

largest amount in the Nation. Preliminary data shows that in 2022, roughly 110,000 Americans died from drug overdoses in the U.S., which is a new record, as the fentanyl crisis deepens across this country.

Just for perspective, fentanyl kills more Americans under age 50 than any other cause of death, including heart disease, cancer, homicide, and suicide.

We must ensure law enforcement has all the tools necessary to prosecute and seize all dangerous addictive and deadly forms of fentanyl substances. I strongly urge my colleagues to support this legislation.

#### HONORING THE LIFE OF DESMOND T. DOSS

(Mr. GOOD of Virginia asked and was given permission to address the House for 1 minute.)

Mr. GOOD of Virginia. Mr. Speaker, as we prepare to honor the brave men and women who sacrificed their lives for our freedom this coming Memorial Day, I rise to honor the life of Lynchburg, Virginia, native Private First Class Desmond T. Doss.

Doss served the United States Army as a medic, becoming the first conscientious objector to be awarded the Medal of Honor in 1945 after fearlessly saving 75 wounded men under fire at the Battle of Okinawa in World War II.

The popular movie "Hacksaw Ridge" was based on Doss' story and accurately captures the valor and heroism he displayed during that deadly battle. Desmond Doss demonstrated true sacrifice and conviction, standing firm in his faith and for his love of country.

This week I plan to introduce legislation to rename the Lynchburg VA clinic after Private First Class Desmond T. Doss, to memorialize his outstanding legacy for generations to come.

We are forever grateful as a Nation for the sacrifices made by those who fight and have fought to keep our country free.

#### QUALITY-OF-LIFE ISSUES IMPORTANT

(Mrs. KIGGANS of Virginia asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. KIGGANS of Virginia. Mr. Speaker, over the past 2 years, our Hampton Roads and Navy communities have been devastated by multiple sailor suicides, in particular aboard the USS *George Washington* and at MARMAC.

As a former Navy helicopter pilot and nurse practitioner, it frustrates me that the number of sailors who die by suicide continues to rise. It is clear for anyone to see we have to do better to serve those serving our great country.

That is why last week I introduced the Sailor Standard of Care Act. This important bipartisan legislation would increase mental health resources and require mental health screenings for

sailors assigned to limited duty, address challenges servicemembers and their families face accessing quality mental health care through TRICARE, implement a system to track quality-of-life programs and their success rate, and expedite the Navy's medical separation process that impacts limited-duty sailors.

It is imperative that we address the mental health and other quality-of-life challenges facing Active Duty servicemembers and veterans. This is exactly why I came to Congress. We speak so much about providing our military men and women with the necessary equipment, technology, training, et cetera, to be ready to fight tonight, and rightfully so, but we must take care of our people, too.

It is time for Congress to focus on quality-of-life issues for our men and women in uniform and their families—not only mental health care, but housing, childcare, and spouse employment support. There is so much work to do.

By doing so, we will not only do right by the men and women who make up our world's finest fleet, but we will also keep our Navy the best in the world.

#### PROVIDING FOR CONGRESSIONAL DISAPPROVAL OF THE RULE SUBMITTED BY THE DEPARTMENT OF EDUCATION RELATING TO "WAIVERS AND MODIFICATIONS OF FEDERAL STUDENT LOANS"

Ms. FOXX. Mr. Speaker, pursuant to House Resolution 429, I call up the joint resolution (H.J. Res. 45) providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Department of Education relating to "Waivers and Modifications of Federal Student Loans," and ask for its immediate consideration in the House.

The Clerk read the title of the joint resolution.

The SPEAKER pro tempore (Mr. MCCORMICK). Pursuant to House Resolution 429, the joint resolution is considered read.

The text of the joint resolution is as follows:

#### H.J. RES. 45

*Resolved by the Senate and House of Representatives of the United States of America in Congress assembled,* That Congress disapproves the rule submitted by the Department of Education relating to "Waivers and Modifications of Federal Student Loans" (including the website announcement entitled "One-Time Federal Student Loan Debt Relief" and the Federal Register document entitled "Federal Student Aid Programs (Federal Perkins Loan Program, Federal Family Education Loan Program, and William D. Ford Federal Direct Loan Program)" 87 Fed. Reg. 61512 (Oct. 12, 2022)), and printed in the Congressional Record on March 22, 2023, on pages S903-S906, along with a letter of opinion from the Government Accountability Office dated March 17, 2023, that the Waivers and Modifications are a rule under the Congressional Review Act, and such rule shall have no force or effect.

The SPEAKER pro tempore. The joint resolution shall be debatable for

one hour, equally divided and controlled by the chair and ranking minority member of the Committee on Education and the Workforce, or their respective designees.

The gentlewoman from North Carolina (Ms. FOXX) and the gentleman from Virginia (Mr. SCOTT) each will control 30 minutes.

The Chair recognizes the gentlewoman from North Carolina (Ms. FOXX).

#### GENERAL LEAVE

Ms. FOXX. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on the resolution under consideration.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from North Carolina?

There was no objection.

Ms. FOXX. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in support of H.J. Res. 45, which would block the Biden administration's debt transfer scheme and prevent any further extension of the student loan repayment pause.

For Democrats, there is a specter looming over this debate, an incontrovertible truth that disproves all their supposed principles and contradicts all their virtue signaling.

Student loan cancellation is regressive. Let me repeat that for the Progressive Caucus. Student loan cancellation is regressive.

Two-thirds of this debt transfer plan would go to the top half of earners. It takes from those in the lower half and gives to the upper half. It redistributes wealth, but from the bottom of our socioeconomic ladder to the top.

For example, the repayment pause has provided \$65,000 in de facto loan cancellation for the average lawyer. This is a professional-class bailout. More specifically, it is a professional-class, graduate-degree holder bailout. Of the loans that will be disbursed in 2024, 70 percent will be borrowed for graduate school. Nearly 40 percent of those people will go on to make over \$100,000 annually in their careers. Those are the data absent partisan spin provided directly from the Department of Education.

The spin comes from the left when they use words like "forgiveness." There is no such thing as forgiveness. The Biden administration is simply transferring the debt from borrowers who willingly took out student loans to hardworking taxpayers who did not. The 87 percent of Americans who hold no Federal student debt are paying for the 13 percent who do.

□ 1230

On top of that, the bailout is inflationary, which is always and everywhere a regressive working-class tax.

According to the Committee for a Responsible Federal Budget, inflation could rise by as much as 27 basis points if mass student debt cancellation is implemented. Enacting mass student loan

cancellation could also lead to an additional two rate hikes by the Federal Reserve.

Billionaires don't feel the effect of inflation. They don't notice when eggs cost \$5.99 a dozen. They don't need to take out a mortgage to pay for their house, but working Americans do.

Inflation already has a vise grip on blue-collar America. In fact, The Hill reported yesterday that "a record share of Americans in a new survey from the Federal Reserve Board say they are worse off financially than they were a year earlier."

That is troubling and should be enough evidence alone to pass H.J. Res. 45 and nullify the Biden administration's deficit-increasing inflationary plan, but in typical limousine liberal fashion, Democrats want future taxpayers and hardworking Americans to foot the bill. Americans shouldn't buy it.

America also shouldn't buy accusations from the left that H.J. Res. 45 would charge borrowers backpay on interest payments. It couldn't be further from the truth.

Nowhere in this resolution does it mandate backpay. It is prospective, not retroactive. If anything, it would be Secretary Cardona's decision to enact backpay.

We know who will pay for the loans if the administration's plan is allowed to go forward. Those who will pay are those without degrees and those who paid off their debt, and those who can't afford to put gas in their cars or food on their table. The rest is just political noise.

Mr. Speaker, I urge Congress to cut through that noise and stop this administration from enacting the biggest transfer of wealth from blue-collar workers to white-collar professionals in our Nation's history.

Mr. Speaker, I urge my colleagues to support H.J. Res. 45, and I reserve the balance of my time.

Mr. SCOTT of Virginia. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in opposition to H.J. Res. 45.

Forty-three million Americans are eligible for President Biden's student loan relief. That is an average of almost 100,000 people in each of our districts.

Nearly 26 million borrowers in congressional districts all over the country have already applied for relief, including 16 million who have already been approved prior to litigation stopping the process. H.J. Res. 45 seeks to deny these borrowers the relief they were promised.

To be clear, the people who would be impacted the most are not the wealthy and well-connected. Ninety percent of the relief would go to borrowers earning less than \$75,000 a year. You are not even eligible if you are making over \$125,000 a year. That is in stark contrast, of course, to the Trump tax scam, where 80 percent of the benefits

went to the top 1 percent and corporations.

