

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: “Conservative bill to cut or eliminate Liberal pork higher ed subsidies”

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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

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**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 / <https://GordonWatts.com> / <https://gordonWAYNEwatts.com> / <https://ContractWithAmerica2.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**”.

**PL 109-171:**

**PUBLIC LAW 109–171—FEB. 8, 2006**

**DEFICIT REDUCTION ACT OF 2005**

**S.1932 - Deficit Reduction Act of 2005, 109th Congress (2005-2006)**

2006-Subsec. (a)(1)(A)(i)(I). **Pub. L. 109–171**, §8005(a)(1), substituted "\$3,500" for "\$2,625".

Subsec. (a)(1)(A)(ii)(I). **Pub. L. 109–171**, §8005(a)(2), substituted "\$4,500" for "\$3,500".

**S.1932 - Deficit Reduction Act of 2005, 109th Congress (2005-2006)**

BILL: <https://www.Congress.gov/bill/109th-congress/senate-bill/1932>

PDF: <https://ContractWithAmerica2.com/BILLS-109s1932enr.pdf>

ROLL CALL VOTE: [https://www.Senate.gov/legislative/LIS/roll\\_call\\_votes/vote1091/vote\\_109\\_1\\_00303.htm](https://www.Senate.gov/legislative/LIS/roll_call_votes/vote1091/vote_109_1_00303.htm)

Archive: [https://ContractWithAmerica2.com/RollCallVote\\_S1932-109th.pdf](https://ContractWithAmerica2.com/RollCallVote_S1932-109th.pdf)

Archive: <https://Archive.ph/UCIIG>

Archive:

[https://Web.Archive.org/web/20220507013116/https://www.senate.gov/legislative/LIS/roll\\_call\\_votes/vote1091/vote\\_109\\_1\\_00303.htm](https://Web.Archive.org/web/20220507013116/https://www.senate.gov/legislative/LIS/roll_call_votes/vote1091/vote_109_1_00303.htm)

## **H.R.4241 - Deficit Reduction Act of 2005, 109th Congress (2005-2006)**

BILL: <https://www.Congress.gov/bill/109th-congress/house-bill/4241>

PDF: <https://ContractWithAmerica2.com/BILLS-109hr4241rh.pdf>

ROLL CALL VOTE: <https://Clerk.House.gov/Votes/2005601>

Archive: [https://ContractWithAmerica2.com/RollCallVote\\_HR4241-109th.pdf](https://ContractWithAmerica2.com/RollCallVote_HR4241-109th.pdf)

Archive: <https://Archive.ph/mkZMq>

Archive: <https://Web.Archive.org/web/20220507012829/https://clerk.house.gov/Votes/2005601>

**(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”.

### **PL 109-171:**

#### **PUBLIC LAW 109-171—FEB. 8, 2006**

#### **DEFICIT REDUCTION ACT OF 2005**

### **S.1932 - Deficit Reduction Act of 2005, 109th Congress (2005-2006)**

2006-Subsec. (a)(3)(A)(v)(III). **Pub. L. 109-171**, §8014(j)(1), added subcl. (III).

Subsec. (a)(5). **Pub. L. 109-171**, §8004(b)(2), substituted "2012" and "2016" for "2004" and "2008", respectively.

Subsec. (b)(1)(A)(i)(I). **Pub. L. 109-171**, §8005(b)(1), substituted "\$3,500" for "\$2,625".

Subsec. (b)(1)(A)(ii)(I). **Pub. L. 109-171**, §8005(b)(2), substituted "\$4,500" for "\$3,500".

