

# ( UPDATED List of key supporters of both bills )

## TEAMWORK !!

**Introduction:** It seems all my lawmakers (of both parties) are scared of their shadow with regard to “doing the right thing” in both “spending cuts” and “tax cuts.” So, I’m dipping into the archives, and finding my letter to President Trump, dated Wednesday, 24 April 2019, where I “make my case” to The President that he should listen to me: I AM NOT ALONE! – But, since then, I’ve found more “supporters” for both bills—and am updating my list accordingly. THEREFORE, oh ye lawmakers, ye who be afraid—have faith and fear not: See how many **other** supporters there are, and stop cowering in fear: **ACT before we crash the dollar!!**

By Gordon Wayne Watts ( GordonWatts.com / GordonWayneWatts.com )

**Date: Tuesday, 27 October 2020**

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’s a list ( *with references* ) of supporters of both bills for which I’m asking your advocacy & support, Pres. Trump.

**“Loan Limits” bill –to limit use of U.S. Tax Dollars to make/back Collegiate Loans: AKA 'spending cuts'**

**“LOAN LIMITS” = “SPENDING CUTS”** – Before we get going, let me make it clear: The “loan limits” requests of The President =EQUAL= “spending cuts,” in spite of occasional objections. TEST-TIME: Before I tell you why, can YOU tell ME why? That’s right: “Loan Limits” equal “spending cuts,” because our tax dollars are being used to make or “back” (guarantee) said student loans. Given that student debt is almost TWO (\$2,000,000,000,000.00) TRILLION Dollars as of this writing – and thus almost TEN (10%) PERCENT of total U.S. Debt, we need to pay attention... and cut unnecessary wasteful spending: Since collage was once FREE in the U.S., or close to it, we needed NO student loans, much less ones made/backed by tax dollars! –Carry on...

**(1) President Donald J. Trump (R-U.S.A.)** – “Trump Proposes Limits On Student Loan Borrowing,” By Zack Friedman, *FORBES*, Tue. March 19, 2019: <https://www.Forbes.com/sites/zackfriedman/2019/03/19/trump-proposes-limits-on-student-loans> <<< ( You're correct, Mr. President –**but you need help – see below...** )

**(2) (Retired) Rep. Ron Paul (R-TX-14<sup>th</sup>)** (seeks and end to ALL U.S.-taxpayer-backed student loans –not merely a reduction on loan limits)

**(3) (Current) U.S. Secretary of Education, Betsy DeVos** (her comments strongly imply support for your bill)

**(4) (Former) U.S. Secretary of Education, Dr. Bill Bennett** (hint: The 'Bill Bennett Hypothesis')

**(5) The Heritage Foundation** (calls for elimination of subsidized student loans—decries profligate federal spending through subsidized student loans, which has fueled tuition inflation, driving up college costs and burdening families, thereby exposing taxpayers to \$1.6 trillion in outstanding student loan debt)

**(6) OpenTheBooks.com**, a public transparency website, founded by CEO, Adam Andrzejewski (pronounced: “Angie-eff-ski”), an Illinois entrepreneur, and with the late Senator, Dr. Tom Coburn, as the Honorary Chairman, is, currently, the world’s largest private repository of public spending, with 2.6 billion individually captured transactions from the federal government, in 48 of the 50 U.S. states and 36,000 local units of government across America. Mr. Andrzejewski’s work has been repeatedly featured on *The Wall Street Journal* editorial page, *USA Today*, and in a column at *Forbes Magazine*—and Adam is a contributor at *Forbes*:

**OpenTheBooks.com** calls out the top “25 colleges and universities with the largest endowments in the country [which] reaped \$6.9 billion in Department of Education (ED) funding despite holding a quarter-trillion

in existing assets, collectively. This money was distributed as grants, contracts, and direct payments (FY2017) as well as student loans (FY2017-FY2018),” – decries how college “tuition, room and board costs can now exceed \$50,000 to \$70,000 a year...a massive financial hardship of the families that actually pay out-of-pocket the \$200,000 to \$300,000 tab for a four-year degree,” **and with this quote about spending cuts:**

**“Adam Andrzejewski, OpenTheBook’s founder, said the federal government’s expanding role has become counterproductive, creating incentives for schools to raise their costs, knowing taxpayers are helping pick up the tab. [] “Scaling back the amount of public funding flowing to cosmetology colleges should be a nonpartisan reform,” Mr. Andrzejewski said...The Education Department’s budget stands at about \$115 billion a year, a gargantuan expansion from its early years after it was established by President Jimmy Carter in 1979.” (Emphasis added in **“red” bold-face font, and underlined in some cases**, for clarity – not in original. Sources for all quotes below.)**

**(7) Sen. Marco Rubio (R-FL)** (supports balanced budget within 10 years; has long advocated freezing spending for everything but defense at 2008 levels—also joined with 10 fellow Republican Senators in sending a letter to former House Speaker John Boehner (R-Ohio) urging House Republican Leadership to make spending cuts of no less than \$100 billion for Fiscal Year 2011, opposes Washington's reckless spending and resultant financial burdens on everyday Americans)

**(8) Other Conservatives – on record as** “Debt and deficit hawks” include (but are not limited to) President Donald J. Trump (R-U.S.A.); and, Sens. Rand Paul (R-KY), Ted Cruz (R-TX), Mike Lee (R-UT), and Marco Rubio (R-FL).

**(9) Sen. Rick Scott (R-FL)** (considers responsible fiscal oversight as one of the most important responsibilities of our federal government. Laments that this year’s federal budget deficit will likely be the largest in the history of our nation, in excess of the cumulative deficits for the first 200 years of our country’s existence, and end the year with more than \$25 trillion in federal debt—opposes member projects & special-interest giveaways, complains how Congress is about to waste your money, supports fiscal conservatism, warns of looming fiscal crisis and financial system crashing down because of excess government spending and borrowing) Primary Sponsor of S.3708 - Agency Accountability Act, which, if passed, creates a temporary federal commission tasked with finding inefficiencies within the federal government, determining which federal agencies functions should be relegated to the private sector, and proposes recommendations for eliminating unnecessary agencies—in order to to help streamline operations and reduce waste at federal agencies. Companion bill to H.R.7226.

**(10) Rep. Ross Spano (R-FL-15)** (Laments that the national debt crossed the \$22 Trillion-dollar threshold. Decries the hypocritical double standard in which American people are responsible with their personal finances, while their Congress and government continues an out-of-control spending spree. Warns that this is a clear and present danger to our national security. Identifies this as American spending problem, not a revenue problem. Reports that his constituents – which include the undersigned GORDON WAYNE WATTS of FLORIDA, U.S.A. – routinely voice concern about our escalating national debt and why Congress doesn't make hard choices necessary to deal with it.) Primary Sponsor of H.R.7226 - To establish a Federal Agency Sunset Commission, and for other purposes, which, if passed, creates a temporary federal commission tasked with finding inefficiencies within the federal government, determining which federal agencies functions should be relegated to the private sector, and proposes recommendations for eliminating unnecessary agencies—in order to to help streamline operations and reduce waste at federal agencies. Companion bill to S.3708.

**(11) Rep. Greg Steube (R-FL-17)** (opposed voting for a budget that would add over \$300 billion in new spending with zero offsets. Laments that we have kicked the can down the road when it comes to our ever-growing national debt)

**(12) Rep. Darren Soto (D-FL-09)** (Objected to seven (7) years of a Republican Congress, which added seven (\$7,000,000,000,000.00) Trillion Dollars in national debt, even after going against the GOP Caucus’ promise to

eliminate deficit. Self-identifies as a “fiscal conservative.”)

**(13) Polk County resident, Royal Brown III (a member of a local Republican club)** Is a Heritage Action Sentinel who, along with his wife, Glynda, do their best to influence our elected officials to curb their excess spending. Has gone on record publicly with his advocacy in a public Facebook post. Laments public ignorance that don't know a “Trillion” dollars is a THOUSAND billions. Opposes and decries RINO republicans and spendthrift Democrats who have desensitized the American public to lawmakers' reckless spending habits. Is NOT alone in the general public—but space does not permit me to “squeeze in” ALL the “angry as a hornet” comments from disgusted American citizens (see **#14** & **#15**, below) of both or all political parties—yes, including many Democrats (see **#12**, above) who oppose wasteful excesses in our obscenely reckless spending of precious and limited taxpayer dollars.

**(14) Many others:** Ask petition-writer, Gordon Wayne Watts, for a list of friends who email and Facebook him—and others—about this. (Note to self: Crazy Robert William “Bob” Hartung's many emails; many Facebook friends of Mike Schmidt who “came out of the woodwork” in support of Mr. Schmidt when he was planning to run against Ross Spano in the GOP primary for Fla. Dist. 15, U.S. House of Representatives; “OpenTheBooks” private advocacy website regarding pork spending excesses; friends of both political parties who are opposed to endless wars, which **[[a]]** costs lives of American servicemen and servicewomen; **[[b]]** cost goodwill with other nations; and **[[c]]** cost Trillions, if not TENS of Trillions of precious and limited taxpayer dollars; Etc.) **Many other friends and neighbours** of Gordon W. Watts regularly report to him that they are disgusted with the irresponsibly reckless spendthrift spending habits of lawmakers (of both parties) who spend/waste our taxpayer dollars “like drunken sailors.” (Apologies to all drunken sailors for the comparison!) Too numerous to name, but ask them—if you are not afraid! (*Or see Congressman Ross Spano's Facebook page for said comments.*)

**(15) Conservative writer, Gordon Wayne Watts (myself!)** **(UPDATE with links to columns, etc.)** Regularly complains of obscenely excessive spending by American lawmakers, and laments that this pushes the U.S.A. toward an inevitable crash of the U.S. Dollar if this poison trend is not reversed. Mr. Watts does so by several means, including, but not limited to, published columns~~[[\*\*]]~~ and letters to the editor, social media, regular calls, visits, & e-mails to Federal lawmakers, occasional postal and electronic mail to The President, and his own web-ring. Mr. Watts is author of *this* compilation of spending cuts supporters and various petitions to that same end. Is the same “Gordon Wayne Watts,” heavyweight conservative, who—in losing a 4-3 case at the Florida Supreme Court, almost won the legendary pro-life Terri Schiavo case—all by himself—doing better even than former Fla. Gov. Jeb Bush, who lost 7-0 before the same panel and on the same subject matter: Case #'s SC04-925 vs SC03-2420, if you will.) ~~[[\*\*]]~~ *One of my columns was copied and plagiarized, as I document below—by Sec. DeVos—but not in an illegal way: Her use was a small quote/idea covered by Fair Use.*

**WATTS says:** American Higher Education is an “EPIC FAILED LENDING SYSTEM” that—obviously—must be destroyed, abolished, and replaced by methods which worked in the past: Getting the government OUT of the lending business, and letting the Free Market work its magic—and for those who disagree, please recall that THIS method worked before, and it will work AGAIN—if employed.

**(16) I assert that God Almighty is on my side on this:** **Hashtag: #Stewardship, anyone?**  
“Be sure you know the condition of your flocks, give careful attention to your herds;” **Proverbs 27:23 (NIV)**  
>> **Sovereign King JESUS speaking** >> “For which of you, desiring to build a tower, does not first sit down and **count the cost**, whether he has enough to complete it?” **Luke 14:28 (ESV)**  
“**If then you have not been faithful in the unrighteous wealth**, who will entrust to you the true riches?” **Luke 16:11 (ESV)** << **Sovereign King JESUS speaking** << **WORDS of OUR LORD in RED.**  
“Moreover, it is **required of stewards** that they be found faithful.” **1 Corinthians 4:2 (ESV)**  
“**So then each of us will give an account of himself to God.**” **Romans 14:12(ESV)** **Hashtag: #JudgmentDay**

**(17) Dave Ramsey, well-known right-wing, Christian Conservative** aka “America's trusted voice on money,” is a National best-selling finance author (including *The Total Money Makeover*, *The Dummy's Complete Guide*

to Money, & 3 other *New York Times* bestsellers), speaker, businessman, and American radio show host, whose 3-hour syndicated radio program & podcast, The Dave Ramsey Show (Mon.—Fri., 2-5 PM, ET) is heard on more than 500 radio stations throughout the United States and Canada, in podcast format, on iHeartRadio, the Dave Ramsey Show iOS application, live on YouTube, as well as live audio & video on his eponymous and namesake website, DaveRamsey.com – As of 2008, it is one of the top ten most-listened-to radio shows—clocking in at number 6 on Talkers.com.

