the Ninth Circuit. During Obama's presidency, she has always been on the short list.

Richard Boulware will be just as good as any member of that bench we have in Nevada. I am impressed with his dedication to the State of Nevada. He has already distinguished himself as a public servant. So I look forward to his confirmation today.

STUDENT LOANS

Mr. President, we have all seen the old cowboy western movies that saw some unfortunate character getting into quicksand—either pushed or fallen—and they try everything they can to get him out. It is always the same scene in the movies. An unsuspecting person winds up in quicksand, panics, flails around, and each time he does that he gets deeper and deeper into this earthy liquid.

Fortunately, a hero always comes to the rescue. Sometimes it is with a rope or branch or something to pull him out of the quicksand to safety. That happens once in a while but not very often in real life.

In America today millions of Americans are caught in financial quicksand and looking for a helping hand to pull them to safety. About 45 million Americans have student loans. As their debt mounts, they sink deeper and deeper into financial hardship. There is more student debt today than there is credit card debt.

These Americans who have these loans are trying their best to make good on their student loans. They are working multiple jobs, pinching pennies. But even the slightest hiccup can plunge them into financial ruin.

The Bank on Student Emergency Loan Refinancing Act, introduced by Senators ELIZABETH WARREN and AL FRANKEN, is a lifeline. Just like people being stuck in the quicksand in those movies, people are stuck in the quicksand in real life with student debt. The bill would provide graduates who are now beholden to higher interest rates with a 2-year period to refinance current student loans at 3.86 percent.

This legislation would allow more than 25 million Americans to refinance expensive student loans. In Nevada, more than 250,000 student loan borrowers would save thousands and thousands of dollars in interest rate fees by refinancing at current rates.

But the problem of mounting student loans is not limited to individual borrowers. It is a problem that threatens our entire economy. I had a call yesterday with a bunch of college students in Nevada. They can't get married, they are living with their parents, and they are struggling. Is it worth it for me to go to college? I spent time trying to convince them that it was and it is.

Student loan debt now exceeds far more than $1 trillion—approaching $1.3 trillion. That is more than credit card or auto loan debt. As of last September, 40 percent of student loan borrowers were in default, forbearance or deferment. Yet even as many Americans make loan payments on time, the staggering amount of those installments precludes young Americans from buying houses, beginning families or going into business. The legislation before the Senate will give borrowers a fair shot in investing in their families and their financial well-being. As young Americans are able to purchase new homes and invest in their futures, it will inject much-needed capital into our economy.

Unfortunately, not all Senators agree that allowing borrowers to refinance their student loans is a good idea. I was disappointed to learn my colleague the Republican leader doesn't support this legislation. It wasn't long ago that he referred to this proposal we are taking up here today dealing with student loan debt—$1.2 trillion or $1.3 trillion debt and 45 million people it affects—he called it a fake fight.

For 25 million Americans, or even more, who stand to benefit from this bill, I assure my friend there is nothing fake about helping working families pay off debt and save money.

I so admire what the President did yesterday. He said that if you are continuing to refuse to legislate—and we know there has been obstruction after filibuster after obstruction after filibuster. The President said before the American people he was going to do everything he could administratively. Yesterday he did. What he did isn't as good as what we are doing, but he did what he could to help 5 million students with their debt. So to a single mother working two jobs just to take care of her family, make a student loan payment on time, this legislation is real. But instead, the Republican leader has reaffirmed his commitment to the status quo. Why reform today when he and his tea party-driven members said they will reform next year or maybe the next year?

We Democrats aren't standing around waiting for a new year or a new Congress to tackle the problem of student loan debt. It is real. We are anxious to extend a helping hand to the more than 40 million Americans who are fighting to keep their heads above water, trying to get out of the quicksand.

So let's come to the aid of those individuals struggling with student loan debt and keep them from sinking deeper and deeper into financial quicksand.

RESERVATION OF LEADER TIME

Mr. President, would the Chair note the business of the day.

The PRESIDING OFFICER. Under the previous order, the leadership time is reserved.

EXECUTIVE SESSION

NOMINATION OF M. HANNAH LAUCK TO BE UNITED STATES DISTRICT JUDGE FOR THE EASTERN DISTRICT OF VIRGINIA

NOMINATION OF LEO T. SOROKIN TO BE UNITED STATES DISTRICT JUDGE FOR THE DISTRICT OF MASSACHUSETTS

NOMINATION OF RICHARD FRANKLIN BOULWARE II TO BE UNITED STATES DISTRICT JUDGE FOR THE DISTRICT OF NEVADA

The PRESIDING OFFICER. Under the previous order, the Senate will proceed to executive session to consider the following nominations, which the clerk will now report.

The bill clerk read the nominations of M. Hannah Lauck, of Virginia, to be United States District Judge for the Eastern District of Virginia, Leo T. Sorokin, of Massachusetts, to be United States District Judge for the District of Massachusetts, and Richard Franklin Boulware II, of Nevada, to be United States District Judge for the District of Nevada.

Mr. GRASSLEY. Mr. President, today we vote to confirm nominees to District Courts in Virginia, Massachusetts, and Nevada.

Although I will be supporting the nominees from Virginia and Massachusetts, unfortunately I will be unable to support the nomination of Richard Boulware II when the Senate considers his nomination and wanted to explain the reasons for my vote. As an initial matter, Mr. Boulware received a partially ''not qualified'' rating from the American Bar Association. Some of us on this side of the aisle have raised concerns over the years with what we view as an inconsistent application of the ABA's rating system. I have viewed the ABA's ratings with suspicion for many years. They always seemed to be harder on Republican Presidents than Democrats. Because of that, I tend to consider their ratings with a grain of salt. On the other hand, given their history, in my view, of treating Republican nominees more harshly, it gives me pause when I see a partial ''not qualified'' rating from the ABA for a nominee from an administration the ABA has been so aligned with on many issues.

Of course, ABA ratings are only one factor in my assessments of nominees. Unfortunately, there are other aspects of Mr. Boulware's record that concern me.

He has limited legal experience, especially in comparison to other nominees. He has only been practicing law since 2002, and that includes a clerkship. Additionally, his entire career has been in criminal law. He has no experience in any of the complex civil matters that would come before him if he is confirmed.

I am also concerned that over the course of his career he has taken very aggressive policy positions on a number of different issues in testimony before the Nevada Legislature. For example, he has spoken against updating the antiquated paper-based pool book system to a more efficient system of processing voters because he believes voter identification laws unfairly impact poor and minority communities. He has testified that solitary confinement is a reduction of due process rights for prisoners. He has opposed taking DNA samples from arrested persons. And he has joined the American Civil Liberties Union in writing letters to the legislature on several issues relating to police conduct.

