

Updated Attachments

Table of Contents: (Updated as of Saturday, 06 July 2019, by Gordon Wayne Watts, courtesy of *The Register*)

- S. 1414
- H.R. 2648
- “H.R. 1” (Pres. Donald Trump's proposed loan-limits bill—2 versions)
- “Why College Prices Keep Rising,” by Alan Collinge (*Forbes.com*) [[used for “Fair Use”]]
- “A Polk Perspective: Fix our bankrupt policy on student debt,” by Gordon Wayne Watts (*TheLedger.com* 2016) [[used for “Fair Use” – commentary, criticism, etc.]]
- “Polk Perspective: Rescue taxpayers from mounting student debt,” by Gordon Wayne Watts (*TheLedger.com* 2018) [[used for “Fair Use” – commentary, criticism, etc.]]
- “Higher Ed Talking Points” (Conservative, Constitutional, religious, & practical talking points in support of standard consumer protections for collegiate loans.)
- MEME: “No, his 100th birthday party was last month. Now, he's celebrating paying off his student loans!” [[used for “Fair Use” – commentary, criticism, etc.]]
- SUMMARY: FY 2018 (Fiscal Year 2018) “Income vs. Outlays,” by Gordon Wayne Watts (provided by *The Register*: GordonWatts.com and GordonWayneWatts.com)
- Pres. Obama MEME: “He was elected by college students... ..and then *SLAMMED* them with \$1 TRILLION IN DEBT!” [[used for “Fair Use” – commentary, criticism, etc.]]
- Pres. Trump MEME: “*If this man can declare bankruptcy... ..then why can't this student?*”
- MEME: “Ambitious Aspirations” (student pictured in “The Thinker” pose, with huge 'debt' backpack) [[used for “Fair Use” – commentary, criticism, etc.]]
- “Was college once free in United States, as Bernie Sanders says?” by *PolitiFact* – Rated: “Mostly True” (and with documented citations) [[used for “Fair Use” – commentary, criticism, etc.]]
- “Higher-Ed Tuition Costs: The ‘Conservative’ view is not on either extreme: Students are told from an early age that an education is the only way to success, and yet when they follow the inevitable path, they are lured into a trap -a debt-trap.,” by Gordon Wayne Watts (OpEd / Position Paper) [[Used with permission: This is MINE, and I give myself permission! -G.W.///]]
- GRAPH: “Figure 1” (The graph that goes with the OpEd, above: VERY IMPORTANT: It shows that either extreme – “Free Handout” or “Excess Taxation” is Liberal)
- Graph from The Concord Coalition (used under Fair Use) showing that lawmakers are increasingly depending on “Automatic” or “Mandatory” spending [[used for “Fair Use”]]
- “Runaway Spending / Governing by Crisis” (GOP Senate Flyer highlighting excessive use of mandatory spending and “temporary” spending bills)
- GRAPH: “Student Loan” debt vs. All Revolving U.S. Debt this century (from: StudentLoanJustice.org) [[used for “Fair Use” – commentary, criticism, etc.]]
- MEMES – Art. I, Sec. 8, clause 4 (U.S. Constitution) – quote: “Create a uniform bankruptcy code” – Comment: “The Founders obviously felt that bankruptcy rights were important. They should have NEVER been taken away from STUDENT LOANS!” (from: StudentLoanJustice.org)
- MEME – Excess Taxation is highlighted in the “Updated Figure 1,” with an annotated graph.
- MEME – Excess Spending is highlighted in this Meme, which quotes U.S. Sec. of Ed., Betsy DeVos.
- PHOTO: StudentLoanJustice.org protest at the U.S. Dept of Ed, with “Highway Sign” meme
- WORD from GOD: ** Bible Verses: What the 3 major world religions say VS Collegiate Debt **
- CITATIONS to G.W. Watts' near-win in the infamous pro-life “Terri Schiavo” case, along with the “Credible Hulk” MEME: “You wouldn't like me when I'm angry... ..Because I always back up my rage with facts and documented sources. --The Credible Hulk”

These attachments go with my proposed “Part II” letter to Pres. Trump on the twin problems skyrocketing tuition and crushing collegiate debt, as well as the excess spending and budgetary issues.

Gordon Wayne Watts, Editor-in-Chief, *The Register*

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

116TH CONGRESS
1ST SESSION

S. 1414

To provide bankruptcy relief for student borrowers.

