

(UPDATED List of key supporters of both bills)

TEAMWORK !!

POLICY BRIEF & MASTER ENDORSEMENT DOSSIER

Subject: Constitutional & Conservative Support for Restoring Bankruptcy Uniformity to Federal Student Debt (Art. I, Sec. 8, Cl. 4)

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American lawmakers need to stop the obscenely high hemorrhage/bleedout in the current excessive taxing and spending – lest we **CRASH THE U.S. DOLLAR** and collapse the economy!

– THEREFORE, to assist conservative lawmakers seeking sound policy cover, this dossier compiles verified bipartisan leaders, constitutional scholars, and conservative think tanks supporting the restoration of bankruptcy uniformity to federal student loans: *See how many **other** supporters there are, below.*

My father (the late Bobby Watts, R.I.P., dad) once told me that if I was trying to fight a problem that was too big for me, to NOT “go it alone,” but rather, ask for help from others **to add their voice to mine**. To that end, here are lists (*with references*) of supporters of all bills for which I'm asking your advocacy & support, Federal LAWMAKERS—but this advice is also good for local city, county, and state lawmakers—and also citizens!

List of key supporters of the various “Collegiate Loan Bankruptcy” Equality bills

(1) President Donald J. Trump (R-U.S.A.) – Conservative Republican: “Trump Includes Student Loan Forgiveness In Latest Stimulus Proposal, Signaling Its Broad Appeal,” by Adam S. Minsky, Esq., *FORBES*, October 11, 2020, **LINK:** <https://www.Forbes.com/sites/adamminsky/2020/10/11/trump-includes-student-loan-forgiveness-in-latest-stimulus-proposal-signaling-its-broad-appeal>

Comments: Of all the 'supporters' listed, this is the “odd one out,”[*] insofar as Pres. Trump does not (as yet, at time of press) explicitly support Student Loan Bankruptcy, but it is implicit in his actions: He has not only gotten bankruptcy himself—multiple times—for HUGE SUM\$ – but also, his support for some version of Student Loan Cancellation / Forgiveness—ever how small in quantity—is yet more radical/ extreme –than the milder, more-regulated (by BK courts) bankruptcy availability. **Thus, his support is implicitly/ tacitly implied.**

[*]UPDATE: Local conservative Republican businessman, Jim Sapp, #20, below, takes a similar position.

(2) Vice President J.D. Vance (R-U.S.A.) – during time as: Sen. J.D. Vance (R-OH) – Conservative Republican: QUOTE: “The basic thing is that the student debt system and, frankly, the entire college education system in this country has become incredibly corrupt. [] I think the problem with student debt forgiveness on the backs of taxpayers is that it basically doesn’t force any reform to that incredibly corrupt system. It’s, in some ways, a bailout for the people who are causing the problem. It’s one of those things where, if you do it, you’ll help a lot of young kids right now, but you’ll hurt the next 20 years of young kids, who are exposed to an even more corrupt and even more inflated system. [] So, I think there are a lot of things that we should be thinking about doing. One, make student debt loans dischargeable in bankruptcy. Two, something like a large university endowment tax, and fund some student loan support through that. But anything that doesn’t go at the universities I think is not just papering over the real problem, but actually making that problem worse.” **Source:** “Reporter Asks Trump-Endorsed J.D Vance About His Stance On Student Debt Forgiveness... His Response Is Excellent,” by *CITIGIST*, APRIL 30, 2022, **LINK:** <https://Citigist.com/news/reporter-asks-trump-endorsed-j-d-vance-about-his-stance-on-student-debt->

[forgiveness-his-response-is-excellent](#)

ARCHIVE-1: <https://Archive.ph/jGRAb>

ARCHIVE-2: <https://Web.Archive.org/web/20220501200437/https://citigist.com/news/reporter-asks-trump-endorsed-j-d-vance-about-his-stance-on-student-debt-forgiveness-his-response-is-excellent>

ARCHIVE-3: <https://X.com/daveweigel/status/1520150759685464066>

ARCHIVE-4: https://X.com/Gordon_W_Watts/status/1520860523964813312

Archive-5: https://GordonWatts.com/JD_Vance_on_StudentLoanForgiveness_viaArchiveToday.pdf

Archive-6: https://GordonWayneWatts.com/JD_Vance_on_StudentLoanForgiveness_viaArchiveToday.pdf

Archive-7: https://ContractWithAmerica2.com/JD_Vance_on_StudentLoanForgiveness_viaArchiveToday.pdf

(3) Gov. Ron DeSantis (R-FL) – Conservative Republican:

QUOTE: “Florida Governor Ron DeSantis, a 2024 Republican presidential candidate, said Tuesday he has a better idea than President Joe Biden's plan to alleviate student debt. [] "We've had a generation of kids go to college and end up deep into debt with little to show for it," DeSantis said in a tweet. "The left's solution is to force taxpayers to pay off this debt. Here's a better solution: Make the colleges and universities foot the bill. And let student loans be dischargeable in bankruptcy.” **SOURCE:** “**DeSantis Plan to Get Rid of Student Loans Compared to Biden Cancellation,**” By Matthew Impelli, Life & Trends Reporter, *NEWSWEEK*, Published: Aug 02, 2023 at 04:34 PM EDT, Updated: Aug 03, 2023 at 09:38 AM EDT, **LINK:**

<https://www.Newsweek.com/desantis-plan-get-rid-student-loans-compared-biden-cancellation-1817083>

ARCHIVE: <https://Archive.vn/dS1Md>

ARCHIVE: <https://Web.Archive.org/web/20230803015113/https://www.newsweek.com/desantis-plan-get-rid-student-loans-compared-biden-cancellation-1817083>

ARCHIVE:

https://ContractWithAmerica2.com/FannyDeregulation/DeSantisOnStudentDebtBankruptcy_NEWSWEEK_ArchiveToday.pdf

ARCHIVE:

https://ContractWithAmerica2.com/FannyDeregulation/DeSantisOnStudentDebtBankruptcy_NEWSWEEK_Wayback.pdf

QUOTE: “Florida Gov. Ron DeSantis doesn't support broad student-loan forgiveness. But he does think bankruptcy should be an option for borrowers who cannot afford to pay off their debt. [] On Monday, DeSantis unveiled his "Declaration of Economic Independence," which outlines his economic plan should he win the presidential election and includes ten pillars that he said will support the economy and the middle class. As DeSantis said during his Monday remarks, his sixth pillar is to "reform the education system in this country, and we're going to lower barriers of entry, particularly for blue collar workers." [] "The reality is we've had a generation of students go deep into debt and some of them end up with degrees in things like zombie studies, which are just not making a difference," DeSantis said. [] "It's wrong to say that a truck driver should have to pay off the debt of somebody who got a degree in gender studies. This is not the taxpayers that should have to do that," he continued. "At the same time, I have sympathy for some of these students because I think they were sold a bill of goods. I think these universities knew that they could take all this federal loan money. And if you're there for six years, hey that's more money for them, right? And they do it, and they increase their administrative bloat and they didn't make the the instruction any better." [] DeSantis said that a solution to that problem would be holding colleges financially accountable if students are unable to pay off a "successful" degree, and he also said that he thinks "student loans should be dischargeable in bankruptcy.” **SOURCE:** “**Ron DeSantis says he has 'sympathy' for some student-loan borrowers — and wants to make it easier for them to get rid of their debt in court,**” By Ayelet Sheffey, *BUSINESS INSIDER*, Aug 2, 2023, 10:46 AM EDT, **LINK:**

<https://www.BusinessInsider.com/ron-desantis-student-loan-debt-relief-plan-bankruptcy-sympathy-borrowers-2023-8>

ARCHIVE: <https://archive.ph/Us7jJ>

ARCHIVE: <https://Web.Archive.org/web/20230803020355/https://www.businessinsider.com/ron-desantis-student-loan-debt-relief-plan-bankruptcy-sympathy-borrowers-2023-8>

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https://ContractWithAmerica2.com/FannyDeregulation/DeSantisOnStudentDebtBankruptcy_BsusinessInsider_ArchiveToday.pdf

ARCHIVE:

https://ContractWithAmerica2.com/FannyDeregulation/DeSantisOnStudentDebtBankruptcy_BsusinessInsider_Wayback.pdf

QUOTE: “Florida Gov. Ron DeSantis unveiled a new economic plan Monday as part of his 2024 presidential bid that includes a goal of easing the path for student loans to be discharged through bankruptcy. [] DeSantis’ “declaration of economic independence” includes 10 pillars that he says will “reverse the decline of our nation’s struggling economy and fight for the middle class.” [] One of the pillars includes “reforming” the education system to “make universities, not taxpayers, responsible for the loans their students accrue” and to allow those loans to be discharged through bankruptcy “like any other loan.” [] It is currently possible to get student loans discharged through bankruptcy, according to the Department of Education’s website, but the process has proven to be difficult. Under current department guidelines, student loan borrowers must, in addition to filing for bankruptcy, demonstrate to a bankruptcy court why repaying their student loan would cause “undue hardship.” [] “I have sympathy for some of these students because I think they were sold a bill of goods. I think these universities knew that they could take all this federal loan money,” DeSantis said Monday at a campaign event in New Hampshire. “So we need to do things to make it better for our students to be able to have pathways for success, but it starts with holding these universities accountable.”” **SOURCE:** “DeSantis unveils economic plan, aim to ease process for discharging student loans through bankruptcy: It is currently possible to get student loans discharged through bankruptcy, according to the Department of Education's website, but the process has proven to be difficult.” By Kierra Frazier, POLITICO, 07/31/2023, 11:54 AM EDT | Updated: 07/31/2023 12:54 PM EDT, LINK: <https://www.Politico.com/news/2023/07/31/desantis-2024-education-00108961>

ARCHIVE: <https://Archive.vn/zEJCK>

ARCHIVE:

<https://Web.Archive.org/web/20230802060645/https://www.politico.com/news/2023/07/31/desantis-2024-education-00108961>

ARCHIVE:

https://ContractWithAmerica2.com/FannyDeregulation/DeSantisOnStudentDebtBankruptcy_POLITICO_ArchiveToday.pdf

ARCHIVE:

https://ContractWithAmerica2.com/FannyDeregulation/DeSantisOnStudentDebtBankruptcy_POLITICO_Wayback.pdf

(4) Sen. Chuck Grassley (R-IA) – Conservative Republican: QUOTE:

The undersigned author received a response from Sen. Chuck Grassley (R-IA) regarding S.2598, the FRESH START Through Bankruptcy Act, a bill which we believe is necessary for force down excess Dept of Ed lending, and thereby prevent/avert a crash of the dollar – in which Grassley expresses openness to the concept of restoring bankruptcy uniformity to student debt – as documented below:

Long-time IOWA Republican Senator, Chuck Grassley, who turned 93 earlier this year, and is "ranking member" on the Senate Judiciary Committee, writes: "As I mentioned in the [Judiciary Committee] hearing [held on Aug. 3, 2021], I am open to the concepts in this [student loan bankruptcy] bill," in his letter dated Jan. 11, 2023, to the undersigned writer. This is quite surprising given how the GOP has, historically, been less supportive of constitutional bankruptcy uniformity as applied to collegiate debt. Grassley goes on to say: "I would like to see certain changes to this proposal, but I am hopeful that we will be able to find a solution that works for all those involved. As you likely know, this bill did not pass during the previous session of Congress and would need to be reintroduced in the new 118th Congress. As Senator Durbin continues to pursue the bill, I look forward to working with him on it." BIO: <https://www.Grassley.senate.gov/about/biography>

RANK: <https://www.Judiciary.senate.gov/about/ranking>

LINK-1: https://GordonWatts.com/Response_Wed11Jan2023_SenGrassley-S2598-etc.pdf

LINK-2: https://GordonWayneWatts.com/Response_Wed11Jan2023_SenGrassley-S2598-etc.pdf

LINK-3:

https://ContractWithAmerica2.com/EmailsToLawmakers/Response_Wed11Jan2023_SenGrassley-S2598-etc.pdf

ARCHIVE:

http://Web.Archive.org/web/20230130210928/https://gordonwaynewatts.com/EmailsToLawmakers/Response_Wed11Jan2023_SenGrassley-S2598-etc.pdf

REPLY: https://GordonWatts.com/Reply-to-SenGrassley-re-S2598_etc_Wed25Jan2023.pdf

LINK: https://GordonWayneWatts.com/Reply-to-SenGrassley-re-S2598_etc_Wed25Jan2023.pdf

LINK:

https://ContractWithAmerica2.com/EmailsToLawmakers/Reply-to-SenGrassley-re-S2598_etc_Wed25Jan2023.pdf

ARCHIVE:

http://Web.Archive.org/web/20230130213339/https://contractwithamerica2.com/EmailsToLawmakers/Reply-to-SenGrassley-re-S2598_etc_Wed25Jan2023.pdf

https://GordonWatts.com/AddlTips-to-SenGrassley-re-S2598_etc_Thr26Jan2023.pdf

https://GordonWayneWatts.com/AddlTips-to-SenGrassley-re-S2598_etc_Thr26Jan2023.pdf

https://ContractWithAmerica2.com/EmailsToLawmakers/AddlTips-to-SenGrassley-re-S2598_etc_Thr26Jan2023.pdf

http://Web.Archive.org/web/20230130213437/https://contractwithamerica2.com/EmailsToLawmakers/AddlTips-to-SenGrassley-re-S2598_etc_Thr26Jan2023.pdf

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https://GordonWayneWatts.com/Gmail_Follow-upReply-to-SenGrassley-re-GRID_etc_Thr02Feb2023.pdf

https://ContractWithAmerica2.com/EmailsToLawmakers/Gmail_Follow-upReply-to-SenGrassley-re-GRID_etc_Thr02Feb2023.pdf

http://Web.Archive.org/web/20230203020203/https://contractwithamerica2.com/EmailsToLawmakers/Gmail_Follow-upReply-to-SenGrassley-re-GRID_etc_Thr02Feb2023.pdf

GRID-2: https://GordonWatts.com/2ND_Follow-upReply-to-SenGrassley-re-GRID_etc_Mon06Feb2023.pdf

https://GordonWayneWatts.com/2ND_Follow-upReply-to-SenGrassley-re-GRID_etc_Mon06Feb2023.pdf

https://ContractWithAmerica2.com/EmailsToLawmakers/2ND_Follow-upReply-to-SenGrassley-re-GRID_etc_Mon06Feb2023.pdf

http://Web.Archive.org/web/20230206204714/https://contractwithamerica2.com/EmailsToLawmakers/2ND_Follow-upReply-to-SenGrassley-re-GRID_etc_Mon06Feb2023.pdf

(5) President Joseph R. “Joe” Biden (D-U.S.A.) – Incumbent President, Democrat: QUOTE: “Biden is adopting Senator Warren’s comprehensive proposal, [Fixing Our Bankruptcy System to Give People a Second Chance](#). In 2005, Biden worked hard to add progressive reforms to a bankruptcy bill that was going to be passed with or without him. Today, he agrees firmly with Senator Warren that we need to fundamentally reshape our bankruptcy system. [] As [described](#) by Senator Warren in her plan, this plan will:...End the absurd rules that make it nearly impossible to discharge student loan debt in bankruptcy.” **Source:** “**THE BIDEN PLAN FOR BANKRUPTCY REFORM,**” *JoeBiden.com (Official Campaign page)*, © Copyright 2021. “Fair Use” quote. **LINK:** <https://JoeBiden.com/bankruptcyreform/> **Thus, his support is explicitly/ plainly stated.**

(6) Sen. Kamala D. Harris (D-CA) – Incumbent Vice President, Democrat – “Original cosponsor” of S.1414 - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020)
<https://www.Congress.gov/bill/116th-congress/senate-bill/1414/cosponsors>

(7) Rep. Glenn S. Grothman (R-WI-06th) – Conservative Republican: “Primary Sponsor” of H.R.5899 - To amend title 11 of the United States Code to make debts for student loans dischargeable., 116th Congress (2019-2020)

LINK: <https://www.PolitiFact.com/article/2014/nov/17/conservative-congressman-elect-glenn-grothman-his->

He is rated "Conservative: 70%" by CR: <https://www.ConservativeReview.com/scorecard/glenn-grothman>

**** Rep. Grothman is also the "Primary Sponsor" of:**

H.R.5899 - To amend title 11 of the United States Code to make debts for student loans dischargeable., 116th Congress (2019-2020) (Introduced 02/13/2020),

<https://Congress.gov/bill/116th-congress/house-bill/5899/cosponsors>

and:

H.R.4563 - To amend title 11 of the United States Code to make debts for student loans dischargeable. 117th Congress (2021-2022) (Introduced 07/20/2021)

<https://Congress.gov/bill/117th-congress/house-bill/4563/cosponsors>

***** COMMENTS:** We support Rep. Grothman's call for reinstatement of Bankruptcy Uniformity, as our Constitution (Art.I, Sec.8, cl.4) calls for, for one very key reason: as other Conservatives, even, point out, the removal of bankruptcy defense from student loans has allowed lending (using Trillions in tax dollars) to continue unchecked, and our own analysis of the situation finds that ONLY reinstatement of this necessary Conservative Free Market "check" will make it possible to reduce (hopefully eliminate) "Liberal pork" student loan subsidy originations spending--thereby averting a crash of the dollar, and inevitable collapse of the U.S. economy. However, if this is not plainly clear, let's hear from another very-far-right Conservative Republican: Congressman Glenn Grothman (R-WI-06) has made similar arguments. Grothman writes, in salient part: "If there is no risk of the federal government and private lenders losing money through the bankruptcy process, then these actors have no reason to responsibly lend to student borrowers. In turn, institutions of higher education, who have little accountability and access to an endless pool of student aid dollars, continue to inflate the cost of tuition for our students." Grothman goes on to write: "'Because of our bankruptcy laws, credit card companies and other lenders will not loan money if they do not expect it will be repaid. Sadly, in the 1970s, Congress took this safeguard away from students applying for federal loans.'" **SOURCE:** Grothman Press Release ** Grothman concludes his press release by saying that "'Out-of-control student loan costs and wasteful spending, coupled with high tuition prices, must come to an end for the sake of our students. If this [student loan bankruptcy] bill becomes law, it will force all federal student lenders, including the federal government, to become more responsible.'", which is key to avoiding a crash of the dollar: Student Debt, at over \$2 Trillion, is almost ten (10%) percent of total U.S. Debt, a point Conservative readers must not forget when wondering if this bill is worthy of our assistance.

LINK: <https://Grothman.House.gov/news/documentsingle.aspx?DocumentID=2398>

ARCHIVE-1: <https://Archive.ph/qSnfc>

ARCHIVE-2:

<https://Web.Archive.org/web/20221208195226/https://grothman.house.gov/news/documentsingle.aspx?DocumentID=2398>

ARCHIVE-3: https://GordonWatts.com/GrothmanPressRelease-HR4563_117th.pdf

ARCHIVE-4: https://GordonWayneWatts.com/GrothmanPressRelease-HR4563_117th.pdf

ARCHIVE-5: https://ContractWithAmerica2.com/GrothmanPressRelease-HR4563_117th.pdf

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(8) Rep. John Katko (R-NY-24th) – Conservative Republican, and a former Federal Prosecutor:
"Primary Sponsor" of H.R.770 - Discharge Student Loans in Bankruptcy Act of 2019, 116th Congress (2019-2020) – –as well as an **"Original cosponsor" of H.R.2648** - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020) – –as well as an **"Original cosponsor" of H.R.2366** - Discharge Student Loans in Bankruptcy Act of 2017, 115th Congress (2017-2018) – –as well as a **cosponsor of H.R.449** - Discharge Student Loans in Bankruptcy Act of 2015, 114th Congress (2015-2016)

(9) Rep. Christopher H. Smith (R-NJ-04th) – Conservative Republican, and long-term, well-respected Congressman:
"CoSponsor" of H.R.770 - Discharge Student Loans in Bankruptcy Act of 2019, 116th Congress (2019-2020)

(10) Rep. Ralph Norman (R-SC-05th) Conservative Republican: “Original cosponsor” of H.R.5899 - To amend title 11 of the United States Code to make debts for student loans dischargeable., 116th Congress (2019-2020)

(11) Rep. David W. Jolly (R-FL-13th) former member of Congress who was a life-long Republican, who served in Congress from 2014 to 2017, following the death of his mentor and former boss, Rep. C.W. “Bill” Young – and a staunch opponent of the Affordable Care Act and abortion –but who quit the GOP and registered as “Independent” only over differences with President Trump: **Cosponsor of H.R.449 - Discharge Student Loans in Bankruptcy Act of 2015, 114th Congress (2015-2016)**

(12) Rep. Matt Gaetz (R-FL-01st) Conservative Republican: Representative Gaetz, who is one of the most Conservative Members of Congress (and one of President Trump's staunchest & most ardent supporters) gave an eloquent speech in the recent House Judiciary Committee “markup” Meeting in support of H.R.2648, the Student Loan Bankruptcy bill, which was previously enrolled—AND in recent Tweets:

***** Rep. Matt Gaetz @RepMattGaetz**

Instead of wiping away student loan debt with a presidential executive order, we ought to allow people who are victims of predatory systems to declare bankruptcy.

It would shatter the foundation of higher-ed finance.

—
@Firebrand_Pod
Episode 61 (07/20/2022)

Gaetz: Student Debt Bankruptcy Would Shake Up High-Ed Finance

"If people are able to discharge their student loan debt through bankruptcy, rather than action by the federal government, then I think you can literally bring down the entire higher-ed system."

10:25 PM · Aug 25, 2022, LINK: <https://twitter.com/RepMattGaetz/status/1562929077325074432>

(13) Sen. John Cornyn (R-TX) Conservative Republican: Senator Cornyn: “Original cosponsor” of S.2598 - FRESH START Through Bankruptcy Act, 117th Congress (2021-2022) – Sen. Cornyn makes key comments in the Senate Judiciary Committee Meeting in support of S.2598, the Student Loan Bankruptcy bill, about how both “important relief” to students and “accountability for schools” have to “hand in hand,” to segue off of prior remarks by Sen. Chuck Grassley (R-IA), who had said: “I’m willing to take a look at your [student loan bankruptcy bill] legislation...” SENATOR DICK DURBIN (D-IL) quote from the recent Senate Judiciary Committee hearing on S.2598: “Thank you, Senator Cornyn. I think that the question of accountability – as you and I have discussed before – is really part of this, an integral part of this.” (19:07—19:14 in local video, and 33:22—33:29 in official Senate website video, download links below— see e.g., (13) Sen. John Cornyn (R-TX) Conservative Republican.

(14) Sen. Josh Hawley (R-MO) Conservative Republican: Senator Hawley: Cosponsor of S.2598 - FRESH START Through Bankruptcy Act, 117th Congress (2021-2022) – Senator Hawley, who is *also* one of the most Conservative Members of Senate (and one of President Trump's staunchest & most ardent supporters) gave an eloquent speech in the recent Senate Judiciary Committee Meeting in support of S.2598, the Student Loan Bankruptcy bill, which is currently enrolled, about while he didn't support “cancellation,” he couldn't think of many good reasons to keep student debtors as “lifelong serfs” to banks & universities. Also: S.4912 - Make the Universities Pay Act, (117TH), Sponsor: Sen. Hawley, Josh [R-MO] (Introduced 09/21/2022), To amend the Higher Education Act of 1965 to require institutions of higher education to repay a portion of student law default, to make student loan debts dischargeable in bankruptcy, and for other purposes. These type bills provide university liability for default + explicitly makes loans dischargeable in bankruptcy. College Fix covered it. This is gold for GOP cover because it pairs bankruptcy with tuition control = save taxpayer trillions.

(15) Sen. Elizabeth Warren (D-MA) – Add her bills and statements:

<https://www.BusinessInsider.com/student-loan-borrowers-bankruptcy-severe-problem-debt-discharge-elizabeth-warren-2022-9>

<https://Archive.ph/FrFRJ>

<https://Web.Archive.org/web/20220902123950/https://www.businessinsider.com/student-loan-borrowers-bankruptcy-severe-problem-debt-discharge-elizabeth-warren-2022-9>

NEW: LOCAL Republican Club Leaders (Central Florida GOP leadership)

(16) Judy Wise, President, Plant City (Fla.) Republican Women Federated, supports student loan bankruptcy bill, **S.2598 - FRESH START Through Bankruptcy Act, 117th Congress (2021-2022).**

(17) Dr. Ed Shoemaker, President, Faith Based Republican Club of West Polk Cty., Fla., Republican Party of Florida State Committeeman for Polk Cty., and RPOF CD15 Chair, supports student loan bankruptcy bill s2598.

(18) Paul Hatfield, Vice President, Faith Based Republican Club of West Polk Cty., Fla., Club Chaplain, and CFCA (Christian Financial Advisors Association) financial advisor, supports student loan bankruptcy bill s2598.

(19) Angel S. Urbina-Capo, President, Metro Tampa Republican Club, and Republican Candidate for Congress Dist.14, (Greater Tampa Bay, central FLORIDA), and CEO of Urbitech Systems, strongly supports student loan bankruptcy as a Conservative alternative to Liberal higher education policies.

(20) Although not formally a member of the local Republican Party leadership (like 16—19, above), I am adding in my good friend, Jim Sapp, who is an exceptionally Conservative Republican local LAKELAND FLORIDA businessman, whose quote (shown below) is strong implicit support for Student Loan Bankruptcy.

(21) Jen Barbosa, Conservative GOP candidate for U.S. House of Representatives during Central Florida's Dist.15 Congressional Race (2024 Republican Primary Election Cycle) had had this statement on the issue in response to *The Register* request for statement on bankruptcy rights for student loans as a necessary Conservative Free Market "check" on excess and dangerous Dept of Ed lending using our tax dollars: "I support reinstating bankruptcy for student debt."

LINK-1: https://GordonWatts.com/FannyDeregulation/JenBarbosa_3RD_6-19-2024_Response_PDF.pdf

LINK-2: https://GordonWayneWatts.com/FannyDeregulation/JenBarbosa_3RD_6-19-2024_Response_PDF.pdf

LINK-3: https://ContractWithAmerica2.com/FannyDeregulation/JenBarbosa_3RD_6-19-2024_Response_PDF.pdf

ARCHIVE-1: <https://Archive.vn/vhDII>

ARCHIVE-2:

https://Web.Archive.org/web/20240620030557/https://ContractWithAmerica2.com/FannyDeregulation/JenBarbosa_3RD_6-19-2024_Response_PDF.pdf

News Coverage mirror-1: <https://GordonWatts.com/#Congress2024>

News Coverage mirror-2: <https://GordonWayneWatts.com/#Congress2024>

(22) James Judge, Conservative GOP candidate for U.S. House of Representatives during Central Florida's Dist.15 Congressional Race (2024 Republican Primary Election Cycle) had had this statement on the issue in response to *The Register* request for statement on bankruptcy rights for student loans as a necessary Conservative Free Market "check" on excess and dangerous Dept of Ed lending using our tax dollars: ""When elected, I will work to abolish the U.S. Department of Education. Additionally, student loans should be allowed to be included in bankruptcy."