Moreover, my Republican colleagues refuse to acknowledge the serious questions that have been raised about how the resolution would actually be implemented because, under the Congressional Review Act resolution, you don't get to pick and choose which parts of a rule you are overturning. You have to overturn the whole rule, including the pause in student loan payments and the deferral of interest.

How do you unpause a payment that you were supposed to make many months ago? What is going to happen to all those interest payments that now have to be added back to the loans? That is about \$233 per month in interest and principal.

What happens to the credits that participants in the Public Service Loan Forgiveness Program were promised during those months? Are these firefighters, teachers, police officers, and other public servants who may have had their loans forgiven now on the hook for four additional payments?

The reality is that H.J. Res. 45 would trigger a wave of delinquencies and defaults for our most vulnerable borrowers. Intentionally or not, this resolution would create chaos for borrowers and their families, as well as loan servicers.

The Congressional Research Service has confirmed that this chaos would be triggered by the retroactive application of this rule.

Mr. Speaker, anyone in the country who wants to take advantage of the benefits of a college education should be able to do so, not just the wealthy few. That is the way it used to be just several decades ago. Pell grants covered 80 percent of the cost of attending a State college. Now, it is less than 30 percent. When adjusted for inflation, States are paying less for State colleges than they used to.

Mr. Speaker, this proposal does nothing to help students pay for their college education, so I strongly urge my colleagues to oppose the resolution.

Mr. Speaker, I reserve the balance of my time.

Ms. FOXX. Mr. Speaker, I yield 5 minutes to the gentleman from Virginia (Mr. GOOD), the author of this resolution and the chair of the Health, Employment, Labor, and Pensions Subcommittee.

Mr. GOOD of Virginia. Mr. Speaker, I thank Chair Foxx for yielding.

Mr. Speaker, I am proud to be the sponsor of this resolution of disapproval under the Congressional Review Act to hold President Biden accountable for his reckless, unfair, unlawful, unconstitutional student loan transfer scheme.

President Biden simply does not have the authority to "forgive" loans and thereby spend, unilaterally, more than \$300 billion.

In fact, he even admitted that to CNN host Anderson Cooper in February 2021, saying: "I don't think I have the

authority to do it by signing with a pen."

Democrats, in fact, knew he didn't have the power to do it and advised him not to.

Former Speaker NANCY PELOSI, on July 28, 2021, said: "People think that the President of the United States has the power for debt forgiveness. He does not. He can postpone. He can delay. But he does not have that power. That has to be an act of Congress."

My friends and colleagues on the other side of the aisle piled on.

Representative JARED GOLDEN of Maine said: "This decision by the President is out of touch with what the majority of the American people want from the White House, which is leadership to address the most immediate challenges the country is facing."

Representative CHRIS PAPPAS of New Hampshire said: "This announcement by President Biden is no way to make policy and sidesteps Congress and our oversight and fiscal responsibilities. Any plan to address student debt should go through the legislative process, and it should be more targeted and paid for so it doesn't add to the deficit."

Representative SHARICE DAVIDS of Kansas said: "It is not how I would have addressed this issue."

Yet, the President decided yet again to act unconstitutionally. Like the timing of the depletion of our Strategic Petroleum Reserve, this so-called student loan transfer scheme—interesting timing—was just before the election.

Despite his better judgment, a barrage of legal challenges, and this current effort by this Congress to nullify his actions, President Biden has preemptively announced that he will veto my resolution. I invite the President to reconsider his position.

Federal involvement in higher education, as a matter of fact, has done nothing to bring down the cost of college. In fact, for every \$1 increase in student loan subsidies, colleges have increased their tuition by 60 cents. All across the country, more than 92 percent of all student loan debt comes from Federal loans, totaling over \$1.6 trillion.

This debt is held by just 13 percent of the population—in fact, the most elite 13 percent. It is estimated that two-thirds of the student loan transfer scheme would go to the top half of earners, not to mention that 70 percent of the debt is owed by students who went to graduate school.

Mr. Speaker, 60 percent of the constituents in my district don't even have a college degree. Yet, the Biden administration wants them to have to pay for the education of others who will have a significantly higher lifetime earning potential.

Student loan cancellation doesn't make the debt actually go away. It simply shifts the costs from the student loan borrower and transfers it to hardworking American taxpayers.

It is also worth mentioning the key role this policy plays in the fiscal health of our Nation as we address our debt ceiling. The principle of this resolution, nullifying President Biden's student loan transfer scheme, was one of the key provisions of the Limit, Save, Grow Act. Saving \$315 billion by simply asking Americans to honor their commitment to pay back their own student loans will help us get our country's spending under control.

Student loan borrowers are responsible for the debt they incurred, and Congress is responsible for the \$32 trillion that we have spent.

House Republicans take that seriously, which is why, a month ago, we passed a plan to responsibly raise the debt limit while providing historic savings for the American people.

Mr. Speaker, I invite Representative PELOSI and my colleagues on the other side of the aisle to stand by their word and vote with me today in favor of this resolution to nullify President Biden's student loan transfer scheme. Congress must reclaim its power and act today to stop the unilateral action of President Biden that is exacerbating the higher education financial crisis.

Additionally, my resolution will do what should have been done a long time ago: End the student loan repayment pause that has already cost taxpayers \$195 billion.

In short, this bill is needed to help steer our government spending in a more responsible direction, and I urge all of my colleagues on both sides to support this commonsense legislation and vote in favor of this resolution.

The SPEAKER pro tempore. Members are reminded to refrain from engaging in personalities toward the President.

Mr. SCOTT of Virginia. Mr. Speaker, I remind my colleague from Virginia that over 90,000 borrowers in his district will be denied relief if this resolution is enacted.

Mr. Speaker, I yield 2 minutes to the gentleman from South Carolina (Mr. CLYBURN), the assistant Democratic leader for the U.S. House of Representatives.

Mr. CLYBURN. Mr. Speaker, I thank the gentleman for yielding me the time.

Mr. Speaker, I rise today because my colleagues across the aisle are once again seeking to put politics over people and inflict undue economic harm, this time by denying much-needed student loan debt relief.

President Biden's targeted student loan debt relief plan is designed to help low- and middle-income borrowers, with 90 percent of the relief going to those earning less than \$75,000 per year.

In my home State of South Carolina, over 680,000 borrowers are eligible, of which over 67 percent are Pell grant recipients. Over 48,000 borrowers in my district alone have been fully approved for relief.

If enacted, H.J. Res. 45 will rescind life-changing relief for hardworking

borrowers, renege on the payment pause by forcing them to pay several months of installments with interest, and claw back earned credit from public servants toward the Public Service Loan Forgiveness program. For many, this will mean thousands of dollars in payments with little to no notice. Cruelty seems to be the point.

Mr. Speaker, President Biden's student loan debt relief plan will help alleviate the yoke of student loan debt for millions of Americans. Challenges to the program, both in court and posed by those in Congress, are meritless.

Higher education shouldn't be a luxury for a privileged few. Borrowers deserve our help, and I urge my colleagues to vote down this resolution.

□ 1245

Ms. FOXX. Mr. Speaker, I yield 2 minutes to the gentleman from Michigan (Mr. WALBERG), a member of the Committee on Education and the Workforce.

Mr. WALBERG. Mr. Speaker, I rise today in support of H.J. Res. 45, introduced by my colleague, Mr. GOOD.

This resolution will block President Biden's illegal debt transfer scheme.

Forcing those who either did not attend college, saved and sacrificed to pay their way through school, or those who paid off their loans to pay for someone else's debt is simply unfair.

Estimates show 570,000 of my constituents, nearly three-quarters of my district, will not benefit from this giveaway. Yet, as taxpayers, they will still be on the hook for over \$3,500.

It will further fuel inflation but does nothing to address the rising cost of college. Simply put, the President's illegal debt transfer is a slap in the face to those who paid their bills or did not go to college.

Mr. Speaker, I urge my colleagues to join me in support of this resolution.

The SPEAKER pro tempore. Members are again reminded to refrain from engaging in personalities toward the President.

Mr. SCOTT of Virginia. Mr. Speaker, I remind my colleague from Michigan that over 90,000 borrowers in his district will be denied relief if this resolution is enacted.

Mr. Speaker, I yield 2 minutes to the gentlewoman from Oregon (Ms. BONAMICI).

Ms. BONAMICI. Mr. Speaker, I rise today in strong opposition to this misinformed attempt by our Republican colleagues to deny some needed financial relief to about 43 million Americans.

