

Ralph, here is a drafted "Dear Colleague" letter formatted specifically from you – **Representative Ralph Norman** – to fellow lawmakers. It focuses entirely on conservative fiscal policy, Constitutional uniformity, and economic mechanics—the standard language used in House legislative whips – in order to whip H.R.5899, 116TH as a refile—and finish the work we, as Conservatives and Christians, began. – I hope this helps.

Thu. 29 October 2026

– Gordon Wayne Watts, editor-in-chief, *The Register*
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CONGRESS OF THE UNITED STATES

HOUSE OF REPRESENTATIVES

WASHINGTON, DC 20515

SUBJECT: RE-FILE & CO-SPONSOR: Restoring Article I Bankruptcy Uniformity to End Irresponsible Federal Student Lending Excesses (H.R. 5899 Framework)

Dear Colleague,

I write today to invite you to join me in re-filing and co-sponsoring legislation to restore standard, Constitutional bankruptcy discharge protections to student loan debt (11 U.S.C. 523(a)(8))—a vital conservative reform previously introduced as **H.R. 5899 in the 116th Congress**.

For too long, the federal government has backed an unchecked, bottomless student lending pipeline that inflates the cost of higher education, burdens millions of working families, and exposes taxpayers to massive fiscal liabilities. While many view bankruptcy availability solely through the lens of borrower relief, the primary economic power of bankruptcy uniformity is **lender discipline**.

Why Conservative Lawmakers Must Lead on This Reform:

1. **Constitutional Uniformity (Article I, Section 8, clause 4):** The U.S. Constitution explicitly mandates “*uniform Laws on the subject of Bankruptcies throughout the United States.*” Excluding a single class of debt from standard discharge defense breaches this Constitutional principle.
2. **Stopping Irresponsible Lending & Tuition Inflation:** Unrestricted federal lending without market risk has incentivized universities to recklessly raise tuition while

expanding administrative overhead. Reinstating standard bankruptcy discharge mechanisms forces the Department of Education and lending entities to rein in predatory, bad-faith loan originations.

3. **Conservative & Bipartisan Alignment:** Prominent conservative leaders and legal commentators have increasingly highlighted the necessity of ending special protections for high-end university endowments while providing standard bankruptcy defenses to working-class Americans. Restoring this market mechanism offers a market-based alternative to liberal calls for total debt cancellation or taxpayer-funded free college.
4. **Economic & Electoral Urgency:** Over 45 million Americans currently hold more than \$1.7 Trillion in federal student debt. Failure to address the basic fairness of bankruptcy uniformity leaves conservative leadership vulnerable to criticisms of double standards, particularly when corporate entities routinely utilize Chapter 11 protections.

Key Provisions of the Legislation:

- Re-establishes standard bankruptcy discharge availability for college debt moving forward under 11 U.S.C. 523(a)(8).
- Imposes real structural pressure on higher education institutions to lower costs and take financial accountability for student outcomes.
- Preserves free-market integrity without creating new government spending programs or direct taxpayer bailouts.

We must take the lead on fiscal responsibility and offer real, structural solutions to higher education costs. I urge you to stand with me in restoring Constitutional bankruptcy uniformity and reining in government lending excesses.

To co-sponsor or review the draft legislative text, please contact my legislative staff.

Sincerely,

Ralph Norman

Member of Congress