LINK-1:

<https://Facebook.com/realjamesjudge/posts/pfbid0kzXQCfk1z5z8Kb4XyFTD15gcNLieJS99HAZg64ZEGUJmhfW6d3jLtPzLSRqREAAql>

LINK-2:

https://GordonWatts.com/FannyDeregulation/JamesJudgePressRelease_Plus_Comments_FACEBOOK_PDF.pdf

LINK-3:

https://GordonWayneWatts.com/FannyDeregulation/JamesJudgePressRelease_Plus_Comments_FACEBOOK_PDF.pdf

LINK-4:

https://ContractWithAmerica2.com/FannyDeregulation/JamesJudgePressRelease_Plus_Comments_FACEBOOK_PDF.pdf

ARCHIVE-1: <https://Archive.vn/CGYK6>

ARCHIVE-2:

https://Web.Archive.org/web/20240620030342/https://ContractWithAmerica2.com/FannyDeregulation/JamesJudgePressRelease_Plus_Comments_FACEBOOK_PDF.pdf

News Coverage mirror-1: <https://GordonWatts.com/#Congress2024>

News Coverage mirror-2: <https://GordonWayneWatts.com/#Congress2024>

(23) Dr. A. Wayne Johnson, Conservative Republican: Dr. Johnson, who was a recent COO (Chief Operating Officer) of the U.S. DEPARTMENT OF EDUCATION'S Federal Student Aid Program, **is probably the nation's top expert on American Higher Education lending**—and Dr. Johnson supports Student Loan Bankruptcy—and estimates that EIGHTY-FIVE (85%) PERCENT of Student Loans in American Higher Ed will NEVER be repaid—as sobering fact which is almost damning proof and irrefutable evidence that the current illegal price-gouging and predatory lending is easily provable. (U.S. Dept of Justice: Where are you when there is demonstrably provable price-gouging? If price-gouging is illegal for 'small' things—e.g., food, water, gasoline, prescription meds, toilet paper, etc.,—then, why is it not deemed illegal for something this large? It is indeed illegal.) ***Editor's Note:** If illegal price-gouging is present—as is the case here—then outright cancellation of the loans under fraud statutes is more-appropriate, so our collective calls for mere bankruptcy uniformity—as the U.S. Constitution's Uniformity clause requires—should be even more acceptable and accepted as a moderate—not extreme—solution to the fraud, price gouging, higher ed bubble debt crisis—which will burst, crashing the U.S. Dollar, if not STOPPED soon. ~Editor, Gordon W. Watts*

(24) Rep. William Lacy Clay (D-MO-01st) currently, the Chairman of the House Financial Services Subcommittee on Housing, Community Development & Insurance: **“Primary Sponsor” of H.R.4750 - RED Act (also known as “Relief from Excessive Debt Act,” or, Official Title as Introduced: “To amend title 11 of the United States Code to make student loans dischargeable.”)116th Congress (2019-2020)**

(25) Sen. Richard J. “Dick” Durbin (D-IL), currently the Democratic Whip and Chair: U.S. SENATE JUDICIARY COMMITTEE: **“Primary Sponsor” of S.1414 - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020) – and: “Primary Sponsor” of S.2598 - FRESH START Through Bankruptcy Act, 116th Congress (2021-2022) – Sen. Durbin makes key comments in the Senate Judiciary Committee for S.2598, about growing bipartisan support—which is true, and necessary for progress.**

(26) Sen. Benard “Bernie” Sanders (I-VT), 2-time candidate for president: **“Original cosponsor” of S.1414 - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020)**

(27) Rep. Jerrold “Jerry” Lewis Nadler (D-NY-10th), past Chairman of the House Judiciary Committee: **“Primary Sponsor” of H.R.2648 - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020)**

(28) Rep. John K. Delaney (D-MD-06th), former member of Congress who self-identifies as very “Moderate”: **“Primary Sponsor” of H.R.2366 - Discharge Student Loans in Bankruptcy Act of 2017, 115th Congress**

(2017-2018) – —as well as a “**Primary Sponsor**” of **H.R.449 - Discharge Student Loans in Bankruptcy Act of 2015**, 114th Congress (2015-2016)

(29) Rep. Daniel T. “Dan” Kildee (D-MI-05th), current member of Congress who, among other things, played an instrumental role in freeing a Marine Veteran from prison in Iran—and who is currently the Chief Deputy Whip: “**Primary Sponsor**” of **H.R.3451 - Student Loan Bankruptcy Parity Act of 2015**, 114th Congress (2015-2016)

(30) Rep. Danny K. Davis (D-IL-07th), long-time, well-respected Illinois Congressman, who has served his district in Congress since November 5, 1996: “**Original cosponsor**” of **H.R.4907 - Private Student Loan Bankruptcy Fairness Act of 2019**, 117th Congress (2021-2022) And: **H.R.423 - Private Student Loan Bankruptcy Fairness Act of 2025**, 119th Congress (2025-2026)

(31) Rep. Steve Cohen (D-TN-09th), long-time, well-respected fourth-generation Memphian Tennessean who has dedicated his life to public service, and as a child, experienced challenges of living with polio, and recipient of a 100+% voting rating on the Humane Society Legislative Fund's annual Legislative Scorecard: **Sponsor of H.R.4907 - Private Student Loan Bankruptcy Fairness Act of 2019**, 117th Congress (2021-2022) And: **H.R.423 - Private Student Loan Bankruptcy Fairness Act of 2025**, 119th Congress (2025-2026)

(32) Rep. Eric Swalwell (D-CA-15th), Co-chair, House Democratic Steering & Policy Committee, and who serves on many committees, caucuses, and leadership positions: “**Original cosponsor**” of **H.R.4907 - Private Student Loan Bankruptcy Fairness Act of 2019**, 117th Congress (2021-2022) And: **H.R.423 - Private Student Loan Bankruptcy Fairness Act of 2025**, 119th Congress (2025-2026)

(!!!) Many Conservatives, too numerous to list, support Student Loan Bankruptcy to cure Moral & Constitutional flaws in current U.S. Bankruptcy Code: [-A-] violates JESUS'S GOLDEN RULE when we support Bankruptcy for Pres. Trump & many others with unsecured loans, like Credit Card Users & business loans, and [-B-] clear violation of the U.S. Constitution's “Uniformity Clause,” Art.I, Sec.8, Cl.4

(33) Conservative writer, Gordon Wayne Watts (myself !)

FORMAL PREDICTION: Only two (2) things are capable of reducing or stopping the excessive student loan originations spending using our taxpayer dollars: [[#1]] First, a miracle (very unlikely) or [[#2]] reinstatement of bankruptcy availability for student debt, which would both ((a)) make Dept of Ed reluctant to lend to students who could assert “sale-defense” via bankruptcy filing and (more-importantly) ((b)) force Liberal Swamp Higher Ed lobbyists to back down and allow lawmakers to make needed spending cuts—when they see the “handwriting on the wall” that Conservative Free Market forces are forcing down lending excess anyway. [[#3]] The only other alternative is excessive lending by Dept of Ed, and a resultant crash of the U.S. Dollar and collapse of the American Economy—complete with Civil Chaos—to be avoided by filing the legislation described below. These are your only three choices: [[#1]] ; [[#2]] ; or, [[#3]] –Choose wisely, and don't say I didn't warn you.

(34) The American Conservative: “Bankruptcy Could Help Millions Struggling Under Student Debt: In 2005, Congress took this one possible life raft away. Why?,” by Jon Basil Utley, publisher of The American Conservative, published in The American Conservative, January 23, 2020, **LINK:** <https://www.TheAmericanConservative.com/articles/bankruptcy-could-help-millions-struggling-under-student-debt>

(35) The U.S. Constitution may not guarantee bankruptcy existence, but IF it exists: **It MUST be uniform.** Since the rich will ****always**** have bankruptcy, then the U.S. Constitution guarantees it for ALL people. PROOF: “Uniformity clause,” Art I, Sec. 8, clause 4.

All our Nation's founders (Thomas Jefferson, James Madison, etc.) were under oppression from merchants and

the oppressive government, who did not allow standard consumer protections, and that was a chief reason for the Declaration of Independence from England: “There are two ways to conquer and enslave a nation. One is by the sword. The other is by debt.” — John Adams 1826 (attributed)

NOTE: The rights to a Uniform Bankruptcy (Art. I, Sec. 8, clause 4) was put AHEAD of the Power to Coin Money (clause 5) or even the ever-important Power to Declare War (clause 11)!! (To ensure ALL Americans are treated equally: The Uniformity Clause, therefore, is a special type of Equal Protection.)

(36) The Federalist, a well-known Conservative website: “Republicans Should Bring Back College Debt Bankruptcy, And Here’s Why,” By Richard McCarty, Michael E. Ginsberg, and Srilekha Palle (6 MIN READ), ***THE FEDERALIST***, Posted in: HIGHER EDUCATION, AUGUST 31, 2022, **LINKS:**

<https://TheFederalist.com/2022/08/31/republicans-should-bring-back-college-debt-bankruptcy-and-heres-why/>

<https://Archive.ph/EOWSK>

<https://Web.Archive.org/web/20220907072624/https://TheFederalist.com/2022/08/31/republicans-should-bring-back-college-debt-bankruptcy-and-heres-why/>

https://ContractWithAmerica2.com/FannyDeregulation/TheFederalist-on-StudentLoanBK_8-31-2022_viaArchiveToday.pdf

https://ContractWithAmerica2.com/FannyDeregulation/TheFederalist-on-StudentLoanBK_8-31-2022_viaWayback.pdf

(37) Well-known “Christian Money” editor, Conservative Christian, Jim Paris:

<https://www.CoastToCoastAM.com/show/2022-09-21-show/> And: <https://Archive.ph/XMj5y> And: <https://Archive.vn/tuLkj> And: <https://Archive.vn/vIy9k> And: <https://Archive.vn/aCKLk>
And: <https://Web.Archive.org/web/20220922123153/https://www.coasttocoastam.com/show/2022-09-21-show/>

YouTube video link: https://YouTu.be/2lyUVB_8tWU

Facebook video link: <https://Facebook.com/GordonWayneWatts/videos/810254556783887>

<https://Facebook.com/share/v/ArhM3DW2DaMBPj1j/>

https://ContractWithAmerica2.com/FannyDeregulation/COAST_JimParisCallIn_x264_001.mp4

https://Web.Archive.org/web/20240613220120/https://contractwithamerica2.com/FannyDeregulation/COAST_JimParisCallIn_x264_001.mp4

<https://ContractWithAmerica2.com/FannyDeregulation/JimParisVideoNotes.html>

<https://Archive.vn/ZOsIB>

<https://Web.Archive.org/web/20240613220104/https://contractwithamerica2.com/FannyDeregulation/JimParisVideoNotes.html>

(38) God Almighty supported not merely bankruptcy discharge but OUTRIGHT FORGIVENESS of outstanding debts: See e.g., “Jubilee Forgiveness,” in **Deuteronomy 15:1-2a, Deut. 15:1-11, and Leviticus**

25:13, something God's people did every seven (7) years! This Old Testament passage is **accepted as “Canon” by both Jews and Christians.** ***And Muslims, who – while of a different religion, still accept both Moses and Jesus as two of their prophets, and hold them in high regard, and have great respect for Jewish Law and Christian Gospel Scriptures. **+ Add: Mark 13:15, forgive others as you'd like to be forgiven (also in The Lord's prayer & elsewhere)**

(39) Jesus would not approve of a “Bankruptcy for me, but not for Thee” hypocritical double standard, which violates His golden rule, in **both** Old **and** New Testament: LEVITICUS 19:18b, Leviticus 19:34, MATTHEW 22:39b, MARK 12:31b, LUKE 6:31, MATTHEW 7:12.

Application of the Golden Rule: “46 And He said, “Woe to you also, lawyers! For you load men with burdens hard to bear, and you yourselves do not touch the burdens with one of your fingers.” **“3** Therefore whatever they tell you to observe, that observe and do, but do not do according to their works; for they say, and do not do. **4** For they bind heavy burdens, hard to bear, and lay them on men’s shoulders; but they themselves will not move them with one of their fingers.” [Christian Holy Bible – Luke 11:46; Matthew 23:3-4, NKJV] **See also: The Parable of the Shrewd Manager: Luke 16:1-12**, which concludes with Jesus saying in v.9: “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.”

(40) Alan Collinge – Nationally-recognised Student Debt expert (Google him if you doubt his credentials)

(41) Ike Brannon of the *Cato Institute* **(42)** *NY Times* columnist David Brooks **(43)** Even Jeb Bush included this in his platform when he ran for president. **(44)** *National Review*, founded by well-known Conservative, William F. Buckley Jr., is calling for allowing student loans to be dischargeable in bankruptcy **(45)** as is Frank H. Buckley, a Foundation Professor at Conservative Antonin Scalia Law School of Law at **GMU**. Both **(46)** *Bloomberg* & **(47)** *USA Today* also call for bankruptcy to be returned to student loans. Lastly, **(48)** Libertarian-Conservative, **Dr. Ron Paul** supports bankruptcy for ALL U.S. Debt (not just college debt). **Liberals** like **(49)** Robert Reich, **(50)** Thom Hartmann, & many others have called for this much-needed repair to fix a broken system. Indeed,

(51) the Democratic Party made return of bankruptcy a plank in their party platform in Philadelphia, recently. Source for Alan Collinge / Commentary, here: **“Student Loans, Bankruptcy and the Silence of Presidents,”** By Alan M. Collinge, *InsiderHigherEd*, December 14, 2017:

LINK: <https://InsideHigherEd.com/views/2017/12/14/college-leaders-should-support-bankruptcy-protection-student-loans-opinion>

Archive-1: <https://Archive.vn/wzEKM>

Archive-2:

<https://Web.Archive.org/web/20200515061837/https://InsideHigherEd.com/views/2017/12/14/college-leaders-should-support-bankruptcy-protection-student-loans-opinion>

The Democratic Party made return of bankruptcy a plank in their party platform in Philadelphia, recently.

QUOTE: On page 71 of the 2020 Democratic Party Platform[14], we see they clearly say that: “Democrats will also empower the CFPB to take action against exploitative lenders and will work with Congress to allow student debt to be discharged during bankruptcy.” (p.72, par.1, sentence 2) [Editor's Note: This is page 72 of 92 of “PDF” page numbers, but the writer labels this as page “71,” since there's a title page that offsets numbering by one.] **Source: “2020 Democratic Party Platform,”** used under Fair Use for commentary, criticism, and research. Editor's Note: This author could not find a more current version, that this 2020 version:

LINK: <https://Democrats.org/wp-content/uploads/2020/08/2020-Democratic-Party-Platform.pdf>

Archive-1: <https://Web.Archive.org/web/20220421223320/https://democrats.org/wp-content/uploads/2020/08/2020-Democratic-Party-Platform.pdf>

Archive-2: <https://Web.Archive.org/web/20220511165713/https://democrats.org/wp->

<content/uploads/2020/08/2020-Democratic-Party-Platform.pdf>

Archive-3: <https://GordonWatts.com/2020-Democratic-Party-Platform.pdf>

Archive-4: <https://GordonWayneWatts.com/2020-Democratic-Party-Platform.pdf>

Archive-5: <https://ContractWithAmerica2.com/2020-Democratic-Party-Platform.pdf>

And – Question: Why haven't GOP lawmakers even TRIED to obey ****our**** Official Republican Platform regarding its prohibitions on taxpayer-funded student loan originations spending? Even when we held House, Senate, & Oval Office trice in recent decades (in GW Bush's first 2 years and again in Trump's first 2 years)?? Either 100% of all GOP lawmakers are RINOS (Republicans in Name Only) ... or we need to employ the Conservative Free Market check/balance offered by Bankruptcy defense restoration (ironically in DEM platform, and U.S. Constitution – see Art.I, Sec.8, cl.4 which says Bk Code MUST be uniform... it is not)? PROOF:

(52) the Republican Party makes taxpayer-funded student loan origination spending PROHIBITED, and we've seen above that – outside an unlikely miracle – ONLY restoration of Art. I Bankruptcy Uniformity (Art. I Sec. 8, cl. 4, U.S. Const.) is sufficiently strong a political force to “force down” said prohibited liberal (and unneeded) spending – something not needed in our grandparents' day, when free (or nearly-free) colleges NEVER needed such student loan middlemen:

QUOTE: On page 35 of the Republican Party Platform[1], we see the GOP clearly says: “The federal government should not be in the business of originating student loans.” (1ST sentence of last paragraph, near bottom-right of page) [Editor's Note: This is page 42 of 66 of “PDF” page numbers, but the writer labels this as page “35,” since the first 7 pages weren't given regular page numbers.] **Source:** “**REPUBLICAN PLATFORM 2016,**” used under Fair Use for commentary, criticism, and research. Editor's Note: This author could not find a more current version, such as 2020 or more recent.

LINK: https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT_12_FINAL%5B1%5D-ben_1468872234.pdf

Archive-1: [https://Web.Archive.org/web/20220511165601/https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT_12_FINAL\[1\]-ben_1468872234.pdf](https://Web.Archive.org/web/20220511165601/https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

Archive-2: [https://GordonWatts.com/DRAFT_12_FINAL\[1\]-ben_1468872234.pdf](https://GordonWatts.com/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

Archive-3: [https://GordonWayneWatts.com/DRAFT_12_FINAL\[1\]-ben_1468872234.pdf](https://GordonWayneWatts.com/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

Archive-4: [https://ContractWithAmerica2.com/DRAFT_12_FINAL\[1\]-ben_1468872234.pdf](https://ContractWithAmerica2.com/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

(53) Jerome Powell, a Conservative Republican, former private equity executive, and recent Chair of the Federal Reserve, who served under Presidents Barack Obama and Donald Trump: Has said he's “at a loss to explain” why student loans are treated differently than other types of debt in bankruptcy—as quoted in many news outlets (see below for citations and sources), and – more recently, Powell recently testified before Congress, “student loans should be dischargeable in bankruptcy like other debt.”

LINK: <https://Congress.gov/119/meeting/house/118492/documents/HHRG-119-JU05-20250715-SD008.pdf>

Archive-1: <https://Archive.vn/5SamK>

Archive-2:

<https://Web.Archive.org/web/20261028232200/https://Congress.gov/119/meeting/house/118492/documents/HHRG-119-JU05-20250715-SD008.pdf>

Archive-3: <https://ContractWithAmerica2.com/FannyDeregulation/HHRG-119-JU05-20250715-SD008.pdf>

(54) Over 44 Million Americans have collegiate debt (and another 40-50 Million are cosigners, family, or friends – total > 100 Million +plus+), and would like the same bankruptcy rights you have (and like Credit Card users—for likewise UNSECURED debts).

(55) And that doesn't even count the OVER ONE-MILLION STUDENTS who are demanding that ALL student loan debt be forgiven (aka cancellation) – in SEVERAL different petitions. See below...

POLLS

(56) From *Conservative followers of Congressman, Thomas Massie – a known Conservative fiscal hawk:*

Thomas Massie – @RepThomasMassie

Should student loans be dischargeable in bankruptcy?

If so under what conditions?

Should universities charging tuition have skin in the game?

Not dischargeable 33%

Dischargeable 67%

19,711 votes · Final results

6:12 PM · Aug 1, 2023

.

184.9K Views 201 Reposts 75 Quotes 698 Likes 9 Bookmarks

<https://Twitter.com/RepThomasMassie/status/1686500235151917056>

<https://Archive.vn/jJppm>

<https://Archive.ph/jErQ1>

<https://Web.Archive.org/web/20240613223441/https://archive.ph/jErQ1>

https://GordonWatts.com/FannyDeregulation/MassiePoll_HigherEd_JPG.jpg

https://GordonWayneWatts.com/FannyDeregulation/MassiePoll_HigherEd_JPG.jpg

https://ContractWithAmerica2.com/FannyDeregulation/MassiePoll_HigherEd_JPG.jpg

https://GordonWatts.com/FannyDeregulation/MassiePoll_HigherEd_FullScreen_HiRezJPG.jpg

https://ContractWithAmerica2.com/FannyDeregulation/MassiePoll_HigherEd_Wayback_JPG.jpg

<https://Web.Archive.org/web/20230802122929/https://Twitter.com/RepThomasMassie/status/1686500235151917056>

<https://Web.Archive.org/web/20230804233542/https://Twitter.com/RepThomasMassie/status/1686500235151917056>

<https://X.com/RepThomasMassie/status/1686500235151917056>

<https://archive.ph/jJppm>

<https://archive.ph/jErQ1>

<https://archive.vn/gdJKA>

<https://web.archive.org/web/20240613222840/https://x.com/RepThomasMassie/status/1686500235151917056>

(57) *Forbes* reports, among other things, that 67% of Americans (incl. 58% of Republicans) support

“widespread” student loan forgiveness—with only 26% in opposition, while another “33% of voters think that for-profit schools shouldn’t get federal funds at all.” **Source:** “**New Poll Shows Substantial, Bipartisan Support For Student Loan Forgiveness And Other Relief For Borrowers,**” by Adam S. Minsky, *FORBES*, September 25, 2020, 11:52am (EDT)

(58) The Harris Poll finds similar sentiments among Americans, “such as forgiveness of a flat amount of student debt (64%) and forgiveness of all student loan debt (55%), are supported by more than half the country,” as well as “updating bankruptcy laws to get rid of student debt (66%)” and “restrictions or price controls on the cost of a university education (78%).” **Source:** “**Americans Overwhelmingly Support Student Debt Reform: The majority of Americans support reforms to student loans and education costs, and most think the new presidential administration is up to the task.,**” *The Harris Poll*, December 2020

(59) After reporting on *The Harris Poll*, cited above, *INSIDE HIGHER ED* then goes on to report that “Our [own] survey also confirms the crippling effects of student debt on borrowers -- and the economy. According to the latest government statistics, 42.3 million people -- one in every six adults -- have federal student loans, averaging \$36,520 per person...Of the 10 solutions we offered our 1,015 survey takers, majorities endorsed every single one. Support peaks at 83 percent for low-interest loans for students at public colleges and universities, 78 percent for government price controls on higher education costs, and 72 percent for automatic student debt forbearance for the unemployed. Backing for these fixes was lopsided among every generation, family type and income and racial group. [] What is more surprising is how many Americans embrace certain correctives that were dismissed as impractical and even socialist during the 2020 election campaign.” **Source:** “**Are Americans Turning ‘Socialist’ About Student Debt?,**” by Will Johnson, *INSIDE HIGHER ED*, January 19, 2021

(60) Tucker Carlson, Conservative FOX host: Tucker Carlson “Hear it from Tucker” clip, as proof even far-right admits system broken: **System is broken, and among other reasons, Dr. Johnson cites:** “...because student loan debt is non-dischargeable under bankruptcy...people are actually committing suicide to get out of their student loan debt...” **Host, Tucker, Carlson responds:** “So, we have a system that's causing people to kill themselves, and the only people again who are benefiting are the richest people in our society, the colleges and the universities.” **Johnson:** “...we also garnish the Social Security payments of many Americans [and, it's] disgusting.” **SOURCE:** “**Wayne Johnson Joins Tucker Carlson November 22, 2019.,**” by Arthur Wayne Johnson, YouTube Video (73 subscribers, 102 reactions, 14,632 views Nov 24, 2019), **LINK:** <https://www.youtube.com/watch?v=GrtV8VyrWVU> ; YouTube Backup: <https://www.youtube.com/watch?v=1J9AvkRP6no>

FACEBOOK VIDEO: <https://Facebook.com/GordonWayneWatts/videos/1652475678456710>

FACEBOOK POST: <https://Facebook.com/GordonWayneWatts/videos/dr-wayne-johnson-former-us-department-of-education-coo-under-sec-betsy-devos-in-/341045868183749/>

DISCUSSION AND LINKS: <https://ContractWithAmerica2.com/#bankruptcy>

Mirror-1:

https://GordonWatts.com/FannyDeregulation/WayneJohnsonJoinsTuckerCarlson22Nov2019_MP4.mp4

Mirror-2:

https://GordonWayneWatts.com/FannyDeregulation/WayneJohnsonJoinsTuckerCarlson22Nov2019_MP4.mp4

Mirror-3:

https://ContractWithAmerica2.com/FannyDeregulation/WayneJohnsonJoinsTuckerCarlson22Nov2019_MP4.mp4

ARCHIVE:

https://Web.Archive.org/web/20220630103505/https://contractwithamerica2.com/FannyDeregulation/WayneJohnsonJoinsTuckerCarlson22Nov2019_MP4.mp4

(61) STATUTORY PRECEDENT & CONTRACTUAL REFORM LEADER LIST (Key GOP Leaders Who Supported Statutory Interventions to Restructure & Sever Predatory Federal Loan Contracts)

***** Note:** While the following legislation (Public Law 117-200 / S.1098) specifically addressed spousal loan separation rather than full Article I bankruptcy discharge, its enactment proves that conservative leadership

recognizes Congress's constitutional authority to modify and restructure predatory federal student loan contracts.

***** Compiled list of GOP lawmakers listed below, in order of appearance:**

Sen. Hatch, Orrin G. [R-UT]
Sen. Rubio, Marco [R-FL]
Rep. Byrne, Bradley [R-AL-1]
Rep. Messer, Luke [R-IN-6]
Sen. Cornyn, John [R-TX]
Rep. Herrera Beutler, Jaime [R-WA-3]
Rep. Graves, Garret [R-LA-6]
Rep. Fitzpatrick, Brian K. [R-PA-1]

(()) H.R.2949 - Joint Consolidation Loan Separation Act (115TH), companion bill: S.1384 - Joint Consolidation Loan Separation Act (115TH)**

HOUSE: <https://Congress.gov/index.php/bill/115th-congress/house-bill/2949/cosponsors>

SENATE: <https://Congress.gov/index.php/bill/115th-congress/senate-bill/1384/cosponsors>

Republican Cosponsor were: Sen. Hatch, Orrin G. [R-UT]*, Sen. Rubio, Marco [R-FL], Rep. Byrne, Bradley [R-AL-1]*, and Rep. Messer, Luke [R-IN-6], where * = Original cosponsor.

(()) H.R.2728 - Joint Consolidation Loan Separation Act (116TH), companion bill: S.1489 - Joint Consolidation Loan Separation Act (116TH)**

HOUSE: <https://Congress.gov/index.php/bill/116th-congress/house-bill/2728/cosponsors>

SENATE: <https://Congress.gov/index.php/bill/116th-congress/senate-bill/1489/cosponsors>

Republican Cosponsor were: Sen. Rubio, Marco [R-FL]*, Sen. Cornyn, John [R-TX]*, and Rep. Byrne, Bradley [R-AL-1]*, where * = Original cosponsor.

(()) H.R.2460 - Joint Consolidation Loan Separation Act (117TH), companion bill: S.1098 Joint Consolidation Loan Separation Act (117TH) ; 10/11/2022 Became Public Law No: 117-200:**

DESCRIPTION: This bill allows two borrowers, who had previously received a joint consolidation loan for their federal student loan debt, to submit a joint application to the Department of Education to sever their consolidated loan into two separate loans. One borrower may submit a separate application in the event that the individual is experiencing domestic or economic abuse from the other individual borrower or is unable to reasonably reach or access the loan information of the other borrower.

HOUSE: <https://Congress.gov/bill/117th-congress/house-bill/2460/cosponsors>

SENATE: <https://Congress.gov/bill/117th-congress/senate-bill/1098/cosponsors>

Republican cosponsors were: Sen. Rubio, Marco [R-FL]*, Sen. Cornyn, John [R-TX]*, Rep. Herrera Beutler, Jaime [R-WA-3], Rep. Graves, Garret [R-LA-6], and Rep. Fitzpatrick, Brian K. [R-PA-1], where * = Original cosponsor.

(62) CONSERVATIVE THINK TANK ACADEMIC – Dr. Beth Akers (American Enterprise Institute):

Testified before the Senate Judiciary Committee that bankruptcy is a "far superior mechanism for determining financial insolvency" compared to arbitrary executive or administrative IDR forgiveness. **Source: Senate Judiciary Committee Hearing on Student Loan Bankruptcy Reform (Aug 3, 2021)**

***** “Challenges and Opportunity in Higher Education,”** By Dr. Beth Akers, *House Committee on Education and the Workforce*, February 7, 2017, **QUOTE: “With the enactment of a universal income-driven repayment plan, we should do away with the forgiveness provisions in the existing plans.** Adjusting monthly payments in accordance with a borrower's income should be sufficient to ensure that a borrower never faces an unaffordable monthly payment. Beyond that, borrowers should only have their debts forgiven if they are, in fact, financially insolvent. The existing plans offer forgiveness once borrowers have made payments in an income-driven repayment plan for a fixed number of years. The problem is that this is an inadequate

mechanism for identifying insolvent borrowers. **Instead, alleviation of student loan burdens should occur through bankruptcy proceedings, which provide a far superior mechanism for determining financial insolvency. Currently, student debt is not dischargeable in bankruptcy.”**

LINK: https://EdWorkforce.House.gov/uploadedfiles/akers_written_testimony.pdf

ARCHIVED:

https://Web.Archive.org/web/20170427150654/http://edworkforce.house.gov/uploadedfiles/akers_written_testimony.pdf

ARCHIVED: https://ContractWithAmerica2.com/FannyDeregulation/akers_written_testimony.pdf

***** “Student Debt: Assessing Its Impacts on Individuals and the Potential Role for Bankruptcy as Part of a Comprehensive Safety Net,”** By Dr. Beth Akers, Senior Fellow, *AEI (American Enterprise Institute)*, Statement before the Senate Committee on the Judiciary on “Student Loan Bankruptcy Reform,” 10 a.m. on Tuesday, August 2, 2021, **QUOTE:** “In light of the dissatisfaction with the IDR programs as an adequate safety net for borrowers, many have called on Congress to reconsider allowing for student loans to be discharged in bankruptcy. **In the past I have argued that this would be unnecessary due to the more nuanced safety net that IDR now provides. However, the existing IDR policy framework has many shortcomings and is falling short of ensuring that student loan repayment is affordable.** Reinstating the option to have student loans, both federal and private, discharged in bankruptcy under certain conditions would create an effective patch to the well-intentioned but inadequate IDR system. [] The startling statistics in the student loan program and revelations of inequity might seem like cause for dramatic and immediate action, like student loan cancellation or the creation of a “free” college regime. However, the problems with our system of higher education finance cannot be repaired with such blunt efforts and must be addressed with more nuanced, incremental changes...”

