

S. 2081

At the request of Ms. HIRONO, the names of the Senator from California (Mrs. FEINSTEIN) and the Senator from Colorado (Mr. BENNET) were added as cosponsors of S. 2081, a bill to improve the structure of the Federal Pell Grant program, and for other purposes.

S. 2085

At the request of Mr. WHITEHOUSE, the name of the Senator from Delaware (Mr. COONS) was added as a cosponsor of S. 2085, a bill to amend the Internal Revenue Code of 1986 to provide for carbon dioxide and other greenhouse gas and criteria air pollutant emission fees, provide rebates to low- and middle-income Americans, invest in fossil fuel communities and workers, invest in environmental justice communities, and for other purposes.

S. 2229

At the request of Mr. KELLY, the name of the Senator from North Carolina (Mr. BURR) was added as a cosponsor of S. 2229, a bill to require the Secretary of Transportation to carry out a highway formula modernization study, and for other purposes.

S. 2315

At the request of Mr. WARNOCK, the name of the Senator from Massachusetts (Ms. WARREN) was added as a cosponsor of S. 2315, a bill to require the Secretary of Health and Human Services to establish a program to provide health care coverage to low-income adults in States that have not expanded Medicaid.

S. 2405

At the request of Mr. SULLIVAN, the name of the Senator from Alaska (Ms. MURKOWSKI) was added as a cosponsor of S. 2405, a bill to amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to award grants to States to improve outreach to veterans, and for other purposes.

S. 2447

At the request of Mr. MARKEY, the name of the Senator from Minnesota (Ms. SMITH) was added as a cosponsor of S. 2447, a bill to amend the American Rescue Plan Act of 2021 to provide additional funding for E-rate support for emergency educational connections and devices, and for other purposes.

S. 2449

At the request of Mr. GRAHAM, the name of the Senator from Tennessee (Mr. HAGERTY) was added as a cosponsor of S. 2449, a bill to amend chapter 44 of title 18, United States Code, to enhance penalties for theft of a firearm from a Federal firearms licensee.

S. 2467

At the request of Mr. CASSIDY, the name of the Senator from Minnesota (Ms. SMITH) was added as a cosponsor of S. 2467, a bill to provide for a Public Health Emergency Fund, and for other purposes.

S. 2489

At the request of Mr. COTTON, the names of the Senator from Texas (Mr. CRUZ) and the Senator from North

Carolina (Mr. TILLIS) were added as cosponsors of S. 2489, a bill to require the maintenance of the country of origin markings for imported goods produced in the West Bank or Gaza, and for other purposes.

S. RES. 310

At the request of Mr. ROMNEY, his name was added as a cosponsor of S. Res. 310, a resolution expressing solidarity with Cuban citizens demonstrating peacefully for fundamental freedoms, condemning the Cuban regime's acts of repression, and calling for the immediate release of arbitrarily detained Cuban citizens.

At the request of Mr. HAGERTY, his name was added as a cosponsor of S. Res. 310, supra.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. REED (for himself, Mr. MERKLEY, Mr. BROWN, Mr. VAN HOLLEN, Ms. SMITH, Mr. BOOKER, Mr. BLUMENTHAL, Mr. SCHATZ, Mrs. FEINSTEIN, Mr. WARNOCK, Mr. LEAHY, and Mr. WYDEN):

S. 2508. A bill to amend the Truth in Lending Act to extend the consumer credit protections provided to members of the Armed Forces and their dependents under title 10, United States Code, to all consumers; to the Committee on Banking, Housing, and Urban Affairs.

Mr. REED. Mr. President, today I am reintroducing the Veterans and Consumers Fair Credit Act (VCFCA) along with Senator MERKLEY, Senate Banking Committee Chairman BROWN, and many of my colleagues. This important legislation would extend the bipartisan Military Lending Act's (MLA) protections for active-duty servicemembers and their families to all Americans by imposing a nationwide 36 percent cap on the annual percentage rate (APR) for most extensions of consumer credit.

The MLA was enacted on a bipartisan basis in 2006 to rein in payday and other unscrupulous lenders that targeted American troops with abusive and predatory loans. Unfortunately, the MLA does not protect veterans or Gold Star families from these exploitative practices. Our servicemembers and their families should not lose important consumer protections simply because they retire, separate from honorable service, or lose their loved ones. As such, our legislation would extend the MLA's protections to veterans and Gold Star families as well as ensure that all Americans are shielded from predatory loans.

