

School in Roanoke, Virginia. Dr. Crummey was recently named Elementary Principal of the Year by the Virginia Parent Teacher Association.

Dr. Crummey has over 25 years of experience in education. As both an educator and administrator, his life has been dedicated to service. His quarter century of experience continues to enrich the lives of the students who pass through the doors of Highland Park.

During Dr. Crummey's tenure, students have shown improvements in both grades and test scores, a testament to his and the staff of Highland Park Elementary's efforts.

Mr. Rogers once said: "Anyone who does anything to help a child in his life is a hero to me." I agree with that statement and want to recognize Dr. Crummey as a hero in our community. His continued dedication to the students of Highland Park Elementary is commendable, and I congratulate him on this incredible honor.

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#### RAISING THE MINIMUM WAGE

(Ms. GARCIA of Texas asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. GARCIA of Texas. Mr. Speaker, the Fair Labor Standards Act of 1938 created a minimum wage for all workers to ensure a livable wage. However, it has been over a decade since the last increase of the Federal minimum wage, the longest period without any raise since the minimum wage was established.

Sadly today, \$7.25 an hour forces many Americans to work two, many times three, jobs to make ends meet.

Someone living in my district making minimum wage must work 112 hours a week to afford a two-bedroom apartment for their family. That is 16 hours a day, 7 days a week. That is two shifts with no day off.

181,000 workers in my district would receive a pay raise by increasing the minimum wage to \$15 an hour.

Raising the minimum wage would help many hardworking Americans rise out of poverty and reach financial stability that, right now, is simply out of reach. We must increase the minimum wage.

Mr. Speaker, I urge all of us to vote for the minimum wage bill tomorrow.

#### 50TH COMMEMORATION OF APOLLO 11

(Ms. JACKSON LEE asked and was given permission to address the House for 1 minute.)

Ms. JACKSON LEE. Mr. Speaker, what a glorious week to celebrate the 50th commemoration of Apollo 11.

I rise as someone whose eyes were wide open when this magnificent act occurred.

I had the privilege of serving on the House Science, Space, and Technology

Committee, as well, and on the Space and Aeronautics Subcommittee. I even served as they were building this massive space station.

It is likewise a privilege to represent the area on which NASA's Johnson Space Center is located. Just a few weeks ago, I walked through mission control and saw those outstanding men and women symbolizing those who were at their station on the very day that Neil Armstrong touched this magnificent planet. And then to be able to say, "one small step for man, and one large step for mankind," but to know what the astronauts go through, and the stars in the eyes of children.

Every year, I hold a Christmas party of 15,000 for the children in our community. The most popular people that come are the astronauts that I invite.

I am excited about celebrating this 50th commemoration of Apollo 11. I salute the astronauts, the teams, and NASA because it opens our eyes to the wideness of space, the wonderment of science, and the greatness of America.

God bless them. Congratulations. And God bless America.

#### CONGRATULATING BRADLEY FERGUSON

(Mr. VAN DREW asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. VAN DREW. Mr. Speaker, I want to take a moment to talk about an exceptional young person from Mainland Regional High School in South Jersey. Bradley Ferguson of Mainland Regional High School was recently selected as a United States Presidential scholar.

The U.S. Presidential Scholars Program was founded in 1964. Since 1964, it has honored over 7,500 graduating high school seniors for academic achievements and contributions to their communities.

One hundred and twenty-one U.S. Presidential Scholars are honored annually for their academic excellence and their service. I am so excited that Bradley is representing South Jersey with his great achievement. All the young people being honored with this award are proof that education brings forth excellence.

Mr. Speaker, I congratulate Bradley for his accomplishment. I can't wait to see whatever his future is going to hold, but we all know that he is going to achieve greatness.

#### HONORING HILTON RAY SEGLER

(Mr. BISHOP of Georgia asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BISHOP of Georgia. Mr. Speaker, I rise today to honor the life of my constituent and friend of longstanding, Hilton Ray Segler. On July 4, 2019, Hilton, a loving husband, father, and grandfather, passed away at the age of 82 in Albany, Georgia.

He dedicated his professional life to agriculture. He began in 1957 selling ag chemicals, was co-owner of NIPAN, and later sold crop insurance. He is most remembered for his leadership in the pecan industry.

Hilton developed a special interest in pecans and became a leading State leader and advocate for the pecan industry. He served as president of the Georgia Pecan Growers Association for two terms. As president, and a pecan grower himself, he testified before Congress on behalf of pecan growers for three of the last four farm bills.