### **S.1932 - Deficit Reduction Act of 2005, 109th Congress (2005-2006)**

BILL: <https://www.Congress.gov/bill/109th-congress/senate-bill/1932>

PDF: <https://ContractWithAmerica2.com/BILLS-109s1932enr.pdf>

ROLL CALL VOTE: [https://www.Senate.gov/legislative/LIS/roll\\_call\\_votes/vote1091/vote\\_109\\_1\\_00303.htm](https://www.Senate.gov/legislative/LIS/roll_call_votes/vote1091/vote_109_1_00303.htm)

Archive: [https://ContractWithAmerica2.com/RollCallVote\\_S1932-109th.pdf](https://ContractWithAmerica2.com/RollCallVote_S1932-109th.pdf)

Archive:

Archive:

[https://Web.Archive.org/web/20220507013116/https://www.senate.gov/legislative/LIS/roll\\_call\\_votes/vote1091/vote\\_109\\_1\\_00303.htm](https://Web.Archive.org/web/20220507013116/https://www.senate.gov/legislative/LIS/roll_call_votes/vote1091/vote_109_1_00303.htm)

## **H.R.4241 - Deficit Reduction Act of 2005, 109th Congress (2005-2006)**

BILL: <https://www.Congress.gov/bill/109th-congress/house-bill/4241>

PDF: <https://ContractWithAmerica2.com/BILLS-109hr4241rh.pdf>

ROLL CALL VOTE: <https://Clerk.House.gov/Votes/2005601>

Archive: [https://ContractWithAmerica2.com/RollCallVote\\_HR4241-109th.pdf](https://ContractWithAmerica2.com/RollCallVote_HR4241-109th.pdf)

Archive:

Archive: <https://Web.Archive.org/web/20220507012829/https://clerk.house.gov/Votes/2005601>

**(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”.

### **Pub. L. 110-315:**

#### **PUBLIC LAW 110-315—AUG. 14, 2008**

#### **HIGHER EDUCATION OPPORTUNITY ACT**

### **S.1642 - Higher Education Amendments of 2007 110th Congress (2007-2008)**

2008-Subsec. (a)(2)(A). **Pub. L. 110-315**, §464(a)(1), substituted "\$5,500" for "\$4,000" in cl. (i) and "\$8,000" for "\$6,000" in cl. (ii).

Subsec. (a)(2)(B). **Pub. L. 110-315**, §464(a)(2), substituted "\$60,000" for "\$40,000" in cl. (i), "\$27,500" for "\$20,000" in cl. (ii), and "\$11,000" for "\$8,000" in cl. (iii).

Subsec. (c)(1)(F). **Pub. L. 110-315**, §464(b)(1)(A), substituted "cancelled-" and cls. (i) to (iv) for "canceled upon the death of the borrower, or if he becomes permanently and totally disabled as determined in accordance with regulations

of the Secretary;".

### **S.1642 - Higher Education Amendments of 2007 110th Congress (2007-2008)**

BILL: <https://www.congress.gov/bill/110th-congress/senate-bill/1642>

PDF: <https://ContractWithAmerica2.com/BILLS-110s1642es.pdf>

ROLL CALL VOTE: [https://www.Senate.gov/legislative/LIS/roll\\_call\\_votes/vote1101/vote\\_110\\_1\\_00275.htm](https://www.Senate.gov/legislative/LIS/roll_call_votes/vote1101/vote_110_1_00275.htm)

Archive: [https://ContractWithAmerica2.com/RollCallVote\\_S1642-110th.pdf](https://ContractWithAmerica2.com/RollCallVote_S1642-110th.pdf)

Archive: <https://Archive.ph/fMiDU>

Archive:

[https://web.archive.org/web/20220507012541/https://www.senate.gov/legislative/LIS/roll\\_call\\_votes/vote1101/vote\\_110\\_1\\_00275.htm](https://web.archive.org/web/20220507012541/https://www.senate.gov/legislative/LIS/roll_call_votes/vote1101/vote_110_1_00275.htm)

### **H.R.4137 - Higher Education Opportunity Act 110th Congress (2007-2008)**

BILL: <https://www.congress.gov/bill/110th-congress/house-bill/4137>

PDF: <https://ContractWithAmerica2.com/BILLS-110hr4137enr.pdf>

ROLL CALL VOTE: <https://Clerk.House.gov/Votes/200840>

Archive: [https://ContractWithAmerica2.com/RollCallVote\\_HR4137-110th.pdf](https://ContractWithAmerica2.com/RollCallVote_HR4137-110th.pdf)

Archive: <https://Archive.ph/iUhFZ>

Archive: <https://Web.Archive.org/web/20201109062033/https://clerk.house.gov/Votes/200840>

### **Bill which did not become Public Law:**

#### **H.R.507 - College Access and Opportunity Act of 2005 109th Congress (2005-2006)**

BILL: <https://www.Congress.gov/bill/109th-congress/house-bill/507>

PDF:

ROLL CALL VOTE: No roll call vote listed in bill summary. What about sponsors, etc.?