Education is the best investment we can make to give everyone the opportunity to be successful in school and in life. In this Congress, we have repeatedly seen how willing our colleagues on the other side of the aisle are to put politics over people and special interests over students. This CRA is no different.

Facts matter. Let's set the record straight. President Biden's loan for-

givenness plan helps a lot of borrowers with debt but no degree. Many were borrowers who were defrauded by their schools or who had to take on other responsibilities and couldn't complete their education.

The President's plan directs 90 percent—let me repeat—90 percent of relief to borrowers earning less than \$75,000 per year. This may be news to my colleagues who continue to misrepresent that student debt relief will be a bailout for the rich. It is not.

Another fact. Because of interest capitalization and negative amortization, many student loan borrowers who are current on their payments still have loan balances that are the same as or even greater than when they first took out their loan. That is unfair.

Beyond the numbers, we must humanize who will be hurt the most if we allow this CRA to pass:

Our Nation's teachers in red and blue districts who work with students every day; healthcare workers and first responders in red and blue districts who keep our communities safe and healthy; caregivers in red and blue districts who support the work of raising and sustaining families; and our Nation's small business owners in red and blue districts who make communities vibrant and unique.

Mr. Speaker, I urge my colleagues to show some humanity, compassion, and empathy. Let's pass good-faith policies that make college more affordable and recognize the intrinsic value of opportunity and possibility in every American.

Mr. Speaker, I urge all of my colleagues to vote "no" on this regressive resolution that will harm people in Oregon and across the country.

Ms. FOXX. Mr. Speaker, I appreciate my colleague's comments, but we are showing compassion to the 87 percent of the people in this country who played by the rules and paid their bills or didn't go to college. The 13 percent who did take out debt who haven't paid it back should show some similar compassion to their fellow human beings and not ask them to pay their bills.

Mr. Speaker, I yield 2 minutes to the gentleman from Georgia (Mr. ALLEN), a member of the Committee on Education and the Workforce.

Mr. ALLEN. Mr. Speaker, I rise today in strong support of H.J. Res. 45, which would overturn President Biden's egregious student loan transfer scheme.

Our Nation is \$31 trillion in debt. We are staring down a debt ceiling deadline due to the President's inaction. Yet, this administration is dead set on enacting costly programs like a massive student loan bailout that will increase the financial burden on those who did not take out a loan themselves.

Hardworking taxpayers will be stuck with a tab of over \$300 billion, and \$1.4 billion in the 12th District alone, my district. Broken down further, the residents of Georgia's 12th District would

each have to pay the Federal Government an additional \$3,527.

To my colleagues on the other side of the aisle, student loan cancellation doesn't make the debt go away. It shifts the cost from the student loan borrowers who made a financial commitment and transfers it to the U.S. taxpayers.

Forcing hardworking taxpayers to foot the bill for student loans they didn't borrow is simply unconstitutional, period.

Democrats would also have you believe that canceling student loan debt would reduce the cost of college tuition.

We can all agree that addressing ballooning college costs is paramount, but studies show increasing subsidies to colleges and universities causes the cost of college to increase. This overreaching plan is going to make the financial burden of pursuing a college degree even more severe.

Overall, the student loan transfer scheme is unfair to hardworking Americans and unfair to future students.

Mr. Speaker, I urge a "yes" vote on this resolution to overturn the Biden administration's radical student loan bailout.

Mr. SCOTT of Virginia. Mr. Speaker, I remind my colleague from Georgia that over 110,000 borrowers from his district would be denied relief if this resolution is enacted.

Mr. Speaker, I yield 2 minutes to the gentleman from California (Mr. TAKANO), the ranking member of the Committee on Veterans' Affairs.

Mr. TAKANO. Mr. Speaker, I rise in strong opposition to this resolution to nullify the Biden administration's Federal student loan forgiveness rule. At a time when students need relief the most, Republicans are working to upend student loan forgiveness that started under Trump and now continues under President Biden for more than 40 million borrowers.

There was broad recognition during the pandemic that relief was desperately needed for businesses, families, and students. That is why Congress, and Republicans under Trump, voted to pass both the CARES Act and The HEROES Act, which provided not only student loan relief, but also loans to protect businesses from shuttering and direct support to families. These were forgivable loans that we gave the businesses.

We helped workers and small businesses alike during the height of the pandemic. Again, both President Trump and President Biden paused student loan payments. Under this CRA we are debating today, we would see a rollback on the loan payment pause through September 2022. This is unimaginable.

Do not be fooled by the faux populism of Republicans. They raised the debt ceiling three times to pay for their tax cuts for the wealthiest 1 percent in America. By contrast, President Biden's targeted student loan re-

lief plan helps Americans earning less than \$75,000 a year.

When Democrats were in the majority and on the hook for providing assistance, we rose to the occasion to help small businesses and employees alike. We did not renege on our support for businesses through the PPP loans. I see no reason why Republicans now insist on reneging on their support for students.

Why, for the love of God, do Republicans want to continue to punch down on American students and divide our country?

The Biden administration's student debt relief plan is not a bailout. It is a lifeline.

I implore my Republican colleagues in Congress to speak with borrowers in their own districts about this very issue. College debt has been weighing on borrowers across all demographics across the country, including in their own districts.

Mr. Speaker, this should not be a partisan issue, and I oppose the resolution.

Ms. FOXX. Mr. Speaker, I yield 2 minutes to the gentleman from Florida (Mr. BEAN), chair of the Early Childhood, Elementary, and Secondary Education Subcommittee.

Mr. BEAN of Florida. Mr. Speaker, you get \$3,527. You get \$3,527. You get \$3,527.

Mr. Speaker, whether you like it or not, you have just acquired \$3,527 in new student loan debt. That is right. Thanks to this crazy student loan bailout, every man, woman, and child in America will owe \$3,527 to foot the bill for someone else's debt.

Mr. Speaker, aren't we already in a debt crisis?

Yes, we are.

We already have a whopping \$32 trillion in debt. We are struggling right now to come to an agreement on how we are going to pay our bills. This administration's student loan bailout will just throw gasoline on the inflation fire, making it even harder for our families to put food on the table. It is the last thing our economy needs.

Mr. Speaker, is this fair?

Of course it is not fair.

This bailout sounds like a Houdini-type escape from the responsibility of student loan debt. Instead, 87 percent of Americans without student loan debt will end up paying for the 13 percent of Americans who do.

How do you tell someone who has worked their way through college or joined the military to get through school, like my son, that they will now be saddled with paying off a Harvard graduate's underwater fire safety degree?

This whacky student loan bailout is unfair to taxpayers and unfair to future generations of students.

Mr. Speaker, the whole plan is nuts. There is only one correct answer, and that is to vote "yes" on this Congressional Review Act.

Mr. Speaker, let's bring sense and sensibility to America's education sys-

tem while protecting the interests of taxpayers.

Mr. SCOTT of Virginia. Mr. Speaker, I remind my colleague from Florida that almost 120,000 borrowers from his district will be denied relief if this resolution is enacted.

Mr. Speaker, I yield 2 minutes to the gentlewoman from North Carolina (Ms. ADAMS), the ranking member of the Workforce Protections Subcommittee.

Ms. ADAMS. Mr. Speaker, I rise today in opposition to H.J. Res. 45, which will disapprove of waivers and modifications on borrowers of Federal student loans.

As a former educator of 40 years, I am ashamed and astonished to see that my colleagues would introduce such divisive, misleading, and harmful resolutions. This partisan, all-Republican-led bill would end the one-time debt relief and the December payment pause.

The Department of Education would also be prevented from issuing a similar ruling to the Biden administration's one-time debt relief and extension of payment pauses in the future.

Let me be clear. This barely one-page bill does absolutely nothing to advance, to enrich, or to uplift borrowers.

Under the Biden administration's plan, 43 million borrowers would be eligible for student loan relief, and 20 million would be eligible for full forgiveness of their loans, ensuring that individuals affected by emergencies, including COVID, are not placed in a worse financial position.

Within my own district, there are more than 120,000 estimated eligible borrowers under the Biden student loan relief plan. Mr. Speaker, 79,900 of those borrowers were deemed automatically eligible for relief, and that is about 65 percent of the eligible borrowers. More than 50,000 of those were fully approved applicants that were sent over to loan servicers for discharge. That is about 42 percent of the eligible borrowers in my district.

Tens of thousands of constituents from my district and across the country will have the ability to live their lives without the looming effects of student loan debt. Just imagine the millions of borrowers that would be impacted across this country, as well.

Unfortunately, my colleagues on the other side of the aisle fail to realize the impact that this would have for so many Americans. This legislation moves to rid student aid borrowers in this country of any opportunity to better their financial situations.