Dave Ramsey – a world-renowned finance expert – has this to say about American Higher Education lending system: **Both the PSLF (Public Service Loan Forgiveness) program –and the American Higher Education lending system, itself, are both EPIC FAILURES – here are exact quotes to verify:**

**QUOTE:** “Less than 1% of applicants get their college debt forgiven, so the current student loan forgiveness program is an epic failure.” **SOURCE:** “**Borrowed Future, Episode 6: Don’t Bank on Student Loan Forgiveness,**” (41 minutes) [Date: November 04, 2019]

**EDITOR'S NOTE:** This quote is included in the “spending cuts” paper, here, because it implies and suggests that Dave Ramsey is suggesting a 100% TOTAL “cut” in tax-dollar spending for Higher Education loans—by declaring it a “failure” – and thus implying (quite correctly, I might add) that the Lending System be ABOLISHED and DESTROYED. **Though he doesn't say it, he clearly implies it, and \*\_I\_\* say it.**

See also: “**The Federal Student Loan Program Is an Epic Failure! (Hour 2)**” [Date: July 24, 2019]

And: “**DAVE RANT: The Student Loan Program Is an Epic Failure! (Hour 3)**” [Date: December 05, 2019]

**(18) Alan Collinge – Nationally-recognised Student Debt expert** (Google him if you doubt his credentials) agrees with this writer (Gordon Wayne Watts) – and Dave Ramsey (see immediately above), in his claims that American Higher Education is a “FAILED LENDING SYSTEM”:

**SOURCE:** “**A Failed Lending System,**” by Alan Collinge, interviewee, *FrankInterviews (FrankNews.us)*, Wednesday, 30 September 2020, **LINK:** <http://www.FrankNews.us/interviews/455/a-failed-lending-system>

**(19)** With 1—18, above, take this list & copies of **all three (3) of** my columns in *The Ledger* to House & Senate Lawmakers, & get this loan limits bill passed into law. If Pres. Obama could “lobby for” **the sorry ACA** & get it passed into law, you can lobby for **your** bill! Don't let Mr. Obama outdo you, President Trump! Our nation depends on you.

#### **REFERENCES – for the above claims:**

**(1) President Donald J. Trump (R-U.S.A.)** – “Trump Proposes Limits On Student Loan Borrowing,” By Zack Friedman, *FORBES*, Tue. March 19, 2019:

<https://www.Forbes.com/sites/zackfriedman/2019/03/19/trump-proposes-limits-on-student-loans> << (You're correct, Mr. President –but you need help – see below...)

**Archive-1:**

<https://Web.Archive.org/web/20190320175742/https://www.forbes.com/sites/zackfriedman/2019/03/19/trump-proposes-limits-on-student-loans>

**Archive-2:** <http://Archive.vn/wip/Sa8n1>

**Archive-3:** <https://GordonWatts.com/TrumpProposesLoanLimits.pdf>

**Archive-4:** <https://GordonWayneWatts.com/TrumpProposesLoanLimits.pdf>

**(2) (Retired) Rep. Ron Paul (R-TX-14th)** – Dr. Paul seeks and end to ALL U.S.-taxpayer-backed student loans (and not merely a reduction on loan limits) – “**Ron Paul: End U.S. student loans,**” By *Associated Press*, 10/23/2011 12:35 PM EDT: <https://www.Politico.com/story/2011/10/ron-paul-end-us-student-loans-066645>

**Archive-1:** <https://Web.Archive.org/web/20200531092733/https://www.politico.com/story/2011/10/ron-paul-end-us-student-loans-066645>

**Archive-2:** <http://Archive.vn/wip/I2npW>



Archive-3: [https://GordonWatts.com/RonPaul\\_End-US-StudentLoans\\_PDF.pdf](https://GordonWatts.com/RonPaul_End-US-StudentLoans_PDF.pdf)

Archive-4: [https://GordonWayneWatts.com/RonPaul\\_End-US-StudentLoans\\_PDF.pdf](https://GordonWayneWatts.com/RonPaul_End-US-StudentLoans_PDF.pdf)

**(3) (Current) U.S. Secretary of Education, Betsy DeVos** – “Prepared Remarks by U.S. Secretary of Education Betsy DeVos to Federal Student Aid’s Training Conference,” By Hon. Betsy DeVos, U.S. Sec. of Education, *U.S. Department of Education*, November 27, 2018,

**LINK:** <https://www.ed.gov/news/speeches/prepared-remarks-us-secretary-education-betsy-devos-federal-student-aids-training-conference> where she said in salient part:

“Tuition, fees, room and board have grown at twice the rate of inflation and almost two and a half times median income. [] It has something to do with what one of my predecessors [Dr. Bill Bennett—see below] famously pointed out decades ago. When the federal government loans more taxpayer money, schools raise their rates. FSA financing accounts for 80 percent of the actual tuition and fee revenue received by schools. [] Today, FSA’s portfolio is nearly 10 percent of our nation’s debt. [] Stop and absorb that for a moment. Ten percent of our total national debt. [] The student loan program is not only burying students in debt, it is also burying taxpayers and it’s stealing from future generations.” ( *Note: Sec. DeVos doesn’t outright call for loan limits, but STRONGLY implies it, ok? – Oh, and one more thing: DeVos outright copied & plagiarized me – as documented in entry #15, below. However, her last comment strongly implies that we need to abolish this epic failed lending system—and her quote bears repeating: DeVos said: “The student loan program is not only burying students in debt, it is also burying taxpayers and it’s stealing from future generations.”* )

Archive-1: <https://Web.Archive.org/web/20200609000217/https://www.ed.gov/news/speeches/prepared-remarks-us-secretary-education-betsy-devos-federal-student-aids-training-conference>

Archive-2: <http://Archive.vn/wip/aRKbd>

Archive-3: [https://GordonWatts.com/DeVos-speech\\_11-27-2018\\_PDF.pdf](https://GordonWatts.com/DeVos-speech_11-27-2018_PDF.pdf)

Archive-4: [https://GordonWayneWatts.com/DeVos-speech\\_11-27-2018\\_PDF.pdf](https://GordonWayneWatts.com/DeVos-speech_11-27-2018_PDF.pdf)

**(4) (Former) U.S. Secretary of Education, Dr. Bill Bennett** – famous for the “Bill Bennett Hypothesis” (Google it), which states that subsidies have enabled & induced colleges to RAISE tuition! – **SOURCE:** “Our Greedy Colleges,” By Dr. WILLIAM J. ‘Bill’ BENNETT, *The New York Times*, February 18, 1987,

**LINK:** <https://www.NyTimes.com/1987/02/18/opinion/our-greedy-colleges.html>

Archive-1: <https://TimesMachine.NyTimes.com/timesmachine/1987/02/18/623887.html>

Archive-2: <https://Web.Archive.org/web/20200630162856/https://www.nytimes.com/1987/02/18/opinion/our-greedy-colleges.html>

Archive-3: <http://Archive.vn/wip/PF1pT>

Archive-4: <https://GordonWatts.com/OurGreedyColleges-BillBennett-NYTimes.pdf>

Archive-5: <https://GordonWayneWatts.com/OurGreedyColleges-BillBennett-NYTimes.pdf>

**(5) The Heritage Foundation – QUOTE:** “The budget wisely calls for elimination of subsidized student loans (saving \$18 billion from 2021 to 2030), along with the elimination of Obama-era public service loan forgiveness (saving \$52 billion from 2021 to 2030). It also would cap the Graduate PLUS loan program, saving \$27.5 billion over 10 years, as well as the Parent PLUS loan program. [] The administration wisely would eliminate Public Service Loan Forgiveness—which passes the tab for public employees’ student loans onto taxpayers after 10 years. But is also would reduce from 20 years to 15 years the length of repayment for undergraduate students under the proposed Income Driven Repayment plan—a step in the wrong direction. [] Profligate federal spending through subsidized student loans has fueled tuition inflation, driving up college costs and burdening families. Student loan forgiveness policies have exposed taxpayers to \$1.6 trillion in outstanding student loan debt.”

**SOURCE:** “Trump Budget Cuts Size of Federal Government, but Bolder Reforms Needed,” by Justin Bogie @JustinBogie, Part-Time Senior Policy Analyst in Fiscal Affairs, *The Heritage Foundation*, Feb 10th, 2020, “31 min read,” **LINK:** <https://www.Heritage.org/budget-and-spending/commentary/trump-budget-cuts-size-federal-government-bolder-reforms-needed>

Archive-1: <https://Web.Archive.org/web/20200620181221/https://www.heritage.org/budget-and->

[spending/commentary/trump-budget-cuts-size-federal-government-bolder-reforms-needed](#)

Archive-2: <http://Archive.vn/wip/uLgfP>

Archive-3: [https://GordonWatts.com/HeritageFoundation-on-TrumpBudgetCuts\\_PDF.pdf](https://GordonWatts.com/HeritageFoundation-on-TrumpBudgetCuts_PDF.pdf)

Archive-4: [https://GordonWayneWatts.com/HeritageFoundation-on-TrumpBudgetCuts\\_PDF.pdf](https://GordonWayneWatts.com/HeritageFoundation-on-TrumpBudgetCuts_PDF.pdf)

**(6) OpenTheBooks.com**, a public transparency website, founded by CEO, Adam Andrzejewski (pronounced: “Angie-eff-ski”), an Illinois entrepreneur, and with the late Senator, Dr. Tom Coburn, as the Honorary Chairman, is, currently, the world’s largest private repository of public spending, with 2.6 billion individually captured transactions from the federal government, in 48 of the 50 U.S. states and 36,000 local units of government across America. Mr. Andrzejewski’s work has been repeatedly featured on *The Wall Street Journal* editorial page, *USA Today*, and in a column at *Forbes Magazine*—and Adam is a contributor at *Forbes*:

Landing page: <https://www.OpenTheBooks.com>

*In Memoriam:*

<https://www.OpenTheBooks.com/in-loving-memory-of-open-the-books-honorary-chairman-dr-tom-coburn/>

At *FORBES*: <https://www.Forbes.com/sites/adamandrzejewski>

Archive-1: <https://Archive.vn/i3oxi>

Archive-2: <https://Web.Archive.org/web/20201004204213/https://www.Forbes.com/sites/adamandrzejewski>

Archive-3: [https://GordonWatts.com/AdamAndrzejewski-at-FORBES\\_PDF.pdf](https://GordonWatts.com/AdamAndrzejewski-at-FORBES_PDF.pdf)

Archive-4: [https://GordonWayneWatts.com/AdamAndrzejewski-at-FORBES\\_PDF.pdf](https://GordonWayneWatts.com/AdamAndrzejewski-at-FORBES_PDF.pdf)

On *C-SPAN*: <https://www.C-Span.org/video/?432472-1/qa-adam-andrzejewski>

Wikipedia-1: <https://en.Wikipedia.org/wiki/OpenTheBooks>

Wikipedia-2: [https://en.Wikipedia.org/wiki/Adam\\_Andrzejewski](https://en.Wikipedia.org/wiki/Adam_Andrzejewski)

*Wall Street Journal*: <https://www.WSJ.com/articles/why-does-the-irs-need-guns-1466117176>

Elsewhere: <https://www.NationalReview.com/2015/01/let-andrzejewski-open-books-illinois-deroy-murdock/>

**OpenTheBooks.com** calls out the top “25 colleges and universities with the largest endowments in the country [which] reaped \$6.9 billion in Department of Education (ED) funding despite holding a quarter-trillion in existing assets, collectively. This money was distributed as grants, contracts, and direct payments (FY2017) as well as student loans (FY2017-FY2018),” – decries how college “tuition, room and board costs can now exceed \$50,000 to \$70,000 a year...a massive financial hardship of the families that actually pay out-of-pocket the \$200,000 to \$300,000 tab for a four-year degree,” **and with this quote about spending cuts:**

**“Adam Andrzejewski, OpenTheBook’s founder, said the federal government’s expanding role has become counterproductive, creating incentives for schools to raise their costs, knowing taxpayers are helping pick up the tab. [] “Scaling back the amount of public funding flowing to cosmetology colleges should be a nonpartisan reform,” Mr. Andrzejewski said...The Education Department’s budget stands at about \$115 billion a year, a gargantuan expansion from its early years after it was established by President Jimmy Carter in 1979.”** (Emphasis added in **“red” bold-face font, and underlined in some cases**, for clarity – not in original. Sources for all quotes below.)