Sponsor: Rep. Boehner, John A. [R-OH-8] (Introduced 02/02/2005)

Cosponsor: Rep. McKeon, Howard P. "Buck" [R-CA-25]\* 02/02/2005

Archive:

Archive:

Archive:

### **Would have done the following:**

#### **SEC. 422. LOAN LIMITS.**

(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 “\$2,625” and inserting “\$3,500”; and

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

(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 “\$2,625” and inserting “\$3,500”; and

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

#### **SEC. 462. LOAN TERMS AND CONDITIONS.**

(a) **LOAN LIMITS.**—Section 464(a) (20 U.S.C. 1087dd(a))—

(1) in paragraph (2)(A)—

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

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

(2) in paragraph (2)(B)—

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

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

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

### **Bill which did not become Public Law:**

#### **H.R.609 - College Access and Opportunity Act of 2006 109th Congress (2005-2006)**

BILL: <https://www.Congress.gov/bill/109th-congress/house-bill/609>

PDF:

ROLL CALL VOTE: <https://Clerk.House.gov/Votes/200681>

Archive: <https://Archive.ph/BR6kZ>

Archive: <https://Web.Archive.org/web/20220509153112/https://clerk.house.gov/Votes/200681>

Archive:

### **Would have done the following:**

SEC. 462. LOAN TERMS AND CONDITIONS.

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

(1) in paragraph (2)(A)—

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

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

(2) in paragraph (2)(B)—

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

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

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

**Bill which did not become Public Law:**

**S.1614 - Higher Education Amendments of 2005 109th Congress (2005-2006)**

BILL: <https://www.Congress.gov/bill/109th-congress/senate-bill/1614>

PDF:

ROLL CALL VOTE: No roll call vote listed in bill summary. What about sponsors, etc.?

Sponsor: Sen. Enzi, Michael B. [R-WY] (Introduced 09/06/2005)

Cosponsor: Sen. Kennedy, Edward M. [D-MA]\* 09/06/2005

Archive:

Archive:

Archive:

**Would have done the following:**

SEC. 1003. LOAN LIMITS.

(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 “\$2,625” and inserting “\$3,500”; and

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

(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 “\$2,625” and inserting “\$3,500”; and

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

**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. ]]**

∅

• HR 1 IH

116TH CONGRESS  
1ST SESSION

**H. R. 1** ( “FULL POWER” version – flip over for the “Low Energy” version. )

**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 “\$ 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”;
- (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

[https://www.senate.gov/legislative/LIS/roll\\_call\\_votes/vote1101/vote\\_110\\_1\\_00275.htm](https://www.senate.gov/legislative/LIS/roll_call_votes/vote1101/vote_110_1_00275.htm)

<https://clerk.house.gov/Votes/200840>

<https://clerk.house.gov/Votes/199262>

<https://web.archive.org/web/20201205070109/https://clerk.house.gov/Votes/199262>

[https://www.senate.gov/legislative/LIS/roll\\_call\\_votes/vote1022/vote\\_102\\_2\\_00030.htm](https://www.senate.gov/legislative/LIS/roll_call_votes/vote1022/vote_102_2_00030.htm)

[https://web.archive.org/web/20220507012959/https://www.senate.gov/legislative/LIS/roll\\_call\\_votes/vote1022/vote\\_102\\_2\\_00030.htm](https://web.archive.org/web/20220507012959/https://www.senate.gov/legislative/LIS/roll_call_votes/vote1022/vote_102_2_00030.htm)

[https://www.senate.gov/legislative/LIS/roll\\_call\\_votes/vote1091/vote\\_109\\_1\\_00303.htm](https://www.senate.gov/legislative/LIS/roll_call_votes/vote1091/vote_109_1_00303.htm)

Notes: title to related news coverage:

“Fake 'Conservatives' in GOP ... -and: Fake 'Liberals' in Democrat Party”