The SPEAKER pro tempore. The time of the gentlewoman has expired.

Mr. SCOTT of Virginia. Mr. Speaker, I yield an additional 30 seconds to the gentlewoman from North Carolina.

Ms. ADAMS. Mr. Speaker, it is a step toward borrowers buying that house, taking that long-awaited trip, starting the family they wanted to start, and starting a business.

Education is an American right and a privilege, and no one should deny that right from anyone. I look forward to

having a meaningful conversation, and I urge my colleagues to oppose this resolution.

Ms. FOXX. Mr. Speaker, my colleagues want us to feel so sorry for these people who took out these loans and who are not going to pay them back. My colleague in the 12th District of North Carolina said 121,000 people in her district.

Mr. Speaker, you know who I am feeling sorry for? The 622,600 people who are being asked to pay off the bill that those 121,000 people took out willingly and have benefited from. This is a backward way of looking at things. Compassion should be shown to the 622,600 people who didn't take out the loan but are now being asked to pay it back.

Mr. Speaker, I yield 2 minutes to the gentlewoman from Illinois (Mrs. MILLER), the vice chair of the Committee on Education and the Workforce.

□ 1300

Mrs. MILLER of Illinois. Mr. Speaker, I strongly oppose President Biden's proposal to force blue-collar workers in my district to pay off the student loans of borrowers who attended universities who are sitting on billion-dollar endowments.

In my district, there are 599,500 constituents who are not being asked to but will be forced to pay the student loan debt that people agreed to take out. This plan is unfair to responsible Americans who have diligently worked hard and saved money to fund their education.

Furthermore, it is important to acknowledge the dedication of our military members who earned tuition benefits through their service. The rising costs of higher education deserve careful examination, particularly concerning the growing number of administrative positions focused on diversity, equity, and inclusion.

We must investigate the significant increase in administrative expenses that do not directly contribute to providing students with a quality education leading to meaningful employment.

Universities that charge exorbitant amounts for humanities degrees in cultural Marxism should bear the responsibility when their graduates struggle to repay their loans due to a lack of viable employment opportunities.

I urge my colleagues to prioritize the interest of taxpayers by opposing this proposal put forth by President Biden.

Mr. Speaker, I see them laughing over there. I don't think the people that are going to be left holding the bag paying someone else's student loan debt are laughing.

Mr. SCOTT of Virginia. Mr. Speaker, I remind my colleague from Illinois that over 75,000 borrowers from her district will be denied debt relief if this resolution is enacted.

Mr. Speaker, may I inquire as to the time remaining.

The SPEAKER pro tempore. The gentleman from Virginia has 17¼ minutes

remaining. The gentlewoman from North Carolina has 11 minutes remaining.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 1 minute to the gentleman from California (Mr. GARCIA).

Mr. ROBERT GARCIA of California. Mr. Speaker, I rise today in strong opposition to House Republicans' efforts to eliminate critical student loan relief.

Now, as an educator, it is shameful to me that my colleagues could look at this crisis of student debt in our country and decide to intentionally make it worse for 40 million Americans.

These are the same people that voted for tax breaks for billionaires and large corporations, and now they are telling everyday people that we can't afford to help them, and it is appalling.

When I was in the classroom, I saw my students take out loans for basic needs like rent and putting food on the table. We tell kids to go get an education, to go to college, to work toward the American Dream, but that also means taking out, oftentimes, thousands of dollars of loans.

Student loan debt also disproportionately impacts people of color, low-income students, and millions of young people that may not have had access to financial training. Millionaires are not burdened with student debt; working-class people are.

So let's be clear: Republicans in the House are putting billionaires and large corporations over students.

Ms. FOXX. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise, again, in support of H.J. Res. 45 and urge my colleagues to pass this bill.

The Democrats and the White House have accused Republicans of working against the interests of our constituents; however, this just shows how out of touch Democrats are with the realities of the people in my district.

While the White House likes to point to the fact that 75,000 of my constituents are eligible for the administration's bailout, they conveniently ignore that 675,000 of them, or over 90 percent, receive no benefit from this illegal scam.

Moreover, 212,000 of my constituents have never even set foot on a college campus. According to the National Taxpayers Union estimate, the administration's blanket loan cancellation and income-driven repayment plan will cost over \$3,500 per constituent. This will cost the hardworking constituents in my district \$1.2 billion alone.

Mr. Speaker, there is no such thing as debt forgiveness. The administration's student debt scheme simply transfers the cost from well-off college graduates to the backs of my constituents. I urge my colleagues to vote "yes" on H.J. Res. 45, and I reserve the balance of my time.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 1 minute to the gentleman from Illinois (Mr. DAVIS).

Mr. DAVIS of Illinois. Mr. Speaker, I oppose this legislation that will harm

43 million student loan borrowers who need debt relief so that the Republicans can spend trillions of dollars in just a few weeks on tax cuts for the wealthiest 1 percent.

Over 100,000 borrowers in my congressional district alone and over 1.5 million Illinoisans will lose and be affected if the relief is denied. The maliciousness of this legislation is appalling. The bill would ban relief for 43 million borrowers and also drawback relief that millions of borrowers already receive.

This heartless bill would force public servants like firefighters, teachers, social service providers, legal aid attorneys, and nonprofit workers to make additional payments. The callousness of this bill is heightened because the Republicans are bragging that they will spend trillions of dollars in just a few weeks to give trillions in tax breaks to the wealthy 1 percent while inflicting economic harm on Americans struggling with student loan debt. I reject this bill.

Ms. FOXX. Mr. Speaker, I would let Representative Davis know that in Illinois 11,655,200 people don't have student debt, and they will be the ones bearing the cost of the transfer from 90,800 people.

Mr. Speaker, I yield 2 minutes to the gentleman from Tennessee (Mr. ROSE).

Mr. ROSE. Mr. Speaker, America is a country built on the idea of freedom. Freedom to most means the ability to live and make decisions without unreasonable constraints. Freedom does not mean freedom from individual responsibility.

Unfortunately, President Biden and those who support his wealthy student loan giveaway scheme have gotten it backwards. They believe that hardworking, blue-collar Tennesseans should foot the bills for the wealthy.

Simply put, this is plain wrong. Because in America, we are free to make decisions on our own and no one should be responsible for someone else's personal decisions.

Mr. Speaker, by forcing this draconian student loan buyout down the throats of taxpayers, President Biden is hindering our freedom. That is why I urge my colleagues to join me in standing on the side of freedom by voting "yes" on H.J. Res. 45.

Mr. SCOTT of Virginia. Mr. Speaker, I remind my colleague from Tennessee that 89,000 borrowers from his district will be denied relief if this resolution is enacted.

Mr. Speaker, I yield 2 minutes to the gentlewoman from Washington (Ms. JAYAPAL), a member of the Education and Workforce Committee.

Ms. JAYAPAL. Mr. Speaker, I rise in opposition to this cruel resolution that will force low- and middle-income student loan borrowers to face severe financial hardship.

In a reckless reversal of the payment pause, this measure sends an average of \$1,000 in surprise student loan bills to over 40 million Americans. This absurd

approach to block President Biden's student debt relief plan hurts those who are most at risk.

Older Americans owe a fifth of all student debt. Their debt has increased fivefold in the last 20 years. Black Americans owe an average of \$44,800 in student debt. Over 6 million Americans living in rural areas owe an average of \$35,000. Reversals to the Public Service Loan Forgiveness would put 260,000 public servants and 46,000 servicemembers back under the thumb of these crushing payments.

Those who receive that Public Service Loan Forgiveness have played by the rules for years and sacrificed too much to have partisan efforts steal relief that they were already given and counting on.

Our job is to protect working people, and that should mean ensuring that no one goes into unpayable debt just to get a degree to pursue their dreams. This Republican plan would increase the likelihood of defaulting for teachers, for law enforcement, for public servants across the board, and it would be a drop in the bucket toward actually addressing the deficit.

Yet Republicans took \$1.9 trillion from taxpayers and handed it to corporations in tax cuts, and dozens of them have absolutely no qualms in pocketing over \$22 million in PPP forgiveness just in this body across the aisle.

Congress should be prioritizing aid to seniors and borrowers from working families, not the wealthy. Vote "no" on this extreme, unworkable, and cruel resolution.

Mr. Speaker, I include in the RECORD a letter signed by over 260 organizations, including labor, civil rights, and consumer protection groups calling on Congress to reject this harmful resolution.

MAY 8, 2023.

Hon. CHUCK SCHUMER,  
Majority Leader, U.S. Senate,  
Washington, DC.

