

magnificent day in August of 1963. Although the Supreme Court struck down the coverage formula in the Shelby County case, the Justices acknowledged, as they must and as the American people recognize, that discrimination in voting continues to be a problem. As the Chief Justice rightly noted in the majority opinion, “voting discrimination still exists; no one doubts that.” The question only remains how best to protect Americans against this discrimination.

This is an issue on which Republicans and Democrats have always come together on. Every reauthorization of the Voting Rights Act, including its initial passage, has been marked by the overwhelming support of lawmakers of both parties. In the last few weeks, I have heard people say that Congress is too gridlocked and will not act on voting rights. That is wrong and it is unsupported by our tradition of leadership on this issue. As my friend Senator GRASSLEY said at the Senate Judiciary Committee voting rights hearing I chaired 2 weeks ago, “Cynicism and defeatism have never before characterized reauthorization of the Voting Rights Act.” Senator GRASSLEY is right. History shows that we have reauthorized the act time and again because it is a nonpartisan issue.

Those who forecast failure also underestimate what a person like JOHN LEWIS can accomplish. I, for one, would never underestimate JOHN LEWIS's tenacity and ability to bring people together.

The Supreme Court's ruling last month was a setback to the cause of equality. However, we should see it as a calling for Congress to come together to meet the voting discrimination which persists with a steadfast resolve. It is up to us to meet this challenge. We must work together as a Congress—not as Democrats or Republicans, but as Americans—to ensure that we protect against racial discrimination in voting. We can only do that with a strong Voting Rights Act.

Earlier today, at the bipartisan and bicameral event marking the 50th Anniversary of the March on Washington in Statuary Hall, JOHN LEWIS said, “We have come a great distance but we are not finished yet.” I could not agree more. Let us continue to work to protect the fundamental right to vote for all Americans.

Ms. MIKULSKI. Mr. President, I rise today to speak on an important anniversary in our country. In just a few weeks, we will commemorate the 50th anniversary of the famous March on Washington. On August 28, 1963, we marched. We marched for jobs, for justice, for the economy, and for freedom.

I remember that march. I was getting ready to go back to school. Baltimore was a staging location, and many social workers helped as marchers came down from New York and Pennsylvania. These determined individuals—a diverse group—all with a story and a cause, made up the nearly 250,000 people who marched that day. It was an important testament to the power of a

collective voice, one in support of equal rights and treatment of all. And it was this collective voice that helped lead to the passage of the Civil Rights Act and the Voting Rights Act.

We have had many victories, and made much progress in ensuring equality for all. We have elected a Black President to the White House, passed the Lily Ledbetter Fair Pay Act, repealed DOMA and Don't Ask Don't Tell. We have accomplished so much, but we still have so far to go. The fight for civil rights is far from over. Racial, religious and gender violence continues in our streets and in our homes. Voters rights have been threatened by the recent Supreme Court decision, leaving Americans vulnerable to prejudice and intimidation. And so we find ourselves, 50 years later, fighting many of the same fights.

We need to reclaim that bill of rights, and not let any court decision take it away from us. They are chopping away at the Voting Rights Act, but let's change the law if we have to. Let us march for our liberties and the people who were there, and said “ain't I a man”, later calling on the words “ain't I a woman”.

So it is important now more than ever to hold that dream of Dr. King in our hearts. Let's remember the history that was written here 50 years ago. And just as we marched then, we need to march today. Together we can end injustice. Together we can break down barriers to equality, so that all people regardless of race, faith or gender can live in a country that never promised anything less than their undeniable rights to life, liberty and the pursuit of happiness.

SERVICEMEMBER STUDENT LOAN AFFORDABILITY ACT

Mr. DURBIN. Mr. President, we've made a lot of progress over the past couple weeks helping our Nation's students borrow at reasonable costs for their higher education needs. This year alone, students are projected to borrow \$21 billion in federal student loans. Borrowers currently carry about \$1.1 trillion in student loan debt.

Several Federal programs help borrowers having trouble keeping up with student loan debt. Two programs in particular are designed to recognize the sacrifice made by those who serve our country—whether it's in the military or through public service.

The Servicemember Civil Relief Act protects our servicemembers from interest rates above 6% on all loans—including student loans taken out preservice—while they are on active duty. The Public Service Loan Forgiveness program encourages people to become public servants by forgiving student loan debt after 10 years of public service—including military service. Under this program borrowers must enroll in a qualifying repayment plan and make 10 years of payments while working in public service before the loan is forgiven.

To be eligible, borrowers with Perkins or Federal Family Education

Loans must consolidate their loans into a Direct Consolidation Loan to be eligible for the Public Service Loan Forgiveness program. However, there's an unintended consequence at play here.

Once a servicemember consolidates his or her preservice loans to qualify for the Loan Forgiveness program, those loans no longer qualify for the 6 percent rate cap under the Servicemember Civil Relief Act. This is because consolidation or refinancing of old debt is considered a new loan under the Servicemember Civil Relief Act.

Unfortunately, this forces servicemembers to choose between the 6 percent rate cap now while they are on active duty and enrolling in a program that will forgive their loans after 10 years of service and steady payments. Furthermore, this quirk in the law prevents servicemembers from taking advantage of historically low interest rates by refinancing. A lower interest rate could save borrowers thousands of dollars over the life of the loan.

Congress' intent was to help servicemembers burdened with student loan debt, and the Servicemember Civil Relief Act and the Public Service Loan Forgiveness Programs have done that. But forcing servicemembers to give up the rate cap today for a chance to earn loan forgiveness in the future is not what Congress intended, and we should fix it.

This week I introduced the Servicemember Student Loan Affordability Act. This bill would allow preservice private or Federal student loan debt to be consolidated or refinanced while retaining the 6 percent rate cap. This tweak to the law would allow servicemembers to participate in both beneficial programs. My bill is supported by the:

Center for Responsible Lending, National Consumer Law Center, National Guard Association of the United States, NGAUS, the Retired Enlisted Association, TREA, Veterans of Foreign Wars VFW, and Woodstock Institute.

We have made substantial progress for students in recent weeks, and more work is ahead as we address the rising student loan debt. This is a small change to the law, but it will have a big impact on servicemembers with large student loan debt. Congress continues to try to address the financial challenges facing our nation's middle class, working families, and students. This fix is one of many steps toward that effort.

I urge my colleagues to consider a simple solution to help servicemembers, and I hope they will support the Servicemember Student Loan Affordability Act.

TRIBUTE TO DAVID F. VITE

Mr. DURBIN. Mr. President, I am honored today to pay tribute to my