If Mr. Boulware had more experience, it would be easier to give him the benefit of the doubt. But when I consider the entirety of his record, his lack of experience as an attorney and his zealous advocacy for many controversial policy positions, it is with reluctance that I will vote no on his nomination. I anticipate Mr. Boulware will be confirmed, and it is my sincere hope that he proves me wrong.

Mr. LEAHY. Mr. President, today, the Senate will vote on three nominees to serve on the U.S. district courts. This includes Judge Hannah Lauck, to serve in the Eastern District of Virginia; Judge Leo Sorokin, to serve in the District of Massachusetts; and Richard Boulware, to fill an emergency vacancy in the District of Nevada. The Senate Judiciary Committee favorably reported two of these nominees unanimously to the full Senate and the third nominee with bipartisan support. All of these nominees are qualified to serve on the Federal bench, and the nominations of both Judge Lauck and Judge Sorokin unanimously received the American Bar Association's highest rating of ''well qualified.''

Yesterday, the Senate was once again forced to invoke cloture on these qualified judicial nominees, all of whom have demonstrated legal excellence during their already impressive careers. With yesterday's votes, the Senate will have voted for cloture on 47 judicial nominees so far this year. During all 8 years of the Clinton administration, the Senate voted four times for cloture on circuit and district court nominees. During all 8 years of the Bush administration, the Senate voted 29 times for cloture on circuit and district court nominees. After today, we will have already voted 47 times for cloture in just the last 6 months. These votes do nothing to further what should be our collective goal of an efficient and fair justice system, accessible to all. I can only hope that Senate Republicans soon put an end to this obstruction. Today, we will vote on the confirmation of the following judicial nominees.

Judge Hannah Lauck has been nominated to fill a judicial vacancy on the U.S. District Court for the Eastern District of Virginia. She has served since 2005 as a U.S. magistrate judge for the Eastern District of Virginia. During her judicial service, she has handled hundreds of criminal and civil cases and has presided over 150 bench trials. She has served as an adjunct professor of law at the University of Richmond from 1996 to 2006 and from 2010 to 2013. She worked in private practice as a supervising attorney at Gentworth Financial from 2004 to 2005 and previously served as an assistant U.S. attorney in the Eastern District of Virginia from 1994 to 2004, where she worked in both the Criminal and Civil Divisions. She worked as an associate at Anderson, Kill, Olick & Oshinsky from 1992 to 1994. After graduating from law school, she served as a law clerk to Judge James Spencer of the U.S. District Court for the Eastern District of Virginia. Her nomination unanimously received the American Bar Association's highest rating of ''well qualified.'' She has the support of her home State Senators, Senator WARNER and Senator KAINE. The Judiciary Committee reported her nomination favorably by voice vote to the full Senate on March 27, 2014.

Judge Leo Sorokin has been nominated to fill a judicial vacancy on the U.S. District Court for the District of Massachusetts. He has served since 2005 as a U.S. magistrate judge in the District of Massachusetts and as the chief magistrate judge since 2012. During his judicial service, he has presided over 60 criminal and civil cases that have gone to verdict or judgment and 15 cases that have gone to trial. He has served since 2013 as an adjunct professor at Boston University Law School and previously served as an assistant Federal public defender in Boston from 1997 to 2005 and as an assistant attorney general in the Office of the Attorney General of Massachusetts from 1994 to 1997. He worked in private practice as an associate at Mintz Levin from 1992 to 1994. After graduating from law school, he served as a law clerk to Judge Rya Zobel of the U.S. District Court for the District of Massachusetts. Judge Sorokin's nomination unanimously received the American Bar Association's highest rating of ''well qualified.'' He has the support of his home State Senators, Senator WARREN and Senator MARKEY. The Judiciary Committee reported his nomination favorably by voice vote to the full Senate on March 27, 2014.

Richard Boulware has been nominated to fill a vacancy on the U.S. District Court for the District of Nevada that has been designated as a judicial emergency vacancy by the nonpartisan Administrative Office of the U.S. Courts. Since 2003, Mr. Boulware has served as a Federal public defender for the District of Nevada. Following law school, he served as a law clerk to Judge Denise Cote of the U.S. District Court for the Southern District of New York and as a litigation associate at Covington & Burling in New York City.

Mr. Boulware's nomination has the strong bipartisan support of both his home State Senators, the majority leader, and Senator HELLER. There is no question that the Senate should confirm Mr. Boulware. However, some in committee raised concerns about his qualifications, citing his minority ''not qualified'' rating by the ABA's Standing Committee on the Federal Judiciary. I note he received a rating by a substantial majority of the ABA Committee of ''qualified.'' I also note that Mr. Boulware's ABA rating is higher than or on par with 33 of President Bush's nominees who were confirmed despite partial ''not qualified'' ratings, including two nominees to the Eastern District of Kentucky who received majority ''not qualified'' ratings by the ABA's Standing Committee but were nevertheless confirmed by the Senate by voice vote.

I support Mr. Boulware's nomination without reservation and hope that Senators from both sides of the aisle will join me in voting to confirm this worthy nominee. If confirmed, he will be the first African-American man to serve as a Federal judge in the District of Nevada. I am proud to be a part of this important historic milestone and am glad that the majority leader continues to make judicial nominations a priority.

There are seven additional judicial nominees reported by the Judiciary Committee currently pending on the Senate Executive Calendar. Five of these nominees are nominated to fill judicial emergency vacancies, and I hope the Senate will act quickly to confirm these nominations.

The PRESIDING OFFICER. Under the previous order, the question is, Will the Senate advise and consent to the nomination of M. Hannah Lauck, of Virginia, to be United States District Judge for the Eastern District of Virginia?

Mr. CRAPO. 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. DURBIN. I announce that the Senator from Alaska (Mr. BEGICH), the Senator from Delaware (Mr. CARPER), the Senator from Louisiana (Ms. LANDRIEU), and the Senator from Missouri (Mrs. MCCASKILL) are necessarily absent.

Mr. CORNYN. The following Senators are necessarily absent: the Senator from Missouri (Mr. BLUNT), the Senator from Mississippi (Mr. COCHRAN), the Senator from Tennessee (Mr. CORKER), the Senator from South Carolina (Mr. GRAHAM), the Senator from Kansas (Mr. MORAN), and the Senator from South Carolina (Mr. SCOTT).