Hon. KEVIN MCCARTHY,  
Speaker, House of Representatives,  
Washington, DC.

Hon. MITCH MCCONNELL,  
Minority Leader, U.S. Senate,  
Washington, DC.

Hon. HAKEEM JEFFRIES,  
Democratic Leader, House of Representatives,  
Washington, DC.

LEADER SCHUMER, MINORITY LEADER MCCONNELL, SPEAKER MCCARTHY, AND MINORITY LEADER JEFFRIES: The undersigned 261 organizations representing millions of students, workers, people of color, veterans, people with disabilities, consumers, and people of faith write in strong opposition to bicameral efforts to use the Congressional Review Act (CRA) to overturn President Biden's actions to pause student loan payments and provide student debt relief for low-income and working-class Americans continuing to recover from the deadly COVID-19 pandemic and its devastating economic fallout.

In March, policymakers in the House and Senate unveiled a CRA resolution to retroactively overturn the pause of federal student loan payments and interest accrual, and President Biden's debt relief plan. If success-

ful, these CRA efforts would immediately force tens of millions of borrowers into abrupt and unplanned repayment with devastating effects, including adding thousands of dollars of payments and interest onto their loan balances. It will also force the Department of Education to unwind loans forgiven under Public Service Loan Forgiveness for first responders, nurses, educators, servicemembers, and hundreds of thousands of other public service workers across the country. These actions are a clear attack on millions of the most vulnerable workers and families who are still reeling from the devastating impact of COVID-19.

The President's student debt relief program and extension of the pause on student loan payments are both plainly legal and desperately needed by the more than 43 million borrowers drowning in nearly \$1.76 trillion in student loan debt. While they await the Supreme Court's decision regarding the fate of debt relief, tens of millions of borrowers and their families are relying on the federal student loan payment pause as they continue to face the economic aftershocks of the pandemic, including high inflation. Data show that the payment pause has been of greatest help to student loan borrowers who were in financial distress even before the pandemic and has successfully provided relief for those borrowers more than other COVID-19 assistance programs. The payment pause is broadly supported among individuals with and without student loan debt and has been recognized as necessary by the Trump and Biden Administrations alike. Further, the U.S. Secretary of Education's use of the HEROES Act of 2003 to pause student loan repayment falls within a long line of waiver and modification authority exercised by prior administrations without the invocation of the CRA, including by his immediate predecessor for precisely the same purpose.

Overturning the payment pause and forcing borrowers into immediate repayment would have a devastating effect on borrowers in every community. U.S. Department of Education (ED) analysis demonstrates that a resumption of loan payments without cancellation will spike delinquency and default rates for the most financially vulnerable. Further, more than 26 million Americans applied for student debt cancellation in the few weeks before it was shut down by partisan attacks in the federal courts. This extraordinary engagement with President Biden's cancellation plan is further evidence of both the crushing burden this debt places on workers and families from all walks of life and the promise of hope debt cancellation offers for millions seeking an economic fresh start.

Recent polling illustrates that cancellation enjoys broad popular support, underscoring the massive impact of student debt across families, communities, and entire generations of Americans, and the reasons for the program's popularity are clear. Cancellation will also benefit many Americans who have suffered the most throughout the pandemic—with 90% of relief dollars going to borrowers earning below \$75,000 a year. These are student loan borrowers who are low- and middle-income, borrowers with disabilities, public servants who face high educational costs and low wages, women and Black and Latino/a borrowers who come from low-wealth families unable to foot the bill for higher education upfront, and many more. Cancellation will help prevent a wave of defaults and delinquencies when repayment resumes and ensure that these borrowers will be able to afford basics like food, housing, and other necessities that pandemic-related financial hardship would otherwise put out of reach.

The American people, the law, and the economic instability of the present moment all emphasize the necessity of debt cancellation and the continuation of the payment pause until cancellation is realized. Policymakers now seeking to reverse such critical relief through the CRA are ignoring the economic needs of their own constituents and threatening our nation's financial security. Congress should be acting to improve the circumstances of the American people, not attempting to thwart the President's efforts to ease the financial pressure that so many are feeling.

For these reasons, we strongly oppose the efforts to overturn this relief through the Congressional Review Act (H.J. Res. 45/S.J. Res. 22) and we urge you to consider the harmful impact they would have on the millions of American people and families who are in need of student loan debt relief.

Signed,

1000 Women Strong; AACTE (American Association of Colleges for Teacher Education); Accountable.US; Adasina Social Capital; Affordable Homeownership Foundation Inc.; AFGE; AFL-CIO; AFT Michigan, AFT, AFL-CIO; AFT-Wisconsin, AFT, AFL-CIO; AKPIRG; Alabama State Association of Cooperatives; Alliance for Justice; Amazon Labor Union; American Association of University Professors; American Association of University Women; American Federation of State, County and Municipal Employees (AFSCME); American Federation of Teachers (AFT); American Psychological Association; Americans for Financial Reform; Applesseed Foundation.

Arkansas Community Organizations; Asian Pacific American Labor Alliance (AFL-CIO); Associate Students of the University of California, Berkeley; Associated Students of the University of Nevada; Association of Flight Attendants-CWA; Association of Latino Administrators and Superintendents (ALAS); ASUCM External office; Autistic Women & Nonbinary Network; Bend the Arc; Jewish Action; Blue Future; BPUF.org; CAARMA; Cabrini Green Legal Aid; California Association of Nonprofits (CalNonprofits); Campaign for College Opportunity; CASH Campaign of Maryland; CEA.org; Center for American Progress; Center for Economic Integrity; Center for LGBTQ Economic Advancement & Research (CLEAR).

Center for Responsible Lending; CFPB Union NTEU 335; Chicago Foundation for Women; Church Women United in New York State; Citizen Action of Wisconsin; Clearinghouse on Women's Issues; Color Of Change; Colorado AFL-CIO; Colorado Fiscal Institute; Columbia Consumer Education Council Inc.; Communication Workers of America (CWA); Communications Workers of America District 7; Community Legal Aid Society, Inc. (Delaware); Community Service Society of New York; Consumer Action; Consumer Federation of America; Consumer Federation of California; Consumer Reports; Consumers for Auto Reliability and Safety; Council of Graduate Schools.

Council on Social Work Education; Debt Collective; Delaware Community Reinvestment Action Council; Dream Defenders; Economic Action Maryland; EMPATH: Economic Mobility Pathways; Empower our Future; End Citizens United/Let America Vote Action Fund; Equal Justice Works; External Vice President Office of the Associated Students of the University of California, Irvine; Faith Action for All; Faith in Action; Fayetteville Police Accountability Community Taskforce; Feminist Campus; Feminist Majority Foundation; Formerly Incarcerated College Graduates Network; Forward Montana; Fosterus; Freedom BLOC; Fresno Building Healthy Communities.

Friendship of Women, Inc.; Hawaii State Teachers Association; HEAL Food Alliance;

Hildreth Institute; Hispanic Federation; Housing and Economic Rights Advocates; Indivisible; Instituto de Avance Latino CDC; International Brotherhood of Teamsters; International Federation of Professional and Technical Engineers (IFPTE); Jacksonville Area Legal Aid, Inc.; Justice in Aging; La Raza Centro Legal, San Francisco; Latinos for Education; LCLAA; Leadership Conference on Civil and Human Rights (LCCR); LeadMN—College Students Connecting for Change; League of United Latin American Citizens; Legal Action Chicago; Loan Repayment Assistance Program of Minnesota.

Louisiana Budget Project; Maine Center for Economic Policy; Maryland Center for Collegiate Financial Wellness Maryland Volunteer Lawyers Service Massachusetts Action for Justice; Massachusetts Affordable Housing Alliance Miami Valley Fair Housing Center, Inc.; Michigan Poverty Law Program; Minority Veterans of America; Montana Fair Housing; Mountain State Justice; MoveOn; NAACP; National Association of Pediatric Nurse Practitioners; National Association of Secondary School Principals (NASSP).