IN THE SENATE OF THE UNITED STATES

MAY 9, 2019

Mr. DURBIN (for himself, Ms. WARREN, Ms. BALDWIN, Mr. BLUMENTHAL, Mr. BROWN, Ms. HARRIS, Ms. HIRONO, Ms. KLOBUCHAR, Mr. LEAHY, Mr. MARKEY, Mr. MERKLEY, Mr. REED, Mr. SANDERS, Mrs. SHAHEEN, Mr. VAN HOLLEN, Mr. WHITEHOUSE, and Ms. HASSAN) introduced the following bill; which was read twice and referred to the Committee on the Judiciary

A BILL

To provide bankruptcy relief for student borrowers.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Student Borrower
5 Bankruptcy Relief Act of 2019”.

6 **SEC. 2. AMENDMENTS.**

7 (a) EXCEPTION TO DISCHARGE.—Section 523 of title
8 11, United States Code, is amended in subsection (a), by
9 striking paragraph (8).

1 (b) CONFORMING AMENDMENT.—Section 1328(a)(2)
2 of title 11, United States Code, is amended by striking
3 “(8),”.

4 **SEC. 3. EFFECTIVE DATE; APPLICATION OF AMENDMENTS.**

5 (a) EFFECTIVE DATE.—Except as provided in sub-
6 section (b), this Act and the amendments made by this
7 Act shall take effect on the date of enactment of this Act.

8 (b) APPLICATION OF AMENDMENTS.—The amend-
9 ments made by this Act shall apply only with respect to
10 cases commenced under title 11, United States Code, on
11 or after the date of enactment of this Act.

○

116TH CONGRESS
1ST SESSION

H. R. 2648

To provide bankruptcy relief for student borrowers.

IN THE HOUSE OF REPRESENTATIVES

MAY 9, 2019

Mr. NADLER (for himself, Mr. KATKO, Mr. CICILLINE, Ms. SCANLON, Mr. SWALWELL of California, Mr. NEGUSE, Mr. JOHNSON of Georgia, Mr. CONNOLLY, Ms. LOFGREN, Mr. DANNY K. DAVIS of Illinois, Mr. COHEN, Ms. JACKSON LEE, Ms. DEAN, and Mr. CORREA) introduced the following bill; which was referred to the Committee on the Judiciary

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10 cases commenced under title 11, United States Code, on
11 or after the date of enactment of this Act.

○

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 / 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.]]**

Ø

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

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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) 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”.

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(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”.

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19,195 views | Mar 19, 2012, 06:43am

Why College Prices Keep Rising



Peter J Reilly Contributor ⓘ

Taxes

I focus on the tax issues of individuals, businesses & more

Alan Collinge, is back with another guest post on the student loan crisis. This one is on the forces that conspire to keep the problem getting worse.

For many years, it has been unknown to the general public that all of the major elements comprising the student lending system (i.e. lenders, collection companies, guarantors) made far more money when students defaulted on their loans. Nevertheless, this is a fact, and it is well documented. It is most disturbing, however, that recent analysis of the President's Budget data reveals that even the US Department of [Education](#), on average, recovers \$1.22 for every dollar paid out in default claims. Assuming generous collection costs, and even allowing for a nominal time value of money of a few percent (the governments cost of money is very low), it still appears that the federal government, even, is making a pretty penny from defaults.

How could this be possible? The primary reason for this is that unlike all other types of debt, bankruptcy protections, statutes of limitations, and other standard consumer protections have been removed from federal student loans, and draconian collection powers have been given to collect on hugely inflated, defaulted student loan debt.

The systemic consequences of these types of financial motivations are too numerous to describe here, but one very significant result is that during the legislative process, when the schools, lenders, and their lobbyists pressure Congress to raise the allowable loan limits, the Department of Education-one of the only entities available to act in the interest of the students and call for a freezing (or even a reduction in the lending limits)- has repeatedly failed to tell it

like it is regarding defaults. The schools and lenders point and brag about the low "cohort" default rates, but this metric (which hit a low of about 4% in 2005) masks the true default rate, which we now know was likely 25% or higher for years, and today is likely significantly higher than that.

Instead of voicing concern, or even objections to Congress in the lending limit debates, the Department of Education remained largely silent, despite their knowledge about the true default rate for years, and in fact, press releases about the default rate spanning years from the Department of Education speak exclusively of the cohort rate, and this continues to this day, by and large, although media have shed some light on the true default rate in recent years.