Further, if present and voting, the Senator from Tennessee (Mr. CORKER) would have voted ''yea.''

The PRESIDING OFFICER. Are there any other Senators in the Chamber desiring to vote?

The result was announced—yeas 90, nays 0, as follows:

[Rollcall Vote No. 179 Ex.]

YEAS—90

Alexander	Grassley	Murray
Ayotte	Hagan	Nelson
Baldwin	Harkin	Paul
Barrasso	Hatch	Portman
Bennet	Heinrich	Pryor
Blumenthal	Heitkamp	Reed
Booker	Heller	Reid
Boozman	Hirono	Risch
Boxer	Hoeven	Roberts
Brown	Inhofe	Rockefeller
Burr	Isakson	Rubio
Cantwell	Johanns	Sanders
Cardin	Johnson (SD)	Schatz
Casey	Johnson (WI)	Schumer
Chambliss	Kaine	Sessions
Coats	King	Shaheen
Coburn	Kirk	Shelby
Collins	Klobuchar	Stabenow
Coons	Leahy	Tester
Cornyn	Lee	Thune
Crapo	Levin	Toomey
Cruz	Manchin	Udall (CO)
Donnelly	Markey	Udall (NM)
Durbin	McCain	Vitter
Enzi	McConnell	Walsh
Feinstein	Menendez	Warner
Fischer	Merkley	Warren
Flake	Mikulski	Whitehouse
Franken	Murkowski	Wicker
Gillibrand	Murphy	Wyden

NOT VOTING—10

Begich	Corker	Moran
Blunt	Graham	Scott
Carper	Landrieu	
Cochran	McCaskill	

The nomination was confirmed.

The PRESIDING OFFICER. Under the previous order, the time until 12 noon shall be equally divided between the two leaders or their designees.

Who yields time? If neither side yields time, both sides will be equally charged.

RECOGNITION OF THE MINORITY LEADER

The Republican leader is recognized.

VETERANS HEALTH CARE

Mr. MCCONNELL. Mr. President, Americans across the Nation have been truly shocked by the way our veterans have been mistreated. The fact that 18 veterans died in Phoenix alone while waiting for care is, as we all know, a national tragedy. This should be reason enough for Washington to take decisive action to reform a system that has allowed this tragedy to occur and action to hold those responsible accountable.

Yet, as we know, the scandal extends well beyond Phoenix. In the words of the government's own inspector general report, the kind of problems we saw there are systemic and extend throughout the administration's facilities.

A new internal audit released just yesterday found that the scandal has spread to 76 percent of the VA facilities that were surveyed. It also found that about 100,000 veterans continue to wait for VA appointments and that many veterans have already had to wait 3 months or more. This is a national disgrace.

I recently received a message from a disabled veteran who lives in West Liberty, KY. He said he has experienced delay after delay in the VA system, and he is understandably fed up. He said every time he thinks he is getting somewhere, he finds that some VA employee has changed a date in his file or posted a ''no show'' for appointments he was not aware of.

''I suppose I will become a casualty of the war with the VA,'' he wrote, ''before I ever receive a decision on my appeal or ever receive proper treatment.''

We know this is not right. That is not the promise this country made to our veterans, and there is no good reason to make veterans wait another day longer. There is no reason for the majority leader to prioritize partisan bills aimed at boosting Democratic turnout in November over bipartisan legislation that is aimed at fixing the problems at the VA.

We will have a vote tomorrow on one of these partisan bills that is going nowhere, when we know the Sanders-McCain bill is ready. It has been filed and that is what we ought to be moving to. Veterans have been made to wait long enough at these hospitals. Congress should not keep them in the waiting room by putting partisan games ahead of solutions. Fixing this problem is where the Senate's focus should be right now.

As the Acting VA Secretary recently said, the extent of the problems at the VA ''demand immediate actions.'' He is certainly right about that.

I know the majority leader is going to have us turn to another one of these political show votes tomorrow, written by people over at the campaign committee, but we will have plenty of time to consider bills designed to fail later. Instead, now is the time for the Senate to act like the Senate again—to be serious and more than just a campaign studio for one political party.

Senators BURR, COBURN, and MCCAIN have been working extremely hard on the issue, along with the chair of the Veterans' Affairs Committee. We all know there is no one in this Chamber better suited to tackle this crisis than JOHN MCCAIN. He understands the experience and needs of our veterans.

We should give Senator MCCAIN and the rest of this group the space and support they need to get effective and bipartisan reform through the Senate. Given that their legislation contains provisions similar to a bill that has already passed the House overwhelmingly, I think we will get there as well, but we need to give the effort the attention it deserves first, and that means putting the designed-to-fail bills off to the side for a minute because, look, this is what the American people actually sent us to do—to legislate.

I am calling on the majority leader and the President to hit the pause button on the never-ending campaign. Veterans have been denied care. Veterans have actually died. This is an issue that deserves the Senate's immediate attention.

If our colleagues are serious about getting to the bottom of the scandal, holding the perpetrators accountable, and enacting reform to fix it, then they will actually focus on helping our veterans instead of worrying about saving their own seats this November.

I yield the floor.

The PRESIDING OFFICER. The Senator from Washington.

Mrs. MURRAY. Mr. President, I thank the Republican leader for his comments on the veterans situation. I believe everybody in this body agrees, on a bipartisan basis, that we should move this bill forward as quickly as possible and address the real crisis. This is an issue I have been talking about for a long time. No one who serves our country should wait in line to get the health care they need when they come home.

I am delighted both sides are working very expeditiously to move this legislation forward, and I hope we can take that up as soon as possible and move it without it becoming political on either side.

HIGHWAY TRUST FUND

Having said that, I come to the floor to talk about a different topic; that is, about the highway trust fund. As we know, right now States across the country are working on transportation projects to repair bridges and relieve traffic on our Nation's roads and highways.

Kentucky, for example, has started to widen Interstate 65 between Bowling Green and Elizabethtown. Local officials tell us it is an important project to ease their traffic and help ambulances and firetrucks get to the scene of emergencies quickly, but earlier this year Kentucky Gov. Steve Beshear said that project might be at risk because of a shortfall in our highway trust fund.

A crisis in the highway trust fund could jeopardize thousands of important transportation projects—such as the example I gave in Kentucky—around the country if Congress doesn't act. So I am on the floor again to call on our colleagues to work together to avert a crisis in the highway trust fund.

I wish to call attention to specific wasteful tax loopholes that Congress could eliminate to actually shore up the trust fund—loopholes that actually both Democrats and Republicans have in the past said we should close.