National Association of Social Workers:

DC Metro Chapter, Alabama Chapter, Alaska Chapter, Arizona Chapter, Arkansas Chapter, California Chapter, Colorado Chapter, Connecticut Chapter, Delaware Chapter, Florida Chapter, Georgia Chapter, Guam Chapter, Hawaii Chapter, Idaho Chapter, Illinois Chapter, Indiana Chapter, Iowa Chapter, Kansas Chapter, Kentucky Chapter, Louisiana Chapter, Maine Chapter, Maryland Chapter, Massachusetts Chapter, Michigan Chapter, Minnesota Chapter, Mississippi Chapter, Missouri Chapter, Montana Chapter, Nebraska Chapter, Nevada Chapter, New Hampshire Chapter, New Jersey Chapter, New Mexico Chapter, New York City Chapter, New York State Chapter, North Carolina Chapter, North Dakota Chapter, Ohio Chapter, Oklahoma Chapter, Oregon Chapter, Pennsylvania Chapter, Puerto Rico Chapter, Rhode Island Chapter, South Carolina Chapter, South Dakota Chapter, Tennessee Chapter, Texas Chapter, Utah Chapter, Vermont Chapter, Virgin Islands Chapter, Virginia Chapter, Washington Chapter, West Virginia Chapter, Wisconsin Chapter, Wyoming Chapter.

National Association of Student Loan Lawyers; National Black Justice Coalition; National Center for Law and Economic Justice; National Consumer Law Center (on behalf of its low-income clients); National Consumers League; National Education Association (NEA); National Employment Law Project; National League for Nursing; National Legal Aid & Defender Association; National Nurses United (NNU); National Urban League; National Women's Law Center; National Young Farmers Coalition; New Era Colorado; New Georgia Project Action Fund; New Jersey Appleseed Public Interest Law Center; New Jersey Institute for Social Justice; New York Legal Assistance Group (NYLAG); NextGen California; Nine Star Enterprises, Inc.

Nonprofit Professional Employees Union (NPEU); NTEU Independent Staff Union; Office & Professional Employees International Union (OPEIU); Office of the Nevada State Treasurer; Ohio Student Association; Oregon Student Association; Our Revolution; P Street; Passengers United; People's Action; Progressive Leadership Alliance of Nevada; Protect All Children's Environment; Psycharmor; Public Advocacy for Kids (PAK); Public Citizen; Public Counsel; Public Good Law Center; Public Justice Center; Public Law Center; Quiet Creek Herb Farm.

Rachel Carson Council; RAISE Texas; Red River Association of Educators; Rise; RootsAction.org; Rural Coalition; Rutgers

University Student Assembly; School Social Work Association of America; Secular Student Alliance; SEIU Local 500; Service Employees International Union (SEIU); South Carolina Appleseed Legal Justice Center; Stella's Girls Inc; Student Borrower Protection Center; Student Debt Crisis Center; Student Loan Fund; Students First Consulting; Students United; Suncoast NORML; Supermajority.

Take on Wall Street; Texas Appleseed; Texas State Teachers Association; The Arizona Students' Association; The Bell Policy Center; The Education Trust; The Hope Center at Temple University; THE ONE LESS FOUNDATION; Towards Justice; UC-AFT, Local 1474; UCSB Associated Students Senate External Affairs Committee; UCSB Lobby Corps; UFCW; UnidosUS; United Food and Commercial Workers Union Local 400; United Way of Southern Cameron County; University of Wisconsin Law School Consumer Law Clinic; University of California Student Association; Vermont-NEA; Virginia Poverty Law Center.

Washington Council of Lawyers; Washington Office of the Student Loan Advocate; We the 45 Million; Western Center on Law and Poverty; Wisconsin Education Association Council; Women Employed; Xavier University of Louisiana Student Government; Young Invincibles; YWCA USA; Zero Debt Massachusetts.

Ms. FOXX. Mr. Speaker, I think our colleagues on the other side of the aisle are doing their best to gaslight the 87 percent of their constituents who are going to be saddled with the debt from the 13 percent.

In Washington's 7th Congressional District, there are 686,200 people who don't have any college debt who are going to be asked to pay the debt off for 84,300 people.

Mr. Speaker, I yield 4 minutes to the distinguished gentleman from Texas (Mr. MORAN), who is a member of the Education and Workforce Committee.

Mr. MORAN. Mr. Speaker, I thank Congressman GOOD of Virginia for introducing H.J. Res. 45, and I thank Chairwoman FOXX for her leadership in getting this important resolution to the floor.

Mr. Speaker, just a few statistics from my particular district in northeast Texas: Almost 70 percent of my district does not hold a college degree, and under this program, effectively what the President is asking for is, that those 70 percent should subsidize the college education of the rest of those individuals in my district.

The cost for my district is \$1.55 billion. The estimated number of constituents ineligible for student debt relief in my district is 640,000 individuals out of 767,000 individuals in east Texas.

Nearly 30 years ago when I began my post-education studies, I had to support myself through college. My parents wanted to do that, but they couldn't do it because of their financial status at the time, so paying for college was a matter of personal responsibility for me.

Better stated, it was a matter of personal investment for my future. It was an investment that I chose to make. It was an investment that I knew I needed to make to fulfill God's call on my life.

To pay for my education, I took on a variety of jobs, including being a server at a restaurant, running a vending route, serving as a painter's helper, even roofing a roof in the middle of the hot Texas sun.

There was still a gap between what college was going to cost me and what I could earn on my own during those summer and weekend jobs that I had. Despite my hard work, a shortfall was still there, so I picked up college loans.

When I did so, I evaluated what I was going to have to repay in the future. I looked at the degree programs I was studying, I looked at the future repayment plans before me, and I knew that it was a matter of my personal responsibility to pay back that loan that was going to benefit me and benefit my family.

It was not a matter of me taking out those loans believing that others would, in fact, be on the hook to pay for them. As a father of four school-aged children, we are now going through that same process with my older two children to determine what we are going to do about their future. It is a decision we know we need to make and an obligation we know we need to keep on the back side of taking out any loans.

Unfortunately, that is a conversation a lot of families don't have in this world before they send their kids off to school, and we need to make sure that there is more information out there before they incur the debt that ultimately they are going to have to repay.

□ 1315

But to saddle that repayment on the backs of others who have not benefited from it is simply wrongheaded. Frankly, it is unconstitutional for the executive branch to take that action without going through the legislative branch, but that is precisely what the President is attempting to do.

Mr. Speaker, I stand in opposition to the student loan debt forgiveness program and in support of Mr. GOOD's joint resolution. I look forward to this being on the floor.

I look forward to Americans in this country understanding that when they take an obligation for a loan repayment, that they are going to repay it, not others, because once we assume the obligations of every other person in this country, the free market, capitalist society that drives our economy is gone. We do not need to see that.

Mr. SCOTT of Virginia. Mr. Speaker, I remind my colleague from Texas that over 88,000 borrowers from his district will be denied relief if this resolution is enacted.

Mr. Speaker, I yield 2 minutes to the gentlewoman from Michigan (Ms. TLAIB).

Ms. TLAIB. Mr. Speaker, I hope the American people are watching this shameful act to halt assistance on student debt for millions of Americans.

Mr. Speaker, 90 percent of people who will benefit from President Biden's student relief make less than \$75,000. To

my good colleague from Texas, as he says, these folks making all of these difficult decisions, how about this: Why don't those folks who took out PPP loans over there, who got it completely forgiven, give that money back?

You are asking teachers, firefighters, all who are drowning in education debt, who will benefit from a public service loan forgiveness program, to pay it back while they are serving our country in all different forms, reverse it all, and pay the interest back as well. Let them struggle and suffer while, again, they are educating our children and protecting our communities.

This is all happening, Mr. Speaker, while the far-right Republicans have filed a sham lawsuit to take it before an unhinged, corrupt Supreme Court that has secretly accepted lavish trips and payments from billionaire Republican mega-donors while considering striking down student debt relief.

Now, our Republican colleagues, including many who took out over \$20 million in PPP loans during the pandemic when everybody was suffering—that were completely forgiven—want to hurt fellow Americans who aren't wealthy like they are. They want to repeal the President's student debt relief program that has changed the lives of 43 million Americans for the better.

Under President Biden's debt relief program alone, in Michigan over 1.3 million residents were helped with the burden of crushing student debt.

I don't know, Mr. Speaker. Maybe they are doing this because student relief is tied to racial justice. We know that more than 20 million borrowers will be completely debt free and one in four of them are Black borrowers.

Our communities have been denied the ability to build generational wealth for far too long, targeted by police violence, systemic racism, and an economic system that is fueled by corporate greed.

Mr. Speaker, we cannot allow the same Republicans who had millions of dollars in PPP loans forgiven to repeal student debt relief. The hypocrisy is disgusting.

Ms. FOXX. Mr. Speaker, may I inquire as to how much time is remaining?

The SPEAKER pro tempore. The gentlewoman from North Carolina has 4¼ minutes remaining.

Ms. FOXX. Mr. Speaker, I reserve the balance of my time.

Mr. SCOTT of Virginia. Mr. Speaker, may I inquire as to how much time is remaining?

