a wellness program. No longer is it insurance just to take care of an illness or injury; it is to keep people healthy and for women particularly. We didn't do a good job for many years. We are now making up for it in the Affordable Care Act, making a huge difference.

We are giving peace of mind to women all over this country about having adequate third-party coverage so they can afford to take care of their own health and the health of their families.

Adult children can remain on parents' insurance policies until age 26. We have all received so many letters from our constituents saying: Thank goodness we have that provision. My 24-year-old never thought she would get ill. Now she has this insurance coverage so we can take care of her and keep her healthy, and when she needs health care, it is available, thanks to the Affordable Care Act.

Today millions of Americans today who didn't have it before, now have quality, affordable health insurance as a result of the Affordable Care Act. It is peace of mind. They can now carry an insurance card. I got a letter from one of my constituents saying how it felt to have an insurance card in her possession, knowing that it worked as a ticket to take care of her health care and the health care of her family.

No longer can an insurance company discriminate in ratings against women—a huge deal. The discriminatory rates were aimed against women, and we have eliminated that under the Affordable Care Act.

We have eliminated preexisting condition restrictions. I already talked about pregnancy. But it was amazing how women particularly were discriminated against because of preexisting conditions, where they couldn't get full coverage to take care of all of their needs. That is over, including for their children. Many families told us they had a child with asthma and they couldn't get full coverage. Now they can get full coverage, thanks to the Affordable Care Act. They now have peace of mind and adequate coverage to take care of their needs.

We had the end of the caps on health insurance. No longer do people have to worry: Should I do this or not? Will I hit my annual limit or my lifetime limit?

They are gone. If they need insurance, it is there to protect them. That is what insurance should do: Protect families.

So we have made a huge difference.

I am particularly proud of the prudent layperson provision for emergency care. I can't tell my colleagues how many times we had circumstances where people needed to go to the emergency room because they thought they had a true emergency with chest pain and sweating, and they would go to the emergency room. The good news was they weren't having a heart attack. The bad news is they got a bill from their insurance company telling them that because they didn't have a heart attack they have to pay this bill. That is over. We have now legislated the prudent layperson standard so it is now right for a person to seek urgent care, and the insurance company must cover that visit for urgent care.

I could continue to list so many ways we have helped all people in this country but particularly women. It is tough enough to give birth to a baby and to raise a child. We have made it easier by taking away some of the burdens regarding our health care system.

So this past Sunday, when we celebrated Mother's Day, we could also point to a very tangible accomplishment this Congress has been able to deliver for all of our mothers in this country, and I was proud to be a part of making that a reality.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Ms. HIRONO). Without objection, it is so ordered.

ROSENBAUM NOMINATION

Mr. NELSON. Madam President, shortly we are going to have votes on a number of judges, and I want to call to the attention of the Senate Federal district judge Robin Rosenbaum. She has been nominated by the President to the U.S. Court of Appeals for the Eleventh Judicial Circuit.

The two Senators from Florida, Senator RUBIO and I, have a proud tradition in Florida of bipartisan support for our judicial nominees, and Judge Rosenbaum's selection is just another example in that 20-some-year experience in Florida of selecting our judges through a judicial nominating commission. In fact, this is the second time Florida's two Senators come together to support Robin Rosenbaum's nomination—this time for the circuit court—since we, a couple years ago, had recommended her to the President, the President chose her, and she has been a Federal district judge in the Southern District of Florida for the last couple of years. The vacancy was created by Judge Rosemary Barkett, who recently retired from the Eleventh Circuit. Judge Barkett was also a very distinguished judge from the State of Florida.

We are concerned about the alarming vacancy rate in our judiciary. The Eleventh Circuit is one of the busiest in the country. It has multiple vacancies.

Judge Rosenbaum is clearly not controversial. The two Senators are supporting her nomination. She received the ABA's highest rating—unanimously ''well qualified''—and she has been approved, obviously, by the Senate Judiciary Committee. She is going to make a fine addition to the Eleventh Circuit, and at 5:30 p.m. this afternoon she will be the first judge up for confirmation. I urge my colleagues to confirm her nomination.

I thank the Presiding Officer.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

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

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

STUDENT LOAN DEBT

Mr. BLUMENTHAL. Madam President, like many of my colleagues, I have attended and spoken at a number of college and law school graduations and commencements.