There can be no question that the highway trust fund is facing a revenue problem. The Department of Transportation has been warning us for months that it expects the trust fund to reach critically low levels as early as this summer. If that happens, the Department might have to delay reimbursements to our States.

This crisis is no longer a hypothetical. It has already caused States to plan for a construction shutdown if Congress does not act. In Georgia, more than 70 transportation projects could be delayed indefinitely, according to their State officials. In North Carolina, an engineer from the State's department of transportation says, if the trust fund runs dry, ''that essentially stops our construction program.''

This crisis is having a serious impact on construction jobs. If States are not

able to enter into new construction contracts, as many as 700,000 jobs could be at risk, according to the Department of Transportation.

The construction industry was particularly hard hit during the economic downturn. Allowing the highway trust fund to reach critically low levels would be another blow to an industry that has already seen more than its fair share of job loss and uncertainty.

For all of these reasons, Congress must act to avoid a potential construction shutdown this summer.

In the past few weeks I have been very encouraged that Members on both sides of the aisle agree we do need to replenish the highway trust fund with revenue. Allowing the trust fund to run dry is not an option. Putting construction jobs at risk is not an option. Failing to make much needed investments in our roads and bridges is not an option.

House Republicans have offered a proposal to cut mail delivery down to a modified 5-day delivery system to temporarily fund the highway trust fund, but I believe that is the wrong way to go. There are better ways to address both Postal Service reform and the highway trust fund shortfall.

But I do think there is now an opportunity to solve this looming crisis in a way that actually should have bipartisan support. We all know our Tax Code is riddled with wasteful tax loopholes that benefit the wealthiest Americans and biggest corporations, and many of those loopholes that both Democrats and Republicans have proposed closing are available for this fund.

For example, Republican Congressman DAVE CAMP, who chairs the House Ways and Means Committee, Senator REED of Rhode Island, and Senator LEVIN of Michigan have all proposed eliminating the so-called stock option loophole. Right now corporations claim the largest tax breaks by compensating their executives with stock options instead of a regular paycheck. That is so the corporation can skirt a tax rule that limits deductible cash compensation to $1 million per year for each of a handful of corporate officers. Closing that loophole alone would save us as much as $50 billion over the next 10 years.

Another loophole allows some wealthy business owners to mischaracterize their income as business profits instead of salary to avoid paying their fair share of payroll taxes. Putting a stop to that unfair practice, as both Republican Chairman CAMP and Democrats have proposed, could save us more than $15 billion over the next 10 years.

Those are just two wasteful and unfair tax loopholes that both Democrats and Republicans have proposed closing. The list of loopholes goes on and on. We can use that kind of revenue generated by closing just a few of them to avoid an unnecessary crisis, shore up our highway trust fund, and make the critical investments we need in our roads and bridges across the country.

I know that for many people around the country this looming highway trust fund crisis is all too familiar. For them it is just another example of Congress lurching from crisis to crisis. Just last week the director of the Arkansas Highway and Transportation Department said he reminds people that just last year Congress shut down the entire Federal Government. That is how he knows there is a real threat that Congress will shut down investments in our roads and bridges. So States such as Arkansas aren't taking any chances. State officials there recently delayed 10 highway projects, and they said they might have to delay even more if we—Congress—don't act.

So I believe our States need certainty in the highway trust fund. Commuters are counting on transportation projects to ease congestion. Construction workers are counting on jobs to repair roads and bridges. I believe we should build some common ground that Democrats and Republicans share to replenish the highway trust fund. Let's work together to show commuters and businesses and workers and States that Congress can come together to solve this crisis. I hope we will work together to prevent a construction shutdown this summer.

Mr. President, before I yield, I ask unanimous consent that the time during any quorum calls prior to noon be charged equally to both sides.

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

Mrs. MURRAY. Thank you, Mr. President.

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

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Mr. SCHATZ). Without objection, it is so ordered.

STUDENT LOAN DEBT

Mr. DURBIN. Mr. President, life is about choices. We make them all the time, the choice about where you are going to school, what you are going to study, what you are going to do with the rest of your life, what kind of job you want, your car, a lot of other choices we make.

Tomorrow the Senate gets to make a choice. It is going to affect some people. Here is the choice: We have in this country a serious problem with college loan debt. It has grown dramatically over the last several decades. Now we estimate the total amount of college loan debt in America is over $1.2 trillion. What does that mean? How big is that?

More college loan debt than the sum total of all credit card debt in America. More college debt than the sum total of all automobile debt in America. The only other debt larger—mortgage debt.

This is growing, the college student loan debt. Forty million families are affected by student loan debt out of a nation of 300 million. So we are dealing with somewhere in the range of 14, 15 percent of America making payments on college student loans.

The amount of debt has grown dramatically. I will not come to the floor and tell you what I borrowed to go to school because it makes me sound ancient. But I will tell you this: When I graduated from law school, my student debt equaled one-half of my gross income the first year, just to put it in perspective. Not so anymore.

What we are finding is that most students are so deeply in debt coming out of college that they are making life decisions based on their debt. I get emails in my office from young men and women who always wanted to be teachers. They love teachers. They want to be a teacher. They tell me they cannot be a teacher, because the cost of getting an education to become a teacher is so high, that the starting pay of a teacher is so low, and so they are going to do something else. What a loss for this country, when someone who desperately wants to teach does not get that chance.

Now 25 million of the 40 million Americans with student loan debt can get a break tomorrow morning, because we have a bill coming to the floor which will allow 25 million of these student loanholders to refinance their debt. Ever own a home with a mortgage? I have. You heard there was a lower interest rate available. You called the bank and said: Hey, can I knock that interest rate down from 8 percent to 6 percent? Yes, let's do it, because a lower interest rate means a lower monthly payment, or the same monthly payment is going to pay off more principal on your debt.

So we are going to give college students tomorrow an opportunity, 25 million of them, to refinance their college student loans to lower interest rates at 3.8 percent for undergraduate education. Currently many of these students are paying 6 percent, 7 percent, 8 percent, 10 percent, and higher. Is this a good thing? You bet it is. For many of these students, this is the lifeline they have been looking for.

