

“(I) within 15 business days of receipt of such certification request; and

“(II) only after the institution has completed the activities described in subparagraph (B).

“(B) The institution shall, upon receipt of a certification request described in subparagraph (A)(i), and prior to providing such certification—

“(i) determine whether the student who initiated the application for the private education loan, or on whose behalf the application was initiated, has applied for and exhausted the Federal financial assistance available to such student under this title and inform the student accordingly; and

“(ii) provide the borrower whose loan application has prompted the certification request by a private education lender, as described in subparagraph (A)(i), with the following information and disclosures:

“(I) The amount of additional Federal student assistance for which the borrower is eligible and the advantages of Federal loans under this title, including disclosure of the fixed interest rates, deferments, flexible repayment options, loan forgiveness programs, and additional protections, and the higher student loan limits for dependent students whose parents are not eligible for a Federal Direct PLUS Loan.

“(II) The borrower’s ability to select a private educational lender of the borrower’s choice.

“(III) The impact of a proposed private education loan on the borrower’s potential eligibility for other financial assistance, including Federal financial assistance under this title.

“(IV) The borrower’s right to accept or reject a private education loan within the 30-day period following a private educational lender’s approval of a borrower’s application and about a borrower’s 3-day right to cancel period.

“(C) For purposes of this paragraph, the terms ‘private educational lender’ and ‘private education loan’ have the meanings given such terms in section 140 of the Truth in Lending Act (15 U.S.C. 1650).”.

(b) **EFFECTIVE DATE.**—The amendment made by subsection (a) shall take effect on the effective date of the regulations described in section 2(c).

SEC. 4. REPORT.

Not later than 24 months after the issuance of regulations under section 2(c), the Director of the Consumer Financial Protection Bureau and the Secretary of Education shall jointly submit to Congress a report on the compliance of institutions of higher education and private educational lenders with section 128(e)(3) of the Truth in Lending Act (15 U.S.C. 1638(e)), as amended by section 2, and section 487(a)(28) of the Higher Education Act of 1965 (20 U.S.C. 1094(a)), as amended by section 3. Such report shall include information about the degree to which specific institutions utilize certifications in effectively encouraging the exhaustion of Federal student loan eligibility and lowering student private education loan debt.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 573—EX-PRESSING THE SENSE OF THE SENATE THAT CLIMATE CHANGE IS REAL AND THAT THE NATIONAL SCIENCE FOUNDATION SHOULD ENGAGE ON THE COMMUNICATION OF SOUND CLIMATE CHANGE SCIENCE TO THE PUBLIC

Mr. WHITEHOUSE (for himself, Mr. REED, Ms. HASSAN, Mr. VAN HOLLEN, Mr. UDALL, Ms. HIRONO, Mr. BOOKER, Mr. CARDIN, Mr. CARPER, Ms. DUCKWORTH, Mr. DURBIN, Ms. STABENOW, Mr. WYDEN, Mr. MERKLEY, Mr. SANDERS, Ms. HARRIS, Mr. SCHATZ, and Mr. MARKEY) submitted the following resolution; which was referred to the Committee on Commerce, Science, and Transportation:

S. RES. 573

Whereas there is scientific consensus based on peer-reviewed research and scientific evidence that—

(1) climate change is occurring due to increases in carbon dioxide and other greenhouse gases in the atmosphere; and

(2) human activity has caused a significant increase in the atmospheric concentrations of greenhouse gases;

Whereas scientific measurements show that the concentration of carbon dioxide in the atmosphere ranged from 170 to 300 parts per million for at least 800,000 years (4 times as long as the species *homo sapiens* has existed), but has now, according to measurements taken at the Mauna Loa Observatory, exceeded 400 parts per million in each of the last 5 years;

Whereas the National Science Foundation (referred to in this preamble as the “NSF”) is an independent Federal agency created by Congress “to promote the progress of science; to advance the national health, prosperity, and welfare; [and] to secure the national defense”;

Whereas the approval of any grant awards by NSF must undergo a rigorous merit review standard, including review by outside independent reviewers who do not work for the NSF or the institution that employs the researchers applying for the grant;

Whereas Congress reaffirmed the rigorous merit review standard of the NSF in Public Law 114-329;