The SPEAKER pro tempore. The gentleman from Virginia has 10¾ minutes remaining.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 2 minutes to the gentleman from Florida (Mr. FROST).

Mr. FROST. Mr. Speaker, I rise in opposition to this resolution.

I want to say something. My Republican colleagues are pushing a narrative that student debt relief is unfair. To my colleagues, I agree with

them. I agree that what is going on is unfair.

Folks who paid off their debt, the fact that they had to have it in the first place is unfair. The fact that students still have to take out crushing student debt just to get a college education, that is unfair.

If we legislated using the logic that you bring to this issue here today, women and Black folks wouldn't have the right to vote because it would be unfair to those who never got to vote before then.

See, if we legislated using your logic, that because there was an injustice we can't fix it because it is unfair to those who never had it fixed, means we would never progress on any issue in this country.

Why do you bring that \* logic to this issue as it relates to students but not any other issue?

Ms. FOXX. Mr. Speaker, I demand that words be taken down.

The SPEAKER pro tempore. The gentleman will suspend. The gentleman will take a seat.

The Clerk will report the words.

□ 1330

Mr. FROST. Mr. Speaker, I ask unanimous consent to withdraw the offending words.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Florida?

Ms. FOXX. Mr. Speaker, I have no objection.

The SPEAKER pro tempore. Without objection, the offending words are withdrawn.

There was no objection.

The SPEAKER pro tempore. The gentleman will proceed in order.

Mr. FROST. If we use this logic on every single issue, we would never have progress on anything.

The truth of the matter is that young people and people don't have student debt because we live beyond our means. We have student debt because we have been denied the means to live. It is important to understand that.

Congress needs to help fix this damaged economy, which gets more unequal and inequitable every single day. This resolution today is not delivering that help. It is making things worse. To people watching at home, to young people, the people with student debt, just know that the Republican Party here, my colleagues in this Chamber, are fighting to take away the relief that you need and that you deserve.

This is about fairness. True fairness is ensuring that everyone has equitable opportunity. Twenty million constituents robbed of relief by their own Representatives is what this resolution is about.

Mr. Speaker, I urge my colleagues to vote "no."

Ms. FOXX. Mr. Speaker, I yield myself 2½ minutes.

Mr. Speaker, I would like to point out that in the 10th District of Florida, 654,500 people will be paying the debt for 122,500 people.

Mr. Speaker, over the last two decades, tuition and fees have increased nearly three times the rate of inflation.

Democrats continually talk about how college is unaffordable yet fail to realize their failed policies exacerbate the problem of outrageous college costs.

More Federal aid and generous loan subsidies allow schools to increase their prices to capture those additional funds. Economists at the New York Federal Reserve found that for every \$1 increase in student loan subsidies, colleges increased their tuition 60 cents. Another study found colleges reduced their own grant aid by as much as 83 cents for every dollar students receive in taxpayer student aid.

The Biden administration is telling borrowers that someone else will pay their loans and telling institutions that someone else will cover the cost of tuition.

It is no wonder the Congressional Budget Office found that the Biden administration's new income-driven repayment plan alone will increase student borrowing by 12 percent.

Let's work toward actually lowering college costs, not dumping hundreds of billions of taxpayer dollars on well-off college graduates to make the problem worse.

Again, Mr. Speaker, I urge my colleagues to vote "yes" on H.J. Res. 45, and I reserve the balance of my time.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 1½ minutes to the gentlewoman from California (Ms. KAMLAGER-DOVE).

Ms. KAMLAGER-DOVE. Mr. Speaker, I rise today to condemn Republicans' attack on education. They want to ban teachers, books, and the opportunity to learn history, and now, they want to ban relief for students.

This resolution would block President Biden's debt forgiveness plan, forcing everyone who took advantage of the pause in payments to pay interest on every payment missed.

In addition, this plan would hit our valuable public servants the hardest—those who took advantage of the Public Service Loan Forgiveness Program, like nurses, firefighters, law enforcement, and childcare providers.

If you want some real truth, Mr. Speaker, let's not get it twisted. PPP was not a grant, yet some of my Republican colleagues literally received millions in PPP loans. I don't see anyone rushing to pay those back. Talk about unfair; the American people are paying those bills that they didn't incur.

No, Republicans don't want to forgive anyone or anything except themselves, and the American people deserve forgiveness.

This legislation will harm low- and middle-income families, including 20.6 million of Republicans' own constituents, but they won't say that.

American people, if you don't know, now you know.

Let's enact legislation that encourages affordable education and economic mobility so that the American people can learn and earn.

Republicans, please get out of your and my constituents' way.

Mr. Speaker, I ask for a "no" vote on this.

Ms. FOXX. Mr. Speaker, I reserve the balance of my time.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 1½ minutes to the gentlewoman from Massachusetts (Ms. PRESSLEY).

Ms. PRESSLEY. Mr. Speaker, I rise today on behalf of burdened borrowers throughout the Massachusetts Seventh Congressional District and borrowers everywhere.

I rise today on behalf of the third grade teacher who spent a decade in the classroom, month by month making their student loan payments; on behalf of the mother juggling three part-time jobs, trying her best to stretch her paycheck to cover rent and to pay down her student debt; and for the one in four Black borrowers who will have their student loans fully canceled under President Biden's historic plan.

You see, Mr. Speaker, student debt cancellation can and will change and save lives. This isn't hyperbole. It is reality.

A diverse coalition of voters came together to press for cancellation, critical payment pauses, and updates to the essential Public Service Loan Forgiveness Program.

Under this cruel measure, 260,000 public service workers could see their debt reinstated—nurses, educators, firefighters, and military servicemembers.

Let me make it plain: The President has the legal authority to cancel student debt.

Let me say this. I took out loans, and I paid off those loans. It took me 20-plus years while being a caregiver to my mother and while working three jobs sometimes. I took out those loans, and I paid them off, but I want an easier road for the next person.

The cost of higher education has increased by 150 percent, so I do not call it student debt forgiveness because borrowers have done nothing wrong. They don't need to be forgiven anything, but they are deserving of and do need relief.

The SPEAKER pro tempore (Mr. FLOOD). The time of the gentlewoman has expired.

Mr. SCOTT of Virginia. Mr. Speaker, I yield an additional 30 seconds to the gentlewoman from Massachusetts.

Ms. PRESSLEY. Mr. Speaker, to anyone who seeks to mislead the public and to use the court's harmful measures to gut essential relief, take a seat. The people deserve and demand this relief.

Mr. Speaker, I urge my colleagues to vote "no."

Ms. FOXX. Mr. Speaker, I am prepared to close whenever the gentleman from Virginia is prepared, and I reserve the balance of my time.

Mr. SCOTT of Virginia. Mr. Speaker, I am prepared to close, and I yield myself the balance of my time.

Mr. Speaker, there are many challenges we have in higher education that demand our attention: the rising costs of higher education, the student debt crisis, the eroded value of the Pell grant, and mental health issues. The list goes on.

Instead of addressing these challenges, we are trying to force through a resolution that hurts tens of millions of student borrowers and their families, an average of almost 100,000 in each of our districts.

Many of my colleagues on the other side have justified this resolution by arguing that we can't afford it, but it is just a matter of priorities.

Congressional Republicans are willing to charge taxpayers more than twice as much for a tax package where 80 percent of the benefits were scheduled to go to the top 1 percent and corporations, but now they are unwilling to invest half that amount to help student borrowers pay for their education.

We should be passing proposals that meaningfully support borrowers and make college more affordable for current and future borrowers.

The bottom line is that it is our responsibility to strengthen the support for those seeking a college degree because those who want a college degree should be able to access that opportunity. That opportunity should not be reserved for just the wealthy few.

Mr. Speaker, I urge my colleagues to oppose H.J. Res. 45, and I yield back the balance of my time.

Ms. FOXX. Mr. Speaker, I yield myself the balance of my time to close.

Mr. Speaker, we all know that access to college is available to every single person in this country. It is not a matter of access. It is a matter of who is paying back their loans.

Coupled with the permanent repayment pause, expansive new regulations, and a radical new income-driven repayment plan, the Biden administration's student loan scam could end up costing taxpayers \$1 trillion. That is more than the Federal Government has ever spent on postsecondary education.

The Biden administration's policies do nothing to solve the root issues of student debt. If this bailout moves forward, then outstanding student debt will return to current levels in just over 5 years. We will be right back here again.

The Federal student loan system is broken, and real reform is needed. Simply put, the administration's action will mean that future students will come to expect their loans will be canceled, and colleges will continue to increase already skyrocketing tuition because they know Democrats will leave taxpayers to foot the bill.