This, again, is a key failure in oversight that effectively causes Congress to make decisions without the interests of the borrowers being represented (Of course the lenders and schools claim to have the interests of the students at heart, but their obvious financial motivations discount their credibility on this claim). Therefore, Congress continues to rubber-stamp these legislative efforts, and the schools quickly raise their tuition to bump up against the new lending ceilings.

YOU MAY ALSO LIKE

If the Department of Education were seeing a material, financial loss with loan defaults, they likely would be far more assertive about the reasons NOT to raise the loan limits...and this would provide a critical check on the process. But the Department has been largely absent from these debates, and its misaligned interest is certainly the reason why.

So it must be agreed that lack of Department oversight contributes directly to repeated votes by Congress to raise the loan limits, and we've already established the link between this poor oversight, and the removal of consumer protections. So undoubtedly, the removal of standard consumer protections has effectively allowed the schools and lenders to have their way with Congress on this issue.

Critics could argue that the established student advocacy groups should have stepped in to fill this role...and this is obviously true...but the advocates can claim that they did not know that defaults were as high as they were (recent evidence suggests that the true default rate exceeds 1 in 3), therefore any objections from them (assuming they did object) were not strong. Had they known that defaults were as high as they were, one can only assume that they would have objected far more forcefully, starting many years ago.

The current debate surrounding the cause of tuition inflation is a confusing mix of rhetoric that typically involves fingers pointing in all directions..."like a scarecrow in the wind" ...among lenders, schools, the Department of Education, the student advocates, and Congress. But of these five entities, four were behaving as expected (i.e. schools pushing for raising the limits, advocates wringing their hands in the absence of defensible proof that things were going awry, lenders playing their part as the selfish, amoral entities they are understood to be, Congress debating what they are told, and ultimately voting based upon this debate).

The Department of Education, however, failed to fulfill its role, and did not disclose to the group the true magnitude of the default problem, as one would expect it to. Therefore the Department is clearly the party whose behavior can ultimately be questioned with strong justification. Of course citizens have every right to be seethingly resentful and angered by all of these actors failing to point out what was obvious...that the students were being saddled with outrageous increases in student loan debt (I believe the advocates bear a tremendous amount of responsibility, for example), but strictly speaking, the Department's failure is the only one with zero defense.

This is a critical, unambiguous link that is never pointed out, but which is key- the key- to explaining the rampant inflation we have seen in academia over the years. Congress and the president should be demanding to know why key personnel at the Department so badly neglected to fulfill their duties, and take a hard, hard look at the corporate culture that has enabled this sort of gross neglect of basic functions. And of course, the standard consumer protections that should

have never been removed from student loans must be returned at the earliest possible opportunity.

Alan Collinge is founder of StudentLoanJustice.Org , and author of The Student Loan Scam: The Most Oppressive Debt in U.S. History – and How We Can Fight Back.

You can follow me on twitter @peterreillycpa.

POSTSCRIPT

A commenter has provided a handy graphic explanation of the system. Be sure to check it out.



Click to enlarge



Peter J Reilly Contributor

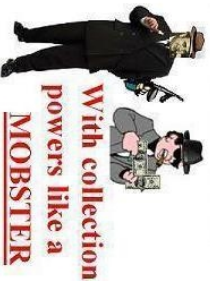
I have been a CPA for over 30 years focusing on taxation. I have extensive experience with partnerships, real estate and high net worth individuals. My ideology can be summarized at least metaphorically by this quote: "I have a total irreverence for anything connected with society except that which makes the roads safer, the beer stronger, the food cheaper and the old men and old women warmer in the winter and happier in the summer." - Brendan Behan Nobody I work for has any responsibility for what goes into this blog and you should make no inference that they approve of it or even have read it. **Read Less**

Flow-chart to illustrate the points made by Alan Collinge in his essay: "Why College Prices Keep Rising"

LACK of:
Standard Consumer Protections
for 'Student Loans'



PLUS: Draconian
'Mobster-like'
Wage-garnishment
Collection Powers for ALL
Federal 'Student Loans'



(And unreal late fees,
which -with Interest
-compounded on
the principal)

U.S. Department of
EDUCATION makes
about \$1.22 for every
defaulted Student Loans



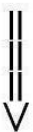
(Plus: Private lenders
make even more)