Whereas the authorizing statute of the NSF states that the long-term goals of the NSF include promoting “the discovery, integration, dissemination, and application of new knowledge in service to society”;

Whereas the American Meteorological Society, the premier professional organization of the United States for individuals who work in the atmospheric and related sciences,—

(1) promotes broadcast meteorologists as “station scientists”; and

(2) equips broadcast meteorologists with tools and skills necessary to cover weather and climate effects on public health, transportation, agriculture, and energy use;

Whereas fossil fuel companies and allied organizations (according to peer-reviewed scientific research and investigative reporting) have long known about climate change and the role of fossil fuels in driving climate change;

Whereas fossil fuel companies are known to, both directly and through their trade associations, public relations firms, and foundations—

(1) support sophisticated campaigns to deny, counter, and obfuscate peer-reviewed research; and

(2) use misinformation campaigns to mislead the public about climate change; and

Whereas, it is in the public interest that scientists and other experts—

(1) communicate peer-reviewed science to the public; and

(2) educate the public about the causes and consequences of climate change: Now, therefore, be it

Resolved, That it is the sense of the Senate that—

(1) climate change is real and human activity is the main driver of modern climate change;

(2) the scientific consensus on climate change and the implications of climate change with respect to the increase in the frequency and severity of extreme weather makes it in the public interest that broadcast meteorologists knowledgeably communicate scientifically-based climate information to the public;

(3) fossil fuel companies, both directly and through their trade associations, public relations firms, and foundations, should cease their misinformation campaigns concerning the dangers of climate change; and

(4) it is within the authority and aligned with the mission of the National Science Foundation to provide grants to broadcast meteorologists to improve their understanding of climate change science and ability to communicate climate change science to the public.

SENATE RESOLUTION 574—DESIGNATING JULY 13, 2018, AS COLLECTOR CAR APPRECIATION DAY AND RECOGNIZING THAT THE COLLECTION AND RESTORATION OF HISTORIC AND CLASSIC CARS IS AN IMPORTANT PART OF PRESERVING THE TECHNOLOGICAL ACHIEVEMENTS AND CULTURAL HERITAGE OF THE UNITED STATES

Mr. BURR (for himself and Mr. TESTER) submitted the following resolution; which was considered and agreed to:

S. RES. 574

Whereas many people in the United States maintain classic automobiles as a pastime and do so with great passion and as a means of individual expression;

Whereas the Senate recognizes the effect that the more than 100-year history of the automobile has had on the economic progress of the United States and supports wholeheartedly all activities involved in the restoration and exhibition of classic automobiles;

Whereas the collection, restoration, and preservation of automobiles is an activity shared across generations and across all segments of society;

Whereas thousands of local car clubs and related businesses have been instrumental in preserving a historic part of the heritage of the United States by encouraging the restoration and exhibition of such vintage works of art;

Whereas automotive restoration provides well-paying, high-skilled jobs for people in all 50 States; and

Whereas automobiles have provided the inspiration for music, photography, cinema, fashion, and other artistic pursuits that have become part of the popular culture of the United States: Now, therefore, be it

Resolved, That the Senate—

(1) designates July 13, 2018, as “Collector Car Appreciation Day”;

(2) recognizes that the collection and restoration of historic and classic cars is an important part of preserving the technological achievements and cultural heritage of the United States; and

(3) encourages the people of the United States to engage in events and commemorations of Collector Car Appreciation Day that create opportunities for collector car owners to educate young people about the importance of preserving the cultural heritage of the United States, including through the collection and restoration of collector cars.

SENATE RESOLUTION 575—HONORING THE MEMORY OF THE 5 VICTIMS OF THE ATTACK AT THE CAPITAL GAZETTE IN ANNAPOLIS, MARYLAND, ON JUNE 28, 2018