**QUOTE:** “The 25 colleges and universities with the largest endowments in the country reaped \$6.9 billion in Department of Education (ED) funding despite holding a quarter-trillion in existing assets, collectively. This money was distributed as grants, contracts, and direct payments (FY2017) as well as student loans (FY2017-FY2018).”

**QUOTE:** “College tuition, room and board costs can now exceed \$50,000 to \$70,000 a year. This is a massive financial hardship of the families that actually pay out-of-pocket the \$200,000 to \$300,000 tab for a four-year degree and for those who get loans. The debt for a 22-year-old graduate can easily exceed \$100,000. Meanwhile, the size of the student loan debt nationwide has reached some \$1.7 trillion. [] As one solution, leading voices in the Democratic Party — ranging from Sens. Bernie Sanders to Kamala Harris to Rep. Alexandria Ocasio-Cortez — are touting “free college” or even more guaranteed student loans for families. The

worst idea of all is student loan forgiveness of up to \$1 trillion. This would only shift the costs of expensive colleges onto the back of taxpayers — many of whom never even went to college. [] There are two glaring problems with free college. [] First, instituting free college tuition does nothing to incentivize college administrators to lower costs. Instead, it simply transfers the burden of paying for higher education from kids whose families have relatively high incomes to general taxpayers, many of whom didn't go to college at all. As education economist Richard Vedder of Ohio University has pointed out, “free college” would be one of the most regressive public policies of modern times. [] Second, we know from other industries, such as health care, the bigger the government role, the more costs escalate. [] There is a much more equitable and practical solution to lowering the high cost of universities — especially at the most expensive and elite schools. The federal government could incentive colleges with high tuitions to lower their costs by tapping into their tax deductible massive endowments...We are not fans of price controls. But if universities are going to rely on taxpayers to subsidize their exorbitant costs, it makes sense for the public to hold these schools to the high standards they say they hold their students to. If they don't take federal money, they can do as they wish.

Lower college tuitions are easily achievable for every family in America, and unlike our failed multi-billion-dollar student loan programs, or populist slogans like “free college tuition,” this strategy won't cost taxpayers a dime.

• *Stephen Moore, a columnist for The Washington Times, is an economic consultant with FreedomWorks. He served as a senior economic advisor to the Trump presidential campaign. Adam Andrjewski is president of Openthebooks.com.”*

**SOURCE:** “The US Department of Education | Open The Books Oversight Report,” by Adam Andrjewski, president of OpenTheBooks.com, *Open The Books*, April 3, 2019, 12:01 AM (EDT),

**LINK:** <https://www.OpenTheBooks.com/the-us-department-of-education--open-the-books-oversight-report/>

**Archive-1:** <https://Archive.vn/6Lo2P>

**Archive-2:** <https://Web.Archive.org/web/20200731001656/https://www.OpenTheBooks.com/the-us-department-of-education--open-the-books-oversight-report/>

**Archive-3:** [https://GordonWatts.com/OpenTheBooks-4-3-2019-DeptOfEd\\_OversightReport\\_PDF.pdf](https://GordonWatts.com/OpenTheBooks-4-3-2019-DeptOfEd_OversightReport_PDF.pdf)

**Archive-4:** [https://GordonWayneWatts.com/OpenTheBooks-4-3-2019-DeptOfEd\\_OversightReport\\_PDF.pdf](https://GordonWayneWatts.com/OpenTheBooks-4-3-2019-DeptOfEd_OversightReport_PDF.pdf)

**Editor's Note:** Double brackets '[']' denote a line-break, and used for clarity, compactness, and to save space. But line breaks and italic for the last two paragraphs are in original, and not edited or altered. **Also, the claims above that “forgiveness” would cost taxpayers is only partly correct.** If Congress “forgives” student debt, they might—per Congressional rules—be required to pay for it with raised taxes. If, on the other hand, the President (whomever may win the election) uses EO (Executive Order) authority, conferred under the **Higher Education Act of 1965**, forgiveness of any/all federally-held Student Debt would cost NO tax dollars—adding NOTHING to U.S. Debt: It would simply be forgiven, no different than if Mary Jane Doe owed John Q. Citizen a million dollars, and John forgave the amount that Mary owed him—Documented proof of my claims that the Dept of Ed, per FEDERAL STATUTORY legal authority, CAN – under the **1965 Higher Education Act** forgive/cancel any/all student debt. This is confirmed by the text of the act itself, in SEC.432(6), which gives the DOE the right to: “pay, compromise, waive or release” ANY student debt "however acquired, including any equity or any right or redemption."

- **Source:** The Higher Education Act of 1965 (HEA) (Pub.L. 89–329), SEC.432(6),
- **LINK:** <https://www.GovTrack.us/congress/bills/89/hr9567> (Summary)
- **LINK:** <https://www.govtrack.us/congress/bills/89/hr9567/text> (Text)
- **Archives-1-and-2:** <https://Archive.vn/d3GzP> or <https://Archive.vn/7DteW> ( Summary )
- **Note:** Archive.Today (Archive.vn) captured summary only, but not text page, for reasons unknown.
- **Archive-3:** (Summary)  
<https://Web.Archive.org/web/20201022051723/https://www.GovTrack.us/congress/bills/89/hr9567>

- **Archive-4:** (Text)  
<https://Web.Archive.org/web/20201023113500/https://www.govtrack.us/congress/bills/89/hr9567/text>
- Summary and Text – as indicated in URL's of cache archive links below:
- **Archive-5:** [https://GordonWatts.com/HEA-of-1965-via-GovTrack\\_SUMMARY\\_PDF.pdf.pdf](https://GordonWatts.com/HEA-of-1965-via-GovTrack_SUMMARY_PDF.pdf.pdf)
- **Archive-6:** [https://GordonWayneWatts.com/HEA-of-1965-via-GovTrack\\_SUMMARY\\_PDF.pdf.pdf](https://GordonWayneWatts.com/HEA-of-1965-via-GovTrack_SUMMARY_PDF.pdf.pdf)
- **Archive-7:** [https://GordonWatts.com/HEA-of-1965-via-GovTrack\\_Text\\_PDF.pdf.pdf](https://GordonWatts.com/HEA-of-1965-via-GovTrack_Text_PDF.pdf.pdf)
- **Archive-8:** [https://GordonWayneWatts.com/HEA-of-1965-via-GovTrack\\_Text\\_PDF.pdf.pdf](https://GordonWayneWatts.com/HEA-of-1965-via-GovTrack_Text_PDF.pdf.pdf)

**Editor's Note:** (continued from above) – \* Therefore, a willing president could, without new legislation, immediately enact the cancellation of at least all public student debt by directing his Sec of Ed to do so, by "prosecutorial discretion," using his/her Executive Order authority. If anyone doubts this, they need only remember that the President can fire the Sec of Ed, and, since that's true, The President could use ●that● threat to compel the Secretary of Education to forgive some or ALL student loans ■and■ decline to oppose any Bankruptcy filings. – Indeed, almost all student loans are owned – not guaranteed – by the taxpayer: Therefore, we already paid the colleges-- and forgiveness would require NO new funding like a guaranteed loan would. CONCEPT: If I owed you money, and was too poor to pay off my debt, and you weren't getting paid anyway, then forgiveness by you would require NO new taxes-- period: You'd simply forgive the loan, STOP loaning to poor credit risks, & save a bundle. (*End of editor's note*)

**SOURCE:** “The biggest college scandal of all,” by Stephen Moore and Adam Andrjewski, *The Washington Times*, Sunday, March 31, 2019,

**LINK:**

<https://www.WashingtonTimes.com/news/2019/mar/31/elite-universities-sit-on-massive-endowments-that-/>

**Cross-post:** <https://www.OpenTheBooks.com/the-washington-times-the-biggest-college-scandal-of-all/>

**Archive-1:** <https://Archive.vn/8Yaeh>

**Archive-2:**

<https://Web.Archive.org/web/20191210093904/https://www.WashingtonTimes.com/news/2019/mar/31/elite-universities-sit-on-massive-endowments-that-/>

**Archive-3:** <https://GordonWatts.com/BiggestScandal-of-all-WashingtonTimes.pdf>

**Archive-4:** <https://GordonWayneWatts.com/BiggestScandal-of-all-WashingtonTimes.pdf>

**QUOTE:** “Adam Andrzejewski, OpenTheBook’s founder, said the federal government’s expanding role has become counterproductive, creating incentives for schools to raise their costs, knowing taxpayers are helping pick up the tab. [] “Scaling back the amount of public funding flowing to cosmetology colleges should be a nonpartisan reform,” Mr. Andrzejewski said. “Public funding in the form of student loans and grants is so lucrative it has pushed up the cost of student tuition to above-market rates. Many of these beauty schools now charge student tuitions that exceeds Big 10 universities, and students graduate after one year with a license to cut hair, manicure nails, and do massage therapy and they have tens of thousands of dollars in student loans.” [] In addition, a spreadsheet from the Office of Management and Budget shows the Education Department pegging the level of improper spending on Pell Grants, the biggest share of college loans, at \$12.2 billion between 2004 and 2017, with the figure soaring from less than \$1 billion in 2015 to more than \$2 billion in 2016. [] The department did not respond to inquiries from The Washington Times about improper Pell Grants and other parts of the report, after officials asked for questions in writing and wanted clarification on some questions...The Education Department’s budget stands at about \$115 billion a year, a gargantuan expansion from its early years after it was established by President Jimmy Carter in 1979.”

**SOURCE:** “Tax dollars driving up costs of college education: Study finds government spending creates incentive for hikes,” by James Varney, *The Washington Times*, Tuesday, April 2, 2019,

**LINK:** <https://www.WashingtonTimes.com/news/2019/apr/2/tax-dollars-driving-costs-college-education>

**Cross-post:**

[https://www.OpenTheBooks.com/the\\_washington\\_times\\_tax\\_dollars\\_driving\\_up\\_cost\\_of\\_college\\_education/](https://www.OpenTheBooks.com/the_washington_times_tax_dollars_driving_up_cost_of_college_education/)



**Archive-1:** <https://Archive.vn/SDuvS>

**Archive-2:**

<https://Web.Archive.org/web/20191025220532/https://www.washingtontimes.com/news/2019/apr/2/tax-dollars-driving-costs-college-education/>

**Archive-3:** [https://GordonWatts.com/TaxDollarsDrivingUpCostsOfCollegeEducation-WashingtonTimes\\_PDF.pdf](https://GordonWatts.com/TaxDollarsDrivingUpCostsOfCollegeEducation-WashingtonTimes_PDF.pdf)

**Archive-4:** [https://GordonWayneWatts.com/TaxDollarsDrivingUpCostsOfCollegeEducation-WashingtonTimes\\_PDF.pdf](https://GordonWayneWatts.com/TaxDollarsDrivingUpCostsOfCollegeEducation-WashingtonTimes_PDF.pdf)

### **(7) Sen. Marco Rubio (R-FL) || SIX quotes ||**

**RUBIO QUOTE, 1-of-6:** “Rubio supports balancing the federal budget within 10 years and has long advocated freezing spending for everything but defense at 2008 levels. This year, the Florida senator proposed raising defense spending. He voted for the Senate Republican plan, which balances the budget and cuts \$4.3 trillion in spending, including funds from Medicare and other programs. [] **SOURCE:** PBS News Hour "2016 Candidate Stands" series , Apr 13, 2015,” –cited here: **SOURCE:** “Marco Rubio on Budget & Economy,” *OnTheIssues*, **LINK:** [https://www.OnTheIssues.org/2016/Marco\\_Rubio\\_Budget\\_+\\_Economy.htm](https://www.OnTheIssues.org/2016/Marco_Rubio_Budget_+_Economy.htm)

**Archive:**

[https://Web.Archive.org/web/20190715235253/http://www.ontheissues.org/2016/Marco\\_Rubio\\_Budget\\_+\\_Economy.htm](https://Web.Archive.org/web/20190715235253/http://www.ontheissues.org/2016/Marco_Rubio_Budget_+_Economy.htm)

**RUBIO QUOTE, 2-of-6:** “Presidents in both parties – from John F. Kennedy to Ronald Reagan – have known that our free enterprise economy is the source of our middle class prosperity. [] But President Obama? He believes it's the cause of our problems. That the economic downturn happened because our government didn't tax enough, spend enough and control enough. And, therefore, as you heard tonight, his solution to virtually every problem we face is for Washington to tax more, borrow more and spend more.”