\$ \$ \$ \$ \$ \$ \$ \$ \$ \$

Results in



Results in



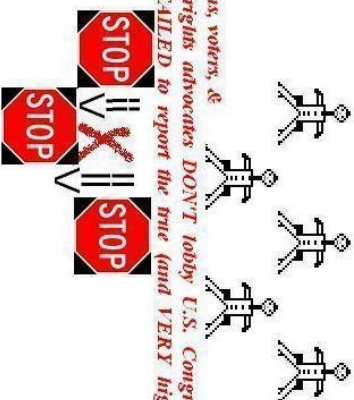
Incentive to support allowing
(or lobbying for) U.S. Congress:
(via Campaign CONTRIBUTIONS)
to keep raising the 'Loan Limits'
for Student Loans, to maintain
(or increase) the profit made
when Student Loans DEFAULT



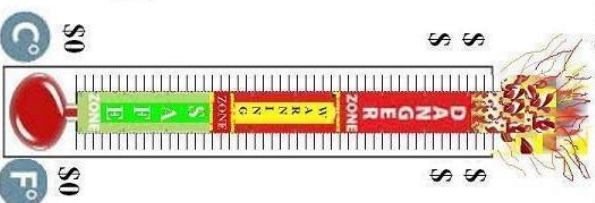
END Result:



(Citizens, voters, &
Students' rights advocates DON'T lobby U.S. Congress because the U.S. Dept of
Education FAILED to report the true (and VERY high) Student Loan default rates)



AMERICAN
College Tuition Inflation



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COMMUNITY VIEWPOINT: STUDENT DEBT

A Polk Perspective: Fix our bankrupt policy on student debt

By Gordon Wayne Watts
Guest columnist

Published: Thursday, August 4, 2016 at 12:01 a.m.

Last Modified: Tuesday, August 2, 2016 at 9:13 p.m.

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.



[Enlarge](#) |

AP Photo/Jacquelyn Martin

"If a student does file for bankruptcy [under current laws], they can have all other debt discharged — but their student loans. So, we're not really doing a good service ... by making them over-indebted for their education," Ross said at the time.

Ross breaks ranks with the typical GOP opinion with this candid admission. For example, HR 1674, the Private Student Loan Bankruptcy Fairness Act of 2015, a bill introduced in March 2015 by Rep. Steve Cohen, D-Tenn., that would allow bankruptcy proceedings for student loans has 40 co-sponsors, all Democrats.

Typically, most or all cosponsors of such bills are Democrats. But both parties are reluctant to allow bankruptcy discharge for college loans as regularly happens with credit card users, banks, or the über-rich.

Although Ross made these statements two years ago, he has yet to introduce bills offering relief to suffering students. This is troubling because Ross claims to support such an idea, yet hasn't acted on his belief. He acknowledges that college loans deserve bankruptcy, but has yet to introduce or cosponsor such legislation.

Does he only represent the rich?

Not only would bankruptcy — and other standard consumer protections, like truth in lending, refinancing and statutes of limitations — help struggling college borrowers, they would scare off lenders, resulting in sharp declines in tuition.

Actually, making college loans equal to credit card loans would extend to them all standard consumer protections.

Ross should cosponsor bills like HR 449, the Discharge Student Loans in Bankruptcy Act of 2015, which, surprisingly, has bipartisan support, and which would allow borrowers to discharge private loans as well as those from nonprofits and government.

Then, Congress should pass a bill reversing the obscene increases in college loan limits as allowable by the College Access and Opportunity Act of 2005, a bill introduced by former Speaker John Boehner, which was the cause of this crippling and massive college debt, and benefited only the banks and universities.

When colleges and universities knew students could take out "deep pockets" loans, they jacked up tuition in response to the additional money available,

thereby fueling tuition inflation and proving former Education Secretary Bill Bennett's hypothesis: When you subsidize anything, price goes up.

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.”

However, he has yet to introduce a bill that does this.

So, please end all higher education loans.

American colleges in the 1950s and '60s were the best in the world without the need for loans. We can do without loans today.

Many experts, such as former Congressman Ron Paul and Bennett, agree that we shouldn't even have college loans in the first place. When universities see subsidies, they increase tuition simply to pay for big-dollar salaries.

This costs students skyrocketing tuition and taxpayers, who back these loans.