(63) Related testimony in answer to questions from Sen. Thom Tillis, which references “Student Loan Justice” compiled data on real-world examples of students' before/after debt metrics:

https://www.Judiciary.Senate.gov/imo/media/doc/1D813F27-5056-A066-60CD-2E8D8D4A72AD/QFR%20Responses%20-%20Barta%20-%202021-08-03_386d8c84-cf49-4065-96a6-1837485aa714.pdf

https://Web.Archive.org/web/20260712024334/https://www.judiciary.senate.gov/imo/media/doc/1D813F27-5056-A066-60CD-2E8D8D4A72AD/QFR%20Responses%20-%20Barta%20-%202021-08-03_386d8c84-cf49-4065-96a6-1837485aa714.pdf

https://GordonWatts.com/FannyDeregulation/QFRResponses-Barta-2021-08-03_386d8c84-cf49-4065-96a6-1837485aa714.pdf

https://GordonWayneWatts.com/FannyDeregulation/QFRResponses-Barta-2021-08-03_386d8c84-cf49-4065-96a6-1837485aa714.pdf

https://ContractWithAmerica2.com/FannyDeregulation/QFRResponses-Barta-2021-08-03_386d8c84-cf49-4065-96a6-1837485aa714.pdf

(64) FAITH-BASED & CLERGY BURDEN ADVOCACY – Rev. Dr. Carrie Call (UCC Task Force on Clergy Financial Wellness / Sojourners): Exposed the crushing debt burdens on seminarians and pastoring clergy, highlighting how the lack of structural debt relief paralyzes community spiritual leadership. **Source:** Sojourners Ministry Feature (Jan 28, 2021)

***** ““God, Please Help Me Make Some Money So I Can Pay Off My Student Loans.”,**” By Curtis Yee, *Sojourners*, January 28, 2021, **QUOTE:** “When Derek Williams, a North Carolina resident, returned to school to get a graduate degree at the age of 35, he thought he was doing a noble task...While debt-relief organizations support varying levels of federal intervention, Williams is a member of the North Carolina chapter of Student

Loan Justice, which advocates for total debt relief and the expansion of student loan bankruptcy protections...“The financial weight and insecurity of student debt is absolutely crushing,” said Rev. Dr. Carrie Call, chair of the United Church of Christ’s Task Force on Clergy Financial Wellness.” **LINK:** <https://Sojo.net/articles/news/god-please-help-me-make-some-money-so-i-can-pay-my-student-loans>

(65) SUMMARY OF POINTS: Like I suggest regarding the list of “spending cuts” supporters, likewise, here: Take this list (and copies of both my columns), advocate to **Lawmakers of both parties**, & get **H.R.2648** and **S.1414** from last session (116TH) refiled and/or get **H.R.4907** and **S.2598** from this session (117TH) passed into law. We’ve tried it the “Liberal” way for too long. Now, let’s try it my way, lest we crash the dollar:

- **CONSTITUTIONAL LAW:** Student Loan Bankruptcy defense is not a “Liberal Free Handout,” but rather **required** by the **U.S. Constitution's** Uniformity clause (Art.I, Sec.8, clause 4, if you will) – and:
- **ANALOGY:** Bankruptcy has thus earned the nickname, “**The Economic 2ND Amendment**”—a means of self-defense
- **MORAL:** It is also **required** by the “Golden Rule” of at least **three** (3) major religions (Judaism: Leviticus 19:18b, Leviticus 19:34 ; Christianity: Matthew 22:39b, Mark 12:31b, Luke 6:31, Matthew 7:12; and, Islam: Surah 24:22 An-Nur, The Light, on treatment; Surah 2:275 Al-Baqarah, The Cow, on prohibitions of usurious interest; See also: Surah 3:130, The Family of Imran; Surah 4:161, The Women; Surah 30:39 al-Rum aka The Romans)
- **CONSERVATIVE ALTERNATIVE:** **Student Loan Bankruptcy**, student loan **Subsidy Cuts** (using our tax dollars), and **Price Controls** are also our “Conservative alternative” to Liberal free handouts.
- **FISCAL:** Last, but not least – Bankruptcy operates as a “Conservative Free Market” check on excessive lending – and this undersigned writer predicts that the U.S Dollar WILL crash and the economy will collapse if this **Constitutional** check/balance is not returned.
- **HISTORICAL PRECEDENT:** Things “worked just fine” when we had bankruptcy to regulate/check student lending, and maybe we don't need to “reinvent the wheel” or “fix” something that wasn't broken—but return back to the way it worked just fine.
- **MIDDLEMAN COSTS – Higher Ed:** While this undersigned writer does not support “free handouts” (like free college, etc.), nonetheless, it is his honest estimation that Higher Ed would cost TAXPAYERS less if it was “direct funded” like PUBLIC EDUCATION – with proper price controls, etc.--i.e., “student loan” middleman removed—to direct fund like 5TH GRADE is done. And, college WAS free (or nearly free) in our grandparents' era—and is free in most/all countries (which is why we can't afford to send Americans to medical school).
- **SAVES LIVES:** Lack of “Free College” (like most countries have—and like our grandparents' era had) is a chief reason we have shortages of doctors, nurses, and engineers, and this places lives in danger when we can't produce enough doctors.
- **MIDDLEMAN COSTS – Healthcare:** While this undersigned writer does not support “free handouts,” nonetheless, both CONSERVATIVE Polk County Florida (with PolkCare) and Hillsborough County, Florida healthcare for the indigent/poor, is cheaper for taxpayers – suggesting that Bernie Sanders' “Medicare for All” might indeed cost taxpayers less when middleman are eliminated.
- **POLLS:** Republicans are taking a beating during mid-terms due to affordability issues in healthcare and college. “Small Government” does not mean “Zero Government,” as voters are telling GOP candidates.
- **BOTTOM LINE:** Bankruptcy defense is, as many have said, a Conservative Free Market check on excessive pork spending of our tax dollars to make/guarantee collegiate loans—thus its restoration would make the Dept of Ed ****THINK TWICE**** before continuing the **hemorrhaging** bleed-out of YOUR tax dollars into the \$Trillions\$ – thereby possibly averting a crash of the U.S. Dollar and collapse of the American economy.

REFERENCES – for the above claims:

(1) President Donald J. Trump (R-U.S.A.) – Pres. Trump is a **Conservative Republican**:

QUOTE: “President Trump has offered to forgive some student loan debt as part of a new \$1.8 trillion stimulus proposal to House Democrats, indicating how rapidly the idea of cancelling [sic] student debt has gained broad, bipartisan appeal. [] Trump’s latest attempt to revive stimulus talks comes after he abruptly pulled the plug on congressional negotiations last week. The administration is now proposing that \$25 billion of the \$1.8 trillion package be dedicated to student loan forgiveness. This figure represents only a tiny fraction of the estimated \$1.7 trillion in total outstanding student loan debt, indicating the effort would have a small impact if enacted. The administration did not make clear how it proposes to allocate the \$25 billion, nor did it specify who would be eligible for student loan forgiveness. [] While the offer is relatively small, the overture is an indication of how the concept of student loan forgiveness has rapidly gone mainstream.”

SOURCE: “Trump Includes Student Loan Forgiveness In Latest Stimulus Proposal, Signaling Its Broad Appeal,” by Adam S. Minsky, Esq., **FORBES**, October 11, 2020,

LINK: <https://www.Forbes.com/sites/adamminsky/2020/10/11/trump-includes-student-loan-forgiveness-in-latest-stimulus-proposal-signaling-its-broad-appeal>

Archive-1: <https://Archive.vn/wip/k0D4G>

Archive-2:

<https://Web.Archive.org/web/20201015115027/https://www.forbes.com/sites/adamminsky/2020/10/11/trump-includes-student-loan-forgiveness-in-latest-stimulus-proposal-signaling-its-broad-appeal/>

Archive-3:

<https://GordonWatts.com/TrumpIncludesStudentLoanForgivenessInLatestStimulusProposalSignalingItsBroadAppeal.pdf>

Archive-4:

<https://GordonWayneWatts.com/TrumpIncludesStudentLoanForgivenessInLatestStimulusProposalSignalingItsBroadAppeal.pdf>

Comments: Of all the 'supporters' listed, this is the “odd one out,”[*] insofar as Pres. Trump does not (as yet, at time of press) explicitly support Student Loan Bankruptcy, but it is implicit in his actions: He has not only gotten bankruptcy himself—multiple times—for HUGE SUMS – but also, his support for some version of Student Loan Cancellation / Forgiveness—ever how small in quantity—is yet more radical/ extreme –than the milder, more-regulated (by BK courts) bankruptcy availability. **Thus, his support is implicitly/ tacitly implied.**

[*]UPDATE: Local conservative Republican businessman, Jim Sapp, #20, below, takes a similar position.

(2) Vice President J.D. Vance (R-U.S.A.) – during time as: Sen. J.D. Vance (R-OH) – **Conservative Republican**:

QUOTE: “The basic thing is that the student debt system and, frankly, the entire college education system in this country has become incredibly corrupt. [] I think the problem with student debt forgiveness on the backs of taxpayers is that it basically doesn’t force any reform to that incredibly corrupt system. It’s, in some ways, a bailout for the people who are causing the problem. It’s one of those things where, if you do it, you’ll help a lot of young kids right now, but you’ll hurt the next 20 years of young kids, who are exposed to an even more corrupt and even more inflated system. [] So, I think there are a lot of things that we should be thinking about doing. One, make student debt loans dischargeable in bankruptcy. Two, something like a large university endowment tax, and fund some student loan support through that. But anything that doesn’t go at the universities I think is not just papering over the real problem, but actually making that problem worse.”

Source: “Reporter Asks Trump-Endorsed J.D Vance About His Stance On Student Debt Forgiveness... His Response Is Excellent,” by **CITIGIST**, APRIL 30, 2022, **LINK:**

<https://Citigist.com/news/reporter-asks-trump-endorsed-j-d-vance-about-his-stance-on-student-debt-forgiveness-his-response-is-excellent>

ARCHIVE-1: <https://Archive.ph/jGRAb>

ARCHIVE-2: <https://Web.Archive.org/web/20220501200437/https://citigist.com/news/reporter-asks-trump-endorsed-j-d-vance-about-his-stance-on-student-debt-forgiveness-his-response-is-excellent>

ARCHIVE-3: <https://X.com/daveweigel/status/1520150759685464066>

ARCHIVE-4: https://X.com/Gordon_W_Watts/status/1520860523964813312

Archive-5: https://GordonWatts.com/JD_Vance_on_StudentLoanForgiveness_viaArchiveToday.pdf

Archive-6: https://GordonWayneWatts.com/JD_Vance_on_StudentLoanForgiveness_viaArchiveToday.pdf

Archive-7: https://ContractWithAmerica2.com/JD_Vance_on_StudentLoanForgiveness_viaArchiveToday.pdf

(3) Gov. Ron DeSantis (R-FL) – Conservative Republican: QUOTE: “Florida Governor Ron DeSantis, a 2024 Republican presidential candidate, said Tuesday he has a better idea than President Joe Biden's plan to alleviate student debt. [] “We've had a generation of kids go to college and end up deep into debt with little to show for it,” DeSantis said in a tweet. “The left's solution is to force taxpayers to pay off this debt. Here's a better solution: Make the colleges and universities foot the bill. And let student loans be dischargeable in bankruptcy.”” **SOURCE:** “**DeSantis Plan to Get Rid of Student Loans Compared to Biden Cancellation,**” By Matthew Impelli, Life & Trends Reporter, *NEWSWEEK*, Published: Aug 02, 2023 at 04:34 PM EDT, Updated: Aug 03, 2023 at 09:38 AM EDT, **LINK:**

<https://www.Newsweek.com/desantis-plan-get-rid-student-loans-compared-biden-cancellation-1817083>

ARCHIVE: <https://Archive.vn/dS1Md>

ARCHIVE: <https://Web.Archive.org/web/20230803015113/https://www.newsweek.com/desantis-plan-get-rid-student-loans-compared-biden-cancellation-1817083>

ARCHIVE:

https://ContractWithAmerica2.com/FannyDeregulation/DeSantisOnStudentDebtBankruptcy_NEWSWEEK_ArchiveToday.pdf

ARCHIVE:

https://ContractWithAmerica2.com/FannyDeregulation/DeSantisOnStudentDebtBankruptcy_NEWSWEEK_Wayback.pdf

QUOTE: “Florida Gov. Ron DeSantis doesn't support broad student-loan forgiveness. But he does think bankruptcy should be an option for borrowers who cannot afford to pay off their debt. [] On Monday, DeSantis unveiled his “Declaration of Economic Independence,” which outlines his economic plan should he win the presidential election and includes ten pillars that he said will support the economy and the middle class. As DeSantis said during his Monday remarks, his sixth pillar is to “reform the education system in this country, and we're going to lower barriers of entry, particularly for blue collar workers.” [] “The reality is we've had a generation of students go deep into debt and some of them end up with degrees in things like zombie studies, which are just not making a difference,” DeSantis said. [] “It's wrong to say that a truck driver should have to pay off the debt of somebody who got a degree in gender studies. This is not the taxpayers that should have to do that,” he continued. “At the same time, I have sympathy for some of these students because I think they were sold a bill of goods. I think these universities knew that they could take all this federal loan money. And if you're there for six years, hey that's more money for them, right? And they do it, and they increase their administrative bloat and they didn't make the the instruction any better.” [] DeSantis said that a solution to that problem would be holding colleges financially accountable if students are unable to pay off a “successful” degree, and he also said that he thinks “student loans should be dischargeable in bankruptcy.”” **SOURCE:** “**Ron DeSantis says he has 'sympathy' for some student-loan borrowers — and wants to make it easier for them to get rid of their debt in court,**” By Ayelet Sheffey, *BUSINESS INSIDER*, Aug 2, 2023, 10:46 AM EDT, **LINK:**

<https://www.BusinessInsider.com/ron-desantis-student-loan-debt-relief-plan-bankruptcy-sympathy-borrowers-2023-8>

ARCHIVE: <https://archive.ph/Us7jJ>

ARCHIVE: <https://Web.Archive.org/web/20230803020355/https://www.businessinsider.com/ron-desantis-student-loan-debt-relief-plan-bankruptcy-sympathy-borrowers-2023-8>

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https://ContractWithAmerica2.com/FannyDeregulation/DeSantisOnStudentDebtBankruptcy_BusinessInsider_ArchiveToday.pdf

ARCHIVE:

https://ContractWithAmerica2.com/FannyDeregulation/DeSantisOnStudentDebtBankruptcy_BusinessInsider_

[Wayback.pdf](#)

QUOTE: “Florida Gov. Ron DeSantis unveiled a new economic plan Monday as part of his 2024 presidential bid that includes a goal of easing the path for student loans to be discharged through bankruptcy. [] DeSantis’ “declaration of economic independence” includes 10 pillars that he says will “reverse the decline of our nation’s struggling economy and fight for the middle class.” [] One of the pillars includes “reforming” the education system to “make universities, not taxpayers, responsible for the loans their students accrue” and to allow those loans to be discharged through bankruptcy “like any other loan.” [] It is currently possible to get student loans discharged through bankruptcy, according to the Department of Education’s website, but the process has proven to be difficult. Under current department guidelines, student loan borrowers must, in addition to filing for bankruptcy, demonstrate to a bankruptcy court why repaying their student loan would cause “undue hardship.” [] “I have sympathy for some of these students because I think they were sold a bill of goods. I think these universities knew that they could take all this federal loan money,” DeSantis said Monday at a campaign event in New Hampshire. “So we need to do things to make it better for our students to be able to have pathways for success, but it starts with holding these universities accountable.”” **SOURCE:** “DeSantis unveils economic plan, aim to ease process for discharging student loans through bankruptcy: It is currently possible to get student loans discharged through bankruptcy, according to the Department of Education's website, but the process has proven to be difficult.” By Kiera Frazier, POLITICO, 07/31/2023, 11:54 AM EDT | Updated: 07/31/2023 12:54 PM EDT, LINK: <https://www.Politico.com/news/2023/07/31/desantis-2024-education-00108961>

ARCHIVE: <https://Archive.vn/zEJCK>

ARCHIVE:

<https://Web.Archive.org/web/20230802060645/https://www.politico.com/news/2023/07/31/desantis-2024-education-00108961>

ARCHIVE:

https://ContractWithAmerica2.com/FannyDeregulation/DeSantisOnStudentDebtBankruptcy_POLITICO_ArchiveToday.pdf

ARCHIVE:

https://ContractWithAmerica2.com/FannyDeregulation/DeSantisOnStudentDebtBankruptcy_POLITICO_Wayback.pdf

(4) Sen. Chuck Grassley (R-IA) – Conservative Republican: The undersigned author received a response from Sen. Chuck Grassley (R-IA) regarding S.2598, the FRESH START Through Bankruptcy Act, a bill which we believe is necessary for force down excess Dept of Ed lending, and thereby prevent/avert a crash of the dollar – in which Grassley expresses openness to the concept of restoring bankruptcy uniformity to student debt – as documented below. **Long-time IOWA Republican Senator, Chuck Grassley, who turned 93 earlier this year, and is "ranking member" on the Senate Judiciary Committee, writes:** "As I mentioned in the [Judiciary Committee] hearing [held on Aug. 3, 2021], I am open to the concepts in this [student loan bankruptcy] bill," in his letter dated Jan. 11, 2023, to the undersigned writer. This is quite surprising given how the GOP has, historically, been less supportive of constitutional bankruptcy uniformity as applied to collegiate debt. Grassley goes on to say: "I would like to see certain changes to this proposal, but I am hopeful that we will be able to find a solution that works for all those involved. As you likely know, this bill did not pass during the previous session of Congress and would need to be reintroduced in the new 118th Congress. As Senator Durbin continues to pursue the bill, I look forward to working with him on it." **BIO:**

<https://www.Grassley.senate.gov/about/biography>

RANK: <https://www.Judiciary.senate.gov/about/ranking>

LINK-1: https://GordonWatts.com/Response_Wed11Jan2023_SenGrassley-S2598-etc.pdf

LINK-2: https://GordonWayneWatts.com/Response_Wed11Jan2023_SenGrassley-S2598-etc.pdf

LINK-3:

https://ContractWithAmerica2.com/EmailsToLawmakers/Response_Wed11Jan2023_SenGrassley-S2598-etc.pdf

ARCHIVE:

http://Web.Archive.org/web/20230130210928/https://gordonwaynewatts.com/EmailsToLawmakers/Response_

[Wed11Jan2023_SenGrassley-S2598-etc.pdf](#)

REPLY: https://GordonWatts.com/Reply-to-SenGrassley-re-S2598_etc_Wed25Jan2023.pdf

LINK: https://GordonWayneWatts.com/Reply-to-SenGrassley-re-S2598_etc_Wed25Jan2023.pdf

LINK:

https://ContractWithAmerica2.com/EmailsToLawmakers/Reply-to-SenGrassley-re-S2598_etc_Wed25Jan2023.pdf

ARCHIVE:

http://Web.Archive.org/web/20230130213339/https://contractwithamerica2.com/EmailsToLawmakers/Reply-to-SenGrassley-re-S2598_etc_Wed25Jan2023.pdf

https://GordonWatts.com/AddlTips-to-SenGrassley-re-S2598_etc_Thr26Jan2023.pdf

https://GordonWayneWatts.com/AddlTips-to-SenGrassley-re-S2598_etc_Thr26Jan2023.pdf

https://ContractWithAmerica2.com/EmailsToLawmakers/AddlTips-to-SenGrassley-re-S2598_etc_Thr26Jan2023.pdf

http://Web.Archive.org/web/20230130213437/https://contractwithamerica2.com/EmailsToLawmakers/AddlTips-to-SenGrassley-re-S2598_etc_Thr26Jan2023.pdf

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https://ContractWithAmerica2.com/EmailsToLawmakers/Gmail_Follow-upReply-to-SenGrassley-re-GRID_etc_Thr02Feb2023.pdf

http://Web.Archive.org/web/20230203020203/https://contractwithamerica2.com/EmailsToLawmakers/Gmail_Follow-upReply-to-SenGrassley-re-GRID_etc_Thr02Feb2023.pdf

GRID-2: https://GordonWatts.com/2ND_Follow-upReply-to-SenGrassley-re-GRID_etc_Mon06Feb2023.pdf

https://GordonWayneWatts.com/2ND_Follow-upReply-to-SenGrassley-re-GRID_etc_Mon06Feb2023.pdf

https://ContractWithAmerica2.com/EmailsToLawmakers/2ND_Follow-upReply-to-SenGrassley-re-GRID_etc_Mon06Feb2023.pdf

http://Web.Archive.org/web/20230206204714/https://contractwithamerica2.com/EmailsToLawmakers/2ND_Follow-upReply-to-SenGrassley-re-GRID_etc_Mon06Feb2023.pdf

(5) President Joseph R. “Joe” Biden (D-U.S.A.) – Incumbent President, Democrat: QUOTE: “Biden is adopting Senator Warren’s comprehensive proposal, [Fixing Our Bankruptcy System to Give People a Second Chance](#). In 2005, Biden worked hard to add progressive reforms to a bankruptcy bill that was going to be passed with or without him. Today, he agrees firmly with Senator Warren that we need to fundamentally reshape our bankruptcy system. [] As [described](#) by Senator Warren in her plan, this plan will: ... End the absurd rules that make it nearly impossible to discharge student loan debt in bankruptcy.” **SOURCE:** “**THE BIDEN PLAN FOR BANKRUPTCY REFORM**,” by Joseph R. “Joe” Biden, *JoeBiden.com (Official Campaign page)*, © Copyright 2021. All rights reserved – small “Fair Use” quote used for commentary, criticism, research, **LINK:** <https://JoeBiden.com/bankruptcyreform/>

**** <https://Archive.vn/GOqEy>**

**** <https://Web.Archive.org/web/20211022193806/https://joebiden.com/bankruptcyreform/>**

Comments: President Biden's support for student loan bankruptcy is ****explicitly**** and ****plainly**** stated above, but what may not be apparent is the fact that Biden *also* adopts Warren's plan for “forgiveness” aka “cancellation,” when he adopts her plan—whether one agrees or disagrees, Biden did make this promise to adopt Warren's plan to (direct quote) “As President, I’ll attack the student debt crisis head on. My [student loan debt cancellation plan](#) cancels up to \$50,000 in debt for 95% of people who have it, relieving a massive burden on families and [boosting our economy](#). But for people who may still have debt, **my bankruptcy reform plan ends the absurd special treatment of student loans in bankruptcy and makes them dischargeable just like other consumer debts.**” **LINK:** <https://ElizabethWarren.com/plans/bankruptcy-reform>

Conclusion on Biden: Whether one “agrees” with or “disagrees” with “cancellation” of collegiate debt, it is a documented fact that, as of the time of publication, Biden has not kept his word regarding an attempt to do cancellation via Executive Order as Warren sought. **Source:** “**Warren buckles down on student loan forgiveness, says Biden 'has the power to cancel student loan debt',**” by Erika Giovanetti, *FoxBusiness*, Published September 14, 2020 or 2021 ??, **LINK:** <https://www.FoxBusiness.com/personal-finance/student-loan->

[forgiveness-elizabeth-warren-joe-biden](#)

** <https://Archive.vn/Qpx8m>

** <https://Web.Archive.org/web/20211103143531/https://www.foxbusiness.com/personal-finance/student-loan-forgiveness-elizabeth-warren-joe-biden>

(6) Sen. Kamala D. Harris (D-CA) – **Incumbent Vice President, Democrat** – “Original cosponsor” of **S.1414** - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020) (Introduced 05/09/2019) LINK: <https://www.Congress.gov/bill/116th-congress/senate-bill/1414/cosponsors>

(7) Rep. Glenn S. Grothman (R-WI-06th) – Rep. Grothman is a **Conservative Republican**:
LINK: <https://www.PolitiFact.com/article/2014/nov/17/conservative-congressman-elect-glenn-grothman-his>
He is rated “Conservative: 70%” by CR: <https://www.ConservativeReview.com/scorecard/glenn-grothman>
** **Rep. Grothman is also the “Primary Sponsor” of:**

LINK: <https://www.PolitiFact.com/article/2014/nov/17/conservative-congressman-elect-glenn-grothman-his>
He is rated “Conservative: 70%” by CR: <https://www.ConservativeReview.com/scorecard/glenn-grothman>
** **Rep. Grothman is also the “Primary Sponsor” of:**

H.R.5899 - To amend title 11 of the United States Code to make debts for student loans dischargeable., 116th Congress (2019-2020) (Introduced 02/13/2020),
<https://Congress.gov/bill/116th-congress/house-bill/5899/cosponsors>
and:

H.R.4563 - To amend title 11 of the United States Code to make debts for student loans dischargeable. 117th Congress (2021-2022) (Introduced 07/20/2021)
<https://Congress.gov/bill/117th-congress/house-bill/4563/cosponsors>

***** COMMENTS:** We support Rep. Grothman's call for reinstatement of Bankruptcy Uniformity, as our Constitution (Art.I, Sec.8, cl.4) calls for, for one very key reason: as other Conservatives, even, point out, the removal of bankruptcy defense from student loans has allowed lending (using Trillions in tax dollars) to continue unchecked, and our own analysis of the situation finds that ONLY reinstatement of this necessary Conservative Free Market "check" will make it possible to reduce (hopefully eliminate) "Liberal pork" student loan subsidy originations spending--thereby averting a crash of the dollar, and inevitable collapse of the U.S. economy. However, if this is not plainly clear, let's hear from another very-far-right Conservative Republican: Congressman Glenn Grothman (R-WI-06) has made similar arguments. Grothman writes, in salient part: "If there is no risk of the federal government and private lenders losing money through the bankruptcy process, then these actors have no reason to responsibly lend to student borrowers. In turn, institutions of higher education, who have little accountability and access to an endless pool of student aid dollars, continue to inflate the cost of tuition for our students." Grothman goes on to write: "'Because of our bankruptcy laws, credit card companies and other lenders will not loan money if they do not expect it will be repaid. Sadly, in the 1970s, Congress took this safeguard away from students applying for federal loans." SOURCE: Grothman Press Release ** Grothman concludes his press release by saying that "'Out-of-control student loan costs and wasteful spending, coupled with high tuition prices, must come to an end for the sake of our students. If this [student loan bankruptcy] bill becomes law, it will force all federal student lenders, including the federal government, to become more responsible.'", which is key to avoiding a crash of the dollar: Student Debt, at over \$2 Trillion, is almost ten (10%) percent of total U.S. Debt, a point Conservative readers must not forget when wondering if this bill is worthy of our assistance.