**SOURCE:** “**Transcript: Marco Rubio's Republican Response,**” By *ABC News*, February 12, 2013, 10:39 PM, 14 min read,

**LINK:** <https://ABCNews.go.com/Politics/transcript-marco-rubios-state-union-response/story?id=18484413>

**Archive:** <https://Web.Archive.org/web/20190930001606/https://abcnews.go.com/Politics/transcript-marco-rubios-state-union-response/story?id=18484413>

**See also:** “Marco Rubio on Budget & Economy,” *OnTheIssues*,

**LINK:** [https://www.OnTheIssues.org/2016/Marco\\_Rubio\\_Budget\\_+\\_Economy.htm](https://www.OnTheIssues.org/2016/Marco_Rubio_Budget_+_Economy.htm)

**Archive:**

[https://Web.Archive.org/web/20190715235253/http://www.ontheissues.org/2016/Marco\\_Rubio\\_Budget\\_+\\_Economy.htm](https://Web.Archive.org/web/20190715235253/http://www.ontheissues.org/2016/Marco_Rubio_Budget_+_Economy.htm)

**RUBIO QUOTE, 3-of-6:** “Today, U.S. Senator Marco Rubio joined with 10 fellow Republican Senators in sending a letter to House Speaker John Boehner (R-Ohio) urging House Republican Leadership to make spending cuts of no less than \$100 billion for Fiscal Year 2011.” **SOURCE: PRESS RELEASE:** “**Senator Rubio Calls For Spending Cuts,**” by Sen. Marco Rubio (R-FL), February 04, 2011,

**LINK:** <https://www.Rubio.Senate.gov/public/index.cfm/press-releases?ID=61bea6b5-7ff5-4c0b-b45e-abd690584bb1-30k>

**Fair Use Archive-1:** [https://GordonWatts.com/RUBIO-PressRelease-Feb-04-2011\\_PDF.pdf](https://GordonWatts.com/RUBIO-PressRelease-Feb-04-2011_PDF.pdf)

**Fair Use Archive-2:** [https://GordonWayneWatts.com/RUBIO-PressRelease-Feb-04-2011\\_PDF.pdf](https://GordonWayneWatts.com/RUBIO-PressRelease-Feb-04-2011_PDF.pdf)

**RUBIO QUOTE, 4-of-6:** “Without real spending cuts, future generations will be weighed down by high interest payments on our debt and won't be able to afford basic government functions, such as a strong national defense and social safety-net programs. [] That is why any future increase in the debt ceiling must be accompanied by real spending cuts and reforms to unsustainable entitlement programs...The president's goal should not be to find the path of least resistance to raise the debt ceiling. He should join the American people clamoring for a solution that creates jobs for the middle class, stops Washington's reckless spending, and

preserves America's exceptionalism in the 21st century.” **SOURCE:** “**Marco Rubio: Stop Washington's reckless spending,**” OPINION, by Sen. Marco Rubio (R-FL), *USA TODAY*, Published 8:12 p.m. ET January 14, 2013 | Updated 8:22 p.m. ET January 14, 2013,

**LINK:** <https://www.USAToday.com/story/opinion/2013/01/14/debt-limit-marco-rubio/1834709>

**See also:** PRESS RELEASE: “ICYMI: Rubio: Stop Washington's Reckless Spending,” by Sen. Marco Rubio (R-FL), January 15, 2013, **LINK:** <https://www.Rubio.Senate.gov/public/index.cfm/press-releases?ID=9FE1D732-1B03-4C04-A377-6A9ECD5664E4-25k>

**Fair Use Archive-1:** [https://GordonWatts.com/RUBIO-PressRelease-Jan-15-2013\\_PDF.pdf](https://GordonWatts.com/RUBIO-PressRelease-Jan-15-2013_PDF.pdf)

**Fair Use Archive-2:** [https://GordonWayneWatts.com/RUBIO-PressRelease-Jan-15-2013\\_PDF.pdf](https://GordonWayneWatts.com/RUBIO-PressRelease-Jan-15-2013_PDF.pdf)

**Fair Use Use Archive-3:**

<https://Web.Archive.org/web/20200124215530/https://www.usatoday.com/story/opinion/2013/01/14/debt-limit-marco-rubio/1834709>

**RUBIO QUOTE, 5-of-6:** “This budget continues Washington’s irresponsible budgeting decisions by spending more money than the government takes in and placing additional financial burdens on everyday Americans.”

**SOURCE:** “**Exclusive-Rubio: Budget Deal Threatens American Dream**” by Sen. Marco Rubio (R-FL),

**BREITBART**, 11 December 2013, **LINK:** <https://www.Breitbart.com/politics/2013/12/11/Budget-Deal-Fails-to-Stop-Washington-Spending-Problems>

**Archive:**

<https://Web.Archive.org/web/20200124220700/https://www.breitbart.com/politics/2013/12/11/Budget-Deal-Fails-to-Stop-Washington-Spending-Problems>

**See also:** PRESS RELEASE: “ICYMI: Rubio: Budget Deal Fails To Stop Washington Spending Problems,” by Sen. Marco Rubio (R-FL), December 12, 2013, **LINK:**

<https://www.Rubio.Senate.gov/public/index.cfm/2013/12/icymi-rubio-budget-deal-fails-to-stop-washington-spending-problems>

**Fair Use Archive-1:** [https://GordonWatts.com/RUBIO-PressRelease-Dec-12-2013\\_PDF.pdf](https://GordonWatts.com/RUBIO-PressRelease-Dec-12-2013_PDF.pdf)

**Fair Use Archive-2:** [https://GordonWayneWatts.com/RUBIO-PressRelease-Dec-12-2013\\_PDF.pdf](https://GordonWayneWatts.com/RUBIO-PressRelease-Dec-12-2013_PDF.pdf)

**Fair Use Archive-3:**

<https://Web.Archive.org/web/20200124220654/https://www.Rubio.Senate.gov/public/index.cfm/2013/12/icymi-rubio-budget-deal-fails-to-stop-washington-spending-problems>

**RUBIO QUOTE, 6-of-6:** “Washington, DC – U.S. Senator Marco Rubio (R-FL) released the following statement today after the Senate failed to pass a \$14.8 billion rescissions package of 2018 spending cuts: [] “At a time when our country faces serious fiscal challenges, we can’t even rescind money that will never be spent? Today’s vote was a disappointment, and it’s time we got serious about getting our federal spending under control.””

**SOURCE:** PRESS RELEASE: “Rubio Statement on Senate Failure to Cut Spending,” by Sen. Marco Rubio (R-FL), June 20, 2018, **LINK:** <https://www.Rubio.Senate.gov/public/index.cfm/2018/6/rubio-statement-on-senate-failure-to-cut-spending>

**Editor's Note:** This was very brave of Senator Rubio, that is, to confront fellow-Republicans, as we recall that the GOP held the Senate after the 2016 elections, and also when he made this June 2018 statement, before the subsequent elections—which meant that the GOP was still in control. Brave!

[https://En.Wikipedia.org/wiki/2016\\_United\\_States\\_Senate\\_elections](https://En.Wikipedia.org/wiki/2016_United_States_Senate_elections)

**Fair Use Archive-1:** [https://GordonWatts.com/RUBIO-PressRelease-June-20-2018\\_PDF.pdf](https://GordonWatts.com/RUBIO-PressRelease-June-20-2018_PDF.pdf)

**Fair Use Archive-2:** [https://GordonWayneWatts.com/RUBIO-PressRelease-June-20-2018\\_PDF.pdf](https://GordonWayneWatts.com/RUBIO-PressRelease-June-20-2018_PDF.pdf)

**Fair Use Archive-3:**

<https://Web.Archive.org/web/20200124212658/https://www.rubio.senate.gov/public/index.cfm/2018/6/rubio-statement-on-senate-failure-to-cut-spending>

**(8) Other Conservatives – QUOTE:** “Debt and deficit hawks on Wednesday blasted the Senate vote against starting work on a bill to cut \$15 billion in unspent federal funds. [] The Senate called up a House bill to rescind that money and called for a vote to start debate on the bill. But the Senate voted against the idea 48-50, after two

Republicans voted with Democrats: Sens. Susan Collins of Maine and Richard Burr of North Carolina. [] Sen. Rand Paul, R-Ky., said the vote shows how unwilling Congress is to cut any spending, even when it's unspent money appropriated in years past...Paul said Congress needs to "grow up" and recognize that the U.S. government will fail at some point in the future "when it goes broke." [] Sen. Ted Cruz, R-Texas, tweeted that he was "disappointed" in the Senate vote. Senator Ted Cruz ✓ @SenTedCruz I am disappointed the Senate failed today to pass the President's \$15 billion spending cut package. This is a small, but critical, first step to rein in wasteful government spending and provide relief from our nation's crippling debt. 3,338 3:31 PM - Jun 20, 2018 [] Sen. Mike Lee, R-Utah, took an indirect shot at Collins and Burr for voting with Democrats not to cut the unneeded funds. [] "I thought we all campaigned on cutting wasteful spending," Lee said. "I thought our party was about lowering federal deficits by lowering federal spending." [] "It saddens me to see people who campaigned on lower spending break their promise and vote with Democrats against President Trump," he said. [] Sen. Marco Rubio, R-Fla., agreed with his colleagues. [] "At a time when our country faces serious fiscal challenges, we can't even rescind money that will never be spent?" Rubio asked. "Today's vote was a disappointment, and it's time we got serious about getting our federal spending under control."” **SOURCE: “Conservatives rip Senate for rejecting cuts to \$15 billion in unspent funds,”** by Pete Kasperowicz, *The Washington Examiner*, June 20, 2018, 03:35 PM, **LINK:**

<https://www.WashingtonExaminer.com/news/conservatives-rip-senate-for-killing-bill-to-cut-15-billion-in-unspent-funds>

**Archive:**

<https://Web.Archive.org/web/20180621042248/https://www.washingtonexaminer.com/news/conservatives-rip-senate-for-killing-bill-to-cut-15-billion-in-unspent-funds>

**See also:** <https://Twitter.com/SenTedCruz/status/1009519174048210945>

**Archive:**

<https://Web.Archive.org/web/20200217211204/https://twitter.com/SenTedCruz/status/1009519174048210945>

### **(9) Sen. Rick Scott (R-FL) || FIVE quotes ||**

**Scott quote 1-of-5:** “Responsible fiscal oversight is one of the most important responsibilities of our federal government. And let’s not forget, this year’s federal budget deficit will be the largest in the history of our nation, in excess of the cumulative deficits for the first 200 years of our country’s existence. We will end the year with more than \$25 trillion in federal debt.” **SOURCE: PRESS RELEASE: “Sen. Rick Scott Asks IRS to Address Improper Payments and Get Money to Americans in Need,”** by Sen. Rick Scott (R-FL), Thursday, April 23, 2020, **LINK:** <https://www.RickScott.senate.gov/sen-rick-scott-asks-irs-address-improper-payments-and-get-money-americans-need>

**Wayback Archive:**

<https://Web.Archive.org/web/20200506230914/https://www.RickScott.senate.gov/sen-rick-scott-asks-irs-address-improper-payments-and-get-money-americans-need>

**Archive Today:** <http://Archive.vn/wip/Q3aAb>

**Archive-3:** [https://GordonWatts.com/Rick-Scott-4-23-2020-PressRelease\\_PDF.pdf](https://GordonWatts.com/Rick-Scott-4-23-2020-PressRelease_PDF.pdf)

**Archive-4:** [https://GordonWayneWatts.com/Rick-Scott-4-23-2020-PressRelease\\_PDF.pdf](https://GordonWayneWatts.com/Rick-Scott-4-23-2020-PressRelease_PDF.pdf)

**Scott quote 2-of-5:** “Senator Rick Scott said, “I appreciate the work done by President Trump, Secretary Mnuchin, Leader McConnell and Senator Shelby. These are complicated deals to negotiate in divided government and I want to thank them for their hard work. This bill allows for significant investment in our military and doesn’t include the liberal poison bills that House Democrats usually try to insert into important legislation. That’s the good. [] “Unfortunately, this bill allows for trillions of dollars to be added to our national debt, includes huge increases in nondefense discretionary spending, and doesn’t even try to pay for it by cutting wasteful spending. I’m worried about the staggering debt we’re leaving for our children and grandchildren. Too often in Washington, compromise means both sides get everything they want so that no one has to make a tough choice. I can’t support that. As Governor of Florida, I turned a \$4 billion deficit into \$3 billion annual surpluses and was the first Governor in 20 years to pay down state debt. We paid down \$10 billion in state debt – almost one-third of total debt. It can be done, but you have to be willing to make tough choices.”