[[1]] HR 3997: Financial Asset Purchase Authority, Establishes the Troubled Asset Relief Program (T.A.R.P.) to allow the Secretary of the Treasury to purchase troubled assets from any financial institution, Sec. 101 = VERY unpopular in conservative Polk County, Fla. Failed in the House 205-228, but Adam Putnam still voted 'yes' for this 'liberal' bill. LINKS: [Clerk.House.gov](#) \* [Archive.vn](#) \* [Archive.org](#) \* [Cache](#)

[[2]] H R 1424: Emergency Economic Stabilization Act of 2008, aka the 'Mortgage Bailout': Passed 263-171 in the house, with apparently 1 vacant seat: Adam Putnam voted 'yea' ([Clerk.House.gov](#) \* [Archive.vn](#) \* [Archive.org](#) \* [Cache](#)), and this passed into law. LINKS: [Congress.gov](#) \* [Archive.vn](#) \* [Archive.org](#) \* [Cache](#)

Bills:

H.R.2648, 116th,S.1414, 116th,H.R.4907, 117th,S.2598, 117th

### **Pub. L. 110-343:**

**PUBLIC LAW 110-343—OCT. 03, 2008**

**Short title: “Emergency Economic Stabilization Act of 2008”**

**Colloquial title: “Mortgage Bailout”**

**Official title: “H.R.1424 - A bill to provide authority for the Federal Government to purchase and insure certain types of troubled assets for the purposes of providing stability to and preventing disruption in the economy and financial system and protecting taxpayers, to amend the Internal Revenue Code of 1986 to provide incentives for energy production and conservation, to extend certain expiring provisions, to provide individual income tax relief, and for other purposes.” 110th Congress (2007-2008)**

**H.R.1424 - “Emergency Economic Stabilization Act of 2008” 110th Congress (2007-2008)**

BILL: <https://www.Congress.gov/bill/110th-congress/house-bill/1424>

PDF: <https://ContractWithAmerica2.com/...>

ROLL CALL VOTE (HOUSE) Roll Call 681 | Bill Number: H. R. 1424:

Vote Question: On Motion to Concur in Senate Amendments

Emergency Economic Stabilization Act of 2008

<https://clerk.house.gov/Votes/2008681>

Archive:

Archive: <http://Web.Archive.org/web/20220509151400/https://clerk.house.gov/Votes/2008681>

ROLL CALL VOTE (SENATE) Roll Call Vote 110th Congress - 2nd Session:

Question: On Passage of the Bill (H. R. 1424 As Amended )

Vote Number: 213

Vote Date: October 1, 2008, 09:22 PM

Required For Majority: 3/5

Vote Result: Bill Passed

Measure Number: H.R. 1424

[https://www.senate.gov/legislative/LIS/roll\\_call\\_votes/vote1102/vote\\_110\\_2\\_00213.htm](https://www.senate.gov/legislative/LIS/roll_call_votes/vote1102/vote_110_2_00213.htm)

Archive: <https://Archive.ph/C1zXw>

Archive: <https://Archive.ph/C1zXw>

Archive:

**See also: ACA bill had provision to Federalize (purchase with taxpayer funds) student loan program:**

**Thus, any Republicans** who voted for this were fake Conservatives (did not follow “smaller government” or “less spending” creed, not to mention how the ACA failed to eliminate the insurance middleman, also not “less government” or “less regulation”), a cause of higher costs: County plans usually don't have middleman, and thus cost taxpayers less. **Also, any Democrats** who voted for this were fake Liberals because increased subsidies (we now made and owned almost all student loans) enticed colleges to raise costs of college to new, unheard of sky high tuition inflation levels, not to mention how healthcare costs increased for many (probably most) people, costing patients and taxpayers.