LINK: <https://Grothman.House.gov/news/documentsingle.aspx?DocumentID=2398>

ARCHIVE-1: <https://Archive.ph/qSnfc>

ARCHIVE-2:

<https://Web.Archive.org/web/20221208195226/https://grothman.house.gov/news/documentsingle.aspx?DocumentID=2398>

ARCHIVE-3: https://GordonWatts.com/GrothmanPressRelease-HR4563_117th.pdf

ARCHIVE-4: https://GordonWayneWatts.com/GrothmanPressRelease-HR4563_117th.pdf

ARCHIVE-5: https://ContractWithAmerica2.com/GrothmanPressRelease-HR4563_117th.pdf

RELATED Mirror-1: <https://GordonWatts.com/#crash>

RELATED Mirror-2: <https://GordonWayneWatts.com/#crash>

(8) Rep. John Katko (R-NY-24th) – Rep. Katko is a **Conservative Republican, and a former Federal Prosecutor**. *The Daily Orange* described him as a “center-right Republican,” who “decides to vote for a tax cut”: <http://DailyOrange.com/2020/01/john-katko-makes-obvious-decision> and is otherwise rated fairly, if not totally, Conservative: <https://JustFacts.votesmart.org/candidate/152546/john-katko> and who did not support the impeachment of President Donald Trump: http://www.OswegoCountyNewsNow.com/news/katko-history-on-gop-s-side-in-impeachment-fight/article_6621c1a4-21d7-11ea-be85-ef7aeef90bc2.html

**** Rep. Katko is also the “Primary Sponsor” of H.R.770 - Discharge Student Loans in Bankruptcy Act of 2019, 116th Congress (2019-2020)** (Introduced 01/24/2019), <https://www.Congress.gov/bill/116th-congress/house-bill/770/text> –as well as an **“Original cosponsor” of H.R.2648 - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020)** (Date Cosponsored: 05/09/2019), <https://www.Congress.gov/bill/116th-congress/house-bill/2648/cosponsors> –as well as an **“Original cosponsor” of H.R.2366 - Discharge Student Loans in Bankruptcy Act of 2017, 115th Congress (2017-2018)** (Date Cosponsored: 05/04/2017), <https://www.Congress.gov/bill/115th-congress/house-bill/2366/cosponsors> – as well as a **cosponsor of H.R.449 - Discharge Student Loans in Bankruptcy Act of 2015, 114th Congress (2015-2016)** (Date Cosponsored: 02/08/2016), <https://www.Congress.gov/bill/114th-congress/house-bill/449/cosponsors>

(9) Rep. Christopher H. Smith (R-NJ-04th) – Rep. Smith is a **Conservative Republican, and long-term well-respected Congressman**. According to the independent watchdog organization Govtrack, as of January 1, 2021, Mr. Smith ranks second among all 435 Members of the House over the last two decades in the number of laws authored. According to the official Congress.gov website run by the Library of Congress, Rep. Smith has authored 48 laws: https://www.GovTrack.us/congress/bills/browse?sponsor=400380#current_status=28
* <https://www.Congress.gov/member/christopher-smith/S000522?q=%7B%22congress%3A%22%3A%22all%22%2C%22sponsorship%3A%22%3Asponsored%22%2C%22bill-status%3A%22%3Alaw%22%7D> Or at least so says his biography:

* <https://ChrisSmith.House.gov/biography/>

* <https://Archive.vn/VSip2>

* <https://Web.Archive.org/web/20210908155708/https://chrissmith.house.gov/biography/>

**** Rep. Smith is also a “CoSponsor” of H.R.770 - Discharge Student Loans in Bankruptcy Act of 2019, 116th Congress (2019-2020)** (Introduced: 01/24/2019), <https://www.Congress.gov/bill/116th-congress/house-bill/770/text> – (Date Cosponsored: 07/13/2020, <https://www.Congress.gov/bill/116th-congress/house-bill/770/cosponsors>

(10) Rep. Ralph Norman (R-SC-05th) is a **Conservative Republican, and a leading South Carolina businessman**: <https://Norman.House.gov/meet-ralph> and <https://www.ElectRalphNorman.com/meet-ralph> and a strong supporter of President Trump <https://www.RollCall.com/2017/06/21/in-ralph-norman-trump-gets-a-strong-ally> who currently has a “100%” score with the Heritage Foundation: <https://HeritageAction.com/scorecard/search?query=ralph+norman> Archived here: <http://Archive.vn/wip/ji8OM> and here: https://Web.Archive.org/web/*/https://HeritageAction.com/scorecard/search?query=ralph+norman and here: <https://Web.Archive.org/web/20200712162243/https://heritageaction.com/scorecard/search?query=ralph+norman> Editor's Note: Had trouble saving in archive, and rating seems to have changed slightly.

**** Rep. Norman is also an “Original cosponsor” of H.R.5899 - To amend title 11 of the United States Code to make debts for student loans dischargeable., 116th Congress (2019-2020)** (Date Cosponsored: 02/13/2020), <https://www.Congress.gov/bill/116th-congress/house-bill/5899/cosponsors>

(11) Rep. David W. Jolly (R-FL-13th) is a former member of Congress <https://www.Congress.gov/member/david-jolly/J000296> who was a **life-long Republican**, who served in Congress from 2014 to 2017, following the death of his mentor and former boss, Rep. C.W. “Bill” Young – and a **staunch opponent of the Affordable Care Act and abortion** –but who quit the GOP and registered as “Independent” over differences with President Trump: <https://www.TampaBay.com/florida->

[politics/buzz/2018/10/15/former-congressman-quits-gop](https://www.politics/buzz/2018/10/15/former-congressman-quits-gop)

** Rep. Jolly is also a cosponsor of H.R.449 - Discharge Student Loans in Bankruptcy Act of 2015, 114th Congress (2015-2016) (Date Cosponsored: 04/23/2015) <https://www.Congress.gov/bill/114th-congress/house-bill/449/cosponsors>

(12) Rep. Matt Gaetz (R-FL-01st) Conservative Republican: Representative Gaetz, who is one of the most Conservative Members of Congress (and one of President Trump's staunchest & most ardent supporters) gave an eloquent speech in the recent House Judiciary Committee “markup” Meeting in support of H.R.2648, the Student Loan Bankruptcy bill, which was just recently enrolled:

QUOTE: “The House Judiciary Committee on Tuesday advanced a bill that would amend the bankruptcy code to permit both private and federally held student loans to be more easily discharged in bankruptcy. [] The the House Judiciary Committee on a 19-5 vote along party lines, though Rep. Matt Gaetz (R-Fla.), a staunch Trump ally, said he supported the legislation, noting the burden millions of Americans are under due to the student loan debt they hold, but did not vote in committee. [] Known as the Student Borrower Bankruptcy Relief Act, the bill calls for striking provisions in the bankruptcy code that prohibit the discharge of student loans except where borrowers can prove an “undue hardship.” [] Unlike other forms of debt, like credit cards and medical bills, student loan borrowers must generally prove that they have an undue hardship in order to discharge their student loan debt in bankruptcy, making the process much more difficult...Bankruptcy reform, with a particular focus on student loan debt, has gained momentum in recent years, with support from Gaetz underscoring movement on the issue. [] “I’m grateful that the majority on this committee wants to break away from the Biden record on student loans and would instead chart a way forward that is more fair to America’s young people,” Gaetz said, referring to Democratic nominee Joe Biden, who as a senator backed the 2005 bankruptcy law. [] Judiciary Chairman Rep. Jerry Nadler (D-N.Y.) agreed with Gaetz’s assertion. [] “It was the wrong thing to do,” he said. “Biden was on the wrong side. Many people in both parties were on the wrong side.””

SOURCE: “Bill Extending Bankruptcy Protections to Student Loan Borrowers Advanced by House Democrats,” by Owen Daugherty, NASFAA Staff Reporter, *NASFAA (National Association of Student Financial Aid Administrators)*, Thursday, 01 October 2020,

LINK: https://www.NASFAA.org/news-item/23471/Bill_Extending_Bankruptcy_Protections_to_Student_Loan_Borrowers_Advanced_by_House_Democrats

Archive-1: <https://Archive.vn/wip/A2MTu>

Archive-2: https://Web.Archive.org/web/20201003213602/https://www.NASFAA.org/news-item/23471/Bill_Extending_Bankruptcy_Protections_to_Student_Loan_Borrowers_Advanced_by_House_Democrats

Archive-3: https://GordonWatts.com/NASFAA_Thursday-10-01-2020_reports-on-HR2648-Gaetz-Nadler_PDF.pdf

Archive-4: https://GordonWayneWatts.com/NASFAA_Thursday-10-01-2020_reports-on-HR2648-Gaetz-Nadler_PDF.pdf

Various QUOTES:

1:38:52 – Rep. Matt Gaetz (R-FL-01) supports H.R. 2648 – the Student Loan Bankruptcy bill:

“I support Mr. Tiffany's [criminal conviction disqualification] amendment. The underlying piece of legislation that would allow students to discharge student loan debt through bankruptcy [this bill, H.R.2648] would shatter the foundation of Higher Education finance. It would create a dramatic & sudden shift in the pricing of Higher Education. It would disrupt almost every university budget in America. [Dramatic pause.] And that's exactly why I'm voting for it. During my life, prices in Higher Education have skyrocketed. University administration budgets have exploded. Administrators have gotten rich, while a generation of students have been relegated to a life of indentured servitude. Forty-Four (44) Million Americans dealing with crushing student loan debt – an

amount, in the aggregate – that exceeds \$1.6 TRILLION dollars. That's more than the amount of money Americans have borrowed against CARS. That's more than America's CREDIT CARD debt, in the aggregate. And, it has impacted the life of many of my fellow-Millennials. Unable to get married. Unable to have a down payment for a HOME. It's almost like in dating in Millennial life...reverse dowry... [etc.] ...But: It does raise the question: How did we get here? Why, in 2005, as the chairman correctly referenced, did members of Congress [and] The Senate [change the law]!?” – Enters into the record Guardian article about Sen. Biden's support for anti-consumer BK law. Chairman Nadler generously allows such. Gaetz goes on an anti-Biden rant. – **01:43:46** – Rep. Gaetz yields the remaining seconds to Chairman Nadler, who admits that Democrats have made mistakes, along with Republicans. – **01:44:30**

01:49:05 – Rep. Kelly Armstrong claims that H.R.2648 would be harmful, and says that it would do nothing to address the problem – which was caused by cuts to Higher Education at the state level – and over-inflated administration. Rep. Armstrong (falsely) claims that H.R.2648 wouldn't incentive colleges to lower tuition increases. (FALSE: It would via Market Pressures, as discussed **01:12:25**, above – and, as also addressed eloquently by Rep. Gaetz, below.) He also (falsely) claims that there'd be no “guardrails” on the costs of higher education. – **01:51:31** – Rep. Armstrong generously yields some time to Rep. Matt Gaetz, who succinctly defends the points I've made – but in a public forum.

01:51:31 – Rep. Matt Gaetz (R-FL-01) – QUOTE: “So, if students are able to discharge...I see what you're saying: That the bill doesn't say bureaucracy *HAS* to be cut. But, if students can discharge their debt through bankruptcy, then there will be fewer of those loans issued, right? Because if they're 'risky' loans, [then] they won't be issued. And, so, universities won't be able to charge as much: TUITION will go DOWN. And, because they won't be able to charge as much, they won't be able to have – like – you know – “Senior Provost of Intersectional Gender Studies,” knocking down TWO-HUNDRED EIGHTY THOUSAND (\$280,000.00) DOLLARS a year, while somebody's just tryin' to pay pay tuition for their family member.” – yields back – **01:52:10**

SOURCES:

Official HOUSE JUDICIARY YouTube video link – cued up to Rep. Gaetz:

<https://www.YouTube.com/watch?v=CC1clXG4r40&t=5937s>

Courtesy of: <https://YouTube.com/HouseJudiciaryCommitteeHearings>

SAVED COPIES – DOWNLOAD MIRRORS:

YouTube – full video: <https://www.YouTube.com/watch?v=yoA173W9wOc&t=5937s>

Courtesy of: <https://YouTube.com/GordonWayneWatts>

Facebook – shortened video: <https://www.Facebook.com/GordonWayneWatts/videos/10218771474582875/>

Download Mirror-1: https://GordonWatts.com/LetterToPresTrump/Tue29Sept2020_HouseJudiciary_Markup_H.R.7370-and-H.R.2648_480p.mp4

Download Mirror-2:

https://GordonWayneWatts.com/LetterToPresTrump/Tue29Sept2020_HouseJudiciary_Markup_H.R.7370-and-H.R.2648_480p.mp4

Archive of YouTube video: <https://Web.Archive.org/web/20201016145658/https://www.youtube.com/watch?v=yoA173W9wOc>

Archive of Facebook video:

<https://Web.Archive.org/web/20201016145656/https://www.facebook.com/GordonWayneWatts/videos/10218771474582875>

An attempt to use Archive dot Today (Archive.vn) to save an MP4 in its archive: <https://Archive.vn/wip/MZOXv>

Archive of MP4 video download file:

https://Web.Archive.org/web/20201016145306/https://gordonwatts.com/LetterToPresTrump/Tue29Sept2020_HouseJudiciary_Markup_H.R.7370-and-H.R.2648_480p.mp4

VIDEO NOTES:

U.S. House Judiciary Committee markup meeting (HR2648 and other bills) – NOTES:

Mirror 1 – UNABRIDGED notes:

* HTML Web-page: https://GordonWatts.com/Notes_HouseMarkupH.R.2648.html

* WORD *.doc: https://GordonWatts.com/Notes_HouseMarkupH.R.2648.doc

* PDF: https://GordonWatts.com/Notes_HouseMarkupH.R.2648.pdf

Mirror 1 – ABRIDGED Facebook video notes:

* HTML Web-page: https://GordonWatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.html

* WORD *.doc: https://GordonWatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.doc

* PDF: https://GordonWatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.pdf

Mirror 2 – UNABRIDGED notes:

* HTML Web-page: https://GordonWayneWatts.com/Notes_HouseMarkupH.R.2648.html

* WORD *.doc: https://GordonWayneWatts.com/Notes_HouseMarkupH.R.2648.doc

* PDF: https://GordonWayneWatts.com/Notes_HouseMarkupH.R.2648.pdf

Mirror 2 – ABRIDGED Facebook video notes:

* HTML Web-page: https://GordonWayneWatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.html

* WORD *.doc: https://GordonWayneWatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.doc

* PDF: https://GordonWayneWatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.pdf

Archive-1:

* <https://Archive.vn/wip/FMuhW> (Unabridged / Full notes)

* <https://Archive.vn/wip/cIrL9> (ABRIDGED Facebook video notes only)

Archive-2:

* https://Web.Archive.org/web/20201016142354/https://gordonwatts.com/Notes_HouseMarkupH.R.2648.html (Full-HTML)

* https://Web.Archive.org/web/20201016142719/https://gordonwatts.com/Notes_HouseMarkupH.R.2648.pdf (Full-PDF)

* https://Web.Archive.org/web/20201016142822/https://gordonwatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.html (Facebook-HTML)

* https://Web.Archive.org/web/20201016142519/https://gordonwatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.pdf (Facebook-PDF)

AND in recent Tweets:

*** Rep. Matt Gaetz @RepMattGaetz

Instead of wiping away student loan debt with a presidential executive order, we ought to allow people who are victims of predatory systems to declare bankruptcy.

It would shatter the foundation of higher-ed finance.

—

@Firebrand_Pod
Episode 61 (07/20/2022)

Gaetz: Student Debt Bankruptcy Would Shake Up High-Ed Finance

"If people are able to discharge their student loan debt through bankruptcy, rather than action by the federal government, then I think you can literally bring down the entire higher-ed system."

10:25 PM · Aug 25, 2022

<https://twitter.com/RepMattGaetz/status/1562929077325074432>

<https://archive.ph/LSbyX>

<https://web.archive.org/web/20220825222627/https://twitter.com/RepMattGaetz/status/1562929077325074432>

<https://x.com/RepMattGaetz/status/1562929077325074432>

<https://archive.vn/Lkgrh>

<https://web.archive.org/web/20240613214023/https://archive.vn/Lkgrh>

<https://web.archive.org/web/20240613213623/https://x.com/RepMattGaetz/status/1562929077325074432>

– *Source and archival references courtesy of: Editor-in-Chief, The Register, Gordon Wayne Watts ///*

(13) Sen. John Cornyn (R-TX) Conservative Republican: Senator Cornyn: FactCheck.org verifies this when it says "...that Cornyn was rated the second most conservative of all incumbent U.S. senators by the nonpartisan National Journal, based on his voting record in the last Congress, which sat during 2011 and 2012. He scored 93.8 percent on the Journal's "composite" conservative scale, which melds ratings on economic, social and foreign policy votes. He even edged out South Carolina Republican Sen. Jim DeMint, a Tea Party leader who has since left the Senate to head the conservative Heritage Foundation. [] Other conservative groups also rate Cornyn highly. The American Conservative Union scored his votes as 90 percent conservative in 2011, and 88 percent conservative in 2012 — both well above the 78 percent conservative average for all incumbent GOP senators during the two-year period. Cornyn's "lifetime" ACU rating — covering his entire Senate career since 2002 — is 93 percent conservative. [] Similarly, the anti-tax group Club for Growth has consistently rated Cornyn among the most conservative GOP senators over the years...[] The anti-abortion National Right to Life Committee gave Cornyn a rating of 100 percent in the last Congress, and also 100 percent in the current Congress to date."

"FACTCHECK POSTS: How 'Liberal' Is Sen. Cornyn?," By Brooks Jackson FactCheck.org, Posted on December 11, 2013

LINK: <https://www.FactCheck.org/2013/12/how-liberal-is-sen-cornyn/>

LINK: <https://Archive.vn/WlHk1>

LINK: <https://Web.Archive.org/web/20210729171922/https://www.factcheck.org/2013/12/how-liberal-is-sen-cornyn/>

Senator Cornyn is an "Original cosponsor" of S.2598 - FRESH START Through Bankruptcy Act, 117th Congress (2021-2022) LINK: <https://www.Congress.gov/bill/117th-congress/senate-bill/2598/cosponsors>

SENATOR JOHN CORNYN (R-TX) quote from the recent Senate Judiciary Committee hearing on S.2598: "This is an important issue, and, I think our bill, the Fresh Start in Bankruptcy Act, will provide an important — important relief to students—and accountability for schools. I think those have to go hand in hand." (16:06—16:20 in local video, and 30:31—30:35 in official Senate website video) — to segue off of prior remarks by Sen. Chuck Grassley (R-IA), who had said: "I'm willing to take a look at your [student loan bankruptcy bill] legislation...." (8:15—9:15 in local video, and 22:30—23:30 in official Senate website video).

S.2598 Senate Judiciary Committee hearing – DOWNLOAD LINKS:

Flagship mirror: <https://ContractWithAmerica2.com/#bankruptcy>

Mirror-1: <https://GordonWatts.com/n.index.html#bankruptcy>

Mirror-2: <https://GordonWayneWatts.com/n.index.html#bankruptcy>

Archive-1: <https://Archive.vn/cbLka#bankruptcy>

Archive-2: <http://Web.Archive.org/web/20211122233936/https://contractwithamerica2.com/#bankruptcy>

SENATE LINK: <https://www.Judiciary.senate.gov/meetings/student-loan-bankruptcy-reform>

YouTube: https://YouTu.be/0_nZTj98k

Facebook: <https://www.Facebook.com/GordonWayneWatts/videos/585970785734005>

Download: https://ContractWithAmerica2.com/FannyDeregulation/SenateJudiciaryHearing_Tue-08Aug2021_MOV.mov

Archive:

http://Web.Archive.org/web/20210808105814/https://contractwithamerica2.com/FannyDeregulation/SenateJudiciaryHearing_Tue-08Aug2021_MOV.mov

(14) Sen. Josh Hawley (R-MO) Conservative Republican: Heritage Action continually ranks Sen. Hawley very Conservative, 94%, this session, well-above the 83% mark for “AVERAGE SENATE REPUBLICAN”: LINK: <https://HeritageAction.com/scorecard/members/H001089/117>

LINK: <https://Archive.vn/McmON>

LINK:

<https://Web.Archive.org/web/20210419070849/https://heritageaction.com/scorecard/members/H001089/117>

Senator Hawley is a Cosponsor of S.2598 - FRESH START Through Bankruptcy Act, 117th Congress (2021-2022) LINK: <https://www.Congress.gov/bill/117th-congress/senate-bill/2598/cosponsors>

SENATOR JOSH HAWLEY (R-MO) quote from the recent Senate Judiciary Committee hearing on S.2598: “There are a couple of things that I wanted to focus on: The first is that, while I don't support cancellation of all student debt, for the reasons that have been talked about – the massive – I think – subsidy to wealthier Americans and also the massive subsidy to universities – I want to say that I can't think of very many good reasons to keep students with massive amounts of debts as lifelong serfs of banks – and lifelong serfs of universities by not allowing them to discharge in bankruptcy of their debt under appropriate circumstances.” (1:26:41—1:27:09 in local video, and 1:40:56—1:41:24 in official Senate website video, download links above.) ; **Also: S.4912 - Make the Universities Pay Act, (117TH)**, Sponsor: Sen. Hawley, Josh [R-MO] (Introduced 09/21/2022), To amend the Higher Education Act of 1965 to require institutions of higher education to repay a portion of student loan default, to make student loan debts dischargeable in bankruptcy, and for other purposes. **LINK:** <https://Congress.gov/bill/117th-congress/senate-bill/4912/> These type bills provide university liability for default + explicitly makes loans dischargeable in bankruptcy. College Fix covered it. This is gold for GOP cover because it pairs bankruptcy with tuition control = save taxpayer trillions.

(15) Sen. Elizabeth Warren (D-MA) – Add her bills and statements:

<https://www.BusinessInsider.com/student-loan-borrowers-bankruptcy-severe-problem-debt-discharge-elizabeth-warren-2022-9>

<https://Archive.ph/FrFRJ>

<https://Web.Archive.org/web/20220902123950/https://www.businessinsider.com/student-loan-borrowers-bankruptcy-severe-problem-debt-discharge-elizabeth-warren-2022-9>

NEW: LOCAL Republican Club Leaders (Central Florida GOP leadership)

The following four (4) central Florida GOP leaders join fellow-Republicans, Senators Josh Hawley (R-MO) and John Cornyn (R-TX), and the numerous GOP Representatives listed above, and the undersigned Conservative Republican, in our collective support for Student Loan Bankruptcy Uniformity as the U.S. Constitution requires in Art.I, Sec.8, cl.4, the legendary Uniformity Clause:

(16) Judy Wise, President, Plant City (Fla.) Republican Women Federated, supports student loan

bankruptcy bill, **S.2598** - FRESH START Through Bankruptcy Act, 117th Congress (**2021-2022**).

(17) Dr. Ed Shoemaker, President, Faith Based Republican Club of West Polk Cty., Fla., Republican Party of Florida State Committeeman for Polk Cty., and RPOF CD15 Chair, supports student loan bankruptcy bill s2598.

(18) Paul Hatfield, Vice President, Faith Based Republican Club of West Polk Cty., Fla., Club Chaplain, and CFCA (Christian Financial Advisors Association) financial advisor, supports student loan bankruptcy bill s2598.

(19) Angel S. Urbina-Capo, President, Metro Tampa Republican Club, and Republican Candidate for Congress Dist.14, (Greater Tampa Bay, central FLORIDA), and CEO of Urbitech Systems, strongly supports student loan bankruptcy as a Conservative alternative to Liberal higher education policies.

(20) Although not formally a member of the local Republican Party leadership (like 16—19, above), I am adding in my good friend, Jim Sapp, who is an exceptionally Conservative Republican local LAKELAND FLORIDA businessman, whose quote (shown below) is strong implicit support for Student Loan Bankruptcy.

Details:

(16) Judy Wise, President, Plant City (Fla.) Republican Women Federated, supports student loan bankruptcy bill, **S.2598** - FRESH START Through Bankruptcy Act, 117th Congress (**2021-2022**).

Comments: Of the 4 “local Republican” leaders (16—19, here), a “good case” can be made that Judy's support is the most weighty and significant—even tho the “public” support is only in the for of “likes” to posts and comments. That may seem counter-intuitive—so an explanation is in order:

Of all the currently-active GOP leaders known by the undersigned author, Judy is perhaps the longest-serving and most experienced ******* – the dean of central Fla GOP, so to speak – so, her “like” on a post would not be unlike a celebrity, or sitting president (of either party) “liking” a post – get what I mean? Moreover, while any conversations on “merit” and “policy” are private, nonetheless, many moons ago, we had a Facebook conversation (lost from the archives, but public, so I feel I can share it with you) to clarify the significance:

I, the undersigned author (Gordon Wayne Watts) “liked” some post long ago – to show respect and acknowledgment for the poster, but the post or comment – itself – was not worthy of support. When Judy saw that I “liked” the post, she took me to task, and held me accountable—pointing out that a “like” equates to “support.” So, it is not lost on this undersigned writer that Judy's “like” of several Student Loan Bankruptcy legislation posts/comments, in public Facebook posts, equates to “support.” (While I can't and won't share details of any private conversation, do know, realise, understand, and be assured that this is her position on this one matter. Where she stands on other matters is outside the scope of this “list of supporters,” but I can only imagine that she's every bit as anti-tax and anti-spend as the rest of us on the Conservative Right.) **PROOF:**

1 of 3: If you look at my comment (quote: “Good job, [Angel S. Urbina Capo](#) [Angel S Urbina](#). Thank you for your support of student loan bankruptcy uniformity as the U.S. Constitution's Uniformity clause requires...current Congress and Senate have 2 different bills, one being S.2598, a bill with twice as many GOP sponsors as Democrats...”) on <https://www.Facebook.com/asurbina/posts/10165616758115623> and note the “likes,” Judy's support appears among the many other likes.

Archived PDF prints:

Mirror-1: https://GordonWatts.com/FannyDeregulation/JudyWise-PDF_like-BK-post.pdf

Mirror-2: https://GordonWayneWatts.com/FannyDeregulation/JudyWise-PDF_like-BK-post.pdf

Mirror-3: https://ContractWithAmerica2.com/FannyDeregulation/JudyWise-PDF_like-BK-post.pdf

Mirror-4: <https://Archive.vn/f23mv>

Mirror-5:

https://Web.Archive.org/web/20211126005908/https://contractwithamerica2.com/FannyDeregulation/JudyWise-PDF_like-BK-post.pdf

***** Before moving on, it is key to show Judy's credentials herewith:**

LINK: <https://www.Alignable.com/plant-city-fl/plant-city-republican-women-federated>

Archive-1: <https://Archive.vn/d6c8K>

Archive-2: <https://Web.Archive.org/web/20211126010559/https://www.alignable.com/plant-city-fl/plant-city-republican-women-federated>

LINK: https://www.Hillsborough.gov/plant_city_republican_women_june_meeting

Archive-1: <https://Archive.vn/oX17F>

Archive-2:

https://Web.Archive.org/web/20210419071631/https://www.Hillsborough.gov/plant_city_republican_women_june_meeting

LINK: <https://www.PlantCityObserver.com/plant-city-wonder-woman-judy-wise>

Archive-1: <https://Archive.vn/8Q8Cb>

Archive-2: <https://Web.Archive.org/web/20211126011251/https://www.plantcityobserver.com/plant-city-wonder-woman-judy-wise>

LINK: <https://www.TampaBay.com/news/politics/stateroundup/nearly-invisible-presidential-campaign-revving-up-in-florida/2260674>

Archive-1: <https://Archive.vn/1oggB>

Archive-2:

<http://Web.Archive.org/web/20211126011935/https://www.tampabay.com/news/politics/stateroundup/nearly-invisible-presidential-campaign-revving-up-in-florida/2260674/>

2 of 3: Secondly, if you will notice where I shared Congressman C. Scott Franklin's (R-FL-15) wall post, asking him to support the student loan BK bill, s.2598, and using Jesus' Golden Rule as my justification, because Franklin, himself, claims to be a Christian (and thus accept Jesus' teachings), https://www.Facebook.com/GordonWayneWatts/posts/10221209198604452?comment_id=10221209216684904, you will see Judy like my wall post. Since Franklin has set privacy on his page to limit viewership, you may not be able to see this conversation if you're not on my friend's list, so here are helpful screenshots:

Mirror-1: <https://GordonWatts.com/FannyDeregulation/Judy-like-2b.PNG>

Mirror-2: <https://GordonWayneWatts.com/FannyDeregulation/Judy-like-2b.PNG>

Mirror-3: <https://ContractWithAmerica2.com/FannyDeregulation/Judy-like-2b.PNG>

Archive-4: <https://Archive.vn/nU1y7>

Archive-5: <https://Web.Archive.org/web/20211126014839/https://contractwithamerica2.com/Judy-like-2b.PNG>

3 of 3: If you look at my comment, in #2, above, tagging Judy and Angel (both very conservative GOP leaders in the Republican party), you'll see where Judy likes my tag of her, implicit but key support for all this bill:

Mirror-1: <https://GordonWatts.com/FannyDeregulation/Judy-like-3b.PNG>

Mirror-2: <https://GordonWayneWatts.com/FannyDeregulation/Judy-like-3b.PNG>

Mirror-3: <https://ContractWithAmerica2.com/FannyDeregulation/Judy-like-3b.PNG>

Archive-4: <https://Archive.vn/9Tr41>

Archive-5:

<https://Web.Archive.org/web/20211126015330/https://contractwithamerica2.com/FannyDeregulation/Judy-like-3b.PNG>

(17) Dr. Ed Shoemaker, President, Faith Based Republican Club of West Polk Cty., Fla., Republican Party of Florida State Committeeman for Polk Cty., and RPOF CD15 Chair, supports student loan bankruptcy bill s2598.