Hundreds of millions of American consumers could benefit from a 36 percent APR cap. In states that do not have such a cap, predatory lenders are permitted to offer loans with triple-digit APRs that trap individuals in cycles of debt. For instance, the Consumer Financial Protection Bureau found that 80 percent of payday loans are rolled over or renewed within two weeks. This practice can cause bor-

rowers to pay more in fees than the amount of money they originally borrowed, which is a sign of predatory lending and poor underwriting.

According to a coalition of community organizations, payday lenders are known to target the most vulnerable, including seniors, veterans, and low-income borrowers. Many in these communities were already struggling to make ends meet before the pandemic, and continuing to pay exorbitant APRs may cause them to fall deeper into economic insecurity. This is why it's important to extend strong protections against unscrupulous lenders to all Americans.

The MLA's successful track record demonstrates that providing for reasonable, responsible limits on interest rates does not cut off consumers' access to credit. According to a May 2021 report from the Department of Defense, "credit cards, auto loans, and personal loans are widely available at risk-based rates under the 36 percent [military] APR" and "[s]ervice members continue to have ample access to necessary credit."

Moreover, this legislation would follow the trend in many states towards greater protections against predatory loans. Eighteen states and the District of Columbia have enacted APR caps of 36% or lower for payday loans or banned them altogether. Lenders in these states have incentives to offer more affordable loans that borrowers have an ability to repay. The same incentives should apply across the nation.

I thank the bill's supporters, including the Consumer Federation of America, the National Consumer Law Center (on behalf of its low income clients), the Center for Responsible Lending, Americans for Financial Reform, Veterans Education Success, the Military Officers Association of America, and the National Military Family Association.

I urge our colleagues to join us in supporting this important legislation.

By Mr. Kaine (for himself and Mr. RUBIO):

S. 2509. A bill to authorize the New Partnerships Initiative to expand and diversify the partner base of the United States Agency for International Development and to provide more entry points for organizations to work with USAID; to the Committee on Foreign Relations.

Mr. Kaine. Mr. President. The United States Agency for International Development's (USAID) New Partnerships Initiative (NPI) was formed to help small and local nonprofit organizations partner with the agency on humanitarian work, and was inspired in part by requests from Congress for USAID to cooperate more closely with these organizations. The program was founded on the principle that greater diversity and competition among the USAID partner base would lead to better and more effective development

work. Since its creation, NPI has helped USAID expand its collaboration with local nonprofits to undertake critical work overseas, but this vital program needs a clearly defined foundation in statute and long-term authorization of funding to sustain its progress well beyond 2021.

Today, I am pleased to introduce the New Partnerships Initiative Authorization Act with Senator RUBIO. This legislation would cement USAID's commitment to diversifying its nonprofit partner base by authorizing the program and necessary funding through Fiscal Year 2026. Additionally, the New Partnerships Initiative Authorization Act would improve outcomes at the NPI program by outlining in statute core elements of the program, and requiring the USAID Administrator to adhere to certain criteria regarding program management and nonprofit recruitment.

This bipartisan legislation is an opportunity to ensure that the New Partnerships Initiative continues to be an effective tool for diversifying USAID's partner base through the inclusion of locally based and underutilized partners. I look forward to working with USAID leadership and my colleagues on the Foreign Relations Committee to swiftly consider and implement the New Partnerships Initiative Authorization Act.

Thank you, Mr. President.

By Ms. CORTEZ MASTO (for herself and Mr. BOOZMAN):

S. 2513. A bill to amend title 38, United States Code, to improve the application and review process of the Department of Veterans Affairs for clothing allowance claims submitted by veterans, and for other purposes; to the Committee on Veterans' Affairs.

Ms. CORTEZ MASTO. Mr. President, I rise today to tell you about Brian Neuman, an Iraq combat veteran who was wounded while serving our Nation overseas in 2004.

Brian has spent years working with the Wounded Warrior Project to help other veterans get the benefits that they need.

Years after returning home, Brian applied for an annual clothing allowance of \$841. This allowance should be available to veterans like Brian when a medication or a medical device causes irregular wear or damage to their clothing.

As many vets with service injuries will tell you, their clothes wear down much faster than other people's, and the prosthetics can rip or tear clothes as well. Some veterans need tailoring to make clothing fit more comfortably around their injuries. Others have to treat skin conditions with creams that damage their clothes.

These veterans get compensation for the expenses associated with their injuries—and rightly so. Our veterans have given this country so much, and Congress has a responsibility to hold up its end of the bargain, to care for them

when they are injured during their service to our Nation.

But right now, this benefit isn't accessible for many veterans, and that is wrong, and we need to change it.

In the case of the clothing allowance benefits, as Brian discovered, the VA currently requires veterans to be evaluated for this benefit in person, every year. One year, Brian physically went to a VA clinic to submit the clothing allowance application, and his request was denied because the VA had no record that he received a prosthetic at that specific clinic. At that point, like many vets, Brian gave up on the process in frustration.