**SOURCE: PRESS RELEASE: “Sen. Rick Scott: I Can’t Support Budget Deal That Increases Our National Debt,”** by Sen. Rick Scott (R-FL), Sunday, July 28, 2019, **LINK:**

<https://www.RickScott.Senate.gov/sen-rick-scott-i-cant-support-budget-deal-increases-our-national-debt> \*\*

**Editor's Note:** Regardless of what you think of him, he was working hard—even on a Sunday; take a 2ND look at the day and date, above.

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**Fair Use Archive-2:** [https://GordonWayneWatts.com/SCOTT-PressRelease-July-28-2019\\_PDF.pdf](https://GordonWayneWatts.com/SCOTT-PressRelease-July-28-2019_PDF.pdf)

**Fair Use Archive-3:** <https://Web.Archive.org/web/20200130041723/https://www.rickscott.senate.gov/sen-rick-scott-i-cant-support-budget-deal-increases-our-national-debt>

**Scott quote 3-of-5:** “This week, Congress is set to vote on a giant spending package — 2,313 pages long — that was just released, was negotiated in secret, spends \$1.4 trillion, and is chock full of member projects and special-interest giveaways. [] To put that number in context: Without any opportunity to read the bill, Congress will vote to spend more than \$4,200 for every man, woman, and child in America. That’s on top of the \$23 trillion in debt we’ve already accumulated, not to mention that the federal government is already running a trillion-dollar deficit, every year. [] For years, Republicans fought against wasteful spending under the Obama administration. My party (rightly) argued that our debt and deficits were unsustainable, that we were leaving a burden that future generations simply couldn’t afford. At some point, the bill will come due. [] Unfortunately, after regaining control of Congress, my party has shown an almost equal disregard for the dangers of our growing national debt and annual deficits as have the Democrats. Sure, you can argue that, in order to prevent a government shutdown, we have to work with Nancy Pelosi and House and Senate Democrats to get an agreement. But I look at these spending bills and wonder, How would they be different if Nancy Pelosi sat in her office and wrote them by herself? She’s driving this train, making sure Democratic priorities are funded, and we’re letting her...This is not how Washington is supposed to work. [] The average American holds Congress in low regard, and after one year in the Senate, I’ve learned just how well-earned that disdain is...It’s time to stop the madness. How many more trillions of dollars do we need to spend before we wake up to the danger of our national debt? [] We need to reform the way Washington works, and we need to do it now.” **SOURCE: PRESS RELEASE: “Merry Christmas, Here’s How Congress Is about to Waste Your Money,”** by Sen. Rick Scott (R-FL), Thursday, December 19, 2019,

**LINK:** <https://www.RickScott.Senate.gov/merry-christmas-heres-how-congress-about-waste-your-money>

**Fair Use Archive-1:** [https://GordonWatts.com/SCOTT-PressRelease-Dec-19-2019\\_PDF.pdf](https://GordonWatts.com/SCOTT-PressRelease-Dec-19-2019_PDF.pdf)

**Fair Use Archive-2:** [https://GordonWayneWatts.com/SCOTT-PressRelease-Dec-19-2019\\_PDF.pdf](https://GordonWayneWatts.com/SCOTT-PressRelease-Dec-19-2019_PDF.pdf)

**Fair Use Archive-3:** <https://Web.Archive.org/web/20200113085723/https://www.rickscott.senate.gov/merry-christmas-heres-how-congress-about-waste-your-money>

*See also:* “Merry Christmas, Here’s How Congress Is about to Waste Your Money,” by Sen. Rick Scott (R-FL), *National Review*, December 18, 2019, 6:01 PM, **LINK:**

<https://www.NationalReview.com/2019/12/federal-budget-spending-debt-grow-both-parties-to-blame>

**Scott quote 4-of-5:** “Today, Senator Rick Scott released the fourth episode of his “Let’s Get Back to Work” video series...highlighting everything Congress is not getting done for the American people, like lowering the cost of prescription drugs, passing No Budget, No Pay and securing the border.” **SOURCE: PRESS RELEASE: “Sen. Rick Scott: Let’s Get Back To Work and Pass No Budget, No Pay,”** by Sen. Rick Scott (R-FL), Saturday, January 25, 2020,

**LINK:** <https://www.RickScott.Senate.gov/sen-rick-scott-lets-get-back-work-and-pass-no-budget-no-pay> \*\*

**Editor's Note:** Regardless of what you think of him, he was working hard—even on a Saturday; take a 2ND look at the day and date, above.

**Fair Use Archive-1:** [https://GordonWatts.com/SCOTT-PressRelease-Jan-25-2020\\_PDF.pdf](https://GordonWatts.com/SCOTT-PressRelease-Jan-25-2020_PDF.pdf)

**Fair Use Archive-2:** [https://GordonWayneWatts.com/SCOTT-PressRelease-Jan-25-2020\\_PDF.pdf](https://GordonWayneWatts.com/SCOTT-PressRelease-Jan-25-2020_PDF.pdf)

**Fair Use Archive-3:** <https://Web.Archive.org/web/20200202081824/https://www.RickScott.Senate.gov/sen-rick-scott-lets-get-back-work-and-pass-no-budget-no-pay>

**Scott quote 5-of-5:** “In Washington, fiscal conservatism goes out the window during a crisis. As we work to



solve the coronavirus crisis, make no mistake – Congress has significantly exacerbated and sped up our looming fiscal crisis. Even during the economic boom we were experiencing, our federal government was set to spend approximately \$4.6 trillion dollars while collecting only \$3.6 trillion in taxes and fees. [] Now, with the downturn in the economy and the new stimulus bill, the federal government this year will spend more than \$7 trillion and collect much less than anticipated. [] If our financial system comes crashing down because of excess government spending and borrowing, history suggests we will either have runaway inflation, where the price of goods skyrockets, or deflation, where goods get cheaper by the day. Both of these scenarios hurt the poorest families and those living on a fixed income...That is exactly what happened to my mother’s generation that grew up during the Clutch Plague. She had to work multiple odd jobs to feed five children...Congress will soon be faced with tough choices about what programs are "must haves" and what programs are "nice to haves." If it wasn’t clear before, it must be now: we can no longer afford many government programs that are simply nice to have...It’s time to take action. Politicians in Washington no longer have time to hide behind the cowardice of political expediency. As I stated after Congress passed the CARES Act, once this crisis is over, we **must** make a plan to cut federal spending by **at least** the amount we spend during the crisis. There is no other option.”

[ Emphasis by bold/italics in original. ~~Editor ]

**SOURCE: PRESS RELEASE: “After coronavirus, for US to survive, we must tackle looming debt crisis: Sen. Rick Scott,”** by Sen. Rick Scott (R-FL), Monday, May 4, 2020, **LINK:** <https://www.RickScott.Senate.gov/after-coronavirus-us-survive-we-must-tackle-looming-debt-crisis-sen-rick-scott>

**Archive-1:** [https://GordonWatts.com/SCOTT-PressRelease-May-4-2020\\_PDF.pdf](https://GordonWatts.com/SCOTT-PressRelease-May-4-2020_PDF.pdf)

**Archive-2:** [https://GordonWayneWatts.com/SCOTT-PressRelease-May-4-2020\\_PDF.pdf](https://GordonWayneWatts.com/SCOTT-PressRelease-May-4-2020_PDF.pdf)

**Archive-3:** <https://Web.Archive.org/save/https://www.rickscott.senate.gov/after-coronavirus-us-survive-we-must-tackle-looming-debt-crisis-sen-rick-scott>

See also: “After coronavirus, for US to survive, we must tackle looming debt crisis: Sen. Rick Scott: Congress has significantly exacerbated and sped up our looming fiscal crisis,” by Sen. Rick Scott (R-FL), **FOXBusiness**, May 4, 2020, **LINK:** <https://www.FoxBusiness.com/economy/coronavirus-us-debt-crisis-sen-rick-scott>

**Archive:** <https://Web.Archive.org/web/20200506005725/https://www.foxbusiness.com/economy/coronavirus-us-debt-crisis-sen-rick-scott>

### **(10) Rep. Ross Spano (R-FL-15) || TWO quotes ||**

**Spano quote 1-of-2:** “According to Department of the Treasury numbers earlier this month, the national debt which refers to debt to direct liabilities of the United States Government, crossed the \$22 Trillion-dollar threshold. [] “We cannot in good conscience ask the American people to be responsible with their personal finances, while their Congress and government continues an out-of-control spending spree,” said Representative Spano. “With our national debt now topping over \$22 trillion dollars, and growing, this weight on our national finances is a clear and present danger to our national security.”...“America has a spending problem, not a revenue problem...” Said Representative Biggs.” **SOURCE: PRESS RELEASE: “Spano Joins Colleagues in Recognizing National Debt as a Threat to National Security: Public Debt Now Tops: \$22,067,095,964,458.39,”** by Rep. Ross Spano (R-FL-15), Washington, DC, February 27, 2019,

**LINK:** <https://Spano.House.gov/news/documentsingle.aspx?DocumentID=38>

**Archive-1:** [https://GordonWatts.com/SPANO-PressRelease-Feb-27-2019\\_PDF.pdf](https://GordonWatts.com/SPANO-PressRelease-Feb-27-2019_PDF.pdf)

**Archive-2:** [https://GordonWayneWatts.com/SPANO-PressRelease-Feb-27-2019\\_PDF.pdf](https://GordonWayneWatts.com/SPANO-PressRelease-Feb-27-2019_PDF.pdf)

**Archive-3:** <https://Web.Archive.org/web/20200210154244/https://spano.house.gov/news/documentsingle.aspx?DocumentID=38>

**Spano quote 2-of-2:** “As I have crossed the district, my constituents routinely voice concern about our escalating national debt and why Congress does not make the hard choices necessary to deal with the problem. Hardworking American families are forced to balance their checkbook every month, and they wonder why Washington doesn’t have to do the same.” **SOURCE: PRESS RELEASE: “Spano Insists on Fiscal Responsibility,”** by Rep. Ross Spano (R-FL-15), Washington, DC, July 25, 2019,

**LINK:** <https://Spano.House.gov/news/documentsingle.aspx?DocumentID=2173>

### Archive-1:

<https://Web.Archive.org/web/20200124193925/https://Spano.House.gov/news/documentsingle.aspx?DocumentID=2173>

Archive-2: [https://GordonWatts.com/SPANO-PressRelease-July-25-2019\\_PDF.pdf](https://GordonWatts.com/SPANO-PressRelease-July-25-2019_PDF.pdf)

Archive-3: [https://GordonWayneWatts.com/SPANO-PressRelease-July-25-2019\\_PDF.pdf](https://GordonWayneWatts.com/SPANO-PressRelease-July-25-2019_PDF.pdf)

### **(11) Rep. Greg Steube (R-FL-17)**

Quote: “WASHINGTON, D.C.—Today, Congressman Greg Steube (FL-17) offered the following statement on his opposition to the proposed budget agreement: [] "I cannot in good conscience vote for a budget proposal that would add over \$300 billion in new spending with zero offsets. For too long we have kicked the can down the road when it comes to our ever-growing national debt, and though I am pleased by the reversal of the sequester that would try to balance the budget on the backs of our military, this bill simply spends too much money.”"