Comments: Of the 4 “local Republican” leaders (16—19, here), a “good case” can be made that Dr. Shoemaker's support is the most weighty & significant—not only because his support is more explicit & clear than mere “like” of a comment (see above), but also because Dr. Shoemaker, while not as long in tenure & seniority as President Judy Wise (PC Republican Federated), nonetheless, he's got a “Dr.” in front of his name—and has an impressively lengthy ******* GOP leadership record—so, what does Dr. Shoemaker think of this matter? Before we get going, a parliamentary “point of order” is in order: The link being archived via screenshots, <https://www.Facebook.com/RepFranklin/posts/248824830480403> is no longer a working link, presumably because Congressman Franklin has been altering his Facebook settings and, we assume, accidentally deleted this post. That said, Dr. Shoemaker supports fairness in bankruptcy laws, and particularly,

this bill.

PROOF: If you look at my comment about S.2598, the “FRESH START” student loan bankruptcy bill (reminding Congressman Franklin that bankruptcy “uniformity” is not a free handout for students but rather required by the U.S. Constitution's “uniformity” clause), you will see Ed not merely “like” my comment, but rather comment, himself, giving it a “Thumb's Up,” emoji:

Mirror-1: <https://GordonWatts.com/FannyDeregulation/Ed-1.PNG>

Mirror-2: <https://GordonWayneWatts.com/FannyDeregulation/Ed-1.PNG>

Mirror-3: <https://ContractWithAmerica2.com/FannyDeregulation/Ed-1.PNG>

Archive-4: <https://Archive.vn/fiqks>

Archive-5:

<https://Web.Archive.org/web/20211126022043/https://contractwithamerica2.com/FannyDeregulation/Ed-1.PNG>

But – with respect to the “bad link” on Congressman Franklin's page, I just noticed that I had PDF printed the page before the link went bad, so here is further proof of the above:

LINK: <https://www.Facebook.com/RepFranklin/posts/248824830480403> *Bad link-but compare URL w/ below:*

Mirror-1: <https://GordonWatts.com/FannyDeregulation/EdShoemaker-Support-via-Facebook.pdf>

Mirror-2: <https://GordonWayneWatts.com/FannyDeregulation/EdShoemaker-Support-via-Facebook.pdf>

Mirror-3: <https://ContractWithAmerica2.com/FannyDeregulation/EdShoemaker-Support-via-Facebook.pdf>

Archive-4: <https://Archive.vn/ov79Y> (Clips the PDF after page 1, but useful for confirmation of other data.)

Archive-5:

<https://Web.Archive.org/web/20211126022516/https://contractwithamerica2.com/FannyDeregulation/EdShoemaker-Support-via-Facebook.pdf>

{}** Above, references was made to Dr. Ed Shoemaker's far-right Conservative GOP Republican leadership record, and here is proof that even “far-right” **Republicans support S.2598 – not just loads of Democrats:**

QUOTE: “Ed Shoemaker, President of the Faith Based Republican Club of West Polk , RPOF State Committeeman and RPOF CD15 Chair, would like to invite you...”

LINK: <https://Polk.GOP/event/faith-based-republican-club-of-west-polk-will-be-meeting-thursday-august-12-2021-from-500-pm-700-pm-at-freds-market-restaurant/>

Archive-1: <https://Archive.vn/2Rq3z>

Archive-2: <https://Web.Archive.org/web/20211126023557/https://polk.gop/event/faith-based-republican-club-of-west-polk-will-be-meeting-thursday-august-12-2021-from-500-pm-700-pm-at-freds-market-restaurant/>

(18) Paul Hatfield, Vice President, Faith Based Republican Club of West Polk Cty., Fla., Club Chaplain, and CFAA (Christian Financial Advisors Association) financial advisor, supports student loan bankruptcy bill s2598.

Comments: Of the 4 “local Republican” leaders (16—19, here), a “good case” can be made that Paul's support is the most weighty & significant—not only because his support is more explicit & clear than mere Thumb's Up “emoji” of a comment (see above), but also because Paul supported this vocally in several different venues—as well as the fact that he's a financial expert by profession:

1 of 2: Paul, a far-right Conservative GOP leader, and VP of Dr. Shoemaker's local faith-based Republican club **{-a-}**, is also a financial expert **{-b-}**, which shows that he understands this matter—and offers solid proof of this writer's claims that voters – of both political parties – widely support student loan bankruptcy rights – even if there is some disagreement on the “loan forgiveness” issue – which is an even more extreme measure that solves a problem (freeing some debt slaves without abolishing debt slavery or restoring free market checks such as bankruptcy defense).

Mirror-1: <https://GordonWatts.com/FannyDeregulation/PaulHatfield-support-LIKE.PNG>

Mirror-2: <https://GordonWayneWatts.com/FannyDeregulation/PaulHatfield-support-LIKE.PNG>

Mirror-3: <https://ContractWithAmerica2.com/FannyDeregulation/PaulHatfield-support-LIKE.PNG>

Archive-4: <https://Archive.vn/ovMB7>

Archive-5:

<https://Web.Archive.org/web/20211126030425/https://contractwithamerica2.com/FannyDeregulation/PaulHatfi eld-support-LIKE.PNG>

2 of 2: Paul, VP, Faith Based Republican Club of West Polk (Fla), who offered his support of S.2598, above, also, in a “reply to all” in a very lengthy thread to numerous lawmakers—offers detailed & explicit support of my Press Inquiry to the U.S. Department of Education—in which I stated my explicit support for both student loan bankruptcy as well as cuts to pork higher ed subsidies for collegiate loans. Thus, we can infer not only Paul's support for spending cuts (supported by most GOP leaders & citizens), but also for the student loan bankruptcy bill discussed herein—which many view as a Conservative alternative to liberal policies.

Normally, private emails aren't public, **but as many of you, lawmakers, already received a copy of Paul's “reply to all,” here**, and implying public statement, this isn't a breach of privacy sharing his several public statements in support of student loan bankruptcy (both in 1 of 2, above & here, in 2 of 2). **PROOF:**

Mirror-1: https://GordonWatts.com/FannyDeregulation/PaulHatfields-ReplyToAll_LAWMAKERS.pdf

Mirror-2: https://GordonWayneWatts.com/FannyDeregulation/PaulHatfields-ReplyToAll_LAWMAKERS.pdf

Mirror-3: https://ContractWithAmerica2.com/PaulHatfields-ReplyToAll_LAWMAKERS.pdf

Archive-4: <https://Archive.vn/GLbxk> (Clips after first page, but included as confirmatory proof)

Archive-5:

https://Web.Archive.org/web/20211126032744/https://contractwithamerica2.com/FannyDeregulation/PaulHatfi elds-ReplyToAll_LAWMAKERS.pdf

Sources:

{{a-}} **QUOTE:** “Meet Paul Hatfield [] Helping clients since 1979 []... Community Involvement: Paul is also highly involved in the local and Polk County wide community. Paul is Vice President of the West Polk County Faith Based Republican Club, Chaplain for the Lakeland City Republican Club, Polk County RPOF Chairperson of Membership and Training for Polk.gop, RPOF Faith Based Liaison for Polk County.”

{{b-}} **QUOTE:** “Paul Hatfield, CFCA [] CFCA, Financial Adviser, Registered Representative, Agent, IAR, Trainer, Mentor, Volunteer []...*Paul is Licensed in Alabama,Florida,Georgia,Kentucky,Mississippi,New York,North Carolina,South Carolina,Tennessee,Virginia,West Virginia Paul has been an NACFC Member since 2001*”

LINK: https://NACFC.org/member_page/Paul.Hatfield/

Archive-1: <https://Archive.vn/uvRsp>

Archive-2: https://Web.Archive.org/web/20211126042155/https://nacfc.org/member_page/Paul.Hatfield/

Archive-3: http://WebCache.googleusercontent.com/search?q=cache%3Ahttps%3A%2F%2Fnacfc.org%2Fmember_page%2FPaul.Hatfield%2F&ie=utf-8&oe=utf-8&client=firefox-b-1-ab

Editor's Note: While my ****private**** conversations with Paul are just that, he does know of and approve of my citing him as reference in support of this matter—which had wide—and growing—support among both the GOP in particular and the American population in general. I will say this, though, which I don't think he'd mind me sharing: He—and numerous others on both sides of the political spectrum—have advised me to be professional, polite, and detailed in my presentation to lawmakers. **This undersigned writer agrees.**

(19) Angel S. Urbina-Capo, President, Metro Tampa Republican Club{{ref: A }}, and Republican Candidate for Congress Dist.14, (Greater Tampa Bay, central FLORIDA){{ref: B }}, and CEO of Urbitech Systems{{ref: C }}, strongly supports student loan bankruptcy as a Conservative alternative to Liberal higher education policies.

Comments: Of the 4 “local Republican” leaders (16—19, here), a “good case” can be made that Angel's support is the most weighty & significant—not only because his support is more explicit & clear than all others—above—combined, but also because he's not merely the “President” of the Metro Tampa Republican Club, but (and most-importantly) a Republican Candidate for Congress Dist.14, (Greater Tampa Bay, central FLORIDA), meaning he is responding to the real and perceived genuine requests of millions of Americans (potential voters for him—and constituents of incumbent lawmakers).

1 of 3: QUOTE: “I support H.R.2366 - Discharge Student Loans in Bankruptcy Act of 2017.

We need to act to protect the rights of the thousands of students that have fallen in the Student Loan Trap. We need to make education affordable not free!,” Angel S Urbina For Congress, @urbinafor2022 · Political Candidate, **October 14 at 10:35 PM**,

LINK: https://www.Facebook.com/permalink.php?story_fbid=3000469453613619&id=1726580677669176

Archive: <https://Archive.vn/wpaJY>

Mirror-1: <https://GordonWatts.com/FannyDeregulation/Angel-1st-Facebook-post.pdf>

Mirror-2: <https://GordonWayneWatts.com/FannyDeregulation/Angel-1st-Facebook-post.pdf>

Mirror-3: <https://ContractWithAmerica2.com/FannyDeregulation/Angel-1st-Facebook-post.pdf>

Archive-4: <https://Archive.vn/QXFTu>

Archive-5:

<https://Web.Archive.org/web/20211126043734/https://contractwithamerica2.com/FannyDeregulation/Angel-1st-Facebook-post.pdf>

Editor's Note: The bill which Mr. Urbina supports, H.R.2366 - Discharge Student Loans in Bankruptcy Act of 2017, from a past session, 115TH Congress (2017-2018), <https://www.Congress.gov/bill/115th-congress/house-bill/2366/text> would offer even stronger Bankruptcy defense (thus closer to the Constitutional “bankruptcy uniformity” standard outlined in Art.I, Sec.8, cl.4, U.S. Const.), than S.2598 - FRESH START Through Bankruptcy Act, a currently-enrolled bill, in the current session, 117TH Congress (2021-2022), <https://www.Congress.gov/bill/117th-congress/senate-bill/2598/cosponsors> , the latter of which has (as of press time) twice as many GOP sponsors as Democratic: The latter bill has a 10-year waiting period built into it, and thus is not as aggressive—but more politically viable given the current divisive political environment.

2 of 3: QUOTE: “Angel S. Urbina Capo is with Gus Bilirakis and 7 others.,” **October 14 at 10:38 PM**, [share of post from 10:35 that day] “I support H.R.2366 - Discharge Student Loans in Bankruptcy Act of 2017.

We need to act to protect the rights of the thousands of students that have fallen in the Student Loan Trap. We need to make education affordable not free!,”

LINK: <https://www.Facebook.com/asurbina/posts/10165616758115623>

Archive: <https://Archive.vn/1IXgW>

Mirror-1: <https://GordonWatts.com/FannyDeregulation/Angel-2nd-Facebook-post.pdf>

Mirror-2: <https://GordonWayneWatts.com/FannyDeregulation/Angel-2nd-Facebook-post.pdf>

Mirror-3: <https://ContractWithAmerica2.com/FannyDeregulation/Angel-2nd-Facebook-post.pdf>

Archive-4: <https://Archive.vn/8XSGx>

Archive-5:

<https://Web.Archive.org/web/20211126044459/https://contractwithamerica2.com/FannyDeregulation/Angel-2nd-Facebook-post.pdf>

3 of 3: QUOTE: “I support H.R.2366 - Discharge Student Loans in Bankruptcy Act of 2017.

We need to act to protect the rights of the thousands of students that have fallen in the Student Loan Trap. We need to make education affordable not free! #Urbina2022 #LeadRight #Justice,” **12:39 AM · Oct 15, 2021** from Egypt Lake-Leto, FL · Twitter for Android,

LINK: <https://Twitter.com/realAngelUrbina/status/1448871241360756736>

Archive-1: <https://Archive.vn/MRYlf>

Archive-2:

<https://Web.Archive.org/web/20211018190759/https://Twitter.com/realAngelUrbina/status/1448871241360756736>

Mirror-1: https://GordonWatts.com/FannyDeregulation/AngelUrbina_Twitter.pdf

Mirror-2: https://GordonWayneWatts.com/FannyDeregulation/AngelUrbina_Twitter.pdf

Mirror-3: https://ContractWithAmerica2.com/FannyDeregulation/AngelUrbina_Twitter.pdf

Archive-4: <https://Archive.vn/hICaY>

Archive-5:

https://Web.Archive.org/web/20211126045711/https://contractwithamerica2.com/FannyDeregulation/AngelUrbina_Twitter.pdf

Sources:

{{Ref: A }}

LINK: <https://www.Facebook.com/MetroTampaRepublicanCub/about>

LINK: <https://www.Facebook.com/MetroTampaRepublicanCub>

Archive: <https://Archive.vn/lrHNU>

LINK: https://www.AngelSurbina.com/metro_tampa_republican_club

LINK: <https://Twitter.com/TampaMetro/status/1351016060284252160>

LINK:

<https://Web.Archive.org/web/20210118035852/https://Twitter.com/TampaMetro/status/1351016060284252160>

{{Ref: B }}

LINK: <https://DOS.Elections.MyFlorida.com/candidates/CanList.asp>

LINK: <https://DOS.Elections.MyFlorida.com/candidates/CanDetail.asp?account=79512>

LINK: <https://www.UrbinaForCongress.com/urbina-s-bio.html>

LINK: <https://Archive.vn/ToyPI>

LINK: <https://Web.Archive.org/web/20211126054625/https://www.urbinaforcongress.com/urbina-s-bio.html>

{{Ref: C }}

LINK: <https://www.Linkedin.com/in/asurbina>

LINK: <https://www.Linkedin.com/company/urbitech-systems>

LINK: <https://www.Instagram.com/urbitech.systems>

LINK: <https://www.Facebook.com/UrbitechSystems>

LINK: <https://Archive.vn/z4nSR>

(20) Jim Sapp, Expert Radio Communications Technician – Telecommunications engineering – OWNER: Lakeland Specialty Communications – Amateur (Ham) Radio operator, call sign: WB4ONX –

Although not formally a member of the local Republican Party leadership (like 16—19, above), I am adding in my good friend, Jim Sapp, who is an exceptionally Conservative Republican local LAKELAND FLORIDA businessman, whose quote (shown below) is strong implicit support for Student Loan Bankruptcy.

QUOTE: “Some one today asked my opinions [] on a couple of subjects. ? [] Our power grid is vulnerable to EMF [] attacks[sic].congress let's fix it. [] Let's close the border now. [] Student loan forgiveness under certain conditions yes. [] 3.5 trillion Bill [] Hell no. [] Give illegal border aliens ss benefits [] Hell no”

LINK: https://www.Facebook.com/WB4ONX/posts/10220152630549544?comment_id=10220152812674097

Archive-1: https://GordonWatts.com/FannyDeregulation/JimSapp-brief-quote_FACEBOOK.pdf

Archive-2: https://GordonWayneWatts.com/FannyDeregulation/JimSapp-brief-quote_FACEBOOK.pdf

Archive-3: https://ContractWithAmerica2.com/FannyDeregulation/JimSapp-brief-quote_FACEBOOK.pdf

Archive-4: <https://Archive.vn/HFS7Z>

Archive-5:

http://Web.Archive.org/web/20211026221931/https://gordonwatts.com/FannyDeregulation/JimSapp-brief-quote_FACEBOOK.pdf

Archive-6:

https://Web.Archive.org/web/20211026221727/https://contractwithamerica2.com/FannyDeregulation/JimSapp-brief-quote_FACEBOOK.pdf

COMMENTARY: While the quote above may look “unprofessional,” let me assure readers 2 things: First, on just short notice, I asked Jim (a constituent in FLORIDA'S 15TH U.S. Congressional District – my district too)

to give me a supportive public statement so we can “join voices” and “collectively” ask our Federal (and State) lawmakers to “Protect The Grid” – and to defend pork spending cuts and, if possible, student loan bankruptcy uniformity (as the U.S. Constitution's Uniformity clause requires) or similar – thus, Jimmy's brief Facebook note isn't as professional as, say, Jim McGuire's quote above because Jimmy's a very busy business owner. SECONDLY, however, please take note of ONE THING: As smart as I am (see my creds above: United Electronic Institute, Valedictorian), Jim is my mentor **and thus far smarter all things electronic**. As BUZZFILE says, Jimmy's been in business for approximately thirty-three (33) years – as I recall, and is probably as smart as I estimate – or smarter:

LINK: <https://wireless2.FCC.gov/UlsApp/UlsSearch/license.jsp?licKey=886682>

LINK: <https://www.BuzzFile.com/business/Lakeland-Specialty-Communications-863-683-7622>

Archive-1: <https://Archive.vn/tgYb7>

Archive-2: <https://Web.Archive.org/web/20211025032613/https://www.buzzfile.com/business/Lakeland-Specialty-Communications-863-683-7622>

OFFICIAL FACEBOOK: <https://Business.Facebook.com/LakelandSCommunications>

OFFICIAL WEBSITE: <http://www.RadioDiscounters.com>

(21) Jen Barbosa, Conservative GOP candidate for U.S. House of Representatives during Central Florida's Dist.15 Congressional Race (2024 Republican Primary Election Cycle) had had this statement on the issue in response to *The Register* request for statement on bankruptcy rights for student loans as a necessary Conservative Free Market "check" on excess and dangerous Dept of Ed lending using our tax dollars: “I support reinstating bankruptcy for student debt.”

LINK-1: https://GordonWatts.com/FannyDeregulation/JenBarbosa_3RD_6-19-2024_Response_PDF.pdf

LINK-2: https://GordonWayneWatts.com/FannyDeregulation/JenBarbosa_3RD_6-19-2024_Response_PDF.pdf

LINK-3: https://ContractWithAmerica2.com/FannyDeregulation/JenBarbosa_3RD_6-19-2024_Response_PDF.pdf

ARCHIVE-1: <https://Archive.vn/vhDII>

ARCHIVE-2: https://Web.Archive.org/web/20240620030557/https://ContractWithAmerica2.com/FannyDeregulation/JenBarbosa_3RD_6-19-2024_Response_PDF.pdf

News Coverage mirror-1: <https://GordonWatts.com/#Congress2024>

News Coverage mirror-2: <https://GordonWayneWatts.com/#Congress2024>

(22) James Judge, Conservative GOP candidate for U.S. House of Representatives during Central Florida's Dist.15 Congressional Race (2024 Republican Primary Election Cycle) had had this statement on the issue in response to *The Register* request for statement on bankruptcy rights for student loans as a necessary Conservative Free Market "check" on excess and dangerous Dept of Ed lending using our tax dollars: “When elected, I will work to abolish the U.S. Department of Education. Additionally, student loans should be allowed to be included in bankruptcy.”

LINK-1:

<https://Facebook.com/realjamesjudge/posts/pfbid0kzXQCfk1z5z8Kb4XyFTD15gcNLieJS99HAZg64ZEGUJmhfW6d3jLtPzLSRqREAAql>

LINK-2:

https://GordonWatts.com/FannyDeregulation/JamesJudgePressRelease_Plus_Comments_FACEBOOK_PDF.pdf

LINK-3:

https://GordonWayneWatts.com/FannyDeregulation/JamesJudgePressRelease_Plus_Comments_FACEBOOK_PDF.pdf

LINK-4:

https://ContractWithAmerica2.com/FannyDeregulation/JamesJudgePressRelease_Plus_Comments_FACEBOOK_PDF.pdf

ARCHIVE-1: <https://Archive.vn/CGYK6>

ARCHIVE-2:

https://Web.Archive.org/web/20240620030342/https://ContractWithAmerica2.com/FannyDeregulation/JamesJudePressRelease_Plus_Comments_FACEBOOK_PDF.pdf.pdf

News Coverage mirror-1: <https://GordonWatts.com/#Congress2024>

News Coverage mirror-2: <https://GordonWayneWatts.com/#Congress2024>

(23) Dr. A. Wayne Johnson, Conservative Republican: Dr. Johnson, who was a recent COO (Chief Operating Officer) of the U.S. DEPARTMENT OF EDUCATION'S Federal Student Aid Program, **is probably the nation's top expert on American Higher Education lending**—and Dr. Johnson supports Student Loan Bankruptcy—and estimates that EIGHTY-FIVE (85%) PERCENT of Student Loans in American Higher Ed will NEVER be repaid—as sobering fact which is almost damning proof and irrefutable evidence that the current illegal price-gouging and predatory lending is easily provable. (U.S. Dept of Justice: Where are you when there is demonstrably provable price-gouging? If price-gouging is illegal for 'small' things—e.g., food, water, gasoline, prescription meds, toilet paper, etc.,—then, why is it not deemed illegal for something this large? It is indeed illegal.) **Editor's Note:** *If illegal price-gouging is present—as is the case here—then outright cancellation of the loans under fraud statutes is more-appropriate, so our collective calls for mere bankruptcy uniformity—as the U.S. Constitution's Uniformity clause requires—should be even more acceptable and accepted as a moderate—not extreme—solution to the fraud, price gouging, higher ed bubble debt crisis—which will burst, crashing the U.S. Dollar, if not STOPPED soon. ~Editor, Gordon W. Watts*

QUOTE-1: “WASHINGTON—Today, U.S. Secretary of Education Betsy DeVos announced her intent to appoint Dr. A. Wayne Johnson as Chief Operating Officer of Federal Student Aid (FSA). Dr. Johnson is a highly regarded leader with more than 30 years of experience in the financial services industry and holds a Ph.D. in higher education leadership.”

QUOTE-2: “EXTENDED BIOGRAPHICAL INFORMATION ON DR. JOHNSON:

Dr. Johnson is the Founder, Chairman and former CEO of First Performance Corporation, a global payment card technology platform company. Dr. Johnson’s business experience includes working as a senior executive with TSYS, First Data, VISA, Deloitte and as Chief Executive Officer for companies in both the banking and information processing sectors. A native of Macon, Georgia, Dr. Johnson holds a Ph.D. and a Bachelor’s Degree from Mercer University, and an MBA from Emory University. He also served as an officer in the U.S. Army.”

SOURCE: “Secretary of Education Betsy DeVos Announces Intent to Appoint Dr. A. Wayne Johnson as Chief Operating Officer of Federal Student Aid,” Official Press release by the Press Office, (202) 401-1576, Press@ed.gov, *U.S. Department of Education*, Tuesday, June 20, 2017,

LINK: <https://www.ed.gov/news/press-releases/secretary-education-betsy-devos-announces-intent-appoint-dr-wayne-johnson-chief-operating-officer-federal-student-aid>

Archive-1: <https://Archive.vn/wip/oKFLK>

Archive-2: <https://Web.Archive.org/web/20200611091945/https://www.ed.gov/news/press-releases/secretary-education-betsy-devos-announces-intent-appoint-dr-wayne-johnson-chief-operating-officer-federal-student-aid>

Archive-3: https://GordonWatts.com/DeVos-appoints-Dr-A-Wayne-Johnson-PhD-as-COO_DeptOfEd_PDF.pdf

Archive-4: https://GordonWayneWatts.com/DeVos-appoints-Dr-A-Wayne-Johnson-PhD-as-COO_DeptOfEd_PDF.pdf

QUOTE: “1. All Student Loan Debt, both Federal and Private, should be dis-chargeable under bankruptcy, without condition of hardship, but with condition that the debt must be at least 10 years old.”

SOURCE: “Dr. Wayne Johnson, Past Federal Student Loan Chief Now U.S. Senate Candidate, Delivers Urgent Advice To Mitch McConnell and Chuck Schumer On What To Include In Stimulus Relief,” by Wayne Johnson for US Senate, Inc, *GlobeNewswire*, August 12, 2020, 19:17 EDT,

LINK: <https://www.GlobeNewswire.com/news-release/2020/08/12/2077547/0/en/Dr-Wayne-Johnson-Past-Federal-Student-Loan-Chief-Now-U-S-Senate-Candidate-Delivers-Urgent-Advice-To-Mitch-McConnell-and-Chuck-Schumer-On-What-To-Include-In-Stimulus-Relief.html>

Archive-1: <https://Archive.vn/cMEPW>

Archive-2: <https://Web.Archive.org/web/20201023200633/https://www.GlobeNewswire.com/news-release/2020/08/12/2077547/0/en/Dr-Wayne-Johnson-Past-Federal-Student-Loan-Chief-Now-U-S-Senate-Candidate-Delivers-Urgent-Advice-To-Mitch-McConnell-and-Chuck-Schumer-On-What-To-Include-In-Stimulus-Relief.html>

Archive-3: https://GordonWatts.com/Dr-A-Wayne-Johnson-Statement-on-STIMULUS-solution_PDF.pdf

Archive-4: https://GordonWayneWatts.com/Dr-A-Wayne-Johnson-Statement-on-STIMULUS-solution_PDF.pdf

QUOTE: ““The full measure of my campaign is focused on the student loan debt in this country,” he said. “The system is terribly broken. It is an abomination, and can destroy the fabric of America. It has only one beneficiary: the colleges and universities. They can charge whatever tuition they want to, since they get the money essentially from the students, debt free and without a credit check. [] “There is an unlimited insatiable appetite on the part of the colleges to encourage students to take out loans.” [] He emphasizes that 44 million people owe student debt. **“And more than 85 percent of these loans will never get repaid.** It’s a poison students don’t recognize they are getting into when they take out loans. They don’t realize until later in life that it will eat their life away. ””

Editor's Note: *Emphasis was added by bold-face underline, and with red font & yellow highlight – for clarity—to emphasize and underscore the magnitude of the problem we're facing in American Higher Education: Almost ALL 100% of students will likely NEVER repay their loans (due, quite-obviously, to the obscenely inflated price-gouging that is present here), according to the nation's top expert in this area. Emphasis not in original—added for clarity. – Gordon Wayne Watts, Editor-in-Chief, The Register*

SOURCE: “**BRACK: Johnson bases Senate campaign on student loan reform,**” by By Elliott Brack, Editor & Publisher of GwinnettForum, **GWINNETT FORUM: Gwinnett County's community forum and idea exchange**, Friday, September 11, 2020, 4:53 am (EDT),

LINK: <https://www.GwinnettForum.com/2020/09/brack-johnson-bases-senate-campaign-on-student-loan-reform/>

Archive-1: <https://Archive.vn/wip/Op58d>

Archive-2:

<https://Web.Archive.org/web/20201021225415/http://web.archive.org/screenshot/https://www.gwinnettforum.com/2020/09/brack-johnson-bases-senate-campaign-on-student-loan-reform>

Archive-3: https://GordonWatts.com/DrAWayneJohnson-85-percent-quote_ViaGwinnettForum_PDF.pdf

Archive-4: https://GordonWayneWatts.com/DrAWayneJohnson-85-percent-quote_ViaGwinnettForum_PDF.pdf

Cross-Post: https://www.JohnsonSenate.com/brack_johnson_bases_senate_campaign_on_student_loan_reform

Archive-1: <https://Archive.vn/wip/SmXX4>

Archive-2: (text-searchable HTML cache archive)

https://Web.Archive.org/web/20201023190502/https://www.johnsonsenate.com/brack_johnson_bases_senate_campaign_on_student_loan_reform

Archive-3: (image-based screenshot cache archive)

https://Web.Archive.org/web/20201021231511/http://web.archive.org/screenshot/https://www.johnsonsenate.com/brack_johnson_bases_senate_campaign_on_student_loan_reform

Archive-4: https://GordonWatts.com/DrAWayneJohnson-85-percent-quote_HisPage_PDF.pdf

Archive-5: https://GordonWayneWatts.com/DrAWayneJohnson-85-percent-quote_HisPage_PDF.pdf

(24) Rep. William Lacy Clay (D-MO-01st) is, currently, the Chairman of the House Financial Services Subcommittee on Housing, Community Development & Insurance, and an accomplished and experienced lawmaker, who is currently serving his 10th term, and was first elected to the U. S. House in 2000 after serving 17-years in both chambers of the Missouri State legislature: <https://LacyClay.House.gov/about/full-biography>
** Rep. Clay is also the “Primary Sponsor” of H.R.4750 - RED Act (also known as “Relief from Excessive

Debt Act,” or, Official Title as Introduced: “To amend title 11 of the United States Code to make student loans dischargeable.”) 116th Congress (2019-2020) (Introduced 10/18/2019) <https://www.Congress.gov/bill/116th-congress/house-bill/4750/cosponsors>

(25) Sen. Richard J. “Dick” Durbin (D-IL) is a long-time and well-known lawmaker, currently serves as the Democratic Whip, the second highest ranking position among the Senate Democrats <https://www.Durbin.senate.gov/about-dick-durbin> and sits on the Senate Judiciary, Appropriations, Agriculture, and Rules Committees, and is the Ranking Member of the Judiciary Committee's Subcommittee on Immigration and the Appropriations Committee's Defense Subcommittee. ** Sen. Durbin is also the “Primary Sponsor” of S.1414 - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020) (Introduced 05/09/2019) <https://www.Congress.gov/bill/116th-congress/senate-bill/1414/cosponsors> the “Primary Sponsor” of S.2598 - FRESH START Through Bankruptcy Act, 117th Congress (2021-2022) (Introduced 08/04/2021) <https://www.Congress.gov/bill/117th-congress/senate-bill/2598/cosponsors>

SENATOR DICK DURBIN (D-IL) quote from the recent Senate Judiciary Committee hearing on S.2598: “Thank you, Senator Cornyn. I think that the question of accountability – as you and I have discussed before – is really part of this, an integral part of this.” (19:07—19:14 in local video, and 33:22—33:29 in official Senate website video, download links above—*see e.g., (13) Sen. John Cornyn (R-TX) Conservative Republican.*

(26) Sen. Benard “Bernie” Sanders (I-VT) is a well-known, Liberal lawmaker and 2-time candidate for president, but he is also registered as an “Independent,” and does not always align with the Democratic Party (which means his support for the bankruptcy bill cited above changes the support from “bipartisan” to “tripartisan,” an important distinction).