I had the great privilege of speaking to the graduates of Post University on Saturday and at the Quinnipiac Law School just yesterday—both wonderfully exciting and rewarding days full of celebration and pride, well-justified joy and pride in the great accomplishments of these graduates, and more than their past accomplishments, their contributions of the future. These young people are our future. I spoke to them about the challenges and responsibilities that come with the great privilege of having an education from great colleges and universities, undergraduate and law school, the opportunities for public service, to be a champion of right and responsibility, to advocate for people who need their voices and their advocacy, and the responsibilities and opportunities for public service.

Each of them has a great opportunity to give back to our country and to use that education to better all of us as well as themselves. Yet they are leaving college and law school burdened with debt that would have been unthinkable and even unimaginable a decade or so ago. The average in Connecticut is $27,000 of debt per graduate from undergraduate education today.

What I have done over the last 2 days, over the last 2 weeks, over the past month, is really listen to our students at every level—high school as recently as Friday at Bassick High School in Bridgeport, colleges throughout the State of Connecticut—crisscrossing our State to talk on campuses, at roundtables, with students who are burdened—indeed, financially crippled with debt that would have been unthinkable and unimaginable when I was going through the same education. In those days, working to pay for college was possible. Today, the tuition costs are so high it is impossible.

Listening to students across the State of Connecticut, I have heard their stories. I have listened to the amounts they owe and the levels of interest they have to pay. Each of them,

by first name—whether it is Buckley at $56,000 or Jerry at $260,000—I could go through them one by one, story by story, voice and face, each with great accomplishment and great potential achievement for the future, for our Nation. Yet they leave college and law school burdened by these debts. These are only a few.

I have promised to come here to tell their stories. I will tell their stories—not all of them but as many as I can, not all today but as many as I can over the next days and weeks—because each of them simply wants a fair shot at American opportunity, at the American dream, at the America all of us thought was possible for all of us when we went to school, a fair shot at the American dream and opportunity in the workplace, at home, in our society.

I venture to guess that every Senator in this body would agree that higher education offers a path to success for hard-working students. There is nothing controversial or partisan about that notion. An opportunity to move more Americans into the middle class is what education does for our Nation. It secures our middle class and enlarges and enhances it.

So investing in higher education really offers a fair shot to everyone seeking to make something of himself or herself to earn a higher standard of living, the professional innovators, business creators, and thinkers whom the system will give us from all kinds of backgrounds all across the country and certainly in Connecticut. So what we need is to maintain educational success so we can sustain our success in the global economy and confront the challenges ahead.

Attending college or graduate school or technical school is a great opportunity but also a great responsibility. Students understand that they are taking on a significant trust obligation with the understanding that they will pay it back. None of them goes into these debts lightly, thinking that they can just avoid it. They are well aware that these debts, by and large, are nondischargeable in bankruptcy, unlike most other debts. They are told and they rightly expect that these additional qualifications will enable them to find a good job and go on to a successful life and have a fair shot at the American dream. They are willing to work for that success. They are willing to pay back these debts. But too often they are not given or afforded the opportunity, realistically, to earn at a level that enables them to reach these goals, which leaves them with a financially crippling debt that serves no one.

Working people who bear a heavy debt burden have to make tough choices about getting married, buying homes, and having children. Entrepreneurs are blocked from starting new businesses. The risk takers and job creators of America have to go to other lines of work where their contribution is derivative, dependent on others rather than inventing and innovating and starting new businesses.

The risk taking that is the foundation and core of the entrepreneurial spirit in America is inhibited—indeed, impeded and sometimes crippled by these debts. These consequences are so widely understood that I hesitate even to take the body's time to recount them now. Yet the U.S. student debt totals $1.2 trillion—much higher than it has ever been before.

I have listened in roundtables to its personal impact on our citizens and their children. I am here to tell their stories—Brittany, for example, who is the first in her family to attend college. She took out loans to attend school. She is over $100,000 in debt. Her school does not offer much in financial aid.

Alese, a mother of three, went back to school when her children were young because, she said, she ''wanted to make sure they had an example to follow when they finished high school'' and she wanted them to ''push forward and excel in their lives.'' She wrote to me, ''I knew that when I finished I would have to pay back those debts . . . what I didn't anticipate was that I would still be paying those debts when my children started going to college.'' She is now $46,000 in debt. Her loans carry a 7-percent interest rate.

Our economy is still recovering from the greatest recession probably in most of our lifetimes. We need people such as Brittany and Alese to participate, young woman to invest in the future. We need to invest in them. They need to feel secure in their ability to support their children. But the mountains of debt confronting students and graduates today are overwhelming.

I am proud to be here with my colleagues to support their fair shot—all of our fair shot in the future because we live through our children. They are our future. It is a platitude we repeat so often, but it is true.