Hilton's hard work and desire to better the industry led to many accomplishments, including crop insurance, ensuring that conservation and emergency programs were available to pecan growers; and the Market Access Program, to aid in building the pecan export market. His passion and leadership will be sorely missed by the industry.

On a personal note, Hilton was my friend. I will miss his sage advice and his wise counsel. He never told me what I wanted to hear. He always told me what I needed to hear. The State of Georgia and our Nation have been truly blessed to benefit from Hilton's leadership and his advocacy.

#### RAISING THE MINIMUM AGE

(Mr. JOHNSON of Georgia asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. JOHNSON of Georgia. Mr. Speaker, I rise in support of the Raise the Wage Act.

For the last 10 years, the minimum wage has remained stagnant as the cost of living has skyrocketed across the country. Low-income families and minimum wage workers have carried the brunt of this burden.

Working Americans deserve sustainable living wages, and we should not accept an economy where parents working full-time jobs cannot support their families. A vital part of the American promise is the right to a decent livable wage.

This legislation will empower our workforce, strengthen the economy, and support families across the United States of America. I look forward to voting in favor of this important legislation, and I encourage my colleagues to do the same.

#### COLLEGE AFFORDABILITY

The SPEAKER pro tempore. Under the Speaker's announced policy of January 3, 2019, the gentlewoman from California (Ms. PORTER) is recognized for 60 minutes as the designee of the majority leader.

Ms. PORTER. Mr. Speaker, I yield to the gentlewoman from Georgia (Mrs. MCBATH).

Mrs. MCBATH. Mr. Speaker, I rise today on the issue of college affordability. Too many of our students are

finding themselves saddled with student loan debt after attending predatory institutions. We cannot expect our students to repay these loans when they were not given the quality education and degree that they paid for.

Students who pursue higher education degrees are sometimes faced with sudden school closures, or the institution's loss of accreditation. When this happens, students are often left with incredible debts, but no degree to show for it.

This issue hits very close to home for me. In March, approximately 1,500 of my constituents became all too familiar with this situation. Argosy University, an institution ran by Dream Center Education Holdings, LLC, closed, leaving its students with large debts and class credits they could not transfer. Student veterans were told their GI benefits were depleted, and that they would be unable to continue, or even start over, at another institution.

That is why I am so very proud to have introduced H.R. 3662, the Relief for Defrauded Students Act. In 2016, the Department of Education issued a ruling allowing for students to have their debts relieved when it was found their universities severely misrepresented their services. My bill would codify this rule and protect students from the impacts of predatory institutions.

Currently, there are over 180,000 applications for debt relief claims sitting at the Department of Education awaiting decisions. These students deserve action from the Department, not silence. H.R. 3662 would provide them a quick and fair process for resolving these issues.

I am happy to have introduced the Relief for Defrauded Students Act, along with Representatives KATIE PORTER, ABBY FINKENAUER, CINDY AXNE, MARY GAY SCANLON, and SHARICE DAVIDS. Together, we are committed to protecting our students and holding these institutions accountable.

Ms. PORTER. Mr. Speaker, I thank the gentlewoman from Georgia for her leadership on this issue and for being here tonight to talk about those defrauded students who are being hurt and suffering around this country and whose voices are not being heard here in Congress.

I also rise to talk about the college affordability crisis in our country.

Next week, freshmen in college and their families will be faced with their first tuition bill. According to the National Center for Education Statistics, the average cost per year is just over \$19,000 for a public 4-year university and nearly \$40,000 for a private university. The price tag for postsecondary education is spiraling out of control, and the cost of college is increasing at a rate almost eight times faster than wages.

Today, nearly 43 million Americans—that is one in six adults—have Federal student loan debt. The Federal student loan portfolio has risen to over \$1.5 trillion, more than doubling from just a decade ago.

Tomorrow's graduates will face an average debt of \$30,000, a crippling amount for any young person to shoulder, before they have even entered the workforce. That amount of debt, that figure, increases every single year, while students' ability to pay off this debt does not.

Even with the most generous interest rate—4 percent for Federal direct student loans—borrowers will owe over \$300 a month on a standard repayment timeline of 10 years, and they will pay \$6,500 in interest alone.

In 2017, Young Invincibles released a report on the financial decline of millennials compared to baby boomers. Their findings are unsurprising for those of us familiar with college debt.

Despite low unemployment and economic growth, young adults are significantly worse off than those in the generation before them. And for those students who are unable to complete their college degrees, the forecast is even worse. This is where the real problem lies. According to the Department of Education, only 56 percent of borrowers who left before completing their degrees are able to lift themselves out of that debt.