H.R.3590 - Patient Protection and Affordable Care Act, 111th Congress (2009-2010)

Also known as “ACA” or “ObamaCare”

3/23/2010, Became Public Law No: 111-148

<https://www.Congress.gov/bill/111th-congress/house-bill/3590>

House roll call vote: <https://Clerk.House.gov/Votes/2009768>

<https://Archive.ph/fy39B>

<https://Web.Archive.org/web/20220212041753/https://Clerk.House.gov/Votes/2009768>

Senate roll call vote: [https://www.Senate.gov/legislative/LIS/roll\\_call\\_votes/vote1111/vote\\_111\\_1\\_00396.htm](https://www.Senate.gov/legislative/LIS/roll_call_votes/vote1111/vote_111_1_00396.htm)

<https://Archive.ph/yDHqr>

[https://Web.Archive.org/web/20220319045753/https://www.Senate.gov/legislative/LIS/roll\\_call\\_votes/vote1111/vote\\_111\\_1\\_00396.htm](https://Web.Archive.org/web/20220319045753/https://www.Senate.gov/legislative/LIS/roll_call_votes/vote1111/vote_111_1_00396.htm)

[https://Web.Archive.org/web/20220319045753/https://www.Senate.gov/legislative/LIS/roll\\_call\\_votes/vote1111/vote\\_111\\_1\\_00396.htm](https://Web.Archive.org/web/20220319045753/https://www.Senate.gov/legislative/LIS/roll_call_votes/vote1111/vote_111_1_00396.htm)

Fake conservatives supported these: (opposing both GOP platform on govt involvement in loan origination as well as many Conservatives who opposed use of tax dollars to make/back loans: Dr. Bill Bennet, Trump, DeVos, etc.)

[https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT\\_12\\_FINAL%5B1%5D-ben\\_1468872234.pdf](https://Prod-Cdn-Static.GOP.com/media/documents/DRAFT_12_FINAL%5B1%5D-ben_1468872234.pdf)

[https://Web.Archive.org/web/20220415224730/https://prod-cdn-static.gop.com/media/documents/DRAFT\\_12\\_FINAL\[1\]-ben\\_1468872234.pdf](https://Web.Archive.org/web/20220415224730/https://prod-cdn-static.gop.com/media/documents/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

[https://Web.Archive.org/web/20220503174551/https://prod-cdn-static.gop.com/media/documents/DRAFT\\_12\\_FINAL\[1\]-ben\\_1468872234.pdf](https://Web.Archive.org/web/20220503174551/https://prod-cdn-static.gop.com/media/documents/DRAFT_12_FINAL[1]-ben_1468872234.pdf)

Page 42 of 66 (but labled page "35" in document) of PDF file with Republican Party platform: "The federal government should not be in the business of originating student loans." (p.35, par.5, sentence 1, e.g., last paragraph of p.42 of 66 of PDF but page "35" in doc)

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

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

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

Page 72 of 92 of PDF file with Democrat Party platform: "Democrats will also empower the CFPB to take action against exploitative lenders and will work with Congress to allow student debt to be discharged during bankruptcy." (p.72, par.1, sentence 2)

**Increases in Liberal taxpayer-funded pork higher education loan/insurance/etc/ subsidies, **some of which became law:****

S.1932 - Deficit Reduction Act of 2005, 109th Congress (2005-2006) **PUBLIC LAW 109–171—FEB. 8, 2006**

H.R.4241 - Deficit Reduction Act of 2005, 109th Congress (2005-2006) **PUBLIC LAW 109–171—FEB. 8, 2006**

S.1642 - Higher Education Amendments of 2007 110th Congress (2007-2008) **PUBLIC LAW 110–315—AUG. 14, 2008**

H.R.4137 - Higher Education Opportunity Act 110th Congress (2007-2008) **PUBLIC LAW 110–315—AUG. 14, 2008**

H.R.507 - College Access and Opportunity Act of 2005 109th Congress (2005-2006) **Bill which did not become Public Law:**

H.R.609 - College Access and Opportunity Act of 2006 109th Congress (2005-2006) **Bill which did not become Public Law:**

Fake liberals opposed these student loan bankruptcy bills: (opposing both Democrat platform on student loan bankruptcy equality as well as many Liberars who voice similar views: Durbin, Warren, etc., a sshown by legislative record).

H.R.2648, 116th,S.1414, 116th,H.R.4907, 117th,S.2598, 117th

Extra credit for the brave: H.R.899 (117TH) and S.323 (117TH), to terminate Dept of Education would eliminate subsidies, ths drive down tuition.