These interest rates are, first of all, unconscionably and unfairly high. Many of them are variable so they can continue in their unprecedented rise when interest rates begin going up again.

The money that comes from increased payments is nothing but profit for the Federal Government. The Federal Government is scheduled to make more than $50 billion in profit on the loans it makes this year. We should see higher education as an investment, not as a revenue opportunity. Those students are our future, not a profit center. We ought to set repayments based on what is in students' and graduates' best interests. It is our best interest as well.

I am proud to join my colleague Senator ELIZABETH WARREN in introducing legislation that would allow borrowers to refinance their student loans. I am proud to join my colleagues in an effort to enable refinancing of student loans at more affordable rates, just as they do car payments and house payments. We cannot forget about current graduates with existing debt.

As much as we want to make available more aid through Pell grants, lower interest rates on loans being made now, opportunities to pay down those loans based on public service, more disclosure, and more accurate disclosure through the kinds of measures that Senator FRANKEN has introduced and I have joined him, right now we can take this profoundly significant step by supporting a measure that enables refinancing of student loans so that everyone has the benefit of the best, lowest, most affordable interest rate.

I believe graduates who pursue public service ought to have the opportunity to pay down those debts in ways that are expanded, made more flexible and more accessible to more of these graduates. They are necessary to everyone's health and safety, whether they are teaching or policing or fire fighting or advocating for people who need legal assistance or caring for people as doctors in areas where they are needed. Those public service opportunities, as I told the graduates at Post University and at the Quinnipiac Law School, ought to be expanded and enhanced for them and all of our students around the country today, as well as those who graduated in recent years.

Let's make sure in the meantime for people who have this grinding, financial, crippling debt that overhangs them and inhibits economic growth, it is made more affordable. Let's give them a fair shot at economic opportunity. Let's give all the students who are aspiring now in high school, at Bassick or elsewhere, the opportunity to have a fair shot.

I am going to briefly quote some of what some said to me.

''There is no end in sight.''

''I feel like I will never escape this.''

''I don't own a home. I can't. I just work to pay my loan.''

These messages—and I am going to bring them again to the floor—are from the heart of Connecticut. The Presiding Officer could do the same from Hawaii. Every Member of this body could come to the floor with these same messages from the students and graduates of America, the innovators and creators, the home builders and family men and women who simply want a fair shot for themselves and their children.

One person said: ''If there is anything that can be done for struggling families with student loan debt please help.''

Let's help. Let's give them a fair shot.

I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. CRUZ. Madam 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 REQUESTS—S. RES. 225 and S. 1386

Mr. CRUZ. Madam President, 8 months ago yesterday I requested unanimous consent for S. Res. 225 calling for a joint select committee of Congress to investigate the terrorist attack on our facilities in Benghazi, Libya, on September 11, 2012, which resulted in the murder of four brave Americans: Foreign Service Officer Sean Smith, former Navy SEALs Glen Doherty and Tyrone Woods, and Ambassador Christopher Stevens, who was our first Ambassador murdered while serving since Adolph Dubs in 1979.

At the time my colleague, the junior the Senator from California, objected on the grounds that the administration was trying ''to address Benghazi,'' and that President Obama would ''not rest until the perpetrators were caught.''

Here we are, 8 months later, and the perpetrators still have not been caught, and the confusion about what occurred on September 11, 2012, in Benghazi has only gotten worse. In recent weeks, what happened on that terrible night has gotten more and more obscure.

On April 2 of this year, Mike Morell, the Deputy Director of the CIA during the Benghazi attacks, testified regarding the CIA talking points that he ''took out the word 'Islamic' in front of 'extremists' '' because he thought there were other kinds of extremists in Libya and that he did not use the word ''terrorist'' because ''we see extremists and terrorists as the same thing.''

On April 29 of this year, in response to a FOIA request by Judicial Watch, the White House released emails related to Benghazi, including a September 14, 2012, email from Deputy National Security Adviser Ben Rhodes that had as its stated goal ''to underscore that these protests are rooted in an Internet video and not in a broader failure of policy.''

I would note that is a stated political goal from the White House, in writing, days after the attack—not to get to the truth but to further that political goal.

Then, on May 1, 2014, Gen. Robert Lovell, Deputy Director of Intelligence of U.S. AFRICOM during the Benghazi attacks, became the first former military officer to question the administration's insistence that a rescue attempt was not possible, arguing ''the discussion is not in the 'could or could not' in relation to time, space, and capability, the point is we should have tried.''