That is one possibility. That is one of the choices: Help 25 million in debt. But to pay for this, if we are responsible, we had to come up with a source of revenue to make up for the lost interest payments to the Federal Government when the debts are refinanced. We came up with it. It is called the Buffett rule. It is named after Warren Buffett, this seer of Berkshire Hathaway, a fellow I have come to know a little bit through his family. He came to us a few years ago and he said, something is wrong with the Tax Code. Here I am, Warren Buffett said, one of the wealthiest men in America, and my income tax rate is lower than my secretary's income tax rate. How can that be? Why would my secretary pay a

higher income tax rate than me, a billionaire? So we created what we called the Buffett rule. It said: If you are one of the fortunate few in America who makes over $1 million a year, you are going to have a minimum income tax rate of 30 percent, which at least puts you on par with the people who work for you. You are going to pay an income tax rate at least as high as they do, 30 percent.

How many Americans are like Warren Buffett, making over $1 million a year? How many would have to pay this new income tax rate? Twenty-two thousand Americans make over $1 million a year in 2009 and paid less than a 15 percent effective tax rate. Okay, Senate, here is your choice: Do you help 25 million students refinance their college debt and reduce their loan payments by an average of $2,000, or do you protect 22,000 millionaires from paying more in income tax? That is our choice tomorrow. I think it is a pretty easy choice.

I do not have anything against wealthy people. If they made their money honestly, God bless them. But I do not think it is unreasonable to say to the wealthiest people in America: Count your blessings, buddy. You are living in the greatest Nation in the world that gave you a chance to get rich. Now give something back to that country. Give something back to that next generation that wants to build this country even to a higher standard and more success for more people. That is what we face tomorrow.

I go around my State. I have had hearings at college campuses. Some of these are worth repeating. Casey Graham Barrette at North Central College up near Chicago graduated in 2010, got married, has an infant boy she is very proud of. She and her husband both have jobs. His paycheck pays living expenses, her paycheck pays student loans. She is working to pay the student loans in her household. She worries about the future of her family until she gets these loans paid off.

Joshua Schipp. I recently met him. He told me he graduated with a student loan debt of $80,000—from a good school, do not get me wrong. But $80,000. His interest rates on his debt range from 4¼ percent to 9¼ percent. They could come down to as low as 3.8 percent under our bill coming up tomorrow. That is the range of his current interest rates on a variety of loans he has.

Joshua, at one point, said his student loan payment was $700 a month. Now stick with me for basic math and forgive me if I miss this a little bit but I think I have got it. Joshua has got a job making $11 an hour—$11 an hour, 40 hours a week, $440 a week, 50 weeks a year. I know there are 52, but let's assume 50 weeks a year. He is making somewhere in the range of $22,000 a year.

His gross pay of $440 times four makes that right at $1,800—I am rounding it off, $1,800. Let's assume after you take the taxes and all of that out, he has about $1,200 net that he makes each month. Do you remember what I said he paid in student loans? Seven hundred dollars a month. Twelve hundred dollars net, seven hundred dollars on your student loan. How could you possibly make it? That is Joshua, who stuck it out, finished with his college diploma, did what he was told to do. Now there he sits with that debt hanging over his shoulder.

Here is a story I know well because I met this young lady several times, Hannah Moore from the city of Chicago. Hannah got off to a great start. She was not sure what she wanted to do, so she went to a community college. Affordable community colleges, I recommend them to everybody. The hours can be transferred to universities. You have a lot of different courses you can take, and it is affordable. That is where Hannah started.

Everything was going well. Then she stumbled and made a bad decision and did not even know it. She transferred from community college to a for-profit college. For-profit colleges are different than public universities. They are different than private schools. They are different than not-for-profit schools. They are out to make money. Hannah did not know it. She thought she was signing up for a real college and a real education.

She went to something called the Harrington College of Design in Chicago. Their parent company, Career Education Corporation, is under investigation by 17 different State attorneys general. They have got big problems. They create big problems for people such as Hannah.

So Hannah went to this Harrington College of Design and got her ''degree.'' Do you know, when it was all over, how much student debt she had for her time at Harrington College of Design, the for-profit school? It was $124,570. She cannot keep up with the payments. She has fallen behind. And the debt from the interest keeps adding up. She is now up to $150,000, lives in her parents' basement. Her dad came out of retirement to try to help her pay off her college loans.

This for-profit college and university issue is a separate one I will save for another day. But this outrageous sector of our higher education economy accounts for 46 percent of all student loan default. They overcharge their students and provide them with diplomas and degrees which, in many cases, are worthless. But having said that, there sits Hannah. Did I mention she is 32 years old and $150,000 in debt, with a worthless diploma from a for-profit college run by the Career Education Corporation? That is what she is up against.

This bill will help her some. It is not going to eliminate her problem, because there is one point you cannot overlook when it comes to college student loans. This is not like the mortgage on your home. This is not like the money you borrow to buy a car. It is not like a line of credit you might take out to start a business. A college student loan is in a rare category of debt and loans in America, a rare category of debts that cannot be discharged in bankruptcy, no matter how bad things get for you, no matter how terrible your circumstances, your economic circumstances. You go into court and say: I have got to declare bankruptcy. They will help you with everything, but they cannot do anything about your college student loan. It is with you for a lifetime.

We are hearing the horror stories. Grandma decides her granddaughter needs to go to college, cannot get the money to go through. Grandma says: Let me cosign the note with you, honey. I want you to finish college. The granddaughter finishes school, defaults on the loan. They levy grandmother's Social Security check. That is the reality.

I just left a press conference where a young woman who was trying to pay off her college student loan fell behind. Then she said: Well, at least I have got my income tax refund coming back. It was claimed. She did not get any of it. That is what these loans do to you. That is what the collection agencies do to you.

So the question tomorrow morning for the Senate is: Whose side are you on? Take your pick here. Are you on the side of 22,000 or so millionaires in America? Do you want to protect them from paying a penny more in taxes, or are you on the side of 25 million college students and their families who are struggling, just like the ones I have told you about? The choice is pretty clear to me. A college diploma ought to open the door of opportunity.

It shouldn't open the door to debtors' prison, and that is what is happening to thousands of students across America right now.

The first step here is to pass this bill. There is more to do, but the first step is to pass this bill.

The President helped us yesterday. The President said he was going to give 5 million of those paying off college student loans a chance to really organize their debts and to limit the amount of money they had to pay out to 10 percent of their income. That gives some relief to 5 million, but we can do more. We can help 25 million, and that is what we ought to do tomorrow.

When you go back home and talk to people around the Senate, a lot of them start gazing at the ceiling and saying: I don't know about you politicians in the Senate. All you do is give speeches, put out press releases, and take up valuable time on television. What do you do to help us? What are you doing for working families?