**SOURCE: PRESS RELEASE: “Steube Announces Opposition to the Proposed Budget Agreement,”** by Rep. Greg Steube (R-FL-17), Washington, DC, July 24, 2019, **LINK:** <https://Steube.House.gov/media/press-releases/steube-announces-opposition-proposed-budget-agreement>

Archive-1: [https://GordonWatts.com/STEUBE-PressRelease-July-24-2019\\_PDF.pdf](https://GordonWatts.com/STEUBE-PressRelease-July-24-2019_PDF.pdf)

Archive-2: [https://GordonWayneWatts.com/STEUBE-PressRelease-July-24-2019\\_PDF.pdf](https://GordonWayneWatts.com/STEUBE-PressRelease-July-24-2019_PDF.pdf)

Archive-3: <https://Web.Archive.org/web/20200118230208/https://steube.house.gov/media/press-releases/steube-announces-opposition-proposed-budget-agreement>

### **(12) Rep. Darren Soto (D-FL-09)**

[Editor's Note: Yes, a Democrat calling for fiscal restraint; however, The Register, who is reporting on this, is NOT prejudiced, DOES have honour, and IS fair and honest. Thus, we will report on ALL good deeds, be they Republican, Democrat, or otherwise—to gather support needed to avert the looming crash of the U.S. Dollar. → Carry on...]

Quote: “On the House Floor, Rep. Soto reiterated that 7 years of a Republican Congress has added \$7 Trillion in national debt, going against the Caucus’ promise to eliminate deficit. [] “I ask the Freedom Caucus, I ask all those other so-called fiscal conservatives in this Chamber. Where is all your big talk about the debt now? Is your desire to claim a victory worth betraying your deepest principals forever? Because if you all vote for this, the tea party movement is dead, broken beyond any stretch of credibility, and relegated to a laughingstock of history,” **said Rep. Darren Soto on the House Floor...In 2010 “Tea Party” Republicans were swept into office on a passionate plea to eliminate the deficit, to reduce the national debt, to not pass this great fiscal burden onto our children. Upon election they formed the boldly named “Freedom Caucus”, the fiscal watchdogs of the House. [] At that time in 2010, the national debt was \$13 Trillion dollars and they were “deeply concerned about our nation’s fiscal situation and recognized the danger it posed to our economic well-being and national security” [] And they made a promise: “to do everything in their power to reign in wasteful spending, fraud and abuse and push for tough reforms to ensure we get governments fiscal house in order.” [] Now here we are in 2017 after nearly 7 years of a Republican controlled Congress, the Chamber under our Constitution charged with originating all spending bills. And now the debt is over \$20 Trillion. That’s 7 years of a Republican Congress and \$7 Trillion in additional debt.** [Emphasis by boldface & italics in original. ~Editor]

**SOURCE: PRESS RELEASE: “IN FLOOR SPEECH, SOTO REJECTS REPUBLICAN DEFICIT-EXPLODING BUDGET, CALLS ON FREEDOM CAUCUS DEBT BETRAYAL,”** by Rep. Darren Soto (D-FL-09), Washington, DC, October 26, 2017, **LINK:** <https://Soto.House.gov/media/press-releases/floor-speech-soto-rejects-republican-deficit-exploding-tax-cuts-wealthy-calls>

Archive-1: [https://GordonWatts.com/SOTO-PressRelease-Oct-26-2017\\_PDF.pdf](https://GordonWatts.com/SOTO-PressRelease-Oct-26-2017_PDF.pdf)

Archive-2: [https://GordonWayneWatts.com/SOTO-PressRelease-Oct-26-2017\\_PDF.pdf](https://GordonWayneWatts.com/SOTO-PressRelease-Oct-26-2017_PDF.pdf)

Archive-3: <https://Web.Archive.org/web/20200124190519/https://soto.house.gov/media/press-releases/floor-speech-soto-rejects-republican-deficit-exploding-tax-cuts-wealthy-calls>

**(13) Polk County resident, Royal Brown III (a member of a local Republican club)** (Is a Heritage Action Sentinel who, along with his wife, Glynnnda, do their best to influence our elected officials to curb their excess spending. Has gone on record publicly with his advocacy in a public Facebook post. Laments public ignorance that don't know a “Trillion” dollars is a THOUSAND billions. Opposes and decries RINO republicans and spendthrift Democrats who have desensitized the American public to lawmakers' reckless spending habits. Is NOT alone in the general public—but space does not permit me to “squeeze in” ALL the “angry as a hornet” comments from disgusted American citizens (see #13, below) of both or all political parties—yes, including many Democrats who oppose wasteful excesses in our obscenely reckless spending of precious and limited taxpayer dollars.)

**LINK:** [https://Facebook.com/story.php?story\\_fbid=10217181978923640&id=1295390968](https://Facebook.com/story.php?story_fbid=10217181978923640&id=1295390968)

**Wayback Archive attempt-1:**

[https://Web.Archive.org/web/20200705032219/https://www.facebook.com/story.php?story\\_fbid=10217181978923640&id=1295390968](https://Web.Archive.org/web/20200705032219/https://www.facebook.com/story.php?story_fbid=10217181978923640&id=1295390968) oops – did NOT save “comments” LOL !?.. trying again...

**Wayback Archive attempt-2:**

[https://Web.Archive.org/web/20200705032829/https://gordonwatts.com/WATTS-archive\\_RoyalBrownIII-s-good-comments\\_PDF.pdf](https://Web.Archive.org/web/20200705032829/https://gordonwatts.com/WATTS-archive_RoyalBrownIII-s-good-comments_PDF.pdf)

**Archive-3:** <http://Archive.vn/wip/ZoRo6>

**Archive-4:** [https://GordonWatts.com/WATTS-archive\\_RoyalBrownIII-s-good-comments\\_PDF.pdf](https://GordonWatts.com/WATTS-archive_RoyalBrownIII-s-good-comments_PDF.pdf)

**Archive-5:** [https://GordonWayneWatts.com/WATTS-archive\\_RoyalBrownIII-s-good-comments\\_PDF.pdf](https://GordonWayneWatts.com/WATTS-archive_RoyalBrownIII-s-good-comments_PDF.pdf)

[Editor's Note: You know things are desperate when I “dip into” quoting private citizens—but Mr. Brown was kind enough to post his views publicly—and given that we're about to Crash the U.S. Dollar, it's time to “pull out all the stops”: Indeed, I'm not treating Mr. Brown any differently than I would treat myself—note, please, that I'm putting MY name out there, and quoting MYSELF—see the following entries, (**#14 and #15**), right below, for proof.]

In case the page is down, here's a screenshot (pan view first, and then a zoom view)

Royal Brown III

Royal Brown III Timeline 2020 April

Write a comment...

**Friends · 7 Mutual Friends**

Dr-Ed Shoemaker Tony Dodds Jim Guth Terry Kemple Neil N Linda Combee Randy Wilkinson Kathryn Gates-Skipper

**Life Events**

Started New Job at Northrop... 2010

English (US) · Español · Português (Brasil) · Français (France) · Deutsch

Privacy · Terms · Advertising · Ad Choices · Cookies · More

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**Royal Brown III**  
April 13 at 6:03 PM · Breitbart - Mobile Web

Leftist Democrats aided by fake news media is politicizing the coronavirus thru lies - here are the 12 most prevalent lies they are trying to get away with !

BREITBART.COM  
**No!te: All the Establishment Media's Dangerous Coronavirus Lies**  
The corrupt establishment media have no intention of changing their lying...

You and Bobbywatts Speedshop 4 Comments

Like Comment Share

Gordon Wayne Watts \*\*Mr. Brown, PRES. TRUMP needs our help.\*\* Important>>> Mr. Brown, thank you, once again, for speaking with me a few months back when JC Martin was kind enough to invite me to your Republican club meeting. Anyhow, while I may have been a bit unclear on some complex topics ... See More  
Like · Reply · 2w · Edited

Royal Brown III As Heritage Action Sentinels, my wife Glynnda and I will do our best to influence our elected officials to curb their excess spending but the Chinese Communist Party Virus and the huge relief spending certainly haven't helped. People don't seem to realize that a Trillion \$ is 1,000 Billion \$ - Congress, including RINDs as well as Democrats have de-synthesized people to reckless spending.  
Like · Reply · 2w

Gordon Wayne Watts replied · 2 Replies

Zoom view, following page...



### Zoom view of screenshot:

The screenshot shows a Facebook interface. At the top, there's a blue navigation bar with a search icon, the name 'Gordon', and buttons for 'Home' and 'Create'. Below this is a search bar and a dropdown menu. The main content area shows a post from 'You and Bobbywatts Speedshop' with 4 comments. The post itself is from 'Gordon Wayne Watts' and contains the following text: **Gordon Wayne Watts** \*\*Mr. Brown, PRES. TRUMP needs our help.\*\*\* Important>>> Mr. Brown, thank you, once again, for speaking with me a few months back when JC Martin was kind enough to invite me to your Republican club meeting. Anyhow, while I may have been a bit unclear on some complex topics ... [See More](#). The post has 2 likes and was edited 2 weeks ago. Below this is a comment from 'Royal Brown III' with 1 like, dated 2 weeks ago. The comment text is: **Royal Brown III** As Heritage Action Sentinels, my wife Glynnda and I will do our best to influence our elected officials to curb their excess spending but the Chinese Communist Party Virus and the huge relief spending certainly haven't helped. People don't seem to realize that a Trillion \$ is 1,000 Billion \$ - Congress, including RINOs as well as Democrats have de-synthesized people to reckless spending. Below the comment is a reply from 'Gordon Wayne Watts' with 2 replies. At the bottom of the screenshot, there's a taskbar with several open applications: 'My Documents', 'ZzFAQ.doc ...', 'Sen. Rick Sc...', 'Judy Mikovit...', and 'Royal Brow...'.

*More facts & documented sources follow...*

**(14) Many others:** Ask petition-writer, Gordon Wayne Watts, for a list of friends who email and Facebook him—and others—about this. (Note to self: Crazy Robert William “Bob” Hartung's many emails; many Facebook friends of Mike Schmidt who “came out of the woodwork” in support of him when he was planning to run against Ross Spano in the GOP primary for Fla. Dist. 15, U.S. House of Representatives; “OpenTheBooks” private advocacy website regarding pork spending excesses; friends of both political parties who are opposed to endless wars, which [[a]] costs lives of American servicemen and servicewomen; [[b]] cost goodwill with other nations; and [[c]] cost Trillions, if not TENS of Trillions of precious and limited taxpayer dollars; Etc.) **Many other friends and neighbours** of Gordon W. Watts regularly report to him that they are disgusted with the irresponsibly reckless spendthrift spending habits of lawmakers (of both parties) who spend/waste our taxpayer dollars “like drunken sailors.” (Apologies to all drunken sailors for the comparison!) Too numerous to name, but ask them—if you are not afraid!

**(15) Conservative writer, Gordon Wayne Watts (~- myself! ~-)** **(UPDATE with links to columns, etc.)**

(Regularly complains of obscenely excessive spending by American lawmakers, and laments that this pushes the U.S.A. toward an inevitable crash of the U.S. Dollar if this poison trend is not reversed. Does so by several means, including, but not limited to, published columns`[/code> and letters to the editor, social media, regular calls, visits, & e-mails to Federal lawmakers, occasional postal and electronic mail to The President, and his own web-wring. Author of this compilation of spending cuts supporters and various petitions to that same end. Is the same “Gordon Wayne Watts,” heavyweight conservative, who—in losing a 4-3 case at the Florida Supreme Court, almost won the legendary pro-life Terri Schiavo case—all by himself—doing better even than former Fla. Gov. Jeb Bush, who lost 7-0 before the same panel and on the same subject matter.) SOURCES for Gordon Wayne Watts – the text of TWO (2) VERSIONS of your 'Loan Limits' bill (reversing Boehner's bad bill!) is HERE, Mr. President –and included in the attachments with this data-sheet:`

**Download Mirror-1:** <https://GordonWatts.com/BILLS-116hr-GWW-proposed-ih.pdf> and here:  
**Download Mirror-2:** <https://GordonWayneWatts.com/BILLS-116hr-GWW-proposed-ih.pdf> and **ARCHIVED:**  
<https://Web.Archive.org/web/20200701044851/https://GordonWatts.com/BILLS-116hr-GWW-proposed-ih.pdf>  
...here, too: <http://Archive.vn/wip/Sm730> – Oops, seems to have only gotten 1<sup>st</sup> page via PDF. Trying again:  
**Apparently an HTML archive:** <http://archive.vn/wip/hbd7J>  
**Switching back to Wayback machine:**  
<https://Web.Archive.org/web/20200701051512/https://GordonWayneWatts.com/BILLS-116hr-GWW-proposed-ih.pdf>

