

“(I) the borrower alternative repayment options, including loan consolidation or refinancing; and

“(II) for the discharge of the borrower and co-borrower’s, if applicable, liability to repay the loan pursuant to paragraphs (19) and (20) of section 128(e) of the Truth in Lending Act (15 U.S.C. 1638(e)).

“(ii) In this paragraph, the term ‘disability’ means a permanent and total disability, as determined in accordance with the regulations of the Secretary of Education, or a determination by the Secretary of Veterans Affairs that the borrower is unemployable due to a service connected-disability.”

(2) **EFFECTIVE DATE.**—The amendment made by paragraph (1) shall take effect on the effective date of the regulations described in subsection (a)(3).

(3) **PREFERRED LENDER ARRANGEMENT.**—Section 151(8)(A)(ii) of the Higher Education Act of 1965 (20 U.S.C. 1019(8)(A)(ii)) is amended by inserting “certifying,” after “promoting.”

(c) **REPORT.**—

(1) **IN GENERAL.**—Not later than 24 months after the issuance of regulations under subsection (a)(3), the Director of the Bureau of Consumer Financial Protection and the Secretary of Education shall jointly submit to Congress a report on the compliance of—

(A) private educational lenders with section 128(e)(3) of the Truth in Lending Act (15 U.S.C. 1638(e)), as amended by subsection (a); and

(B) institutions of higher education with section 487(a)(28) of the Higher Education Act of 1965 (20 U.S.C. 1094(a)), as amended by subsection (b).

(2) **CONTENTS.**—The report under paragraph (1) shall include information about the degree to which specific institutions utilize certifications in effectively—

(A) encouraging the exhaustion of Federal student loan eligibility by borrowers prior to taking on private education loan debt; and

(B) lowering student private education loan debt by borrowers.

#### **SEC. 7. CENTRALIZED POINT OF ACCESS.**

Part G of title IV of the Higher Education Act of 1965 (20 U.S.C. 1088 et seq.) is amended by adding at the end the following:

##### **“SEC. 493E. CENTRALIZED POINT OF ACCESS.**

“Not later than 2 years after the date of enactment of the Student Loan Borrower Bill of Rights, the Secretary shall establish a centralized point of access for all borrowers of loans that are made, insured, or guaranteed under this title that are in repayment, including a central location for account information and payment processing for such loan servicing, regardless of the specific entity engaged in servicing.”

#### **SEC. 8. EDUCATION LOAN OMBUDSMAN.**

Section 1035 of the Consumer Financial Protection Act of 2010 (12 U.S.C. 5535) is amended—

(1) in the section heading, by striking “**PRIVATE**”;

(2) in subsection (a)—

(A) by striking “a Private” and inserting “an”; and

(B) by striking “private”;

(3) in subsection (b), by striking “private education student loan” and inserting “postsecondary education loan”;

(4) in subsection (c)—

(A) in the matter preceding paragraph (1), by striking “subsection” and inserting “section”;

(B) in paragraph (1), by striking “private”;

(C) by striking paragraph (2) and inserting the following:

“(2) coordinate with the unit of the Bureau established under section 1013(b)(3), in order to monitor complaints by borrowers and re-

sponses to those complaints by the Bureau or other appropriate Federal or State agency;”;

(D) in paragraph (3), by striking “private”;

(5) in subsection (d)—

(A) in paragraph (2)—

(i) by striking “on the same day annually”; and

(ii) by inserting “and be made available to the public” after “Representatives”; and

(B) by adding at the end the following:

“(3) **CONTENTS.**—The report required under paragraph (1) shall include information on the number, nature, and resolution of complaints received, disaggregated by postsecondary educational lender or servicer, region, State, and institution of higher education.”; and

(6) by striking subsection (e) and inserting the following:

“(e) **DEFINITIONS.**—In this section:

“(1) **BORROWER.**—The term ‘borrower’ means a borrower of a postsecondary education loan.