Well, I have a speech—and it is pretty good—about what we try to do with minimum wage and making sure people—women and men—are paid fairly in the workplace, but this college student

loan thing haunts me. It haunts me to think that these young people, who are convinced they are doing the right thing, who are borrowing money for the right reason—higher education—are getting so trapped in debt that their lives are compromised. People make speeches about, well, it affects the economy. If you have a lot of student debt, you may not buy a new car, a new home, get married, or have children once married because of your debt. That is all true. That looks at the big picture. But I can't get away from those smaller photographs in my mind of the people I have met in Chicago and all over my State who are trying to pay off these debts.

It comes down to this: We have 55 Democrats and there are 45 Republicans in the Senate. My job is to count votes. I think we are going to get all of the Democrats. I think every one of them will vote for it. But that is not enough. Fifty-five out of one hundred is not enough. Tomorrow we need at least five Republicans to join us—five. None of them have cosponsored the bill yet to refinance college student loans, but they can get into this conversation and join us tomorrow in an effort to help. If five will cross the aisle to make this a bipartisan effort, we can get this moving.

I know the House of Representatives has been a dead end. So many things have gone over there to die—immigration reform and a long list—but I sense this is different. I sense that Members of the House of Representatives in both political parties, if they go home, wherever they live, if they have a real town meeting, if they invite real people, real families, they are going to hear about this issue. Forty million Americans are living with this issue.

Let's do our job in the Senate. Let's pass this college refinance bill. Let's give these students a break, a chance. Let's do the right thing for them. They did the right thing and went to school. Their debt should not compromise their future.

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

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mrs. SHAHEEN. I ask unanimous consent that the order for the quorum call be rescinded.

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

Mrs. SHAHEEN. I rise this morning to discuss the very pressing challenge that too many of our young people are facing; that is, the issue of college affordability.

As I travel throughout New Hampshire, I continue to hear young people and their families express their deep concerns about the high cost of college and about their student loans.

In New Hampshire this problem is especially significant because New Hampshire ranks second highest in the Nation for the proportion of students who are graduating from college with debt and also for the average amount of debt per graduate. Seventy-four percent of students in New Hampshire graduate with debt, and that debt is an average of $33,000 per student. I have talked to some young people who worry that they are never going to be able to get out from under that student debt burden.

We all know that obtaining a college education has been viewed as a step that can propel Americans into the middle class, allowing them to pursue goals such as starting a family, opening a business, or purchasing a home.

Unfortunately, education costs have increased at four times the rate of inflation from 1985 to 2011. This is a problem that has both short-term and long-term implications for our citizens who want to continue their education after high school. It is also a problem that has serious implications for the Nation's economy. According to the Consumer Financial Protection Bureau, approximately 40 million Americans hold more than $1.2 trillion in student loan debt. The agency also indicates that student loan debt has exceeded credit card debt in the country and is exceeded only by home mortgages in terms of total amount of debt. So we have more student loan debt than credit card debt, and only home mortgages exceed the student loan debt.

While Americans are struggling to pay back this staggering debt, it is projected that the Federal Government will earn $66 billion in profits from its role in student lending between 2007 and 2012. That is just not right.

Clearly it is time for Congress to take action to help individuals with student debt. It is time to help them reclaim their American dream, to help them have a chance at pursuing the goals that drove them to college in the first place.

To this end I am very pleased to join with so many of my colleagues in supporting the Bank on Students Emergency Loan Refinancing Act. This legislation would allow eligible borrowers who took out student loans before July 1, 2013, to refinance those loans at rates currently being offered to new borrowers.

It is clear that Congress needs to come together to work to reduce the cost of college for aspiring students throughout the country, but we also need to provide relief to those who have already borrowed to pursue their education, many of whom have interest rates for their student loans that are much higher than they would be if they were purchasing a home or a car.

This action is also way overdue. The extent to which young people are feeling this pressure really came home to me when I visited a veteran from New Hampshire named Calvin, who served in Afghanistan. I first met Calvin at Walter Reed Medical Center, where he was recovering after losing his leg from stepping on an IED. He was married, had a young child, and he was talking about the challenges he faced after he recovered from his injuries. But what impressed me the most was his No. 1 concern was how he and his wife were going to repay their student loans. That is why I think we have to do something about this problem. We have to make sure young people such as Calvin don't spend their professional lives worrying about how to pay back student loans.

I plan to file an amendment today as we take up the Bank on Students Emergency Loan Refinancing Act that will address the challenge young people have as they look at how to keep track of their student loans. I think they need to have a portal that gives them a one-stop shop so they can view all of their student loan information, public and private, in one central online location.

I have heard stories from young people in New Hampshire about this concern, from people like Kim, who is from Nashua. She is a 30-year-old woman, and she has student debt from obtaining her bachelor's and two master's degrees. Her student loan payments cost her more per month than a home mortgage. She recently found a job that is helping her make her loan payments, but before she got that offer she felt overwhelmed by her debt and she found it difficult to communicate and work with her lenders.

By providing a one-stop online shop for debt management, the amendment I will be offering will give people like Kim an easier way to track and understand their loans and their repayment options.

I am pleased that just yesterday the President announced a number of initiatives to help borrowers, including plans similar to the provisions in my Simplifying Access to Student Loan Information Act, so we can encourage the use of innovative methods to communicate with borrowers, but as we all know, we need to do more in this Congress to ensure that we can help borrowers who are struggling to repay their student loans.

I thank my colleague from Massachusetts, Senator WARREN, for her work on this bill. I look forward to continuing to work with her and my other colleagues to ensure that student loan borrowers finally see some relief.

The PRESIDING OFFICER. The Senator from South Dakota.

THE ECONOMY

Mr. THUNE. Mr. President, as every Member of Congress knows, Americans are hurting, and after 5½ years of the Obama economy, they are getting pretty discouraged, as a recent CNN poll reported.

That ''pessimism,'' Erin Currier, director of the Economic Mobility Project at the Pew Charitable Trusts, stated in a recent CNNMoney article, ''is reflective of the financial realities a lot of families are facing. They are treading water, but their income is not translating into solid financial security.''

Unfortunately, Senate Democrats have responded to the economic instability facing so many Americans by essentially doing nothing. Instead of legislation to create jobs and expand opportunity, Democrats have tied up the Senate this year with politically motivated show votes designed to go nowhere.

Back in March the New York Times reported that Democrats planned to spend the spring and summer on messaging votes ''timed to coincide with campaign-style trips by President Obama.''

The Times reported:

> . . . Democrats concede that making new laws is not really the point. Rather, they are trying to force Republicans to vote against them.