`[/code> My published columns:`

\*\* **["A Polk Perspective: Fix our bankrupt policy on student debt,"](#)** By Gordon Wayne Watts, Guest columnist, *The Ledger*, August 04, 2016; [FAIR USE \\*.pdf cache-1](#) \*\*and\*\* [FAIR USE \\*.pdf cache-2](#)  
\*\* **["Polk Perspective: Rescue taxpayers from mounting student debt,"](#)** By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 16, 2018; [FAIR USE \\*.pdf cache-1](#) \*\*and\*\* [FAIR USE \\*.pdf cache-2](#)  
\*\* **["Polk Perspective: Offer relief for taxes dressed up as 'loans',"](#)** By Gordon Wayne Watts, Guest columnist, *The Ledger*, November 19, 2019; [FAIR USE \\*.pdf cache-1](#) \*\*and\*\* [FAIR USE \\*.pdf cache-2](#)

\*\* **PLAGIARISM, Lol..** – **Key quote from my 11-16-2018 column, above, says:** “Collegiate debt, now almost \$2 trillion, is almost 10 percent of total U.S. debt. I predict we will crash the U.S. dollar if we ignore “crazy Gordon” one more time.” **ODDLY-ENOUGH**, as mentioned above, **Sec. Betsy DeVos, in her 11-27-2018 speech**, said – and I quote her – that: “Today, FSA's portfolio is nearly 10 percent of our nation's debt. [] Stop and absorb that for a moment. Ten percent of our total national debt. [] The student loan program is not only burying students in debt, it is also burying taxpayers and it's stealing from future generations.” – It seems quite obvious that DeVos copied me here – “borrowed” this phrase & idea from my own column – which it appears she saw eleven (11) days earlier – and did not credit me for the “plagiarism,” here, LOL. **However, in all fairness, her quote – while “borrowing” from my column, just days earlier – is not illegal (it's covered by Fair Use), and – I'm flattered that my ideas would be used.** – In my 11-19-2019 column, above, I called her out on this: “Apparently, in response to my column, U.S. Secretary of Education Betsy DeVos, in her speech 11 days later, repeated my complaints that “collegiate debt, now almost \$2 trillion, is almost 10 percent of total

U.S. debt,” so I got the last laugh, here. – But, in all seriousness, as slow and unreliable as she is to work with me for a solution, we're on the same side, and need to work harder—to fix the soaring tuition inflation, oppressive college debt, and the threat this burden places on taxpayers, students, and the economy—as it threatens to crash the dollar and further alienate Americans—who already distrust their (our) government. [[It is possible—also—that her “plagiarism,” above was a mere coincidence, as in “brilliant minds think alike.” Given the stark similarities & timing, that seems statistically unlikely / improbable, but it is not impossible.]]

**WATTS says:** American Higher Education is an “EPIC FAILED LENDING SYSTEM” that—obviously—must be destroyed, abolished, and (possibly) replaced by methods which worked in the past: Getting the government OUT of the lending business, and letting the Free Market work its magic—and for those who disagree, please recall that THIS method worked before, and it will work AGAIN—if employed. – EXPANDED resources:

\* “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](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](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](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](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](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](https://www.wayne-watts.com/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](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](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](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)

**(16) I assert that God Almighty is on my side on this: Hashtag: #Stewardship, anyone?**

“Be sure you know the condition of your flocks, give careful attention to your herds;” **Proverbs 27:23 (NIV)**  
 >> **Sovereign King JESUS speaking** >> “For which of you, desiring to build a tower, does not first sit down and **count the cost**, whether he has enough to complete it?” **Luke 14:28 (ESV)** “**If then you have not been faithful in the unrighteous wealth**, who will entrust to you the true riches?” **Luke 16:11 (ESV)** << **Sovereign King JESUS speaking** << **WORDS of OUR LORD in RED**. “Moreover, it is **required of stewards** that they be found faithful.” **1 Corinthians 4:2 (ESV)** “**So then each of us will give an account of himself to God.**” **Romans 14:12(ESV)** **Hashtag: #JudgmentDay**

**(17) Dave Ramsey, well-known right-wing, Christian Conservative**

aka “America's trusted voice on money,” is a National best-selling finance author (including *The Total Money Makeover*, *The Dummy's Complete Guide to Money*, & 3 other *New York Times* bestsellers), speaker, businessman, and American radio show host, whose 3-hour syndicated radio program & podcast, *The Dave Ramsey Show* (Mon.—Fri., 2-5 PM, ET) is heard on more than 500 radio stations throughout the United States and Canada, in podcast format, on iHeartRadio, the *Dave Ramsey Show* iOS application, live on YouTube, as well as live audio & video on his eponymous and namesake website, [DaveRamsey.com](http://DaveRamsey.com) – As of 2008, it is one of the top ten most-listened-to radio shows—clocking in at number 6 on this Talkers.com ranking:

[https://Web.Archive.org/web/20080324045418/http://www.talkers.com/main/index.php?option=com\\_content&task=view&id=17&Itemid=34](https://Web.Archive.org/web/20080324045418/http://www.talkers.com/main/index.php?option=com_content&task=view&id=17&Itemid=34)

Dave Ramsey – a world-renowned finance expert – has this to say about American Higher Education lending system: Both the PSLF (Public Service Loan Forgiveness) program –and the American Higher Education lending system, itself, are both EPIC FAILURES – here are exact quotes to verify:

**QUOTE:** “Less than 1% of applicants get their college debt forgiven, so the current student loan forgiveness program is an epic failure.”

**SOURCE: Borrowed Future, Episode 6: Don’t Bank on Student Loan Forgiveness** (41 minutes)

[Date: November 04, 2019]

**LINK:** <https://www.DaveRamsey.com/blog/borrowed-future>

**Archive-1:** <https://Archive.vn/zyvHb>

**Archive-2:** <https://Web.Archive.org/web/20200804111757/https://www.DaveRamsey.com/blog/borrowed-future>

**Archive-3:** [https://GordonWatts.com/BorrowedFuturePodcast\\_DaveRamseyOFFICIAL\\_PDF.pdf](https://GordonWatts.com/BorrowedFuturePodcast_DaveRamseyOFFICIAL_PDF.pdf)

**Archive-4:** [https://GordonWayneWatts.com/BorrowedFuturePodcast\\_DaveRamseyOFFICIAL\\_PDF.pdf](https://GordonWayneWatts.com/BorrowedFuturePodcast_DaveRamseyOFFICIAL_PDF.pdf)

**Cross-post:** <https://www.Stitcher.com/podcast/dave-ramsey/borrowed-future/e/65034455?autoplay=true>

– **From:** <https://www.Stitcher.com/podcast/borrowed-future>

**Archive-1:** <https://Archive.vn/ue0XX>

**Archive-2:** <https://Web.Archive.org/web/20201026032413/https://www.stitcher.com/podcast/dave-ramsey/borrowed-future/e/65034455>

**Archive-3:** [https://GordonWatts.com/DaveRamsey-PSLF-quote\\_PDF.pdf](https://GordonWatts.com/DaveRamsey-PSLF-quote_PDF.pdf)

**Archive-4:** [https://GordonWayneWatts.com/DaveRamsey-PSLF-quote\\_PDF.pdf](https://GordonWayneWatts.com/DaveRamsey-PSLF-quote_PDF.pdf)

**EDITOR'S NOTE:** This quote is included in the “spending cuts” paper, here, because it implies and suggests that Dave Ramsey is suggesting a 100% TOTAL “cut” in tax-dollar spending for Higher Education loans—by declaring it a “failure” – and thus implying (quite correctly, I might add) that the Lending System be ABOLISHED and DESTROYED. **Though he doesn't say it, he clearly implies it, and \*\*\_I\_\*\* say it.**

**SOURCE:** “The Federal Student Loan Program Is an Epic Failure! (Hour 2)” [Date: July 24, 2019]

**LINK:** <http://DaveRamsey.Ramsey.LibSynPro.com/07242019-h2>

**Cross-post LINK:** <https://www.MixCloud.com/thedaveramseyshow/the-federal-student-loan-program-is-an-epic-failure-hour-2/>

**Archive-1:** <https://Archive.vn/Qdkpb>

**Archive-2:**

<https://Web.Archive.org/web/20190802151541/http://DaveRamsey.Ramsey.LibSynPro.com/07242019-h2>

**Archive-3:** [https://GordonWatts.com/DaveRamsey-EpicFail-Hour2\\_PDF.pdf](https://GordonWatts.com/DaveRamsey-EpicFail-Hour2_PDF.pdf)

**Archive-4:** [https://GordonWayneWatts.com/DaveRamsey-EpicFail-Hour2\\_PDF.pdf](https://GordonWayneWatts.com/DaveRamsey-EpicFail-Hour2_PDF.pdf)

**SOURCE:** “DAVE RANT: The Student Loan Program Is an Epic Failure! (Hour 3)”

[Date: December 05, 2019]

**LINK:** <https://www.DaveRamsey.com/show/archives/2019-12-05?mode=watch>

**Cross-post LINK:** <https://www.ListenNotes.com/podcasts/the-dave-ramsey-show/dave-rant-the-student-loan-uGnybdX5f0E/amp/>

**Cross-post LINK:** <https://www.Podgist.com/dave-ramsey-show/dave-rant-the-student-loan-program-is-an-epic-failure-hour-3/index.html>

**Archive-1:** <https://Archive.vn/E6uo1>

**Archive-2:** <https://Web.Archive.org/web/20201026042709/https://www.daveramsey.com/show/archives/2019-12-05>

**Archive-3:** [https://GordonWatts.com/DaveRamsey-EpicFail-Hour3\\_PDF.pdf](https://GordonWatts.com/DaveRamsey-EpicFail-Hour3_PDF.pdf)

**Archive-4:** [https://GordonWayneWatts.com/DaveRamsey-EpicFail-Hour3\\_PDF.pdf](https://GordonWayneWatts.com/DaveRamsey-EpicFail-Hour3_PDF.pdf)

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**(18) Alan Collinge – Nationally-recognised Student Debt expert** (Google him if you doubt his credentials) agrees with this writer (Gordon Wayne Watts) – and Dave Ramsey (see immediately above), in his claims that American Higher Education is a “FAILED LENDING SYSTEM”:

**QUOTE:** “We are left with a predatory, hyper-inflationary lending product. At this point, I consider it a wholly failed lending system...The Republicans have failed us, and the Democrats have been not much better. It has been a real sham, politically, and as a result student loans have continued to grow...I can only hope that both parties will converge on this solution. There is no better opportunity than this pandemic to reset this failed lending system, massively stimulate the economy, free the 44 million Americans from the jaws of this nationally threatening lending system, and replace it with a more rational and just funding model for higher education in this country.”

**SOURCE:** “A Failed Lending System,” by Alan Collinge, interviewee, *FrankInterviews* (*FrankNews.us*), Wednesday, 30 September 2020,

**LINK:** <http://www.FrankNews.us/interviews/455/a-failed-lending-system>

**Archive-1:** <https://Archive.vn/MKvhN>

**Archive-2:** <https://Web.Archive.org/web/20201027030633/http://www.franknews.us/interviews/455/a-failed-lending-system>

**Archive-3:** [https://GordonWatts.com/FrankNews-AlanCollinge-interview\\_PDF.pdf](https://GordonWatts.com/FrankNews-AlanCollinge-interview_PDF.pdf)

**Archive-4:** [https://GordonWayneWatts.com/FrankNews-AlanCollinge-interview\\_PDF.pdf](https://GordonWayneWatts.com/FrankNews-AlanCollinge-interview_PDF.pdf)

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**QUOTE:** “There are 44 million federal student loan borrowers in the country carrying about \$1.5 Trillion in federal student loan debt. According to Education Secretary Betsy DeVos last year, 75% of these people were either unable to make payments on their loans, or were paying, but their balances were going up. Trump

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appointee Wayne Johnson, who ran the federal lending system under DeVos, said that this was closer to 80% just before covid-19 hit. Also, we now know that the class of 2004 are defaulting on their loans 40% of the time. This class, however, was only borrowing a third of what students are borrowing today. It is no stretch to say that the default rate for more recent borrowers will surely be 70% if not higher...and even higher still considering the pandemic and the uneven economic recovery that we are seeing. By comparison, The default rate for sub-prime home mortgages was less than 20%. [] **To be blunt: it is a catastrophically failed lending system, and this was true before the pandemic.** [Editor's Note: Emphasis added above, in **boldface and underline**, for clarity. Not in original.]