** Sen. Sanders also an “Original cosponsor” of S.1414 - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020) (Introduced 05/09/2019) (Date Cosponsored: 05/09/2019) <https://www.Congress.gov/bill/116th-congress/senate-bill/1414/cosponsors>

(27) Rep. Jerrold “Jerry” Lewis Nadler (D-NY-10th) is a well-known Democrat lawmaker who represents New York’s 10th Congressional District, one of the most dynamic and diverse districts in the country. The district includes Manhattan’s Upper West Side, Morningside Heights, Hell’s Kitchen, Chelsea, Greenwich Village, Soho, Wall Street, and Battery Park City, as well as the Brooklyn neighborhoods of Borough Park, Kensington, and parts of Bay Ridge, Bensonhurst, Dyker Heights, Red Hook, Sunset Park, and Midwood. He is past Chairman of the House Judiciary Committee: <https://Nadler.House.gov/about-jerry>

** Chairman Nadler is also the “Primary Sponsor” of H.R.2648 - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020) (Introduced 05/09/2019) <https://www.Congress.gov/bill/116th-congress/house-bill/2648/cosponsors>

(28) Rep. John K. Delaney (D-MD-06th) is a former member of Congress <https://www.Congress.gov/member/john-delaney/D000620> and recent candidate for president who self-identifies as very “Moderate”: <https://www.SLTrib.com/news/politics/2018/01/25/with-nearly-3-years-until-2020-election-deep-red-utah-gets-its-first-visit-from-a-presidential-candidate-a-little-known-democrat> and <https://www.PBS.org/newshour/show/why-john-delaney-sees-himself-as-the-most-moderate-2020-democrat>

** Rep. Delaney is also the “Primary Sponsor” of **H.R.2366 - Discharge Student Loans in Bankruptcy Act of 2017**, 115th Congress (2017-2018) (Introduced 05/04/2017) <https://www.Congress.gov/bill/115th-congress/house-bill/2366/cosponsors> –as well as a “Primary Sponsor” of **H.R.449 - Discharge Student Loans in Bankruptcy Act of 2015**, 114th Congress (2015-2016) (Introduced 01/21/2015) <https://www.Congress.gov/bill/114th-congress/house-bill/449/cosponsors>

(29) Rep. Daniel T. “Dan” Kildee (D-MI-05th) is a current member of Congress who, among other things, played an instrumental role in freeing a Marine Veteran from prison in Iran—and who is currently the Chief Deputy Whip—part of the Democratic leadership team in the 116th Congress—and acts as an important liaison among Members of Congress and the leadership to build support for Democratic priorities and legislation: <https://DanKildee.house.gov/about/congressman-kildees-biography> ** Rep. Kildee is also the “Primary

Sponsor” of **H.R.3451 - Student Loan Bankruptcy Parity Act of 2015**, 114th Congress (2015-2016) (Introduced 09/08/2015) <https://www.Congress.gov/bill/114th-congress/house-bill/3451/cosponsors>

(30) Rep. Danny K. Davis (D-IL-07th), long-time, well-respected Illinois Congressman, who has served his district in Congress since November 5, 1996: <https://Davis.House.gov/biography> “**Original cosponsor**” of **H.R.4907 - Private Student Loan Bankruptcy Fairness Act of 2019**, 117th Congress (2021-2022), LINK: <https://Congress.gov/bill/117th-congress/house-bill/4907/cosponsors>

And: **H.R.423 - Private Student Loan Bankruptcy Fairness Act of 2025**, 119th Congress (2025-2026) <https://Congress.gov/bill/119th-congress/house-bill/423/cosponsors>

Additionally, Rep. Davis made a succinct, but key, statement on this bill:

QUOTE: “Student loan debt is crushing millions of borrowers, especially students of color. The pandemic’s dual economic and health crises have only exacerbated this harm, and education borrowers deserve the same bankruptcy protections enjoyed by other consumer borrowers. The 2005 bankruptcy restrictions penalize borrowers for pursuing higher education, provide no incentive to private lenders to lend responsibly, and likely affect African American borrowers more negatively than other borrowers. Private education debt is no different than other consumer debt; it involves private profit and deserves no privileged treatment. I will work actively with Congressman Cohen and Senator Durbin to protect student borrowers.”

COMMENTS: Rep. Davis invokes two KEY “Conservative” principles above. **First**, the “Conservative” values of moral rights/wrongs is invoked by correctly stating that lack of bankruptcy uniformity affects people of colour & minorities more. Secondly, he invokes the “Conservative” free market forces assessment when he correctly states that removal of bankruptcy defense “provide no incentive to private lenders to lend responsibly,” a free market force to make lenders and colleges behave—and stop wasting monies. This is significant for 2 reasons: First, while many view Davis as a “Liberal” or a “Democrat,” he has a stronger grasp on key “conservative” principles than many GOP lawmakers. Secondly, if applied to public student loans, his “Free Market” analysis would also save trillions in tax dollars, helping taxpayer here (and students when colleges would be forced to lower tuition—and live within their means, as they did in the past).

LINK: <https://Cohen.House.gov/media-center/press-releases/congressmen-cohen-davis-and-swalwell-introduce-private-student-loan>

LINK: <https://Archive.vn/ZEbl1>

LINK: <https://Web.Archive.org/web/20210702173309/https://Cohen.House.gov/media-center/press-releases/congressmen-cohen-davis-and-swalwell-introduce-private-student-loan>

LINK: https://GordonWatts.com/FannyDeregulation/CohenSwallwellDavis-statementsHR4907_PDF.pdf

LINK: https://GordonWayneWatts.com/FannyDeregulation/CohenSwallwellDavis-statementsHR4907_PDF.pdf

LINK: https://ContractWithAmerica2.com/CohenSwallwellDavis-statementsHR4907_PDF.pdf

(31) Rep. Steve Cohen (D-TN-09th), long-time, well-respected fourth-generation Memphian Tennessean who has dedicated his life to public service, and as a child, experienced challenges of living with polio, and recipient of a 100+% voting rating on the Humane Society Legislative Fund's annual Legislative Scorecard: <https://Cohen.House.gov/about/biography> **Sponsor of H.R.4907 - Private Student Loan Bankruptcy Fairness Act of 2019**, 117th Congress (2021-2022), LINK: <https://www.Congress.gov/bill/117th-congress/house-bill/4907/cosponsors> And: **H.R.423 - Private Student Loan Bankruptcy Fairness Act of 2025**, 119th Congress (2025-2026) <https://Congress.gov/bill/119th-congress/house-bill/423/cosponsors>

(32) Rep. Eric Swalwell (D-CA-15th), Co-chair, House Democratic Steering & Policy Committee, and who serves on many committees, caucuses, and leadership positions: <https://Swalwell.House.gov/about/committees-and-caucuses> “**Original cosponsor**” of **H.R.4907 - Private Student Loan Bankruptcy Fairness Act of 2019**, 117th Congress (2021-2022), LINK: <https://www.Congress.gov/bill/117th-congress/house-bill/4907/cosponsors> And: **H.R.423 - Private Student Loan Bankruptcy Fairness Act of 2025**, 119th Congress (2025-2026) <https://Congress.gov/bill/119th-congress/house-bill/423/cosponsors>

(!!!) MANY Conservatives, too numerous to list support Student Loan Bankruptcy—not as a “Liberal Free Handout” (we’re Conservative’s hello!?), but rather to cure many Moral and Constitutional flaws in current U.S. Bankruptcy Code – including, but not limited to the fact, that [-A-] we violate JESUS’S GOLDEN RULE when we support Bankruptcy for Pres. Trump & many others with unsecured loans, like Credit Card Users & business loans, and [-B-] the clear violation of the U.S. Constitution’s “Uniformity Clause,” Art.I, Sec.8, Cl.4 – Google it if you didn’t get the note, or dust off that old copy of the U.S. Constitution that you claim to obey/cherish. For proof of that, please point your web browser to <https://Facebook.com/groups/SLJgroup> – the premier & original “Student Loan Justice” group—where almost HALF of our members are dyed-in-the-wool, far-right Conservatives—or, barring that, look around in your own neighbourhood—if you dare!

(33) Conservative writer, Gordon Wayne Watts (myself!) –

FORMAL PREDICTION: Only two (2) things are capable of reducing or stopping the excessive student loan originations spending using our taxpayer dollars: [[#1]] First, a miracle (very unlikely) or [[#2]] reinstatement of bankruptcy availability for student debt, which would both ((a)) make Dept of Ed reluctant to lend to students who could assert “sale-defense” via bankruptcy filing and (more-importantly) ((b)) force Liberal Swamp Higher Ed lobbyists to back down and allow lawmakers to make needed spending cuts—when they see the “handwriting on the wall” that Conservative Free Market forces are forcing down lending excess anyway. [[#3]] The only other alternative is excessive lending by Dept of Ed, and a resultant crash of the U.S. Dollar and collapse of the American Economy—complete with Civil Chaos—to be avoided by filing the legislation described below. These are your only three choices: [[#1]] ; [[#2]] ; or, [[#3]] –Choose wisely, and don’t say I didn’t warn you.

* **“A Polk Perspective: Fix our bankrupt policy on student debt,”** By Gordon Wayne Watts, Guest columnist, *The Ledger*, August 04, 2016,

LINK: <https://www.TheLedger.com/opinion/20160804/a-polk-perspective-fix-our-bankrupt-policy-on-student-debt>

Archive-1: <https://Archive.vn/geCIO>

Archive-2: <https://Web.Archive.org/web/20201024160909/https://www.theledger.com/opinion/20160804/a-polk-perspective-fix-our-bankrupt-policy-on-student-debt> (text-searchable HTML cache archive)

Archive-3: <https://Web.Archive.org/web/20201024160638/https://www.theledger.com/opinion/20160804/a-polk-perspective-fix-our-bankrupt-policy-on-student-debt> (image-based screenshot cache archive)

Archive-4: <https://GordonWatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Thr04Aug2016.pdf>

Archive-5: <https://GordonWAYNEwatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Thr04Aug2016.pdf>

Archive-6: <https://Web.Archive.org/web/20201017125702/https://GordonWatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Thr04Aug2016.pdf> (text-searchable PDF cache archive with images)

Note: To document the following quotes: “In May 2014 U.S. Rep. Dennis Ross told those listening to a “teletown” hall meeting that if college students can’t repay their loans from a private bank, we should “go back” to our prior laws and allow them to declare bankruptcy...At the teletown hall meeting, Ross also said that we needed to “get the government out of the business of loaning the money because we’re loaning taxpayer dollars.”,” in my Aug. 04, 2016 column, above, I had to provide *The Ledger* with an audio of the Public town hall meeting (not illegal to record: It was public), and said audio can be found at the links below:

DOWNLOAD MIRRORS:

- **YouTube:** <https://www.YouTube.com/watch?v=D7Z9wWWjTJo>
- **Twitter:** https://Twitter.com/Gordon_W_Watts/status/720318286949273600
- **Facebook-NOTES:** <https://www.Facebook.com/notes/gordon-wayne-watts/brave-republican-congressman-breaks-with-party-admits-college-loans-deserve-bank/10153392004810248>
- **Facebook-VIDEO:** <https://www.Facebook.com/GordonWayneWatts/videos/10207696141426468/>
- **WMV – DOWNLOAD Mirror-1:** <https://GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM->

- [Wed21May2014_WMV.wmv](#) (28.8 MB)
- **WMV – DOWNLOAD Mirror-2:** https://GordonWayneWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv (28.8 MB)
- **MP4 – DOWNLOAD Mirror-1:** https://GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4 (17.6 MB)
- **MP4 – DOWNLOAD Mirror-2:** https://GordonWayneWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4 (17.6 MB)
- **Archive-1 – NOTES:** <https://Archive.vn/wip/Yct1J>
- **Archive-2 – NOTES:** <https://Web.Archive.org/web/20201016134859/https://www.facebook.com/notes/gordon-wayne-watts/brave-republican-congressman-breaks-with-party-admits-college-loans-deserve-bank/10153392004810248>
- **Archive of YouTube:** <https://Web.Archive.org/web/20160917203439/https://www.YouTube.com/watch?v=D7Z9wWWjTJo>
- **Archive of Facebook:** <https://Web.Archive.org/web/20201016135104/https://www.facebook.com/GordonWayneWatts/videos/10207696141426468/>
- **Archive of WMV video file download:** https://Web.Archive.org/web/20201016135336/https://gordonwatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv
- **Archive of MP4 video file download:** https://Web.Archive.org/web/20201016135512/https://gordonwatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4

* **“Polk Perspective: Rescue taxpayers from mounting student debt,”** By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 16, 2018,

LINK: <https://www.TheLedger.com/opinion/20181116/polk-perspective-rescue-taxpayers-from-mounting-student-debt>

Archive-1: <https://Archive.is/YrNST>

Archive-2:

<https://Web.Archive.org/web/20190215234600/https://www.TheLedger.com/opinion/20181116/polk-perspective-rescue-taxpayers-from-mounting-student-debt>

Archive-3: <https://GordonWatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Fri16Nov2018.pdf>

Archive-4: <https://GordonWAYNEwatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Fri16Nov2018.pdf>

Archive-5: <https://Web.Archive.org/web/20201024165023/https://gordonwaynewatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Fri16Nov2018.pdf> (text-searchable PDF cache archive with images)

* **“Polk Perspective: Offer relief for taxes dressed up as ‘loans’,”** By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 19, 2019,

LINK: <https://TheLedger.com/opinion/20191119/polk-perspective-offer-relief-for-taxes-dressed-up-as-loans>

Archive-1: <https://Archive.vn/2gdEW>

Archive-2: <https://Web.Archive.org/web/20200618074433/https://TheLedger.com/opinion/20191119/polk-perspective-offer-relief-for-taxes-dressed-up-as-loans>

Archive-3: <https://GordonWatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf>

Archive-4: <https://GordonWAYNEwatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf>

Archive-5: <https://Web.Archive.org/web/20201017225631/https://GordonWatts.com/TheLedger-Online-PDF-FairUse-cache-WATTS-GuestColumn-Tue19Nov2019.pdf> (text-searchable PDF cache archive with images)

– with the arguments for passage of bill into law in these columns, and other resources here:

<https://GordonWatts.com> and <https://GordonWayneWatts.com>

“Inside” links:

- * <https://Facebook.com/GordonWayneWatts>
- * <https://YouTube.com/GordonWayneWatts>
- * https://Twitter.com/Gordon_W_Watts

“Outside” links:

- * <https://StudentLoanJustice.org> (Official page)
- * <https://Twitter.com/AlanSLJ> (Regularly-updated Twitter feed)
- * <https://m.Facebook.com/groups/SLJGroup> (Facebook group for Mobile devices/iPhones)
- * <https://Facebook.com/groups/SLJGroup> (Facebook group)
- * <https://Change.org/CancelStudentLoans> (The legendary “million signature” petition—nearing 1M now.)

Gordon Wayne Watts

<https://GordonWatts.com> / <https://GordonWayneWatts.com>

Editor-in-Chief, *The Register* (A Conservative publication)

(34) The American Conservative:

“Bankruptcy Could Help Millions Struggling Under Student Debt: In 2005, Congress took this one possible life raft away. Why?,” by Jon Basil Utley, publisher of The American Conservative, published in *The American Conservative*, January 23, 2020,

LINK: <https://www.TheAmericanConservative.com/articles/bankruptcy-could-help-millions-struggling-under-student-debt>

REVIEW: <http://RationalReview.news-digests.com/archives/8408>

AUTHOR PROFILE: <https://MuckRack.com/jon-basil-utley>

Their byline states: “The American Conservative exists to advance a Main Street conservatism. We cherish local community, the liberties bequeathed us by the Founders, the civilizational foundations of faith and family, and—we are not ashamed to use the word—peace.”

“Fair Use” Archive-1: <https://Archive.vn/HlsuS> (has most comments embedded)

“Fair Use” Archive-2:

<https://Web.Archive.org/web/20200226234951/https://www.theamericanconservative.com/articles/bankruptcy-could-help-millions-struggling-under-student-debt> (seems to not have embedded comments)

“Fair Use” Archive-3: https://GordonWatts.com/TheAmericanConservative-on-Student-Debt_PDF.pdf (without embedded comments)

“Fair Use” Archive-4: https://GordonWayneWatts.com/TheAmericanConservative-on-Student-Debt_PDF.pdf (without embedded comments)

“Fair Use” Archive-5:

https://Web.Archive.org/web/20201024211653/https://gordonwatts.com/TheAmericanConservative-on-Student-Debt_PDF.pdf (without embedded comments)

“Fair Use” Archive-6: https://GordonWatts.com/Bankruptcy_StudentDebt_TheAmericanConservative-withCOMMENTS.pdf ** (has most comments embedded)

“Fair Use” Archive-7: https://GordonWayneWatts.com/Bankruptcy_StudentDebt_TheAmericanConservative-withCOMMENTS.pdf ** (has most comments embedded)

“Fair Use” Archive-8:

https://Web.Archive.org/web/20201024211840/https://gordonwatts.com/Bankruptcy_StudentDebt_TheAmericanConservative-withCOMMENTS.pdf ** (has most comments embedded)

(35) The U.S. Constitution may not guarantee bankruptcy existence, but IF it exists: **It MUST be uniform.** Since the rich will **always** have bankruptcy, then the U.S. Constitution guarantees it for ALL people.

* <https://ConstitutionUS.com>

- * <https://Constitution.FindLaw.com/article1.html>
- * <https://www.Law.Cornell.edu/constitution/article1#section8>
- * <https://www.Archives.gov/founding-docs/constitution-transcript>
- * https://www.Senate.gov/civics/constitution_item/constitution.htm

Bankruptcy Uniformity is NOT a “Free Handout,” but rather a CONSTITUTIONAL RIGHT:

(Preamble) We the People of the United States, in Order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defence, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America...

Article I (Article 1 – Legislative)

Section. 8.

clause 1: The Congress shall have Power To lay and collect Taxes,...

clause 4: To establish an uniform Rule of Naturalization, and **uniform Laws on the subject of Bankruptcies throughout the United States;**...

clause 5: To coin Money,...

clause 11: To declare War,... [[**Editor's Note:** The Congress is NOT given the power to establish “non-uniform” laws on the subject of bankruptcies—and thus does NOT have it. Hashtag: [#ReadingComprehension](#), hello?]]

All our Nation's founders (Thomas Jefferson, James Madison, etc.) were under oppression from merchants and the oppressive government, who did not allow standard consumer protections, and that was a chief reason for the Declaration of Independence from England:

“There are two ways to conquer and enslave a nation. One is by the sword. The other is by debt.”

— John Adams 1826

* <https://www.GoodReads.com/quotes/697421-there-are-two-ways-to-conquer-and-enslave-a-nation>

* Whether this quote is attributed properly, the quote, itself, is true:

* <https://CheckYourFact.com/2019/10/29/fact-check-john-adams-conquer-enslave-nation-sword-debt-quote>

Whether or not this quote is attributed correctly, nonetheless, it is a FACT that the Founding Fathers found the need for bankruptcy laws to be uniform so critically important that they enshrined it in the Constitution. Not merely the “Amendments” to the Constitution, but rather the CONSTITUTION, ITSELF. In fact, the rights to a **Uniform Bankruptcy (Art. I, Sec. 8, clause 4)** was put AHEAD of the **Power to Coin Money (clause 5)** or even the ever-important **Power to Declare War (clause 11)!!**

This ensured that ALL Americans were treated equally: The Uniformity Clause, therefore, is a special type of Equal Protection.

(36) The Federalist, a well-known Conservative website: “Republicans Should Bring Back College Debt Bankruptcy, And Here’s Why,” By Richard McCarty, Michael E. Ginsberg, and Srilekha Palle (6 MIN READ), *THE FEDERALIST*, Posted in: HIGHER EDUCATION, AUGUST 31, 2022, **LINKS:**

<https://TheFederalist.com/2022/08/31/republicans-should-bring-back-college-debt-bankruptcy-and-heres-why/>

<https://Archive.ph/EOWSK>

<https://Web.Archive.org/web/20220907072624/https://TheFederalist.com/2022/08/31/republicans-should-bring-back-college-debt-bankruptcy-and-heres-why/>

https://ContractWithAmerica2.com/FannyDeregulation/TheFederalist-on-StudentLoanBK_8-31-2022_viaArchiveToday.pdf

https://ContractWithAmerica2.com/FannyDeregulation/TheFederalist-on-StudentLoanBK_8-31-2022_viaArchiveToday.pdf

(37) Well-known “Christian Money” editor, Conservative Christian, Jim Paris:

TITLE: COAST caller asks noted ChristianMoney.com financial commentator Jim Paris re student loan bankruptcy ((DATE: Tho not noted in the video images, this call-in was on the Wed.21 Sept 2022 late PM into Thur.22 Sept 2022 early AM show.))

Mr. Watts asks ChristianMoney.com editor, a noted Christian and Conservative financial commentator, Jim Paris, his take on returning bankruptcy standard consumer protections to STUDENT LOANS (*as it was back when the system worked*). Jim agrees with Gordon's 2 key points: First, not a liberal free handout, but rather justified / fair. I will add required by both Jesus's golden rule AND US CONSTITUTION'S Uniformity Clause, Art.I, Sec.8, cl.4, a special type of Equal Protection: Christians and Conservatives should support the US Constitution and Jesus's clear standards on the golden rule. Secondly, Paris agrees with Watts that restoration of bankruptcy would make lenders (like Dept of Ed) less apt to continue irresponsibly lending trillions of MY tax\$\$\$. Jim mentions Pres. Biden's recent debt cancellation Exec Order, which I (Gordon) feel may be VERY justified on price-gouging grounds(()), but do not support personally as *Biden's action is not a long term solution as are S.2598 and H.R.4907, the student loan bankruptcy bills*. ** **KEY TAKEAWAY: Watts and Paris are both far-right “Conservatives” and genuine Christians, that support bankruptcy self-defense for student loans, like ALL other loans have, as our conservative alternative to Liberal free handouts**. I, personally, believe that if S.2598 and H.R.4907, the student loan bankruptcy bills (or similar legislation), don't pass into law, there WILL be no “restrainer” on the profligate Liberal U.S. Dept of Ed, and they will continue unwise and dangerous student loan originality (spending Trillions of MY taxpayer dollars), thereby crashing the dollar. PROOF:**

** <https://GordonWatts.com/#crash> "crash of the dollar," as documented for seven (7) reasons here:

** <https://GordonWAYNEWatts.com/#crash>

** Archive 1: <https://Archive.ph/59KXI#crash>

** Archive 2: <https://Web.Archive.org/web/20220816164717/https://www.gordonwatts.com/#crash>

((**)) Proof of obscene price-gouging here:

** <https://Contractwithamerica2.com/#PaidInFull>

** <https://Gordonwatts.com/n.index.html#PaidInFull>

** <https://GordonWAYNEwatts.com/n.index.html#PaidInFull>

** <https://Archive.ph/B9ot5#PaidInFull>

** <https://Web.Archive.org/web/20220801115505/https://contractwithamerica2.com/#PaidInFull>

Therefore, these bills should immediately pass into law, and lawmakers should reduce/eliminate student loan originations with MY federal tax dollars.

<https://www.CoastToCoastAM.com/show/2022-09-21-show/> And: <https://Archive.ph/XMj5y> And:

<https://Archive.vn/tuLkj> And: <https://Archive.vn/vIy9k> And: <https://Archive.vn/aCKLk>

And: <https://Web.Archive.org/web/20220922123153/https://www.coasttocoastam.com/show/2022-09-21-show/>

YouTube video link: https://YouTu.be/2lyUVB_8tWU

Facebook video link: <https://Facebook.com/GordonWayneWatts/videos/810254556783887>

<https://Facebook.com/share/v/ArhM3DW2DaMBPj1j/>

https://ContractWithAmerica2.com/FannyDeregulation/COAST_JimParisCallIn_x264_001.mp4

https://Web.Archive.org/web/20240613220120/https://contractwithamerica2.com/FannyDeregulation/COAST_J

[imParisCallIn_x264_001.mp4](#)

<https://ContractWithAmerica2.com/FannyDeregulation/JimParisVideoNotes.html>

<https://Archive.vn/ZOsIB>

<https://Web.Archive.org/web/20240613220104/https://contractwithamerica2.com/FannyDeregulation/JimParisVideoNotes.html>

(38) God Almighty supported not merely bankruptcy discharge but OUTRIGHT FORGIVENESS of outstanding debts. Known as the “Jubilee Forgiveness,” described in the Holy Bibles of many claiming to be Christian: **Deuteronomy 15:1-2a, Deut. 15:1-11, and Leviticus 25:13**, this was something God's people did every seven (7) years! This Old Testament passage is **accepted as “Canon” by both Jews and Christians**.

See in particular this passage: “1 At the end of every seven years you must cancel debts. 2 This is how it is to be done: Every creditor shall cancel any loan they have made to a fellow Israelite. They shall not require payment from anyone among their own people, because the Lord’s time for canceling debts has been proclaimed.” **Deuteronomy 15:1-2, Holy Bible (NIV) + Add: Mark 13:15, forgive others as you'd like to be forgiven (also in The Lord's prayer & elsewhere)**

(39) Jesus would not approve of a “Bankruptcy for me, but not for Thee” hypocritical double standard, which violates His golden rule, which, by the way, is in **both Old and New Testaments** of our Bible: LEVITICUS 19:18b, Leviticus 19:34, MATTHEW 22:39b, MARK 12:31b, LUKE 6:31, MATTHEW 7:12.

[Words of our Lord, Jesus, in red.] >> Below...

Application of the Golden Rule: If we're 'OK' stripping Bankruptcy Defense (or outright loan forgiveness) from helpless kids, but would not allow that burden to be placed on our backs, then we violate the Golden Rule. SOVEREIGN KING JESUS' own words: “**46 And He said, “Woe to you also, lawyers! For you load men with burdens hard to bear, and you yourselves do not touch the burdens with one of your fingers.” “3 Therefore whatever they tell you to observe, that observe and do, but do not do according to their works; for they say, and do not do. 4 For they bind heavy burdens, hard to bear, and lay them on men’s shoulders; but they themselves will not move them with one of their fingers.”** [Christian Holy Bible – Luke 11:46; Matthew 23:3-4, NKJV]

[Words of our Lord, Jesus, in red.]