Democrats have certainly been following that playbook. This week, in their latest election-year political stunt, they will take up a designed-to-fail student loan bill. According to plan, it will be accompanied by some ''campaign-style'' stops by President Obama.

The Democrats' bill would do nothing to make college more affordable or reduce the amount of money students have to borrow, and it would do nothing to address the real problem facing recent college graduates; that is, the lack of jobs.

The Democrats' student loan bill would provide some former students with old loans a taxpayer subsidy which, based on Congressional Research data, would be worth about $1 a day. To provide this, their bill would raise income taxes by $72 billion.

Meanwhile, Democrats have conveniently ignored the fact that student loan repayment plans that could lower monthly payments by more than their proposal are already available to all students with Federal loans.

Republicans have student debt solutions, such as simplifying the student loan process so more students can take advantage of the affordable repayment options that already exist in current law, but young Americans need a lot more than student debt solutions. The best thing we can do for graduates is to help create jobs.

Young people in particular are suffering in the Obama economy. The current unemployment rate for those 16 to 24 years old is 13.2 percent—more than twice the national average. Unemployment among those 16 to 34 years old is 9.2 percent—significantly higher than the overall unemployment rate of 6.3 percent. Nationally, 6.1 million 18- to 24-year-olds are living below the poverty line, and 36 percent of young adults are living at home with their parents.

It is no wonder that CNNMoney reports that ''young adults, age 18 to 34, are most likely to feel the [American] dream is unattainable.''

What young people need is not a government subsidy but access to jobs, good-paying, full-time jobs with the opportunity for advancement, but those jobs are few and far between in the Obama economy.

While young people may be having the hardest time finding jobs, no one in the Obama economy is doing well. Nationwide, nearly 10 million Americans are unemployed, almost one-third of them for 6 months or longer.

The unemployment rate has hovered at recession-level highs for the entire Obama Presidency. Since the President took office, the average length of unemployment has increased from 19.8 weeks to 34.5 weeks. Approximately 14 million Americans have been forced to join the Food Stamp Program since President Obama took office, bringing the total number of Americans receiving food stamps to more than 46 million.

Meanwhile, everywhere families look prices are going up. Gas prices have almost doubled during the Obama Presidency. Food prices have increased, and the President's policies are just making things worse. Chief among the President's policy disasters, of course, is ObamaCare, which has driven up the price of everything from premiums to pacemakers.

The President told the American people his health care law would drive down health care premiums by $2,500. Instead, prices have risen by almost $3,700, and they are still going up.

ObamaCare has meant new burdens for just about everyone: higher premiums and deductibles, more expensive medications, fewer doctors and hospitals from which to choose, lost jobs, and increased taxes on businesses both large and small. Millions of Americans were forced off their health plans—the plans they were promised they could keep—and into the health exchanges, where they were frequently forced to pay more for plans they liked less.

Not content with the high health care bills, now the President is adding insult to injury by putting in place EPA regulations that will drive up electricity bills for all American families. The President's de facto energy tax will hit low-income families and seniors on fixed incomes the hardest. It will also slash tens of thousands, if not hundreds of thousands, of jobs. Coal plants will close, leaving their workers unemployed, and manufacturers will send jobs in America overseas to countries with more affordable energy.

The worst part is that President Obama's EPA regulations will devastate family budgets and the economy for nothing because the President's proposals will do almost nothing to reduce the concentration of carbon dioxide in our atmosphere. As long as our country is acting unilaterally, there will be no meaningful effect on global emissions, but the President is pressing on anyway and apparently Americans will have to get used to their massive new energy bills.

The President's policies are having a devastating effect on American students, families, and the middle class, but instead of trying to make things better, the Democratic leadership in the Senate has chosen to take up gimmicky legislation, not to help Americans but to get Democrats reelected.

Yesterday a bipartisan veterans bill, which would address the systemwide VA crisis, was introduced in the Senate. The failures at the VA are a national embarrassment and a betrayal of our compact with our veterans. Congress has an obligation to make sure nothing like this ever happens again.

Today we could be discussing the best ways to fix our VA system. Instead, we are going to be discussing a bill designed not to improve things for Americans but to win the Democrats a few votes. Instead of proceeding to a student loan bill that was designed to fail, we should proceed directly to the VA reform bill.

The House of Representatives acted decisively to bring greater accountability to the VA 3 weeks ago. Today they are moving forward on a VA reform bill that includes many of the provisions of the bill that was introduced in the Senate last night. Now that we have a bipartisan VA reform bill in the Senate, we should be acting with the same sense of urgency.

If Democratic leaders in the Senate truly wanted to make things better for American families, they wouldn't be focused on gimmicky show votes. Instead, they would be working with Republicans to fix the VA crisis. They would back a repeal of the ObamaCare medical device tax, which has already cost tens of thousands of jobs and will cost many more if it isn't repealed. They would support Republican efforts to repeal the ObamaCare 30-hour workweek rule, which has resulted in lost hours and decreased wages for way too many workers in this country, and they would embrace legislation to halt the devastating EPA rules the President has proposed and protect millions of American families from crippling energy bills.

They would push—they would push for job-creating measures such as the Keystone XL Pipeline and the 42,000 jobs it would support or trade promotion authority for the President to open new markets to American farmers, workers, and businesses, and create those good-paying jobs.

We throw around a lot of statistics in the Congress—1 million people this, 10 million people that. It is important for us to remember the faces behind the numbers: the parents trying to figure out how they will afford to pay both their daughters' tuition and their new ObamaCare premiums, the college graduate who can't find a job and is currently living in his parents' basement, the single mother whose working hours have suddenly been cut because her employer can't afford to pay the ObamaCare mandate, a father who has been out of a job for months and can't get an interview anywhere.

These Americans need help, and the President's policies are not helping. The good thing is it doesn't have to

stay that way. We can get America working again, but it is going to take something different than the policies of the last 5½ years.

I challenge my Democratic colleagues to join us in passing real jobs legislation, the kind of legislation that will open a future of opportunity and economic security for all American families.

What college graduates don't need are political gimmicks. What college graduates need more than anything else are good-paying jobs with opportunities for advancement. That is what we should be focused on, not political show votes, not election-year sloganeering but real meaningful policies that will grow and expand our economy in this country and create the good-paying jobs our young college graduates need and that will lift more lower income families into the middle class.

That is what this Senate ought to be focused on. We can change to that focus, and we can start doing some things that will make this country stronger and provide a better and more prosperous and a more secure future for middle-income families.