We need to hold colleges accountable for charging outrageous prices for degrees with no value. We need a student loan program that has the best interests of students and taxpayers in mind.

As the institution that holds the power of the purse, Congress has the responsibility to protect the interest of

taxpayers. A vote in support of today's resolution will do just that.

Again, Mr. Speaker, I urge my colleagues to vote "yes" on H.J. Res. 45, and I yield back the balance of my time.

Ms. MCCOLLUM. Mr. Speaker, I rise in opposition to H.J. Res. 45 a Congressional Review Act resolution that would overturn the pause on federal student loan payments and block President Biden's student debt relief plan.

This CRA resolution would abruptly force tens of millions of borrowers into unplanned repayment and lead to thousands of dollars in payments and interest being added back onto their loans. In the aftermath of the COVID-19 pandemic coupled with global inflation, overturning the payment pause would prove disastrous for borrowers at a time when they can least afford it.

According to the Student Borrower Protection Center\*, more than 43 million borrowers continue to suffer under the crushing weight of \$1.6 trillion of federal student debt. In Minnesota alone, the pause on student loan repayments saved 641,004 borrowers \$495 million. Thanks to the pause, borrowers around the country have been able to accomplish things that had previously been beyond reach—such as saving for retirement, affording necessary medication, or simply having some breathing room to make ends meet.

Additionally, overturning the payment pause would impact the over 156,000 public service workers nationwide who received student debt cancellation through the Public Service Loan Forgiveness program. These nurses, educators, first responders, and other public servants could see their loans reinstated if these CRA efforts are realized.

Not only would this CRA resolution have a disastrous impact on borrowers in the here and now, it would also preclude the government from installing a repayment pause for borrowers in the future. We cannot know what lies ahead, and we must be able to react and provide borrowers with options should our country endure another pandemic, economic downturn, or other catastrophic event.

Mr. SARBANES. Mr. Speaker, I rise today in strong opposition to this resolution, which threatens the financial well-being of millions of Americans, including more than 260,000 hard-working public servants who have achieved or are working to achieve student loan relief under the Public Service Loan Forgiveness Program.

In 2007, I authored the PSLF program to help relieve the burden of student loan debt for public servants who contribute so much to our communities but often receive far less pay and fewer benefits than their private sector counterparts.

Under PSLF, these individuals—teachers, first responders, community health and social workers, service members and more—are eligible for forgiveness of their remaining federal student loan balances after completing 10 years of public service and making 120 qualifying payments on their loans.

I am pleased that the Biden Administration has made changes to strengthen PSLF and other student loan programs.

Unfortunately, the resolution before us today would reverse that progress, causing significant confusion and financial stress for these individuals.

By rolling back recent regulations, this resolution could put millions of Americans in financial jeopardy, forcing them to make payments on loans they had been told were on pause. It would also delay PSLF borrowers from getting their forgiveness and turn back the clock on those who received loan forgiveness during the payment pause.

This is not only confusing—it is just wrong. Rather than renege on the promise we made to these individuals, we must do everything we can to strengthen PSLF to give public service workers the relief they have earned.

I strongly urge my colleagues to oppose this resolution.

The SPEAKER pro tempore. Pursuant to House Resolution 429, the previous question is ordered on the joint resolution.

The question is on the engrossment and third reading of the joint resolution.

The joint resolution was ordered to be engrossed and read a third time, and was read the third time.

The SPEAKER pro tempore. The question is on passage of the joint resolution.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. SCOTT of Virginia. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

□ 1345

DISAPPROVING THE RULE SUBMITTED BY THE DEPARTMENT OF COMMERCE RELATING TO "PROCEDURES COVERING SUSPENSION OF LIQUIDATION, DUTIES AND ESTIMATED DUTIES IN ACCORD WITH PRESIDENTIAL PROCLAMATION 10414"

The SPEAKER pro tempore. Pursuant to the order of the House of May 16, 2023, the unfinished business is the further consideration of the veto message of the President on the joint resolution (H.J. Res. 39) disapproving the rule submitted by the Department of Commerce relating to "Procedures Covering Suspension of Liquidation, Duties and Estimated Duties in Accord With Presidential Proclamation 10414".

The Clerk read the title of the joint resolution.

The SPEAKER pro tempore. The question is, Will the House, on reconsideration pass the joint resolution, the objections of the President to the contrary notwithstanding?

(For veto message, see proceedings of the House of May 16, 2023, at page H2370.)

The SPEAKER pro tempore. The gentleman from Missouri (Mr. SMITH) is recognized for 1 hour.

Mr. SMITH of Missouri. Mr. Speaker, for purposes of debate only, I yield the customary 30 minutes to the gentleman from Oregon (Mr. BLU-

MENAUER), the ranking member of the Subcommittee on Trade of the Committee on Ways and Means, pending which I yield myself such time as I may consume.

GENERAL LEAVE

Mr. SMITH of Missouri. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on the veto message of H.J. Res. 39.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Missouri?

There was no objection.

Mr. SMITH of Missouri. Mr. Speaker, I rise in support of overriding President Biden's veto of H.J. Res. 39, a Congressional Review Act resolution disapproving of the rule submitted by the Department of Commerce relating to Procedures Covering Suspension of Liquidation, Duties, and Estimated Duties in accord with Presidential Proclamation 10414.

Mr. Speaker, 2 weeks ago, the Ways and Means Committee held a hearing at the Port of Staten Island in New York to listen to working Americans who are on the front lines of the impact of our trade policies.

Witnesses highlighted for the committee the troubling reality that the Chinese Communist Party continues to engage in a wide range of unfair trade practices that rip off American workers, farmers, and businesses.

Today's resolution highlights one of the most prolific of these unfair practices—massive subsidies for the CCP's favored industries.

Today's resolution is focused on the solar industry, but make no mistake, the CCP's industrial policy impacts all sectors of the American economy.

The United States has had tariffs in place since 2012—during the Obama administration—to provide a level playing field for American manufacturers who face unfair competition from unfairly priced and subsidized solar products coming out of China.

Now, President Biden's own Commerce Department has found that Chinese companies are shipping products through four Southeast Asian countries—Cambodia, Malaysia, Thailand, and Vietnam—to avoid paying these same tariffs.

China has set up a solar panel export scheme that cheats American workers and consumers. Instead of standing up for American manufacturers and workers, the White House rewarded China for exploiting them by issuing a proclamation that allows the CCP to continue to avoid paying the tariffs they owe for an additional 2 years.

The sad truth is the solar panel industry in China is historically one of the most prolific users of forced labor.

This body stood together not too long ago to pass the Uyghur Forced Labor Prevention Act. We should do the same thing now when it comes to actually standing firm against products and industries which have a prov-

en track record of using such terrible practices.

Republicans and Democrats in this Chamber and in the Senate came together to block implementation of the White House proclamation on solar panels just a few weeks ago.

In doing, so we also sent a message to President Xi: We will not allow China to abuse our trade policies and hurt American workers.

Unfortunately, President Biden doubled down on his misguided decision and vetoed our efforts. America must stand up to China and stand up for our workers.

Small businesses and U.S. manufacturers already have to deal with inflation, rising interest rates, and a worker shortage.

The least Washington can do is level the playing field for American workers competing against Chinese state-subsidized companies.

China's unfair trade practices have left behind a trail of shuttered factories, lost jobs, and stolen intellectual property all across America.

When we voted to roll back the White House's misguided decision on solar panel tariffs, Congress spoke with a bipartisan voice in both Chambers. I hope today we can do the same.

I urge my colleagues to once again support this effort to turn out the lights on China's economic exploitation.

Mr. Speaker, I reserve the balance of my time.

Mr. BLUMENAUER. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in strong opposition to this resolution. President Biden struck the right balance by instituting a temporary freeze on solar tariffs.

The Inflation Reduction Act has already led to the announcement of more than 45 gigawatts of domestic solar manufacturing capacity, and work has already begun.

In 2021, there were only 7 gigawatts of domestic manufacturing capacity, but it takes time to build out manufacturing capacities. It doesn't happen overnight.

This 2-year bridge gives the solar industry the time needed to reorient supply chains away from China to produce panels domestically.

That is why the President's position is supported by leaders who do the work: organized labor from IBEW, LIUNA, the carpenters, and the operating engineers, as well as a variety of other organizations in the environmental community and the National Taxpayers Union.

The solar industry itself strongly supports the administration's position. Kenneth Cooper, president of IBEW, characterized the President's action as a carefully crafted compromise that would provide market certainty to allow American companies to continue deploying solar panels.

H.J. Res. 39 is a backward-looking resolution, he said, looking to reopen a settled matter rather than create a solution.