In 2012, in my book, "Broke: How Debt Bankrupts the Middle Class," I wrote about the financial risks of attending college, especially for those who are unable to complete their degrees.

It is true that the typical worker with a bachelor's degree earns 71 percent more than a worker with only a high school diploma. But those caught in the middle between the high school degree and the bachelor's degree are at the highest risk of financial instability.

While the overall level of education in our country has increased, the largest group of people in bankruptcy remains those with some college.

And let's be clear: Many of these students who are unable to complete degrees are not uninterested in an education. They enrolled in college and they wanted to earn that degree. And many would still love to finish their degrees. But according to the Department of Education, the majority of those who leave college do so because of job or financial demands. In fact, fewer than 8 percent of student loan debtors in bankruptcy reported that they left college because they did not want to continue their education.

Many of these families and students face demands to care for family members or are unable to continue to pay their tuition or meet their living expenses.

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And those who are most harmed are those who come from economically disadvantaged backgrounds to begin with.

The power of Pell grants and other Federal funding streams has dropped dramatically as the cost of a college education has skyrocketed. And to make matters worse, this administra-

tion is rolling back protections for students attending for-profit colleges where some of the worst abuses have occurred.

I recently spoke with one of my constituents, a 30-year-old man named Tom who lives in Irvine. Tom's parents didn't earn high school degrees. Not only did he want to finish high school, he wanted to get a college degree.

A few years after graduating from high school, after working multiple jobs to make ends meet, Tom started searching for a program that would help him pursue his passion for graphic design.

He found The Art Institute of California online and filled out an interest form. A recruiter soon called him, and he was incredibly excited to join the program and work toward a degree. He didn't realize at that time that "anyone who could find a way to pay" would likely be accepted.

Tom explained to me that the tools and code that they taught were outdated and that his access to his instructors was nearly nonexistent. He graduated with an associate's degree and with more than \$50,000 in debt.

But he graduated with none of the skills that he needed for success. While working jobs completely unrelated to his field of study, Tom worked to teach himself the skills he actually needed, and today he has managed to become a senior designer for a digital marketing agency. But his student loan debt is a constant weight on his shoulders.

He recently got married, and as he considers starting a family, he finds himself wondering if he will be able to financially provide for his children when he, himself, still owes tens of thousands of dollars.

I recently joined with my colleagues in introducing the Relief for Defrauded Students Act of 2019, which would help borrowers who were defrauded or misled by their colleges, as the Department of Education Undersecretary Betsy DeVos has failed to follow through with promises made to protect borrowers.

But this is not enough. As we have seen all too frequently, the Department of Education and Secretary DeVos cannot be trusted to safeguard the interests of students whom, by law, they are obligated to protect. Because of that, I believe that we should require information sharing between the Consumer Financial Protection Bureau and the Department of Education and that this information sharing would help make sure that the consumer agency's student loan ombudsman has the data necessary to understand the challenges that borrowers are facing.

That is why I introduced the CFPB Student Loan Integrity and Transparency Act. The bill does just what its name suggests. It mandates that the Department of Education and student loan servicers share information and cooperate with the Consumer Financial Protection Bureau's student loan education ombudsman. That ombudsman

is the number one Federal official tasked with advocating for students struggling to repay Federal student loans.

The bill also requires that the ombudsman's office be fully staffed at all times so that the office can conduct the level of oversight necessary to protect student borrowers.

On the ninth anniversary of the passage of Dodd-Frank, it is time that we take stock of the protections of that landmark legislation that prevents another financial crisis. Many of these protections, the administration and my Republican colleagues have chosen to strip away. Even if piecemeal, we must reanimate those protections established under Dodd-Frank or we will again face the kind of dire consequences that fell on the shoulders of American families in 2008.

I wrote my book, "Broke: How Debt Bankrupts the Middle Class," in 2012. That was 7 years ago. The college affordability crisis is not new to this country, and it is not new to this Congress. The crisis has been going on for years.

While students are unable to finish their educations because of the financial burdens and lack of student supports, while thousands face bankruptcy because of the high costs of college, Congress has done nothing. In the 7 months that I have been here, Congress has done nothing.

How much longer will we wait to address the student loan crisis? Because the students who are buried in debt, many from degrees that they were unable to finish because of financial pressure, cannot keep waiting.

Every day that we do nothing, we are failing every single person in this country who pursues a postsecondary education. We are stifling our economy and actively preventing the most vulnerable people from achieving economic stability and success. No one in Congress, Democrat or Republican, should accept this. We are failing our Nation's students.