It is hard to disagree with the good general that we should have tried to save those four Americans who were murdered that tragic night.

We are left once again with persistent questions on Benghazi to which we still don't know the answers. Here are 10:

No. 1. Why was the State Department unwilling to provide the requested level of security to Benghazi in the summer of 2012?

No. 2. Do President Obama's daily intelligence briefings in the runup to September 11, 2012, support the assertion that there was no credible threat of a coordinated terrorist attack on Benghazi during the time, and do the daily intelligence briefings following that date support the claim the administration made that the cause was an Internet video? Why hasn't the White House declassified and released those briefings, as President George W. Bush did with his pre-September 11, 2001, briefings?

No. 3. Why did we not anticipate the need to have military assets at the ready in the region on the anniversary of September 11—of all dates?

No. 4. Did President Obama sleep the night of September 11, 2012? Did Secretary Clinton? Neither has answered that very simple question: Were they awake or asleep while Americans were under fire? When was President Obama told about the murder of our Ambassador?

No. 5. If the Secretary of Defense thought there was ''no question that this was a coordinated terrorist attack,'' why did Ambassador Susan Rice, Secretary Clinton, and President Obama all tell the American people that the cause was a spontaneous demonstration about an Internet video? None has squarely answered that question.

No. 6. Why did former Deputy CIA Director Mike Morell edit the intelligence community talking points to delete the references to Islamic extremists and Al Qaeda?

No. 7. Why did the FBI not release pictures of the militants taken the day of the attack until 8 months after the fact—why not immediately, as proved so effective in the Boston bombing?

No. 8. Why was Secretary Clinton not interviewed for the ARB report? If all the relevant questions were answered in the ARB report, as our friends on the other side of the aisle often like to say, why did the State Department's own inspector general's office open a probe into the methods of that very report?

No. 9. Why have none of the terrorists who attacked in Benghazi been captured or killed?

No. 10. What additional evidence that the White House engaged in a partisan political campaign to blame the Benghazi attack on the Internet video is contained in the additional emails requested by Judicial Watch but withheld by the White House on the grounds that it would put a ''chill'' on internal deliberations?

I would suggest to my colleagues that what is truly chilling is that 20 months after the Benghazi attack, we have four dead Americans and no dead terrorists. It is chilling to think our President may have had better things to do than personally attend to an ongoing terrorist attack on our people. It is chilling to imagine that we could have mounted a rescue attempt of our own people but that we didn't even bother to try. It is chilling to think our Secretary of State would not insist on giving an interview for the ARB report. It is chilling to think we have an administration that is reluctant to utter the words ''radical Islamic terrorism,'' let alone fight effectively against it. It is chilling to have former administration officials respond to questions in response to Benghazi with, ''Dude, this was like two years ago.''

The clock is ticking. Memories are fading. It is beyond time to get the full resources of both Houses of Congress behind this investigation. The President should release his daily intelligence briefings in the times surrounding the Benghazi attack, as President George W. Bush did concerning 9/11. This body should join with the House of Representatives, with a joint select committee to get to the bottom of what happened. Why didn't we protect Americans? Why didn't we stop this attack? Why haven't we captured the terrorists who killed four Americans including our Ambassador?

Accordingly, I ask unanimous consent that the rules and administration committee be discharged from further consideration and the Senate now proceed to S. Res. 225. I further ask unanimous consent that the resolution be agreed to, the preamble be agreed to, and the motion to reconsider be laid upon the table.

The PRESIDING OFFICER. Is there objection?

The Senator from New Jersey.

Mr. MENENDEZ. Reserving the right to object, this request is, in my view, without merit. It is an effort to follow in the footsteps of the unfortunate, politically motivated creation of a just-founded special committee by the House of Representatives just in time for midterm elections. The supposed reason once again we hear colleagues saying we need to have another review, another hearing, another investigation, is the White House email. This is the smoking gun.

When you read the email, in fact, it is nothing more than a day-to-day work product and part of the job of the President's staff when they are talking about, not Benghazi—not Benghazi—but what is happening across the entire region, and clearly across many parts of the Arab world. What happened as a result of that video was a visceral response, and it is in that context that this email is being discussed, but our friends—who will never be satisfied because it doesn't solve their political concerns—at the end of the day seek to use this as their latest claim for their ''investigation.''

Their previous one-trick pony, repealing the Affordable Care Act, has finally been put out to pasture. The Republicans desperately need another political trick, and apparently when there is nothing else of substance to fire up their base, their plan is to yell ''Benghazi'' as often and as loudly as possible.