**SOURCE:** <https://StudentLoanJustice.org/president-trump-cancel-student-loans-by-executive-order/>

**QUOTE:** “His message, one he has dedicated his life to, calls for the federal government to end student loan repayments for all Americans. [] **“It’s a failed lending system,” he says.**” [Editor's Note: Emphasis added above, in **boldface and underline**, for clarity. Not in original.]

**SOURCE:** “A Protester Fighting for Student Loan Forgiveness Stands Alone in the Streets, but is Backed by Thousands Online,” by Megan Carpenter (Wisconsin), *SpectrumNews1.com*, PUBLISHED 5:18 PM ET Aug. 21, 2020,

**LINK:** <https://SpectrumNews1.com/wi/madison/news/2020/08/21/student-loan-justice-debt-forgiveness-protest>

**QUOTE:** “JACKSON, Miss. (WJTV) – Leaders of an organization want student loans to be canceled. [] Student Loan Justice founder, Alan Collinge, said the **student loan debt has grown to nearly \$2 trillion in the United States. He called it a failed lending system by the federal government.** [] Collinge claims students in the State of Mississippi owe \$18 billion in student loan debt, while students in the City of Jackson alone owe \$1 billion. [] “One in seven Americans owe in student loans. The population of Mississippi is three million people, so that’s about 430,000 people owing an average about \$40,000 a piece.” [] Collinge wants President Donald Trump to cancel student loans by executive order.” [Editor's Note: Emphasis added above, in **boldface and underline**, for clarity. Not in original.]

**SOURCE:** “Organization calls for cancellation of student loans,” by: Jade Bulecza, *WJTV.com (WJTV-12-News)*, Posted: September 09, 2020 / 04:53 PM (CDT) / Updated: September 09, 2020 / 04:53 PM (CDT), **LINK:** <https://www.WJTV.com/news/organization-calls-for-cancellation-of-student-loans/>

**QUOTE:** “Before the pandemic, **this was a CATASTROPHICALLY FAILED lending system.** The default rate for 2004 borrowers is 40%, and these people were borrowing less than a third of what today's students are borrowing. According to the recently resigned Chief Operating Officer of the lending program, 80% of all borrowers were never going to be able to repay their loans...before the pandemic!...Some experts even believe that debt cancellation is the only way to avoid a depression! [] **THE PRESIDENT MUST RESET THIS FAILED LENDING SYSTEM.** [] President Trump has decried the fact that the government was making so much profit on the loans. The President should create a far more efficient higher education financing system that doesn't wreck the citizens, hyper-inflate the price of college, and enable a national threat such as what the Department of Education and its financial partners have become.” [Editor's Note: Emphasis added above, in **boldface and underline**, for clarity. Not in original.]

**SOURCE:** <https://www.Change.org/p/cancel-student-loans-now-to-save-the-economy>

**SOURCE:** <https://Change.org/CancelStudentLoans>

**Archive-1:** <https://Archive.vn/70lpR>

**Archive-2:** [https://Web.Archive.org/web/20201020222234/https://www.change.org/p/covid-19-economic-response-cancel-student-loans-by-executive-order?utm\\_source=share\\_petition&utm\\_medium=custom\\_url&recruited\\_by\\_id=1a06fd20-3beb-0130-63cd-38ac6f16d25f](https://Web.Archive.org/web/20201020222234/https://www.change.org/p/covid-19-economic-response-cancel-student-loans-by-executive-order?utm_source=share_petition&utm_medium=custom_url&recruited_by_id=1a06fd20-3beb-0130-63cd-38ac6f16d25f)

**QUOTE:** “COLUMBUS, Ohio (WSYX/WTTE) — A petition wanting President Trump to cancel federal student loan debt via executive order has gained more than a half-million signatures since its inception, earlier this year. [] Student loan debt now sits at about \$1.6 trillion nationwide, with about 44 million Americans owing

some amount of money. [] **"This is a failed lending system and, at this point, it's a national threat economically,"** Alan Collinge, creator of the petition and founder of the grassroots group Student Loan Justice. "The fact of the matter is the President holds all the executive authority he needs." *[Editor's Note: Emphasis added above, in boldface and underline, for clarity. Not in original.]*

**SOURCE:** "Petition calling for student loan cancellation gains more than 500k signatures," by Jesse Pagan, *ABC6OnYourSide.com (ABC-6, WSYX and WTTE)*, Tuesday, 08 September 2020,  
**LINK:** <https://ABC6OnYourSide.com/news/local/petition-calling-for-student-loan-cancellation-gains-more-than-500k-signatures>

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**\*\* Alan Collinge's CREDENTIALS :**

– 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](https://GordonWatts.com/SLJ_AboutUs_PDF.pdf)

**Archive-4:** [https://GordonWayneWatts.com/SLJ\\_AboutUs\\_PDF.pdf](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](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\\_zeros\\_2008/5.html](https://Web.Archive.org/web/20200116202945/https://Money.CNN.com/galleries/2008/news/0812/gallery.heroes_zeros_2008/5.html)

**Archive-3:** [https://GordonWatts.com/AlanCollinge-CNN-Money-Hero-FEATURED\\_PDF.pdf](https://GordonWatts.com/AlanCollinge-CNN-Money-Hero-FEATURED_PDF.pdf)

**Archive-4:** [https://GordonWayneWatts.com/AlanCollinge-CNN-Money-Hero-FEATURED\\_PDF.pdf](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](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](https://GordonWayneWatts.com/CBS-60-Minutes-Alan-Collinge-May-05-2006_PDF.pdf)

**(19) With 1—18, above, take this list** & copies of **all three (3) of** my columns in *The Ledger* to House & Senate Lawmakers, & get this loan limits bill passed into law. If Pres. Obama could “lobby for” **the sorry ACA** & get it passed into law, you can lobby for **your** bill! Don't let Mr. Obama outdo you, President Trump! Our nation depends on you.

**Gordon Wayne Watts, American citizen – and one of your constituents ///**

**P.S.: Here's another copy of the legislation that President Trump requested (see very top) – two (2) versions, if fact. (See below.)**

To amend the Higher Education Act of 1965 to begin weaning students, and taxpayer dollars, off of obscenely and dangerously high college loan limits ; aka, the: “**Pres. TRUMP 'Limit on Student Loan Borrowing' Bill**”

IN THE HOUSE OF REPRESENTATIVES

MAY 17, 2019

Mr. SPANO (for himself, Mr. DELANEY, Mr. KATKO, Ms. CASTOR and Ms. WILSON of Florida, Ms. BASS, Mr. COHEN, Mr. KILDEE, and Mr. GOHMERT) introduced the following bill; which was referred to the Committee on the Judiciary; and, then, to the Committee on Education & the Workforce

**A BILL**

To amend and extend the Higher Education Act of 1965.

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

**Section 1. SHORT TITLE.**

This Act may be cited as the “Freedom from dangerous, risky, & very obscenely high Loan Limits Act of 2019.”

**Section 2. PURPOSE.**

This bill's purpose is to begin to reverse the adverse effects of §422 of H.R.507 (109th CONGRESS), the “College Access and Opportunity Act of 2005,” a chief cause of this crippling & massive college debt, which American college students are currently experiencing—and which costs taxpayers, who make and/or back such loans. Obscenely large higher education loans benefited only the banks & universities, and otherwise distorted the Free Market with increased subsidies, in the form of increases in taxpayer-backed college loans, and defeated the prior Conservative Free Market checks/balances against predatory lending, tuition inflation, etc.

[ **Note:** This is a fictitious bill, merely suggesting what *should* be done.

~Gordon Wayne Watts / [GordonWatts.com](http://GordonWatts.com) / [gordonWAYNEwatts.com](http://gordonWAYNEwatts.com) ]

**Section 3. LOAN LIMITS ; LOAN TERMS AND CONDITIONS.**

**(a) FEDERAL INSURANCE LIMITS.**—Section 425(a)(1)(A) [20 U.S.C. 1075(a)(1)(A)] is amended—

(1) in clause (i)(I), by striking “\$3,500” and inserting “**\$2,625**”; and

(2) in clause (ii)(I), by striking “\$4,500” and inserting “**\$3,500**”.

**(b) GUARANTEE LIMITS.**—Section 428(b)(1)(A) [20 U.S.C. 1078(b)(1)(A)] is amended—

(1) in clause (i)(I), by striking “\$3,500” and inserting “**\$2,625**”; and

(2) in clause (ii)(I), by striking “\$4,500” and inserting “**\$3,500**”.

**(c) LOAN LIMITS.**—Section 464(a) [20 U.S.C. 1087dd(a)] is amended—

**(1) in paragraph (2)(A)—**

(A) by striking “\$5,500” in clause (i) and inserting “**\$4,000**”; and

(B) by striking “\$8,000” in clause (ii) and inserting “**\$6,000**”; and

**(2) in paragraph (2)(B)—**

(A) by striking “\$60,000” in clause (i) and inserting “**\$40,000**”; and

(B) by striking “\$27,500” in clause (ii) and inserting “**\$20,000**”; and

(C) by striking “\$11,000” in clause (iii) and inserting “**\$8,000**”.

**Section 4. EFFECTIVE DATE; APPLICATION OF AMENDMENTS.**

(a) Effective date.—The amendments made by this Act shall take effect immediately, e.g., on the date of the enactment of this Act.

(b) Application of amendments.—The amendments made by this Act shall apply to all public higher education loans (those made and/or guaranteed directly by the government) and all private loans, except in such cases where the private loans are tantamount and equal in terms to 'Credit Card' loans (e.g., lack all guarantees by the federal government for reimbursement in the event of default, have all standard consumer protections, such as statutes of limitations and bankruptcy on 'standard' terms, not to be confused with the 'Undue Hardship' standard). **[[ “Low Energy” version – because this does NOT eliminate use of tax dollars, just reduce them. ]]**

∅

To amend the Higher Education Act of 1965 to begin weaning students, and taxpayer dollars, off of obscenely and dangerously high college loan limits ; aka, the: “**Pres. TRUMP 'Limit on Student Loan Borrowing' Bill**”

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(1) in clause (i)(I), by striking “\$3,500” and inserting “**\$ 0.00**”; and

(2) in clause (ii)(I), by striking “\$4,500” and inserting “**\$ 0.00**”.

**(b) GUARANTEE LIMITS.**—Section 428(b)(1)(A) [20 U.S.C. 1078(b)(1)(A)] is amended—

(1) in clause (i)(I), by striking “\$3,500” and inserting “**\$ 0.00**”; and

(2) in clause (ii)(I), by striking “\$4,500” and inserting “**\$ 0.00**”.

**(c) LOAN LIMITS.**—Section 464(a) [20 U.S.C. 1087dd(a)] is amended—

**(1) in paragraph (2)(A)—**

(A) by striking “\$5,500” in clause (i) and inserting “**\$ 0.00**”; and

(B) by striking “\$8,000” in clause (ii) and inserting “**\$ 0.00**”; and

**(2) in paragraph (2)(B)—**

(A) by striking “\$60,000” in clause (i) and inserting “**\$ 0.00**”; and

(B) by striking “\$27,500” in clause (ii) and inserting “**\$ 0.00**”; and

(C) by striking “\$11,000” in clause (iii) and inserting “**\$ 0.00**”.

**Section 4. EFFECTIVE DATE; APPLICATION OF AMENDMENTS.**

(a) Effective date.—The amendments made by this Act shall take effect immediately, e.g., on the date of the enactment of this Act.

(b) Application of amendments.—The amendments made by this Act shall apply to all public higher education loans (those made and/or guaranteed directly by the government) and all private loans, except in such cases where the private loans are tantamount and equal in terms to 'Credit Card' loans (e.g., lack all guarantees by the federal government for reimbursement in the event of default, have all standard consumer protections, such as statutes of limitations and bankruptcy on 'standard' terms, not to be confused with the 'Undue Hardship' standard). [ [ “FULL POWER” version –because this **DOES** eliminate use of Tax\$\$, not just reduce them—you know? –Like it's **ILLEGAL** to use tax\$\$ to do abortions? ] ]      ∅

- **HR 1 IH**