Mr. CARDIN (for himself, Mr. VAN HOLLEN, Mr. MCCONNELL, Mr. SCHUMER, Mr. ALEXANDER, Ms. BALDWIN, Mr. BARRASSO, Mr. BENNET, Mr. BLUMENTHAL, Mr. BLUNT, Mr. BOOKER, Mr. BOOZMAN, Mr. BROWN, Mr. BURR, Ms. CANTWELL, Mrs. CAPITO, Mr. CARPER, Mr. CASEY, Mr. CASSIDY, Ms. COLLINS, Mr. COONS, Mr. CORKER, Mr. CORNYN, Ms. CORTEZ MASTO, Mr. COTTON, Mr. CRAPO, Mr. CRUZ, Mr. DAINES, Mr. DONNELLY, Ms. DUCKWORTH, Mr. DURBIN, Mr. ENZI, Mrs. ERNST, Mrs. FEINSTEIN, Mrs. FISCHER, Mr. FLAKE, Mr. GARDNER, Mrs. GILLIBRAND, Mr. GRAHAM, Mr. GRASSLEY, Ms. HARRIS, Ms. HASSAN, Mr. HATCH, Mr. HEINRICH, Ms. HEITKAMP, Mr. HELLER, Ms. HIRONO, Mr. HOEVEN, Mrs. HYDE-SMITH, Mr. INHOFE, Mr. ISAKSON, Mr. JOHNSON, Mr. JONES, Mr. KAINE, Mr. KENNEDY, Mr. KING, Ms. KLOBUCHAR, Mr. LANKFORD, Mr. LEAHY, Mr. LEE, Mr. MANCHIN, Mr. MARKEY, Mr. MCCAIN, Mrs. MCCASKILL, Mr. MENENDEZ, Mr. MERKLEY, Mr. MORAN, Ms. MURKOWSKI, Mr. MURPHY, Mrs. MURRAY, Mr. NELSON, Mr. PAUL, Mr. PERDUE, Mr. PETERS, Mr. PORTMAN, Mr. REED, Mr. RISCH, Mr. ROBERTS, Mr. ROUNDS, Mr. RUBIO, Mr. SANDERS, Mr. SASSE, Mr. SCHATZ, Mr. SCOTT, Mrs. SHAHEEN, Mr. SHELBY, Ms. SMITH, Ms. STABENOW, Mr. SULLIVAN, Mr. TESTER, Mr. THUNE, Mr. TILLIS, Mr. TOOMEY, Mr. UDALL, Mr. WARNER, Ms. WARREN, Mr. WHITEHOUSE, Mr. WICKER, Mr. WYDEN, and Mr. YOUNG) submitted the following resolution; which was considered and agreed to:

S. RES. 575

Whereas the Capital Gazette traces its history to 1727 and is one of the oldest newspapers published in the United States;

Whereas the Capital Gazette opposed the Stamp Act, a law that helped to precipitate the American Revolution;

Whereas the Capital Gazette is a sister publication to the Baltimore Sun and maintains a reputation as a trusted and well-respected newspaper outlet that informs and uplifts communities in Annapolis, Anne Arundel County, and Kent Island, Maryland;

Whereas journalism is a cornerstone of the democratic society of the United States;

Whereas local news outlets, including the Capital Gazette—

(1) are focused on delivering truthful and thorough reporting, local investigation, and community advocacy; and

(2) are unfettered by individuals or groups who seek to damage journalistic integrity by demonizing the media, spreading disinformation, and harassing and intimidating dedicated journalists;

Whereas Thomas Jefferson said: “Were it left to me to decide whether we should have a government without newspapers, or newspapers without a government, I should not hesitate a moment to prefer the latter.”;

Whereas, on the afternoon of June 28, 2018, a 38-year-old gunman entered the Capital Gazette newsroom in Annapolis, Maryland, with a shotgun and smoke grenades and killed 5 employees;

Whereas after the Circuit Court of Prince George’s County, Maryland, dismissed a spurious defamation lawsuit filed by the gunman against the Capital Gazette in 2011, the gunman held a grudge against the newspaper and harassed and threatened the staff of the newspaper and other local news outlets and local public officials;

Whereas during the attack, staff inside the building remained committed to their journalistic duty and continued to report by tweeting and sharing information while their lives were in danger;

Whereas officers of the Anne Arundel County Police Department, the Annapolis Police Department, and the Anne Arundel County Sheriff’s Office responded to the scene within 1 minute after receiving the first 911 calls and bravely apprehended the gunman and evacuated the building;