**Liberal TARP/Mortgage bailout bills, one of which became law:**

**H.R.1424 - “Emergency Economic Stabilization Act of 2008” 110th Congress (2007-2008) PUBLIC LAW 110-343—OCT. 03, 2008**

**SENATE Roll Call Vote Summary: Question: On Passage of the Bill (H. R. 1424 As Amended) PUBLIC LAW 110-343—OCT. 03, 2008**

**NOTES: Aka the 'Mortgage Bailout'**

**H.R.3997 - Defenders of Freedom Tax Relief Act of 2007, 110th Congress (2007-2008)**

**Colloquial description: Financial Asset Purchase Authority, Establishes the Troubled Asset Relief Program (T.A.R.P.) to allow the Secretary of the Treasury to purchase troubled assets from any financial institution, Sec. 101 = VERY unpopular in conservative Polk County, Fla. On 9/29/2008, H.R.3997 failed passage as the original House vehicle for the Emergency Economic Stabilization Act of 2008. For further action on the economic rescue legislation, see H.R.1424.**

Extra credit for the brave: H.R.3590 - Patient Protection and Affordable Care Act (aka: “ACA” or “ObamaCare”), 111th Congress (2009-2010), became Public Law No: 111-148 on 3/23/2010, and the ACA had a little known provision to Federalize (purchase with taxpayer funds) student loan program.

**H.R.899 - To terminate the Department of Education. 117th Congress (2021-2022)**

BILL: <https://www.Congress.gov/bill/117th-congress/house-bill/899/text>

PDF: <https://ContractWithAmerica2.com/BILLS-117hr899ih.pdf>

**Editor's Note:** Related to S.323 (117TH), and almost identical, but not quite: termination date is different.

ROLL CALL VOTE: none.

Sponsor: Rep. Massie, Thomas [R-KY-4] (Introduced 02/05/2021)

Cosponsors: 19 Republican {{Rep. Duncan, Jeff [R-SC-3], Rep. Gaetz, Matt [R-FL-1], Rep. Biggs, Andy [R-AZ-5], Rep. Norman, Ralph [R-SC-5], Rep. Roy, Chip [R-TX-21], Rep. Hice, Jody B. [R-GA-10], Rep. Burchett, Tim [R-TN-2], Rep. Boebert, Lauren [R-CO-3], Rep. Greene, Marjorie Taylor [R-GA-14], Rep. Miller, Mary E. [R-IL-15], Rep. Weber, Randy K., Sr. [R-TX-14], Rep. Gohmert, Louie [R-TX-1], Rep. Gosar, Paul A. [R-AZ-4], Rep. Posey, Bill [R-FL-8], Rep. Steube, W. Gregory [R-FL-17], Rep. Good, Bob [R-VA-5], Rep. Clyde, Andrew S. [R-GA-9], Rep. Brooks, Mo [R-AL-5], Rep. Jackson, Ronny [R-TX-13]}}

**S.323 - A bill to terminate the Department of Education. 117th Congress (2021-2022)**

BILL: <https://www.Congress.gov/bill/117th-congress/senate-bill/323/text>

PDF: <https://ContractWithAmerica2.com/BILLS-117s323is.pdf>

**Editor's Note:** Related to H.R.899 (117TH), and almost identical, but not quite: termination date is different.

ROLL CALL VOTE: none.

Sponsor: Sen. Paul, Rand [R-KY] (Introduced 02/12/2021)

Cosponsors: none as yet.

Misc Notes:

MEME: “If you're a Christian and you're big mad about the possibility of student loan debt being cancelled, let me me remind you that the entirety of your faith is built upon a debt you couldn't pay that someone stepped in and payed for,”

<https://www.Facebook.com/30312406/posts/10108620899505384/>

<https://ContractWithAmerica2.com/ChristiansVsStudentDebtCancellatonMeme.JPG>

<https://Archive.ph/ofmLo>

<https://Web.Archive.org/web/20220511182342/https://contractwithamerica2.com/ChristiansVsStudentDebtCancellatonMeme.JPG>



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Per: <https://Olympus.Sandhills.edu/directory/directorylisting.php?dept=Fine%20Arts&ID=79>