“(2) **INSTITUTION OF HIGHER EDUCATION.**—The term ‘institution of higher education’ has the meaning given the term in section 140 of the Truth in Lending Act (15 U.S.C. 1650).

“(3) **POSTSECONDARY EDUCATION LOAN.**—The term ‘postsecondary education loan’ means—

“(A) a private education loan, as defined in section 140 of the Truth in Lending Act (15 U.S.C. 1650); or

“(B) a loan made, insured, or guaranteed under part B, D, or E of title IV of the Higher Education Act of 1965 (20 U.S.C. 1071 et seq., 1087a et seq., and 1087aa et seq.).”

#### **SEC. 9. REPORT ON PRIVATE EDUCATION LOANS AND PRIVATE EDUCATIONAL LENDERS.**

(a) **IN GENERAL.**—Not later than 2 years after the date of enactment of this Act, the Director of the Bureau of Consumer Financial Protection and the Secretary of Education, in consultation with the Commissioners of the Federal Trade Commission and the Attorney General of the United States, shall submit a report to the Committee on Banking, Housing, and Urban Affairs of the Senate, the Committee on Health, Education, Labor, and Pensions of the Senate, the Committee on Financial Services of the House of Representatives, and the Committee on Education and Labor of the House of Representatives on private education loans (as that term is defined in section 140 of the Truth in Lending Act (15 U.S.C. 1650)) and private educational lenders (as that term is defined in such section).

(b) **CONTENTS.**—The report required by this section shall examine, at a minimum—

(1) the growth and changes of the private education loan market in the United States;

(2) factors influencing such growth and changes;

(3) the extent to which students and parents of students rely on private education loans to finance postsecondary education and the private education loan indebtedness of borrowers;

(4) the characteristics of private education loan borrowers, including—

(A) the types of institutions of higher education that they attend;

(B) socioeconomic characteristics (including income and education levels, racial characteristics, geographical background, age, and gender);

(C) what other forms of financing borrowers use to pay for education;

(D) whether they exhaust their Federal loan options before taking out a private education loan;

(E) whether such borrowers are dependent or independent students (as determined under part F of title IV of the Higher Edu-

cation Act of 1965 (20 U.S.C. 1087kk et seq.)) or parents of such students;

(F) whether such borrowers are students enrolled in a program leading to a certificate, license, or credential other than a degree, an associates degree, a baccalaureate degree, or a graduate or professional degree; and

(G) if practicable, employment and repayment behaviors;

(5) the characteristics of private educational lenders, including whether such creditors are for-profit, non-profit, or institutions of higher education;

(6) the underwriting criteria used by private educational lenders, including the use of cohort default rate (as such term is defined in section 435(m) of the Higher Education Act of 1965 (20 U.S.C. 1085(m)));

(7) the terms, conditions, and pricing of private education loans;

(8) the consumer protections available to private education loan borrowers, including the effectiveness of existing disclosures and requirements and borrowers’ awareness and understanding about terms and conditions of various financial products;

(9) whether Federal regulators and the public have access to information sufficient to provide them with assurances that private education loans are provided in accord with the Nation’s fair lending laws and that allows public officials to determine lender compliance with fair lending laws; and

(10) any statutory or legislative recommendations necessary to improve consumer protections for private education loan borrowers and to better enable Federal regulators and the public to ascertain private educational lender compliance with fair lending laws.

#### **SEC. 10. REPORT ON POSTSECONDARY EDUCATION LOAN SERVICING.**

Not later than 1 year after the date of enactment of this Act, the Director of the Bureau of Consumer Financial Protection and the Secretary of Education shall submit a joint report to the Committee on Banking, Housing, and Urban Affairs of the Senate, the Committee on Health, Education, Labor, and Pensions of the Senate, the Committee on Financial Services of the House of Representatives, and the Committee on Education and Labor of the House of Representatives on servicing of postsecondary education loans, including—

(1) any legislative recommendations to improve servicing standards; and

(2) information on proactive early intervention methods by postsecondary educational lenders or servicers to help distressed postsecondary education loan borrowers enroll in any eligible repayment plans.