Whereas officers of the Bureau of Alcohol, Tobacco, Firearms and Explosives and the Federal Bureau of Investigation and other Federal law enforcement officers also responded swiftly to assist local law enforcement and the Maryland State Police;

Whereas other first responders also arrived on the scene within minutes of the attack, helping save lives and restore order;

Whereas staff from the Capital Gazette and the Baltimore Sun affirmed their dedication to journalistic integrity and released a newspaper the morning following the attack that reported on the shooting and commemorated the lives of their friends and colleagues with 5 heartfelt obituaries;

Whereas the Senate honors—

(1) Gerald Fischman, 61, who was an editor with more than 25 years of service with the Capital Gazette and who was known at the newspaper and throughout the community for his brilliant mind and writing;

(2) Rob Hiaasen, 59, who was a columnist, editor, teacher, and storyteller and who brought compassion and humor to his community-focused reporting;

(3) John McNamara, 56, who was a skilled writer and avid sports fan and who combined these passions in his 24-year career as a sports reporter at the Capital Gazette;

(4) Rebecca Smith, 34, who was a newly-hired sales assistant known for her kindness, compassion, and love for her family; and

(5) Wendi Winters, 65, who was a talented writer who built her career as a public relations professional and journalist and who was well-known for her profound reporting on the lives and achievements of people within the community;

Whereas the community of Anne Arundel County, Maryland, survivors of the attack, loved ones of the victims, and mourners across Maryland came together to express an outpouring of support for the victims and their families;

Whereas the State of Maryland immediately ordered all State flags in Maryland to be flown at half-staff in honor of the victims; and

Whereas the flags of the United States were flown at half-staff across the United States in honor of the Capital Gazette victims on July 3, 2018: Now, therefore, be it

Resolved, That the Senate—

(1) commemorates the lives, careers, and service of the 5 victims of the shooting, Gerald Fischman, Rob Hiaasen, John McNamara, Rebecca Smith, and Wendi Winters;

(2) honors the survivors of the attack and the families of the victims and pledges continued support for their recovery;

(3) applauds the bravery and professionalism of the staff of the Capital Gazette who remained committed to their journalistic craft and their fallen colleagues during and after the attack;

(4) thanks the State, county, local, and Federal law enforcement officers and other emergency first responders for their heroic actions;

(5) recognizes the unity, compassion, and resilience of the communities of Annapolis, Maryland and Anne Arundel County, Maryland, after the attack;

(6) reaffirms the commitment of the Senate to defending the First Amendment to the Constitution of the United States;

(7) honors media and journalism as core institutions of the democracy of the United States; and

(8) respectfully requests that the Secretary of the Senate transmit enrolled copies of this resolution to the Editor-in-Chief of the Capital Gazette.

AUTHORITY FOR COMMITTEES TO MEET

Mr. GRASSLEY. Mr. President, I have 5 requests for committees to meet during today’s session of the Senate. They have the approval of the Majority and Minority leaders.

Pursuant to rule XXVI, paragraph 5(a), of the Standing Rules of the Senate, the following committees are authorized to meet during today’s session of the Senate:

COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS

The Committee on Banking, Housing, and Urban Affairs is authorized to meet during the session of the Senate on Thursday, July 12, 2018, at 10 a.m., to conduct a hearing entitled “An overview of the credit bureaus and the fair credit reporting act.”

COMMITTEE ON ENERGY AND NATURAL RESOURCES

The Committee on Energy and Natural Resources is authorized to meet during the session of the Senate on Thursday, July 12, 2018, at 10 a.m., to conduct a hearing.

COMMITTEE ON FOREIGN RELATIONS

The Committee on Foreign Relations is authorized to meet during the session of the Senate on Thursday, July 12, 2018, at 10 a.m., to conduct a hearing entitled “Implications for U.S. Foreign Policy and the International Economy.”

COMMITTEE ON THE JUDICIARY

The Committee on the Judiciary is authorized to meet during the session of the Senate on Thursday, July 12, 2018, at 10 a.m., to conduct a hearing on pending legislation and the following nominations: Britt Cagle Grant, of Georgia, to be United States Circuit Judge for the Eleventh Circuit, David James Porter, of Pennsylvania, to be United States Circuit Judge for the Third Circuit, A. Marvin Quattlebaum,