See also: The Parable of the Shrewd Manager: Luke 16:1-12, which concludes with Jesus saying in v.9: “**I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.**” [Shortened for brevity – *but read it yourself, if you dare: Luke 16:1—12 , if you will.*]]

(40) Alan Collinge – Nationally-recognised Student Debt expert (Google him if you doubt his credentials)

QUOTE: “About Us [] **WELCOME! We’re glad you found us.** [] We are the oldest, largest, and only grassroots group in the nation fighting for student loan justice. We’ve been around for 15 years. We’ve been featured on 60 Minutes, in the New York Times, Wall Street Journal, CNN, CNBC, PBS, NPR, Fox News, MSNBC, Rolling Stone, VICE news, Fast Company, and many, many other places. We are non-partisan. Spread the word about this group. We are it. Unlike EVERY other loan in the country, student loans have been UNIQUELY stripped of bankruptcy protections, statutes of limitations, and other protections. The result is an unconstitutionally vicious, predatory, and hyper-inflationary lending system. [] **THIS IS NOT RIGHT. WE DON’T HAVE TO TAKE THIS.** [] We are fighting for the return of bankruptcy protections to student loans. The Founders called for bankruptcy rights in the Constitution. They are on our side. Having the THREAT of bankruptcy back on our side is absolutely KEY to this fight. Getting this right back (as it exists for all other

loans in the country) will help you tremendously, whether you file for it or not. Thankfully, we now have two great bills to fight for: S.1414 (Senate), and HR 2648 (House). [] ***RIGHT NOW, WE ARE PUSHING THE PRESIDENT TO CANCEL STUDENT LOANS BY EXECUTIVE ORDER. WE CURRENTLY HAVE 236,000 SIGNATURES AND GROWING.***

[Editor's Note: This is a bit 'dated' – aka 'outdated': The petition has far more than 236,000 signatures, and, at press time, is closing in on a Million signatures. – Also: Font size was changed a little to make it fit into this format, and the “pushing” link was added—as it appears to have been intended—not in original, but added for clarity. The font colours, boldface, and italics, however, were in original, and left 'as is'.” – Also: The 'double brackets' '[]', indicate a line-break in the original quote –and are added here & elsewhere to make paragraph line-breaks a little more compact & efficient.]

LINK: <https://StudentLoanJustice.org/about-us/>

Archive-1: <https://Archive.vn/wip/qNifU>

Archive-2: <https://Web.Archive.org/web/20200916101605/https://StudentLoanJustice.org/about-us/>

Archive-3: https://GordonWatts.com/SLJ_AboutUs_PDF.pdf

Archive-4: https://GordonWayneWatts.com/SLJ_AboutUs_PDF.pdf

**** Personal website:** <https://StudentLoanJustice.org>

**** Facebook group:** <https://Facebook.com/SLJgroup>

**** His “Million Signature” petition:** <https://Change.org/CancelStudentLoans>

**** His book:** <https://www.Amazon.com/Student-Loan-Scam-Oppressive-History/dp/0807042315>

**** His Wikipedia entry:** <https://en.Wikipedia.org/wiki/StudentLoanJustice.org>

Proof of Alan M. Collinge's nationally-recognised status as a student debt expert:

Featured in CNN / Money's Gallery of HEROES alongside Warren Buffet:

Link: https://Money.CNN.com/galleries/2008/news/0812/gallery.heroes_zeros_2008/5.html

Archive-1: <https://Archive.vn/mbiz>

Archive-2:

https://Web.Archive.org/web/20200116202945/https://Money.CNN.com/galleries/2008/news/0812/gallery.heroes_s_zeros_2008/5.html

Archive-3: https://GordonWatts.com/AlanCollinge-CNN-Money-Hero-FEATURED_PDF.pdf

Archive-4: https://GordonWayneWatts.com/AlanCollinge-CNN-Money-Hero-FEATURED_PDF.pdf

Featured on CBS – QUOTE: “Graduation is a day of achievement and promise. But for two-thirds of every graduating class, the future includes serious debt. That can spiral out of control, as it did for Alan Collinge. [] “I graduated with degrees in aerospace engineering in 1999. I borrowed about \$45,000 for school. Since that time, my student loan debt has exploded to where currently I owe about \$103,000,” Collinge explains...For some borrowers, the system is unforgiving. But it has worked well for lenders like Sallie Mae, which has 10,000 employees in 19 states and manages \$123 billion in student loans. Sallie Mae declined to give **60 Minutes** an on-camera interview, saying they didn't think they'd get a fair shake.”

SOURCE: “Sallie Mae's Success Too Costly?: Does The Lender's Success Come At Too Steep A Cost To Students And Taxpayers?,” by Daniel Schorn, **CBS Correspondent** (writer) and Lesley Stahl, **CBS Correspondent** (interviewer), **CBS: 60 Minutes**, May 05, 2006,

LINK: <https://www.CbsNews.com/news/sallie-maes-success-too-costly>

Archive-1: <https://Archive.vn/wip/wcZkS>

Archive-2: <https://Web.Archive.org/web/20191112070639/https://www.CbsNews.com/news/sallie-maes-success-too-costly>

Archive-3: https://GordonWatts.com/CBS-60-Minutes-Alan-Collinge-May-05-2006_PDF.pdf

Archive-4: https://GordonWayneWatts.com/CBS-60-Minutes-Alan-Collinge-May-05-2006_PDF.pdf

**** Many other Conservatives** support student loan bankruptcy equality:

(41) Ike Brannon of the *Cato Institute*: “Let Them Go Bankrupt,” by IKE BRANNON, *The Weekly Standard*, February 12, 2016 at 1:15 AM: <https://WeeklyStandard.com/ike-brannon/let-them-go-bankrupt> “5 MIN READ” **Archive-1:** <http://Archive.vn/wip/YISca> and **Archive-2:** <http://Archive.vn/wip/lX9vM>
Also linked here: <https://www.WashingtonExaminer.com/weekly-standard/let-them-go-bankrupt>
Archive-3: <https://Web.Archive.org/web/20190725232349/https://www.washingtonexaminer.com/weekly-standard/let-them-go-bankrupt>
Archive-4: <https://Web.Archive.org/web/20191105071308/https://www.WashingtonExaminer.com/weekly-standard/let-them-go-bankrupt>
Archive-5: https://GordonWatts.com/IKE_BRANNON_02-12-2016_LetThemGoBankrupt.pdf
Archive-6: https://GordonWayneWatts.com/IKE_BRANNON_02-12-2016_LetThemGoBankrupt.pdf

(42) New York Times columnist David Brooks: **QUOTE:** “I think they [the Wall Street Protests] do tap into a couple real issues. Student loans is talked about a lot. And you [should] be able to declare bankruptcy from student loans. You should be able to get out of them under — and the second thing is Wall Street.” **Source:** “Shields, Brooks on Romney’s Electability, Cain’s 9-9-9 Plan, Wall St. Protests,” *PBS*, Oct 7, 2011: **LINK:** <https://www.PBS.org/newshour/show/shields-brooks-on-romney-s-electability-cain-s-9-9-9-plan-wall-st-protests#transcript>
Archive-1: <http://Archive.vn/VoSqg>
Archive-2: <https://Web.Archive.org/web/20200601070710/https://www.PBS.org/newshour/show/shields-brooks-on-romney-s-electability-cain-s-9-9-9-plan-wall-st-protests>
Archive-3: https://GordonWatts.com/PBS-NewsHour_BROOKS-on-StudentLoanBankruptcy.pdf
Archive-4: https://GordonWayneWatts.com/PBS-NewsHour_BROOKS-on-StudentLoanBankruptcy.pdf

(43) Even Jeb Bush included this in his platform when he ran for president: “**Bush Pushes Loan Overhaul,**” By Michael Stratford, *InsideHigherEd*, January 20, 2016: (Quote: “Bush also said that he wanted to change federal bankruptcy law to allow private student loan borrowers to more easily discharge their debt in bankruptcy. The Obama administration made a similar proposal late last year.”), **LINK:** <https://www.InsideHigherEd.com/news/2016/01/20/jeb-bush-unveils-higher-education-plan-focus-federal-loan-overhaul>
Archive-1: <https://Archive.vn/JLb0Y>
Archive-2: <https://Web.Archive.org/web/20160122102855/https://www.InsideHigherEd.com/news/2016/01/20/jeb-bush-unveils-higher-education-plan-focus-federal-loan-overhaul>
Archive-3: https://ContractWithAmerica2.com/FannyDeregulation/JebBush_InsideHigherEd_2016_ArchiveToday.pdf
Archive-4: https://ContractWithAmerica2.com/FannyDeregulation/JebBush_InsideHigherEd_2016_Wayback.pdf

(44) National Review, founded by well-known Conservative, William F. Buckley Jr., is calling for allowing student loans to be dischargeable in bankruptcy: “**An Idea for Student Loans: Get Rid of Them: It’s time to shut down the Bank of Uncle Stupid.,**” By KEVIN D. WILLIAMSON, *National Review*, April 18, 2019 6:30 AM, **LINK:** <https://NationalReview.com/2019/04/eliminate-federal-student-loans> (Quotes: “The federal government should stop making college loans itself and cease guaranteeing any such loans” and: “make student-loan debt dischargeable in ordinary bankruptcy procedures.”)
“Fair Use” Archive-1: <https://Archive.vn/hjK31>
“Fair Use” Archive-2: <https://Web.Archive.org/web/20190813015505/https://www.nationalreview.com/2019/04/eliminate-federal-student-loans>
“Fair Use” Archive-3: https://GordonWatts.com/EliminateFederalStudentLoans_NationalReview_PDF.pdf
“Fair Use” Archive-4: https://GordonWayneWatts.com/EliminateFederalStudentLoans_NationalReview_PDF.pdf

(45) as is Frank H. Buckley, a Foundation Professor at Conservative Antonin Scalia Law School of Law at George Mason University and author of “The Republican Workers Party: How the Trump Victory Drove

Everyone Crazy, and Why It Was Just What We Needed.”: **“The silver bullet for student debt: Bankruptcy,”** By Frank H. Buckley, *The Washington Post*, August 22, 2018,

LINK: https://WashingtonPost.com/opinions/the-silver-bullet-for-student-debt-bankruptcy/2018/08/22/dbf2f00a-a0ce-11e8-93e3-24d1703d2a7a_story.html

“Fair Use” Archive-1: <https://Archive.vn/wip/icaNZ>

“Fair Use” Archive-2:

https://Web.Archive.org/web/20190429081441/https://www.washingtonpost.com/opinions/the-silver-bullet-for-student-debt-bankruptcy/2018/08/22/dbf2f00a-a0ce-11e8-93e3-24d1703d2a7a_story.html

“Fair Use” Archive-3: https://GordonWatts.com/TheSilverBulletForStudentDebt_Bankruptcy_by_FH-BUCKLEY_TheWashingtonPost.pdf

“Fair Use” Archive-4: https://GordonWayneWatts.com/TheSilverBulletForStudentDebt_Bankruptcy_by_FH-BUCKLEY_TheWashingtonPost.pdf

(46) “Let Student Borrowers Declare Bankruptcy, Already: Judges are right to question the special status of student debt,” By Editorial Board, *Bloomberg*, July 10, 2018, **LINK:**

<https://Bloomberg.com/opinion/articles/2018-07-10/when-student-loans-crush-bankruptcy-should-be-an-option>

Archive-1: <https://Archive.vn/tWpwS>

Archive-2: <https://Web.Archive.org/web/20201013190446/https://Bloomberg.com/opinion/articles/2018-07-10/when-student-loans-crush-bankruptcy-should-be-an-option>

(47) “Student loans have become our modern-day debtors prisons: Congress and regulators can end the student-loan debtor prison by allowing bankruptcy for struggling borrowers and investigating abuses by loan servicers,” By TIM CHEN, *USA Today*, June 5, 2018: <https://amp.UsaToday.com/amp/640460002>

Archive-1: <https://Archive.vn/wip/TIdJR>

Archive-2: <https://Web.Archive.org/web/20181026092343/https://amp.UsaToday.com/amp/640460002>

(48) Dr. Ron Paul supports bankruptcy for ALL U.S. Debt (not just college debt): “Rep. Ron Paul: Bankruptcy could be cure for U.S. debt,” By MICHAEL O'BRIEN, *The Hill*, June 28, 2011:

LINK: <https://TheHill.com/homenews/campaign/168657-rep-ron-paul-bankruptcy-could-be-cure-for-us-debt>

Archive-1: <https://Archive.vn/AaB7W>

Archive-2: <https://Web.Archive.org/web/20200523204833/https://TheHill.com/homenews/campaign/168657-rep-ron-paul-bankruptcy-could-be-cure-for-us-debt>

() Likewise, liberals** like **(49) Robert Reich**, **(50) Thom Hartmann**, & many others have called for this much-needed repair to fix a broken system. Indeed, **(51) the Democratic Party** made return of bankruptcy a plank in their party platform in Philadelphia, recently. Source for Alan Collinge / Commentary, here: **“Student Loans, Bankruptcy and the Silence of Presidents,”** By Alan M. Collinge, *InsiderHigherEd*, December 14, 2017:

LINK: <https://InsideHigherEd.com/views/2017/12/14/college-leaders-should-support-bankruptcy-protection-student-loans-opinion>

Archive-1: <https://Archive.vn/wzEKM>

Archive-2:

<https://Web.Archive.org/web/20200515061837/https://InsideHigherEd.com/views/2017/12/14/college-leaders-should-support-bankruptcy-protection-student-loans-opinion>

The Democratic Party party platform:

QUOTE: On page 71 of the 2020 Democratic Party Platform[14], we see they clearly say that: “Democrats will also empower the CFPB to take action against exploitative lenders and will work with Congress to allow student debt to be discharged during bankruptcy.” (p.72, par.1, sentence 2) [Editor's Note: This is page 72 of 92 of “PDF” page numbers, but the writer labels this as page “71,” since there's a title page that offsets numbering by one.] **Source:** **“2020 Democratic Party Platform,”** used under Fair Use for commentary, criticism, and

research. Editor's Note: This author could not find a more current version, that this 2020 version:

LINK: <https://Democrats.org/wp-content/uploads/2020/08/2020-Democratic-Party-Platform.pdf>

Archive-1: <https://Web.Archive.org/web/20220421223320/https://democrats.org/wp-content/uploads/2020/08/2020-Democratic-Party-Platform.pdf>

Archive-2: <https://Web.Archive.org/web/20220511165713/https://democrats.org/wp-content/uploads/2020/08/2020-Democratic-Party-Platform.pdf>

Archive-3: <https://GordonWatts.com/2020-Democratic-Party-Platform.pdf>

Archive-4: <https://GordonWayneWatts.com/2020-Democratic-Party-Platform.pdf>

Archive-5: <https://ContractWithAmerica2.com/2020-Democratic-Party-Platform.pdf>

And – Question: Why haven't GOP lawmakers even TRIED to obey ****our**** Official Republican Platform regarding its prohibitions on taxpayer-funded student loan originations spending? Even when we held House, Senate, & Oval Office trice in recent decades (in GW Bush's first 2 years and again in Trump's first 2 years)?? Either 100% of all GOP lawmakers are RINOS (Republicans in Name Only) ... or we need to employ the Conservative Free Market check/balance offered by Bankruptcy defense restoration (ironically in DEM platform, and U.S. Constitution – see Art.I, Sec.8, cl.4 which says Bk Code MUST be uniform... it is not)? PROOF:

(52) the Republican Party makes taxpayer-funded student loan origination spending PROHIBITED, and we've seen above that – outside an unlikely miracle – ONLY restoration of Art. I Bankruptcy Uniformity (Art. I Sec. 8, cl. 4, U.S. Const.) is sufficiently strong a political force to “force down” said prohibited liberal (and unneeded) spending – something not needed in our grandparents' day, when free (or nearly-free) colleges NEVER needed such student loan middlemen:

QUOTE: On page 35 of the Republican Party Platform[1], we see the GOP clearly says: “The federal government should not be in the business of originating student loans.” (1ST sentence of last paragraph, near bottom-right of page) [Editor's Note: This is page 42 of 66 of “PDF” page numbers, but the writer labels this as page “35,” since the first 7 pages weren't given regular page numbers.] **Source: “REPUBLICAN PLATFORM 2016,”** used under Fair Use for commentary, criticism, and research. Editor's Note: This author could not find a more current version, such as 2020 or more recent.

LINK: https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT_12_FINAL%5B1%5D-ben_1468872234.pdf

Archive-1: [https://Web.Archive.org/web/20220511165601/https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT_12_FINAL\[1\]-ben_1468872234.pdf](https://Web.Archive.org/web/20220511165601/https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

Archive-2: [https://GordonWatts.com/DRAFT_12_FINAL\[1\]-ben_1468872234.pdf](https://GordonWatts.com/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

Archive-3: [https://GordonWayneWatts.com/DRAFT_12_FINAL\[1\]-ben_1468872234.pdf](https://GordonWayneWatts.com/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

Archive-4: [https://ContractWithAmerica2.com/DRAFT_12_FINAL\[1\]-ben_1468872234.pdf](https://ContractWithAmerica2.com/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

(53) Jerome Powell, a Conservative Republican, former private equity executive, and recent Chair of the Federal Reserve, who served under Presidents Barack Obama and Donald Trump:

QUOTE 1 of 5: “As Federal Reserve Chair Jerome Powell recently testified before Congress, “student loans should be dischargeable in bankruptcy like other debt.” He’s right. His statement affirms what we see every day: there is nothing inherently different about student loans that justifies their exceptional treatment. A fair and functional consumer credit system requires that student loans be treated like any other form of debt.”

Source: “MEMORANDUM IN SUPPORT OF BANKRUPTCY REFORM FOR STUDENT LOAN BORROWERS: Submitted to the House Judiciary Subcommittee on the Administrative State, Regulatory Reform, and Antitrust,” By The Community Service Society of New York, **Published by CONGRESS.GOV (Hearing Title: Bankruptcy Law: Overview and Legislative Reforms),** Date: Tuesday, July 15, 2025,

LINK: <https://Congress.gov/119/meeting/house/118492/documents/HHRG-119-JU05-20250715-SD008.pdf>

Archive-1: <https://Archive.vn/5SamK>

Archive-2:

<https://Web.Archive.org/web/20261028232200/https://Congress.gov/119/meeting/house/118492/documents/HHRG-119-JU05-20250715-SD008.pdf>

Archive-3: <https://ContractWithAmerica2.com/FannyDeregulation/HHRG-119-JU05-20250715-SD008.pdf>

QUOTE 2 of 5: “WASHINGTON — President Obama said Tuesday that he would nominate Jeremy C. Stein, a Harvard economist, and Jerome H. Powell, a former private equity executive, to fill the two vacant seats on the Federal Reserve’s board. [] The pairing of Professor Stein, a Democrat, and Mr. Powell, a Republican, is a carefully weighted gesture, a pragmatic attempt to satisfy Senate Republicans who have repeatedly refused to allow votes on nominees for regulatory positions.” **Source:** “**Obama to Nominate Two for Vacancies on Fed Board,**” by Binyamin Appelbaum, *The New York Times*, December 27, 2011,

LINK: <https://www.NYTimes.com/2011/12/28/business/economy/obama-to-nominate-economics-professor-and-ex-treasury-official-to-fed-board.html>

Archive-1: <http://Archive.vn/tQ9Af>

Archive-2:

<https://Web.Archive.org/web/20180921185818/https://www.NYTimes.com/2011/12/28/business/economy/obama-to-nominate-economics-professor-and-ex-treasury-official-to-fed-board.html>

QUOTE 3 of 5: “Federal Reserve chairman Jerome Powell has said he's "at a loss to explain" why student loans are treated differently than other types of debt in bankruptcy.” **Source:** “**Big changes could be in store for student loan borrowers,**” by Annie Nova (Twitter: @ANNIEREPORTER), *CNBC*, Published Friday, October 25, 2019, at 9:44 AM (EDT), UPDATED Saturday, Octobrt 26, 2019, at 12:07 PM (EDT),

LINK: <https://www.CNBC.com/2019/10/25/the-student-loan-crisis-could-see-a-turnaround-in-2020.html>

Archive-1: <https://Web.Archive.org/web/20200211064933/https://www.CNBC.com/2019/10/25/the-student-loan-crisis-could-see-a-turnaround-in-2020.html>

Archive-2: <http://Archive.vn/tfHrx>

Archive-3: https://GordonWatts.com/Chairman-Powell-on-Bankruptcy-CNBC_10-25-2019_PDF.pdf

Archive-4: https://GordonWayneWatts.com/Chairman-Powell-on-Bankruptcy-CNBC_10-25-2019_PDF.pdf

QUOTE 4 of 5: “Powell said he generally supports the idea of a vibrant education loan climate, but added that borrowers need to be informed of the risks they're taking. [] He also wondered why student debt can't be discharged in bankruptcy. [] "I'd be at a loss to explain why that should be the case," he said, while acknowledging that the issue is one for Congress to tackle. [] While Powell said he couldn't quantify what the longer-run economic effects would be, he said there is danger down the road.” **Source:** “**Student debt could hold back economic growth, should be discharged in bankruptcy, Fed chief says,**” by Jeff Cox (Facebook: @JEFF.COX.7528, Twitter: @JEFFCOXCNBCCOM), *CNBC*, Published Thursday, March 01, 2018, at 11:37 AM (EST), UPDATED Thursday, MAR 01, 2018, at 1:59 PM (EST),

LINK: <https://www.CNBC.com/2018/03/01/student-loan-problems-could-hold-back-economic-growth-fed-chief-says.html>

Archive-1: <https://Web.Archive.org/web/20200619123441/https://www.cnb.com/2018/03/01/student-loan-problems-could-hold-back-economic-growth-fed-chief-says.html>

Archive-2: <http://Archive.vn/wip/eVoS5>

Archive-3: https://GordonWatts.com/Chairman-Powell-on-Bankruptcy-CNBC_03-01-2018_PDF.pdf

Archive-4: https://GordonWayneWatts.com/Chairman-Powell-on-Bankruptcy-CNBC_03-01-2018_PDF.pdf

QUOTE 5 of 5: “The new chairman of the Federal Reserve questioned why struggling borrowers can’t discharge their student loans in bankruptcy. [] “Alone among all kinds of debt, we don’t allow student loan debt to be discharged in bankruptcy,” Jerome Powell told members of the Senate Banking Committee Thursday. “I’d be at a loss to explain why that should be the case.” [] Powell’s comments came in response to a question from Senator Brian Schatz, a Democrat from Hawaii, about whether high levels of student debt create a drag on the economy. More than 40 million Americans hold nearly \$1.4 trillion in outstanding student loans.” **Source:** “**New Fed chair doesn’t understand why student debt can’t be discharged in bankruptcy: ‘Alone among**

all kinds of debt, we don't allow student loan debt to be discharged in bankruptcy'," by Jillian Berman, *MarketWatch*, Published: March 04, 2018, at 11:22 a.m. (EST),

LINK: <https://www.MarketWatch.com/story/new-fed-chair-wonders-why-student-debt-cant-be-discharged-in-bankruptcy-2018-03-01>

Archive-1: <https://Web.Archive.org/web/20190822111456/https://www.MarketWatch.com/story/new-fed-chair-wonders-why-student-debt-cant-be-discharged-in-bankruptcy-2018-03-01>

Archive-2: <http://Archive.vn/wip/gHZP7>

Archive-3: https://GordonWatts.com/Chairman-Powell-on-Bankruptcy-MarketWatch_03-04-2018_PDF.pdf

Archive-4: https://GordonWayneWatts.com/Chairman-Powell-on-Bankruptcy-MarketWatch_03-04-2018_PDF.pdf

(54) Over 44.7 Million Americans have collegiate debt (and more are co-signers / family!!) →

(This does NOT even count the other 40—50 Million Americans who are cosigners, family, or friends, but aren't listed officially "on the books" because they took out personal mortgages or personal loans to help family or friends pay for college: **Total > 100 Million +plus+** Americans crushed under illegal price-gouging)

****** <https://Breitbart.com/politics/2019/04/12/amnesty-advocates-help-illegal-immigrants-get-college-scholarships-while-44-7-million-americans-saddled-with-student-debt> ****** <https://Archive.vn/sH5QG>

****** <https://BusinessInsider.com/millennials-college-not-worth-student-loan-debt-2019-4> ******

<https://Archive.vn/KJ36P>

***** <https://BusinessInsider.com/successful-y-combinator-application-goodly-new-student-debt-startup-2019-4> ******

<https://Archive.vn/5WQKW>

***** <http://TheFiscalTimes.com/2019/04/22/Elizabeth-Warren-s-New-640-Billion-Student-Debt-Cancellation-Plan>

****** <https://Archive.vn/vxlOp>

***** UPDATE:** Or is it now: "There are about 45.8 million borrowers who owe an average of about \$37,000 each in federal and private student loans." Source: "Who Owes How Much In Student Loans?," by Mark Kantrowitz, *FORBES*, Nov. 22, 2020, 01:24pm (EST),

LINK: <https://www.Forbes.com/sites/markkantrowitz/2020/11/22/who-owes-how-much-in-student-loans/>

Archive-1: <https://Archive.vn/YtAqN>

Archive-2:

<https://Web.Archive.org/web/20201129025733/www.forbes.com/sites/markkantrowitz/2020/11/22/who-owes-how-much-in-student-loans/>

******* And that was only in late 2020—probably even more now.

(55) And that doesn't even count the OVER ONE-MILLION STUDENTS who are demanding that ALL student loan debt be forgiven (aka cancellation) – in SEVERAL different petitions:

***** Rob Applebaum's "MoveOn" petition:**

**** LINK:** <https://Sign.MoveOn.org/petitions/support-the-student-loan>

**** LINK:** <https://Pac.Petitions.MoveOn.org/sign/support-the-student-loan>

**** Archive-1:** <https://Archive.vn/4agiv> **Or:** <https://Archive.vn/Utz7U>

**** Archive-2:** <https://Web.Archive.org/web/20211123021556/https://sign.moveon.org/petitions/support-the-student-loan>

**** QUOTE:** "Robert Applebaum, a former assistant district attorney from New York, delivered 1 million signatures Thursday from his petition for Congress to pass H.R. 4170, the Student Loan Forgiveness Act of 2012, at the House side of the Capitol. He was joined by the bill's author, Rep. Hansen Clarke (D-Mich.), Tony Mitchell, Jr., Congressional Liaison of the National Black Law Students Association, and Getachew Kassa, who is Legislative Director for the U.S. Student Association. About 20 students and college graduates and Occupy Colleges activists also joined the group." **Source:** "Student Loans: 1 Million Signatures Delivered Asking Congress To Do More Than Low Interest Rates," By Tyler Kingkade, *HuffPost* (formerly The Huffington Post until 2017), 06/29/2012 05:47pm (EDT),

**** LINK:** https://www.HuffPost.com/entry/student-loan-forgiveness-petition-delivered_n_1631852

**** Archive-1:** <https://Archive.vn/1ZDRP>

**** Archive-2:** https://Web.Archive.org/web/20210418050104/https://www.huffpost.com/entry/student-loan-forgiveness-petition-delivered_n_1631852

***** Alan Collinge's "CHANGE dot ORG" petition:**

**** LINK:** <https://Change.org/CancelStudentLoans>

**** LINK:** <https://www.Change.org/p/cancel-student-loans-and-return-bankruptcy-rights-by-executive-order>

**** Archive:** <https://Archive.vn/dpJA7>

**** Old archive (now over 1 Million) – portrait view:**

<https://Web.Archive.org/web/20201214183439/https://gordonwatts.com/AlanPetition-Portrait.pdf>

**** Old archive (now over 1 Million) – landscape view:**

<https://Web.Archive.org/web/20201214183534/https://gordonwatts.com/AlanPetition-Landscape.pdf>

**** QUOTE:** “Collinge, the founder of the non-profit Student Loan Justice, launched a petition in March 2020 that has reached over one million signatures calling for President Biden to reinstate bankruptcy protections and/or federal loan cancellation by executive order.” **Source:** “**Documentary Film on the Student Loan Crisis WINS AUDIENCE CHOICE AWARD AT WHISTLEBLOWER SUMMIT AND FILM FESTIVAL,**” by Vollweiler Agency, *EIN News*, August 05, 2021, 15:00 (GMT),

**** LINK:** https://www.EinNews.com/pr_news/548129104/documentary-film-on-the-student-loan-crisis-wins-audience-choice-award-at-whistleblower-summit-and-film-festival

**** Archive-1:** <https://Archive.vn/sRD1H>

**** Archive-2:** http://WebCache.googleusercontent.com/search?q=cache%3Aeinnews.com%2Fpr_news%2F548129104%2Fdocumentary-film-on-the-student-loan-crisis-wins-audience-choice-award-at-whistleblower-summit-and-film-festival&ie=utf-8&oe=utf-8&client=firefox-b-l-ab

**** QUOTE:** “Alan Collinge, co-founder of the organization Student Loan Justice, has a proposal that goes one step further. His petition calls for the President and Secretary of Education to issue an executive order canceling all federally-owned student loans to stimulate the economy.