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

The PRESIDING OFFICER (Ms. HEITKAMP). The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

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

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

VOTE ON SOROKIN NOMINATION

The PRESIDING OFFICER. Under the previous order, the question is, Will the Senate advise and consent to the nomination of Leo T. Sorokin, of Massachusetts, to be United States District Court Judge for the District of Massachusetts?

Mr. THUNE. Madam President, 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 assistant bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from Virginia (Mr. KAINE), the Senator from Missouri (Mrs. MCCASKILL), the Senator from California (Mrs. FEINSTEIN), and the Senator from Virginia (Mr. WARNER) are necessarily absent.

I further announce that, if present and voting, the Senator from Virginia (Mr. KAINE) would vote ''aye.''

Mr. CORNYN. The following Senators are necessarily absent: the Senator from Georgia (Mr. CHAMBLISS), the Senator from Mississippi (Mr. COCHRAN), the Senator from South Carolina (Mr. GRAHAM), the Senator from Kansas (Mr. MORAN), and the Senator from South Carolina (Mr. SCOTT).

The PRESIDING OFFICER. Are there any other Senators in the Chamber desiring to vote?

The result was announced—yeas 91, nays 0, as follows:

[Rollcall Vote No. 180 Ex.]

YEAS—91

Alexander	Gillibrand	Murray
Ayotte	Grassley	Nelson
Baldwin	Hagan	Paul
Barrasso	Harkin	Portman
Begich	Hatch	Pryor
Bennet	Heinrich	Reed
Blumenthal	Heitkamp	Reid
Blunt	Heller	Risch
Booker	Hirono	Roberts
Boozman	Hoeven	Rockefeller
Boxer	Inhofe	Rubio
Brown	Isakson	Sanders
Burr	Johanns	Schatz
Cantwell	Johnson (SD)	Schumer
Cardin	Johnson (WI)	Sessions
Carper	King	Shaheen
Casey	Kirk	Shelby
Coats	Klobuchar	Stabenow
Coburn	Landrieu	Tester
Collins	Leahy	Thune
Coons	Lee	Toomey
Corker	Levin	Udall (CO)
Cornyn	Manchin	Udall (NM)
Crapo	Markey	Vitter
Cruz	McCain	Walsh
Donnelly	McConnell	Warren
Durbin	Menendez	Whitehouse
Enzi	Merkley	Wicker
Fischer	Mikulski	Wyden
Flake	Murkowski	
Franken	Murphy	

NOT VOTING—9

Chambliss	Graham	Moran
Cochran	Kaine	Scott
Feinstein	McCaskill	Warner

The nomination was confirmed.

VOTE ON BOULWARE NOMINATION

The PRESIDING OFFICER. Under the previous order, the question is, Will the Senate advise and consent to the nomination of Richard Franklin Boulware II, of Nevada, to be United States District Judge for the District of Nevada?

Mr. BARRASSO. Madam President, I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There is a sufficient second.

The clerk will call the roll.

The bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from Virginia (Mr. KAINE), the Senator from Missouri (Mrs. MCCASKILL), and the Senator from Virginia (Mr. WARNER) are necessarily absent.

I further announce that, if present and voting, the Senator from Virginia (Mr. KAINE) would vote ''aye.''

Mr. CORNYN. The following Senators are necessarily absent: the Senator from Mississippi (Mr. COCHRAN), the Senator from South Carolina (Mr. GRAHAM), the Senator from Kansas (Mr. MORAN), and the Senator from South Carolina (Mr. SCOTT).

The PRESIDING OFFICER. Are there any other Senators in the Chamber desiring to vote?

The result was announced—yeas 58, nays 35, as follows:

[Rollcall Vote No. 181 Ex.]

YEAS—58

Ayotte	Brown	Donnelly
Baldwin	Cantwell	Durbin
Begich	Cardin	Feinstein
Bennet	Carper	Franken
Blumenthal	Casey	Gillibrand
Booker	Collins	Hagan
Boxer	Coons	Harkin
Heinrich	Menendez	Schatz
Heitkamp	Merkley	Schumer
Heller	Mikulski	Shaheen
Hirono	Murkowski	Stabenow
Johnson (SD)	Murphy	Tester
King	Murray	Udall (CO)
Kirk	Nelson	Udall (NM)
Klobuchar	Paul	Walsh
Landrieu	Pryor	Warren
Leahy	Reed	Whitehouse
Levin	Reid	Wyden
Manchin	Rockefeller	
Markey	Sanders	

NAYS—35

Alexander	Enzi	McConnell
Barrasso	Fischer	Portman
Blunt	Flake	Risch
Boozman	Grassley	Roberts
Burr	Hatch	Rubio
Chambliss	Hoeven	Sessions
Coats	Inhofe	Shelby
Coburn	Isakson	Thune
Corker	Johanns	Toomey
Cornyn	Johnson (WI)	Vitter
Crapo	Lee	Wicker
Cruz	McCain	

NOT VOTING—7

Cochran	McCaskill	Warner
Graham	Moran	
Kaine	Scott	

The nomination was confirmed.

The PRESIDING OFFICER. Under the previous order, the motions to reconsider are considered made and laid upon the table.

The President will be immediately notified of the Senate's action.

RECESS

The PRESIDING OFFICER. Under the previous order, the Senate stands in recess until 2:15 p.m.

Thereupon, the Senate, at 12:48 p.m., recessed until 2:15 p.m. and reassembled when called to order by the Presiding Officer (Ms. BALDWIN).

ORDER OF BUSINESS

The PRESIDING OFFICER. Under the previous order, the time until 2:30 shall be equally divided between the two leaders or their designees.

The Senator from Rhode Island.

BANK ON STUDENT EMERGENCY LOAN REFINANCING ACT

Mr. REED. Madam President, I rise in strong support of the Bank on Student Emergency Loan Refinancing Act. I urge my colleagues to work with us to brighten our Nation's future by turning the tide against the student loan debt burden that threatens to hold back this generation of Americans.

Since 2003, student loan debt has quadrupled. It has surpassed credit card debt, and it is only second to mortgage debt for American households. We know that borrowers are struggling with this debt. Delinquency rates are substantially higher for student loans than for other types of debt. Default rate have risen. The Federal Reserve Bank, the National Association of Realtors, the Consumer Financial Protection Bureau, the Pew Research Center, and others have begun to sound the alarm about the broader impacts of student loan debt on our economy.

Home ownership among young people has fallen. Young households with student loan debt have accumulated seven