I rise today to urge my colleagues to support a bill that I recently introduced, H.R. 3883, the Budget or Bust Act. My legislation would force the House and the Senate to pass a budget or else their salaries would be held hostage until they do.

It has been 1,015 days since the Senate last passed a budget. That is 1,015 days that Congress has shirked one of its most basic responsibilities, and they shouldn't be getting paid for their irresponsibility.

Next week, we'll see the President roll out his budget for 2013, which is not part of his constitutional job description. The Budget or Bust Act would restore the power of the purse to its rightful owner, which the Founding Fathers specifically gave to Congress, not to the President. Congress should be deciding how to spend taxpayer dollars, and the President should simply be implementing the budget and policy that Congress puts forward.

I urge my colleagues to support my Budget or Bust Act so that Washington is finally forced to pass a budget and live within its means like the rest of America does.

## EXTEND UNEMPLOYMENT BENEFITS

(Ms. HAHN asked and was given permission to address the House for 1 minute.)

Ms. HAHN. Madam Speaker, the deadline, again, to pass an extension of unemployment benefits is fast approaching. Last week, the numbers came out that our economy is on the mend, but we do still have a long way to go.

Unemployment benefits put money into the economy and serve as a lifeline for the millions of Americans who, through no fault of their own, have lost their job and cannot find work. These are benefits, by the way, that have been earned through years of hard work. They aren't giveaways.

If my friends on the other side of the aisle don't extend these benefits, 2.8 million Americans—including 491,000 Californians—will lose their lifeline, throwing their families into further despair and hampering our economic recovery.

We can't let this happen. Let's work together and pass these extensions of unemployment benefits for one full year.

## HOUSE GOP JOBS PLAN

(Ms. FOXX asked and was given permission to address the House for 1 minute.)

Ms. FOXX. Madam Speaker, the facts don't lie: President Obama's policies have failed the American people and are making the economy worse.

Since the President took office, unemployment has been above 8 percent for 36 months, gas prices have doubled, the number of Americans having to rely on food stamps has climbed to an all-time high, while the number of new business startups has dropped to a 17-year low. Our national debt has reached \$15 trillion, greater than our entire economy, and just last week, the CBO projected that 2012 will bring us our fourth trillion dollar deficit in a row.

Because the President cannot run on his record, he has, regrettably, turned to the politics of envy and division.

House Republicans have a plan for America's job creators to help turn this economy around. It's time for the President and Senate Democrats to stop blocking our jobs bills and help us put Americans back to work.

## CYBERBULLYING

(Mr. HIMES asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. HIMES. Madam Speaker, this piece of paper will never be the same. No matter how much you try, you can't remove the marks that are left behind. The paper may not have ripped, but once the damage is done, the scars remain.

I saw this idea on the Web site of a new organization formed in Ridgefield, Connecticut, Students Against Internet Discrimination, or SAID. SAID formed in response to anonymous bullies at Ridgefield High School who