### SUBMITTED RESOLUTIONS

#### **SENATE RESOLUTION 192—TO AUTHORIZE TESTIMONY AND REPRESENTATION IN STATE OF NEVADA V. LACAMERA**

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

S. RES. 192

Whereas, in the case of *State of Nevada v. Lacamera*, Case No. 19FN0945X, pending in the North Las Vegas Justice Court in Nevada, the prosecution has requested the production of testimony from Ariana Morales, an employee of the office of Senator Catherine Cortez Masto;

Whereas, pursuant to sections 703(a) and 704(a)(2) of the Ethics in Government Act of 1978, 2 U.S.C. §§288b(a) and 288c(a)(2), the Senate may direct its counsel to represent current and former Members and employees of the Senate with respect to any subpoena, order, or request for testimony relating to their official responsibilities;

Whereas, by the privileges of the Senate of the United States and Rule XI of the Standing Rules of the Senate, no evidence under the control or in the possession of the Senate may, by the judicial or administrative process, be taken from such control or possession but by permission of the Senate; and

Whereas, when it appears that evidence under the control or in the possession of the Senate may promote the administration of justice, the Senate will take such action as will promote the ends of justice consistent with the privileges of the Senate: Now, therefore, be it

*Resolved*, That Ariana Morales, an employee of the Office of Senator Catherine Cortez Masto, and any other current or former employee of the Senator's office from whom relevant evidence may be necessary, are authorized to testify in the case of *State of Nevada v. Lacamera*, except concerning matters for which a privilege should be asserted.

SEC. 2. The Senate Legal Counsel is authorized to represent Senator Cortez Masto and any current or former employees of the Senator's office in connection with the production of evidence authorized in section one of this resolution.

Mr. McCONNELL. Mr. President, on behalf of myself and the distinguished Democratic leader, Mr. SCHUMER, I send to the desk a resolution authorizing the production of testimony and representation by the Senate Legal Counsel, and ask for its immediate consideration.

Mr. President, this resolution concerns a request for evidence in a criminal action pending in Nevada State court. In this action the defendant is charged with threatening or attempting to intimidate public officials in voicemails he left with the Las Vegas office of Senator CORTEZ MASTO. A preliminary hearing is scheduled for May 8, 2019.

The prosecution is seeking testimony from one of the Senator's staff assistants who listened to the voicemails at issue. Senator CORTEZ MASTO would like to cooperate with this request by providing relevant employee testimony from her office.

The enclosed resolution would authorize that staffer, and any other current or former employee of the Senator's office from whom relevant testimony may be needed, to testify in this criminal action, with representation by the Senate Legal Counsel.

#### SENATE RESOLUTION 193—DESIGNATING MAY 18, 2019, AS “KIDS TO PARKS DAY”

Mr. WYDEN (for himself, Mr. ALEXANDER, Mr. BOOKER, Mr. PORTMAN, Ms. HIRONO, and Mr. HEINRICH) submitted the following resolution; which was considered and agreed to:

S. RES. 193

Whereas the 9th annual Kids to Parks Day will be celebrated on May 18, 2019;

Whereas the goals of Kids to Parks Day are—

- (1) to promote healthy outdoor recreation and environmental stewardship;
- (2) to empower young people; and
- (3) to encourage families to get outdoors and visit the parks and public land of the United States;

Whereas, on Kids to Parks Day, individuals from rural and urban areas of the United States can be reintroduced to the splendid national, State, and neighborhood parks located in their communities;

Whereas communities across the United States offer a variety of natural resources and public land, often with free access, to individuals seeking outdoor recreation;

Whereas the people of the United States, young and old, should be encouraged to lead more healthy and active lifestyles;

Whereas Kids to Parks Day is an opportunity for families to take a break from their busy lives and come together for a day of active, wholesome fun; and