As a mother of three young children, I refuse to stand by and let this happen. That is why I have joined with my colleague, Representative JAHANA HAYES, to found the first-ever Congressional College Affordability Caucus.

Before being elected to Congress, I was a university professor, and I spent nearly two decades helping consumers who were facing bankruptcy. The mission of the College Affordability Caucus is to convene a diverse group of Congress Members to discuss the main drivers of the increasing cost of higher education and the resulting accessibility barriers to students who are seeking a postsecondary degree or credential.

The College Affordability Caucus will highlight solutions to the student loan default crisis, ensure that adequate guardrails are in place to protect every student from predatory actors, and reduce barriers to college completion that subsequently heighten college

debt repayment problems for far too many students.

As we move forward to a reauthorization of the Higher Education Act, I hope that the College Affordability Caucus can work with other congressional leaders for whom this is a priority to make sure that we are protecting our students and ensuring that everyone has access to a high-quality, affordable education.

Mr. Speaker, I yield back the balance of my time.

#### SOUTHERN BORDER CRISIS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 3, 2019, the gentleman from Florida (Mr. YOHO) is recognized for 60 minutes as the designee of the minority leader.

Mr. YOHO. Mr. Speaker, I am excited tonight to talk to this audience here and at home about a serious situation that has plagued America and American politics since the mid-1980s.

But that is not what I am excited about. I am excited to offer a bipartisan legislation solution to fix our broken immigration system.

Before I get into the nuts and bolts of what we are going to talk about, we need to look back on past efforts of what worked and efforts that did not work.

This body, along with President Reagan, did immigration reform that gave approximately 3.5 million individuals amnesty. Reforms were put in place to prevent a repeat of the illegal immigration challenge this Nation has had.

America, time and time again, has been said to be the most generous country when it comes to immigration policies, and I think we can all agree with that. Over 1 million people migrate to America, legally, per year.

Unfortunately, this body became divided and has continued to be divided over the enforcement of current laws and border security and making the needed reforms and revisions and adaptation to the times and needs of today to ensure our Nation's borders are secure.

There are many programs where individuals can migrate to America legally, whether it is for work, to get an education, to become a citizen, to seek refuge from a national disasters, fear for one's safety because of bad government, corrupt government, or fear of life.

However, this body has become so divided and the situation since 1986 has grown to the point that we now have a conservative estimate of over 12 million individuals in America illegally, and the number continues to grow.

The number will continue to grow until this body stops playing politics with policies and people's lives and puts forth a policy that is best for America—not best for a political party, not best for the next election.

If a policy is best for America, the question is asked: Is it not best for

all—our citizens, the immigrant, and national security?

What must happen is for this body to stop playing the political divisive game that has divided this Nation over the immigration policies.

The Democratic side, Mr. Speaker, claims the Republicans are running concentration camps, tearing children away from their parents, and throwing children in cages with no food, no water, no toothbrushes, et cetera.

The Republicans claim, Mr. Speaker, the other side wants to have open borders, and I have to admit, the Democratic Presidential candidates have talked about that. The Democrats, Mr. Speaker, want to give everyone amnesty.

Therefore, nothing gets resolved because the narrative becomes political, the canyon that has grown between us grows larger, and nothing gets done.

I am a veterinarian by trade, and what I have learned is you have got to look at the facts in front of you; you have got to diagnose the condition; you have got to look at the underlying cause; and then you have to treat accordingly.

In order for a problem to be solved, there must be the recognition that there is a problem.

Let me reference some of the rhetoric spoken by the very people tasked with solving this challenge to our great Nation, and this was at the beginning of the year.

House Speaker NANCY PELOSI called the situation: "A fake crisis at the border."

Senate Minority Leader CHUCK SCHUMER called it: "A crisis that does not exist."

House Majority Leader STENY HOYER said: "There is no crisis at the border."

And I can read on and on with the individuals' names, but there is no need to because they are talking points that don't change.

Another Member: "There is no crisis at the border."

Another Member: "A fake crisis at the border."

"There is no crisis at the border."

"We don't have a border crisis."

"A phony border crisis."

"A fake crisis at the border."

"A crisis that does not exist."

"Nonexistent border crisis."

"There is no border crisis."

This comes from a piece in the Washington Examiner that Byron York wrote: "This moment might be a time for introspection for those who have consistently downplayed the urgency of the situation on the border. Earlier this year, with the number of illegal crossings rising; with the nature of the crossers changing, more families and more children than in earlier years; with the testimony of border officials that they were unable to handle the situation; with all that happening, many Democrats and their supporters in the media forcefully denied that there was a crisis on the southern border."