That is just unacceptable. These are brave men and women who are living with severe burns or who wear prosthetic devices as a result of their service. In many cases, the VA already knows these veterans have a medical condition that isn't going to change year from year.

And that didn't make any sense to Brian, so he did something about it. He reached out to see if Congress could solve the problem. He did. He did it, he says, less for himself, but more for the many veterans in rural States, like mine in Nevada, who live hours away from the nearest VA. Brian knows that many of them are so worn out by the process of applying for what is owed them that they just give up.

These men and women are tired of jumping through hoops to access their earned benefits. So why are we forcing them to navigate this complicated bureaucracy? There are certainly places to cut costs, but this isn't one of them.

The Senate can fix this problem easily, and I have introduced a bipartisan bill to do just that. I am glad to be working across the aisle with my colleague Senator BOOZMAN to support injured and disabled veterans. Our bill makes it easier for them to get clothing that works for their specific needs. My legislation requires the VA to automatically renew this clothing allowance. Veterans can get it until they say they don't need it anymore or until the VA's records indicate that they don't require it. This will make sure they aren't forced to drive long distances to access a VA benefit they are owed.

I am looking forward to moving this legislation through Congress so we can make life a little easier for the 40,000 wounded warriors who currently receive this benefit and for the thousands more who qualify. There shouldn't be any redtape stopping veterans from getting their benefits, so let's pass this bill and fix this problem.

I am going to continue to work in every way I can to make sure that veterans in Nevada and across the country get the Federal resources they need.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 325—RECOGNIZING THE SERIOUSNESS OF POLYCYSTIC OVARY SYNDROME (PCOS) AND EXPRESSING SUPPORT FOR THE DESIGNATION OF SEPTEMBER 2021 AS "PCOS AWARENESS MONTH"

Ms. WARREN (for herself, Mrs. FISCHER, Mrs. BALDWIN, Mr. MARSHALL, Mr. BLUMENTHAL, Mrs. CAPITO, Mr. VAN HOLLEN, Mrs. BLACKBURN, Mr. BOOKER, Mr. PADILLA, Ms. SINEMA, Mr. CARDIN, Mrs. FEINSTEIN, Ms. STABENOW, Mr. MARKEY, Mr. PETERS, and Mr. LANKFORD) submitted the following resolution; which was referred to the Committee on Health, Education, Labor, and Pensions:

S. RES. 325

Whereas polycystic ovary syndrome (referred to in this preamble as "PCOS") is a common health problem among women and girls involving a hormonal imbalance;

Whereas there is no universal definition of PCOS, but researchers estimate that between 5,000,000 and 10,000,000 women in the United States are affected by the condition;

Whereas, according to a 2004 study, the annual burden of PCOS in the United States is an estimated \$4,360,000,000, and this figure pertains to only the reproductive years of women and does not consider the cost of other comorbidities, including obstetrical complications, or the cost of metabolic morbidities in post-menopause or adolescence;

Whereas PCOS can affect girls at the onset of puberty and throughout the remainder of their lives;

Whereas the symptoms of PCOS include infertility, irregular or absent menstrual periods, acne, weight gain, thinning of scalp hair, excessive facial and body hair growth, numerous small ovarian cysts, pelvic pain, and mental health problems;

Whereas women with PCOS have higher rates of mental health disorders, including depression, anxiety, bipolar disorder, and eating disorders, and are at greater risk for suicide;

Whereas adolescents with PCOS often are not diagnosed, and many have metabolic dysfunction and insulin resistance, which can lead to type 2 diabetes, cardiovascular disease, obstructive sleep apnea, non-alcoholic fatty liver disease, and endometrial cancer at a young adult age;

Whereas PCOS is the most common cause of female infertility;

Whereas PCOS in pregnancy is associated with increased risk of gestational diabetes, preeclampsia, pregnancy-induced hypertension, preterm delivery, cesarean delivery, miscarriage, and fetal and infant death;

Whereas women with PCOS are at increased risk of developing high blood pressure, high cholesterol, stroke, and heart disease (the leading cause of death among women);

Whereas women with PCOS have a more than 50 percent chance of developing type 2 diabetes or prediabetes before the age of 40;

Whereas women with PCOS may be at a higher risk for breast cancer and ovarian cancer, and their risk for developing endometrial cancer is 3 times higher than women who do not have PCOS;

Whereas research has found genetic evidence of a link between depression and PCOS;

Whereas research has indicated PCOS shares a genetic architecture with metabolic