Whereas Kids to Parks Day will—

- (1) broaden an appreciation for nature and the outdoors in young people;
  - (2) foster a safe setting for independent play and healthy adventure in neighborhood parks; and
  - (3) facilitate self-reliance while strengthening communities: Now, therefore, be it
- Resolved*, That the Senate—
- (1) designates May 18, 2019, as “Kids to Parks Day”;
  - (2) recognizes the importance of outdoor recreation and the preservation of open spaces to the health and education of the young people of the United States; and
  - (3) encourages the people of the United States to observe Kids to Parks Day with appropriate programs, ceremonies, and activities.

#### AUTHORITY FOR COMMITTEES TO MEET

Mr. CRAPO. 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 Tuesday, May 7, 2019, at 10 a.m., to conduct a hearing entitled “Privacy rights and data collection in a digital economy.”

#### COMMITTEE HEALTH, EDUCATION, LABOR, AND PENSIONS

The Committee Health, Education, Labor, and Pensions is authorized to meet during the session of the Senate on Tuesday, May 7, 2019, at 10 a.m., to conduct a hearing entitled “Making electronic health information available to patients and providers.”

#### COMMITTEE ON HOMELAND SECURITY AND GOVERNMENTAL AFFAIRS

The Committee on Homeland Security and Governmental Affairs is authorized to meet during the session of the Senate on Tuesday, May 7, 2019, at 2:30 p.m., to conduct a hearing on the

following nominations: Dale Cabaniss, of Virginia, to be Director of the Office of Personnel Management, and Michael Eric Wooten, of Virginia, to be Administrator for Federal Procurement Policy.

#### COMMITTEE ON THE JUDICIARY

The Committee on the Judiciary is authorized to meet during the session of the Senate on Tuesday, May 7, 2019, at 10 a.m., to conduct a business meeting and hearing entitled “Intellectual property and the price of prescription drugs.”

#### SUBCOMMITTEE ON REGULATORY AFFAIRS AND FEDERAL MANAGEMENT

The Subcommittee on Regulatory Affairs and Federal Management of the Committee on Homeland Security and Governmental Affairs is authorized to meet during the session of the Senate on Tuesday, May 7, 2019, at 10 a.m., to conduct a hearing.

#### APPOINTMENTS

THE PRESIDING OFFICER. The Chair, on behalf of the Vice President, pursuant to Public Law 94-304, as amended by Public Law 99-7, appoints the following Senators as members of the Commission on Security and Cooperation in Europe (Helsinki) during the 116th Congress: the Honorable BENJAMIN L. CARDIN of Maryland; the Honorable SHELDON WHITEHOUSE of Rhode Island; the Honorable TOM UDALL of New Mexico; the Honorable JEANNE SHAHEEN of New Hampshire.

The Chair, on behalf of the President of the Senate, pursuant to Public Law 106-286, appoints the following Members to serve on the Congressional-Executive Commission on the People's Republic of China: the Honorable DIANNE FEINSTEIN of California; the Honorable JEFF MERKLEY of Oregon; the Honorable GARY C. PETERS of Michigan; the Honorable ANGUS S. KING Jr. of Maine.

#### AUTHORIZING TESTIMONY AND REPRESENTATION IN STATE OF NEVADA V. LACAMERA

Mr. KENNEDY. Madam President, I ask unanimous consent that the Senate proceed to the consideration of S. Res. 192, submitted earlier today.

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

The clerk will report the resolution by title.

The legislative clerk read as follows:

A resolution (S. Res. 192) to authorize testimony and representation in the State of Nevada v. Lacamera.

The PRESIDING OFFICER. There being no objection, the Senate proceeded to consider the resolution.

Mr. KENNEDY. Madam President, I ask unanimous consent that the resolution be agreed to, the preamble be agreed to, and the motions to reconsider be considered made and laid upon the table with no intervening action or debate.