"Nothing would be added to the national debt, and no tax appropriation would be needed," the petition reads.

"This is, by far, the least expensive, and most expedient way to inject trillions into the economy."

More than 800,000 people have signed Collinge's petition.” **Source:** “**Petitions for George Floyd and Breonna Taylor are the most signed pleas of all time at Change.org,**” By Simret Aklilu, *CNN*, Updated 4:04 PM (EST), Thu December 24, 2020,

**** LINK:** <https://www.CNN.com/2020/12/24/us/petitions-change-org-2020-trnd/index.html>

**** Archive-1:** <https://Archive.vn/mkmOq>

**** Archive-2:** <https://Web.Archive.org/web/20211116055816/https://www.CNN.com/2020/12/24/us/petitions-change-org-2020-trnd/index.html>

**** NOTE:** Old news story (now over 1 Million)

CONCLUSION: “Reasonable Minds” can disagree on student debt “forgiveness” – but given what the U.S. Constitution clearly says on the absolute requirement that Congress is ONLY allowed to pass uniform bankruptcy code (Uniformity clause, Art.I, Sec.8, clause 4, U.S. Constitution), no one of reasonable mind should be “ok” with BK code which violates the U.S. Constitution in this special type of Equal Protection – thus giving more bankruptcy rights to Credit Card users, Gamblers, or even businesses (who get generous government handouts, tax credits, grants, etc. on our tax dollar), and then file for repeated bankruptcy for huge sums. – Thus, ALL PARTIES (except a few in higher ed swamp who benefit from this Ponzi scheme bubble scam) agree that CONSTITUTIONAL Bankruptcy rights – at the very least – must be returned to student debt to act as a “Free Market” check on obscenely insane (or is it insanely obscene) huge/high egregious lending excesses – hopefully slowing/stopping this hemorrhage bleedout of our tax dollars to be used to make/back collegiate loans: The Dept of Ed – the lender using YOUR tax dollars – might think TWICE before doing such insane lending if students have bankruptcy defense. <<< BANKRUPTCY: A “Free Market” check on insane lending, here.

THE POLLS

(56) From Conservative followers of Congressman, Thomas Massie – a known Conservative fiscal hawk:

Thomas Massie – @RepThomasMassie
Should student loans be dischargeable in bankruptcy?

If so under what conditions?

Should universities charging tuition have skin in the game?

Not dischargeable 33%

Dischargeable 67%

19,711 votes · Final results

6:12 PM · Aug 1, 2023

.

184.9K Views 201 Reposts 75 Quotes 698 Likes 9 Bookmarks

<https://Twitter.com/RepThomasMassie/status/1686500235151917056>

<https://Archive.vn/jJppm>

<https://Archive.ph/jErQ1>

<https://Web.Archive.org/web/20240613223441/https://archive.ph/jErQ1>

https://GordonWatts.com/FannyDeregulation/MassiePoll_HigherEd_JPG.jpg

https://GordonWayneWatts.com/FannyDeregulation/MassiePoll_HigherEd_JPG.jpg

https://ContractWithAmerica2.com/FannyDeregulation/MassiePoll_HigherEd_JPG.jpg

https://GordonWatts.com/FannyDeregulation/MassiePoll_HigherEd_FullScreen_HiRezJPG.jpg

https://ContractWithAmerica2.com/FannyDeregulation/MassiePoll_HigherEd_Wayback_JPG.jpg

<https://Web.Archive.org/web/20230802122929/https://Twitter.com/RepThomasMassie/status/1686500235151917056>

<https://Web.Archive.org/web/20230804233542/https://Twitter.com/RepThomasMassie/status/1686500235151917056>

<https://X.com/RepThomasMassie/status/1686500235151917056>

<https://archive.ph/jJppm>

<https://archive.ph/jErQ1>

<https://archive.vn/gdJKA>

<https://web.archive.org/web/20240613222840/https://x.com/RepThomasMassie/status/1686500235151917056>

(57) From *FORBES*:

- **PSLF (Public Service Loan Forgiveness)** – “65% of likely voters in the poll support the Public Service Loan Forgiveness program, which forgives qualifying federal student loans for borrowers employed by nonprofit and government organizations after 10 years of qualifying payments. The program has been riddled with problems...”

- **WIDESPREAD STUDENT LOAN FORGIVENESS:** “67% of respondents, including 58% of Republicans, support some form of widespread student loan forgiveness — whether it is universal, tied to income, or based on specific program eligibility. Only 26% of respondents said student loan debt should not be forgiven.”
- **HOLD EXECS RESPONSIBLE:** “78% of likely voters, and 80% of Republicans, support holding the owners and executives of predatory for-profit colleges personally liable for fraudulent behavior that harms student loan borrowers.”
- **JOB EARNINGS REQUIREMENTS:** “78% support requiring for-profit colleges to show graduating students earn enough to pay back their loans.”
- **“FLY BY NIGHT” CLOSING SCHOOL FORGIVENESS:** “69% of respondents agree that students attending schools that close — so that they can't complete their studies — should have their loans discharged.”
- **GET GOVT OUT ALREADY:** “33% of voters think that for-profit schools shouldn't get federal funds at all. Another 26% think that for-profit colleges, to qualify for federal funds, should have to prove their graduates are earning enough to repay their loans.”
- **BIDEN PROMISES:** “Biden, who had initially been hesitant to endorse broad cancellation of student loan debt, has embraced more dramatic steps to alleviate the burden of student loan debt...Biden would forgive all undergraduate federal student loan debt for borrowers with annual incomes under \$125,000...Biden also supports \$10,000 in across-the-board student loan forgiveness for all borrowers as an economic stimulus in response to the recession. He has also expressed support for Senator Warren's proposal to amend the bankruptcy code to allow student loan debt to be more easily discharged in bankruptcy.”

Source: “New Poll Shows Substantial, Bipartisan Support For Student Loan Forgiveness And Other Relief For Borrowers,” by Adam S. Minsky, *FORBES*, September 25, 2020, 11:52am (EDT),

LINK: <https://www.Forbes.com/sites/adamminsky/2020/09/25/new-poll-shows-substantial-bipartisan-support-for-student-loan-forgiveness-and-other-relief-for-borrowers/>

Archive-1: <https://Archive.vn/t9gXQ>

Archive-2:

<https://Web.Archive.org/web/20211128022924/https://www.forbes.com/sites/adamminsky/2020/09/25/new-poll-shows-substantial-bipartisan-support-for-student-loan-forgiveness-and-other-relief-for-borrowers/>

Archive-3: https://GordonWatts.com/NewPoll_StudentDebt_FORBES_WaybackMachine.pdf

Archive-4: https://GordonWayneWatts.com/NewPoll_StudentDebt_FORBES_WaybackMachine.pdf

Archive-5: https://ContractWithAmerica2.com/NewPoll_StudentDebt_FORBES_WaybackMachine.pdf

(58) From The Harris Poll:

* **QUOTE:** “A recent study by The Harris Poll finds Americans overwhelmingly support multiple reforms for the student loan debt crisis...Frequently recommended solutions, such as forgiveness of a flat amount of student debt (64%) and forgiveness of all student loan debt (55%), are supported by more than half the country. Additionally, nearly two-thirds of Americans (63%) support forgiveness of all student loan debt for those working in certain industries like health care, science & technology, or public service. **Moreover, Americans show very strong support for other potential solutions including** lower interest rates on students that attend public universities (83%), automatic student loan forbearance if someone loses employment (72%), and **updating bankruptcy laws to get rid of student debt (66%).** Americans also supported changes to the cost of a university education. **Such solutions included restrictions or price controls on the cost of a university education (78%),** no tuition at public colleges or universities (59%), no tuition for undergraduate schooling (56%), and no tuition for any U.S. college or university (53%).”

Editor's Note: Bold-faced red font added for clarity; not in original. Double brackets [] denote line-break.

* **QUOTE:** “Even Millennials and Boomers, the generation that birthed most Millennials, share concerns around the cost of education. Both generations overwhelmingly support restrictions or price controls on the cost of a university education (81% of Millennials, 80% of Boomers).”

* **QUOTE:** “According to the latest government statistics, 42.3 million people — one in every six adults —

have federal student loans, averaging \$36,520 per person. In our study, nearly two-thirds (61%) of student loan debtors say they're struggling to pay back these loans because of the pandemic."

Editor's Note: Student Loan Forgiveness for a "flat" amount (64%) or all debt (55%) are supported by Americans, including an astounding sixty-six (66%) percent, almost a "super-majority," to restore bankruptcy defense, which was removed just decades ago. Another seventy-eight (78%) percent support "price controls" as is done in utilities and other legal monopolies (gas, water, electric, Internet, etc.).

Source: "Americans Overwhelmingly Support Student Debt Reform: The majority of Americans support reforms to student loans and education costs, and most think the new presidential administration is up to the task.," *The Harris Poll*, December 2020 data tables, date, as implied by data table link,

LINK - a: <https://TheHarrisPoll.com/student-debt-reform/>

Data Table LINK - b: http://TheHarrisPoll.com/wp-content/uploads/2021/01/Harris-Poll_Student-Loan-Debt_Data-Tables_December-2020.pdf

Archive-1a: <https://Archive.vn/yy68M>

Archive-1b: <https://Archive.vn/YhK1g>

Archive-2a: <https://Web.Archive.org/web/20210929203921/https://TheHarrisPoll.com/student-debt-reform/>

Archive-2b: https://Web.Archive.org/web/20211118174121/http://TheHarrisPoll.com/wp-content/uploads/2021/01/Harris-Poll_Student-Loan-Debt_Data-Tables_December-2020.pdf

Archive-3: https://GordonWatts.com/HarrisPoll_StudentDebtReform_ArchiveToday.pdf

Archive-4: https://GordonWayneWatts.com/HarrisPoll_StudentDebtReform_ArchiveToday.pdf

Archive-5: https://ContractWithAmerica2.com/HarrisPoll_StudentDebtReform_ArchiveToday.pdf

(59) From Inside Higher Ed:

QUOTE: "By large majorities, according to a [new survey by the Harris Poll](#), American adults support forgiving \$10,000 of student debt per borrower -- as well as price controls on higher education costs, automatic student loan forbearance for anyone losing a job, eliminating all student debt for people working in sectors such as public service and enabling individuals to erase student debt obligations through personal bankruptcy."

QUOTE: "Our [own] survey also confirms the crippling effects of student debt on borrowers -- and the economy. According to the latest government statistics, **42.3 million people -- one in every six adults -- have federal student loans, averaging \$36,520 per person.** In our poll, two-thirds of student loan debtors, including those in households with incomes of \$100,000 and higher, say they're struggling to pay back these loans...With desperation and regret so rampant, it's little wonder that so many American adults want the government to do something -- anything -- to alleviate burdens of current borrowers and enable tomorrow's students to avoid sliding into the same mire. **Of the 10 solutions we offered our 1,015 survey takers, majorities endorsed every single one. Support peaks at 83 percent for low-interest loans for students at public colleges and universities, 78 percent for government price controls on higher education costs, and 72 percent for automatic student debt forbearance for the unemployed. Backing for these fixes was lopsided among every generation, family type and income and racial group. [] What is more surprising is how many Americans embrace certain correctives that were dismissed as impractical and [even socialist](#) during the 2020 election campaign.**"

Editor's Note: Bold-faced red font added for clarity; not in original. Double brackets [] denote line-break.

Source: "Are Americans Turning 'Socialist' About Student Debt?," by Will Johnson, *INSIDE HIGHER ED*, January 19, 2021,

LINK: <https://www.INSIDEHigherEd.com/views/2021/01/19/national-opinion-survey-shows-growing-public-support-helping-students-debt-opinion>

Archive-1: <https://Archive.vn/oaguW>

Archive-2:

<https://Web.Archive.org/web/20210204075957/https://www.insidehighered.com/views/2021/01/19/national-opinion-survey-shows-growing-public-support-helping-students-debt-opinion>

Archive-3: https://GordonWatts.com/StudentDebtPoll_InsideHigherEd_ArchiveToday.pdf

Archive-4: https://GordonWayneWatts.com/StudentDebtPoll_InsideHigherEd_ArchiveToday.pdf

Archive-5: https://ContractWithAmerica2.com/StudentDebtPoll_InsideHigherEd_ArchiveToday.pdf

(60) Tucker Carlson, Conservative FOX host: Tucker Carlson “Hear it from Tucker” clip, as proof even far-right admits system broken: **System is broken, and among other reasons, Dr. Johnson cites:** “...because student loan debt is non-dischargeable under bankruptcy...people are actually committing suicide to get out of their student loan debt...” **Host, Tucker, Carlson responds:** “So, we have a system that's causing people to kill themselves, and the only people again who are benefiting are the richest people in our society, the colleges and the universities.” **Johnson:** “...we also garnish the Social Security payments of many Americans [and, it's] disgusting.” **SOURCE:** “**Wayne Johnson Joins Tucker Carlson November 22, 2019.,**” by Arthur Wayne Johnson, YouTube Video (73 subscribers, 102 reactions, 14,632 views Nov 24, 2019), **LINK:** <https://www.youtube.com/watch?v=GrtV8VyrWVU> ; YouTube Backup: <https://www.youtube.com/watch?v=1J9AvkRP6no>

FACEBOOK VIDEO: <https://Facebook.com/GordonWayneWatts/videos/1652475678456710>

FACEBOOK POST: <https://Facebook.com/GordonWayneWatts/videos/dr-wayne-johnson-former-us-department-of-education-coo-under-sec-betsy-devos-in-/341045868183749/>

DISCUSSION AND LINKS: <https://ContractWithAmerica2.com/#bankruptcy>

Mirror-1:

https://GordonWatts.com/FannyDeregulation/WayneJohnsonJoinsTuckerCarlson22Nov2019_MP4.mp4

Mirror-2:

https://GordonWayneWatts.com/FannyDeregulation/WayneJohnsonJoinsTuckerCarlson22Nov2019_MP4.mp4

Mirror-3:

https://ContractWithAmerica2.com/FannyDeregulation/WayneJohnsonJoinsTuckerCarlson22Nov2019_MP4.mp4

ARCHIVE:

https://Web.Archive.org/web/20220630103505/https://contractwithamerica2.com/FannyDeregulation/WayneJohnsonJoinsTuckerCarlson22Nov2019_MP4.mp4

(61) STATUTORY PRECEDENT & CONTRACTUAL REFORM LEADER LIST (Key GOP Leaders Who Supported Statutory Interventions to Restructure & Sever Predatory Federal Loan Contracts)

***** Note:** *While the following legislation (Public Law 117-200 / S.1098) specifically addressed spousal loan separation rather than full Article I bankruptcy discharge, its enactment proves that conservative leadership recognizes Congress's constitutional authority to modify and restructure predatory federal student loan contracts.*

***** Compiled list of GOP lawmakers listed below, in order of appearance:**

Sen. Hatch, Orrin G. [R-UT]

Sen. Rubio, Marco [R-FL]

Rep. Byrne, Bradley [R-AL-1]

Rep. Messer, Luke [R-IN-6]

Sen. Cornyn, John [R-TX]

Rep. Herrera Beutler, Jaime [R-WA-3]

Rep. Graves, Garret [R-LA-6]

Rep. Fitzpatrick, Brian K. [R-PA-1]

(()) H.R.2949 - Joint Consolidation Loan Separation Act (115TH), companion bill: S.1384 - Joint Consolidation Loan Separation Act (115TH)**

HOUSE: <https://Congress.gov/index.php/bill/115th-congress/house-bill/2949/cosponsors>

SENATE: <https://Congress.gov/index.php/bill/115th-congress/senate-bill/1384/cosponsors>

Republican Cosponsor were: Sen. Hatch, Orrin G. [R-UT]*, Sen. Rubio, Marco [R-FL], Rep. Byrne, Bradley [R-AL-1]*, and Rep. Messer, Luke [R-IN-6], where * = Original cosponsor.

(()) H.R.2728 - Joint Consolidation Loan Separation Act (116TH), companion bill: S.1489 - Joint Consolidation Loan Separation Act (116TH)**

HOUSE: <https://Congress.gov/index.php/bill/116th-congress/house-bill/2728/cosponsors>

SENATE: <https://Congress.gov/index.php/bill/116th-congress/senate-bill/1489/cosponsors>

Republican Cosponsor were: Sen. Rubio, Marco [R-FL]*, Sen. Cornyn, John [R-TX]*, and Rep. Byrne, Bradley [R-AL-1]*, where * = Original cosponsor.

(()) H.R.2460 - Joint Consolidation Loan Separation Act (117TH), companion bill: S.1098 Joint Consolidation Loan Separation Act (117TH) ; 10/11/2022 Became Public Law No: 117-200:**

DESCRIPTION: This bill allows two borrowers, who had previously received a joint consolidation loan for their federal student loan debt, to submit a joint application to the Department of Education to sever their consolidated loan into two separate loans. One borrower may submit a separate application in the event that the individual is experiencing domestic or economic abuse from the other individual borrower or is unable to reasonably reach or access the loan information of the other borrower.

HOUSE: <https://Congress.gov/bill/117th-congress/house-bill/2460/cosponsors>

SENATE: <https://Congress.gov/bill/117th-congress/senate-bill/1098/cosponsors>

Republican cosponsors were: Sen. Rubio, Marco [R-FL]*, Sen. Cornyn, John [R-TX]*, Rep. Herrera Beutler, Jaime [R-WA-3], Rep. Graves, Garret [R-LA-6], and Rep. Fitzpatrick, Brian K. [R-PA-1], where * = Original cosponsor.

(62) CONSERVATIVE THINK TANK ACADEMIC – Dr. Beth Akers (American Enterprise Institute):

Testified before the Senate Judiciary Committee that bankruptcy is a "far superior mechanism for determining financial insolvency" compared to arbitrary executive or administrative IDR forgiveness. **Source: Senate Judiciary Committee Hearing on Student Loan Bankruptcy Reform (Aug 3, 2021)**

*** **“Challenges and Opportunity in Higher Education,”** By Dr. Beth Akers, *House Committee on Education and the Workforce*, February 7, 2017, **QUOTE: “With the enactment of a universal income-driven repayment plan, we should do away with the forgiveness provisions in the existing plans.** Adjusting monthly payments in accordance with a borrower's income should be sufficient to ensure that a borrower never faces an unaffordable monthly payment. Beyond that, borrowers should only have their debts forgiven if they are, in fact, financially insolvent. The existing plans offer forgiveness once borrowers have made payments in an income-driven repayment plan for a fixed number of years. The problem is that this is an inadequate mechanism for identifying insolvent borrowers. **Instead, alleviation of student loan burdens should occur through bankruptcy proceedings, which provide a far superior mechanism for determining financial insolvency. Currently, student debt is not dischargeable in bankruptcy.”**

LINK: https://EdWorkforce.House.gov/uploadedfiles/akers_written_testimony.pdf

ARCHIVED:

https://Web.Archive.org/web/20170427150654/http://edworkforce.house.gov/uploadedfiles/akers_written_testimony.pdf

ARCHIVED: https://ContractWithAmerica2.com/FannyDeregulation/akers_written_testimony.pdf

*** **“Student Debt: Assessing Its Impacts on Individuals and the Potential Role for Bankruptcy as Part of a Comprehensive Safety Net,”** By Dr. Beth Akers, Senior Fellow, *AEI (American Enterprise Institute)*, Statement before the Senate Committee on the Judiciary on “Student Loan Bankruptcy Reform,” 10 a.m. on Tuesday, August 2, 2021, **QUOTE: “In light of the dissatisfaction with the IDR programs as an adequate safety net for borrowers, many have called on Congress to reconsider allowing for student loans to be discharged in bankruptcy. In the past I have argued that this would be unnecessary due to the more nuanced safety net that IDR now provides. However, the existing IDR policy framework has many shortcomings and is falling short of ensuring that student loan repayment is affordable.** Reinstating the option to have student loans, both federal and private, discharged in bankruptcy under certain conditions would create an effective patch to the well-intentioned but inadequate IDR system. [] The startling statistics in the student loan program and revelations of inequity might seem like cause for dramatic and immediate action, like student loan cancellation or the creation of a “free” college regime. However, the problems with our system of higher education finance cannot be repaired with such blunt efforts and must be addressed with more nuanced, incremental changes. I commend you for considering bankruptcy reform for student loans, knowing that it doesn’t pack the same punch as the flashier proposals I just mentioned, but that it has the potential to

substantially improve our system of higher education finance without exorbitant expense. [] Thank you for the opportunity to give testimony in this important hearing. I look forward to presenting these comments and evidence to the subcommittee and answering questions.”

LINK: <https://www.AEI.org/wp-content/uploads/2021/08/Testimony-Beth-Akers-Senate-Judiciary.pdf>

ARCHIVED: <https://Web.Archive.org/web/20210811121059/https://www.aei.org/wp-content/uploads/2021/08/Testimony-Beth-Akers-Senate-Judiciary.pdf>

ARCHIVED: <https://ContractWithAmerica2.com/FannyDeregulation/Testimony-Beth-Akers-Senate-Judiciary.pdf>

*** **“Testimony: Student Loan Bankruptcy Reform,”** By Dr. Beth Akers, Akers, Senior Fellow, *AEI (American Enterprise Institute)*, **filed under:** Committee on the Judiciary, August 03, 2021,

LINK: <https://www.AEI.org/research-products/testimony/testimony-student-loan-bankruptcy-reform/>

ARCHIVED: <https://Archive.ph/EoFgv>

ARCHIVED: <https://Web.Archive.org/web/20210811120006/https://www.AEI.org/research-products/testimony/testimony-student-loan-bankruptcy-reform/> (Viewable PDF)

ARCHIVED: <https://Web.Archive.org/web/20260303202755/https://www.AEI.org/research-products/testimony/testimony-student-loan-bankruptcy-reform/> (With PDF download link)

(63) Related testimony in answer to questions from Sen. Thom Tillis, which references “Student Loan Justice” compiled data on real-world examples of students’ before/after debt metrics:

https://www.Judiciary.Senate.gov/imo/media/doc/1D813F27-5056-A066-60CD-2E8D8D4A72AD/QFR%20Responses%20-%20Barta%20-%202021-08-03_386d8c84-cf49-4065-96a6-1837485aa714.pdf

https://Web.Archive.org/web/20260712024334/https://www.judiciary.senate.gov/imo/media/doc/1D813F27-5056-A066-60CD-2E8D8D4A72AD/QFR%20Responses%20-%20Barta%20-%202021-08-03_386d8c84-cf49-4065-96a6-1837485aa714.pdf

https://GordonWatts.com/FannyDeregulation/QFRResponses-Barta-2021-08-03_386d8c84-cf49-4065-96a6-1837485aa714.pdf

https://GordonWayneWatts.com/FannyDeregulation/QFRResponses-Barta-2021-08-03_386d8c84-cf49-4065-96a6-1837485aa714.pdf

https://ContractWithAmerica2.com/FannyDeregulation/QFRResponses-Barta-2021-08-03_386d8c84-cf49-4065-96a6-1837485aa714.pdf

(64) FAITH-BASED & CLERGY BURDEN ADVOCACY – Rev. Dr. Carrie Call (UCC Task Force on Clergy Financial Wellness / Sojourners): Exposed the crushing debt burdens on seminarians and pastoring clergy, highlighting how the lack of structural debt relief paralyzes community spiritual leadership. **Source:** Sojourners Ministry Feature (Jan 28, 2021)

*** **“God, Please Help Me Make Some Money So I Can Pay Off My Student Loans.”** By Curtis Yee, *Sojourners*, January 28, 2021, **QUOTE:** “When Derek Williams, a North Carolina resident, returned to school to get a graduate degree at the age of 35, he thought he was doing a noble task...While debt-relief organizations support varying levels of federal intervention, Williams is a member of the North Carolina chapter of Student Loan Justice, which advocates for total debt relief and the expansion of student loan bankruptcy protections...“The financial weight and insecurity of student debt is absolutely crushing,” said Rev. Dr. Carrie Call, chair of the United Church of Christ’s Task Force on Clergy Financial Wellness.” **LINK:** <https://Sojo.net/articles/news/god-please-help-me-make-some-money-so-i-can-pay-my-student-loans>

ARCHIVED: <https://Archive.ph/NejSy>

ARCHIVED: <https://Web.Archive.org/web/20261027193754/https://sojo.net/articles/news/god-please-help-me-make-some-money-so-i-can-pay-my-student-loans>

ARCHIVED: https://ContractWithAmerica2.com/FannyDeregulation/Sojourners_1-28-2021_DerekWilliams_ArchiveToday.pdf

ARCHIVED: https://ContractWithAmerica2.com/FannyDeregulation/Sojourners_1-28-2021_DerekWilliams_Wayback.pdf

(65) SUMMARY OF POINTS: Like I suggest regarding the list of “spending cuts” supporters, likewise, here: Take this list (and copies of both my columns), advocate to **Lawmakers of both parties**, & get **H.R.2648 and S.1414** from last session (116TH) refiled and/or get **H.R.4907 and S.2598** from this session (117TH) passed into law. We’ve tried it the “Liberal” way for too long. Now, let’s try it my way, lest we crash the dollar:

- **CONSTITUTIONAL LAW:** Student Loan Bankruptcy defense is not a “Liberal Free Handout,” but rather **required** by the **U.S. Constitution's** Uniformity clause (Art.I, Sec.8, clause 4, if you will) – and:
- **ANALOGY:** Bankruptcy has thus earned the nickname, “**The Economic 2ND Amendment**”—a means of self-defense
- **MORAL:** It is also **required** by the “Golden Rule” of at least **three** (3) major religions (Judaism: Leviticus 19:18b, Leviticus 19:34 ; Christianity: Matthew 22:39b, Mark 12:31b, Luke 6:31, Matthew 7:12; and, Islam: Surah 24:22 An-Nur, The Light, on treatment; Surah 2:275 Al-Baqarah, The Cow, on prohibitions of usurious interest; See also: Surah 3:130, The Family of Imran; Surah 4:161, The Women; Surah 30:39 al-Rum aka The Romans)
- **CONSERVATIVE ALTERNATIVE:** **Student Loan Bankruptcy**, student loan **Subsidy Cuts** (using our tax dollars), and **Price Controls** are also our “Conservative alternative” to Liberal free handouts.
- **FISCAL:** Last, but not least – Bankruptcy operates as a “Conservative Free Market” check on excessive lending – and this undersigned writer predicts that the U.S Dollar WILL crash and the economy will collapse if this **Constitutional** check/balance is not returned.
- **HISTORICAL PRECEDENT:** Things “worked just fine” when we had bankruptcy to regulate/check student lending, and maybe we don't need to “reinvent the wheel” or “fix” something that wasn't broken—but return back to the way it worked just fine.
- **MIDDLEMAN COSTS – Higher Ed:** While this undersigned writer does not support “free handouts” (like free college, etc.), nonetheless, it is his honest estimation that Higher Ed would cost TAXPAYERS less if it was “direct funded” like PUBLIC EDUCATION – with proper price controls, etc.--i.e., “student loan” middleman removed—to direct fund like 5TH GRADE is done. And, college WAS free (or nearly free) in our grandparents' era—and is free in most/all countries (which is why we can't afford to send Americans to medical school).
- **SAVES LIVES:** Lack of “Free College” (like most countries have—and like our grandparents' era had) is a chief reason we have shortages of doctors, nurses, and engineers, and this places lives in danger when we can't produce enough doctors.
- **MIDDLEMAN COSTS – Healthcare:** While this undersigned writer does not support “free handouts,” nonetheless, both CONSERVATIVE Polk County Florida (with PolkCare) and Hillsborough County, Florida healthcare for the indigent/poor, is cheaper for taxpayers – suggesting that Bernie Sanders' “Medicare for All” might indeed cost taxpayers less when middleman are eliminated.
- **POLLS:** Republicans are taking a beating during mid-terms due to affordability issues in healthcare and college. “Small Government” does not mean “Zero Government,” as voters are telling GOP candidates.
- **BOTTOM LINE:** Bankruptcy defense is, as many have said, a Conservative Free Market check on excessive pork spending of our tax dollars to make/guarantee collegiate loans—thus its restoration would make the Dept of Ed ****THINK TWICE**** before continuing the **hemorrhaging** bleed-out of YOUR tax dollars into the \$Trillions\$ – thereby possibly averting a crash of the U.S. Dollar and collapse of the American economy.

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