For those who think I'm asking for a liberal, free handout, remember college used to be free in America, and currently is free in many technologically advanced countries, including Germany. Indeed, liberals have a strong argument for free college, since an uneducated, debt-burdened populace threatens our national security.

So, if a strong argument exists for free college, how much more indefensible is it to deny the modest reforms I've suggested?

Students are told from their youth that they need an education to compete in today's world. Let's not punish them forever for doing what is right.

So, I ask Congressman Ross to introduce legislation that represents the 99 percent, not the rich 1 percent — legislation that simply makes college loans “equal” in all respects to credit card loans.

Once that is done, end this wicked college loan system. We never needed it in the past, and we need to end this new form of debt slavery. Slavery was wrong in the past, and it's wrong now. It must stop.

Gordon Wayne Watts (contact him at GordonWatts.com or GordonWayneWatts.com) is a Lakeland resident and a former candidate for the Florida House of Representatives.

N KHAN

Two Jima



11 years ago, Khizr Khan, a lawyer by training, took his sons to the Jefferson Memorial, where they were instructed to read the inscriptions about swearing resistance against tyranny over the minds of men.

The middle son, Humayun, perhaps inspired, went to the school Thomas Jefferson founded, the University of Virginia, where he joined the ROTC. After graduation, he became an Army officer who was sent to Iraq, where he gave his life protecting his troops. So when a grieving American father in Philadelphia rhetorically addressed Donald Trump with "Have you ever been to Arlington (National) Cemetery?" and told him to "go look at the graves of brave patriots who died defending (the) United States of America" — people of "all faiths, genders and ethnicities" — he had the moral standing to do so. He added to Trump, "You have sacrificed nothing — and no one."

Marine chaplain Roland Gittelsohn could not have said it better than Khan: "Hillary Clinton was right when she called my son 'the best of America.' If it was up to Donald Trump, he never would have been in America."

From Iwo Jima to Philadelphia in 71 years — it's a short trip.

— *Mark Shields is a nationally syndicated columnist and longtime political analyst for PBS' "NewsHour." He writes for Creators Syndicate.*

A POLK PERSPECTIVE: STUDENT DEBT

Fix our bankrupt policy

By Gordon Wayne Watts
Guest columnist

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.

"If a student does file for bankruptcy [under current laws], they can have all other debt discharged — but their student loans. So, we're not really doing a good service ... by making them over-indebted for their education," Ross said at the time.

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— help struggling college borrowers, they would scare off lenders, resulting in sharp declines in tuition.

Actually, making college loans equal to credit card loans would extend to them all standard consumer protections.

Ross should cosponsor bills like HR 449, the Discharge Student Loans in Bankruptcy Act of 2015, which, surprisingly, has bipartisan support, and which would allow borrowers to discharge private loans as well as those from nonprofits and government.

Then, Congress should pass a bill reversing the obscene increases in college loan limits as allowable by the College Access and Opportunity Act of 2005, a bill introduced by former Speaker John Boehner, which was the cause of this crippling and massive college debt, and benefited only the banks and universities.

When colleges and universities knew students could take out "deep pockets" loans, they jacked up tuition in response to the additional money available, thereby fueling tuition inflation and proving former Education Secretary Bill Bennett's hypothesis: When you subsidize anything, price goes up.

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."

However, he has yet to introduce a bill that does this. So, please end all higher education loans.

American colleges in the 1950s and '60s were the best in the world without the need for loans. We can do without loans today.

Many experts, such as

former Congressman Ron Paul and Bennett, agree that we shouldn't even have college loans in the first place. When universities see subsidies, they increase tuition simply to pay for big-dollar salaries. This costs students skyrocketing tuition and taxpayers, who back these loans. For those who think I'm asking for a liberal, free handout, remember college used to be free in America, and currently is free in many technologically advanced countries, including Germany. Indeed, liberals have a strong argument for free college, since an uneducated, debt-burdened populace threatens our national security.

So, if a strong argument exists for free college, how much more indefensible is it to deny the modest reforms I've suggested?

Students are told from their youth that they need an education to compete in today's world. Let's not punish them forever for doing what is right.

So, I ask Congressman Ross to introduce legislation that represents the 99 percent, not the rich 1 percent — legislation that simply makes college loans "equal" in all respects to credit card loans. Once that is done, end this wicked college loan system. We never needed it in the past, and we need to end this new form of debt slavery. Slavery was wrong in the past, and it's wrong now. It must stop.

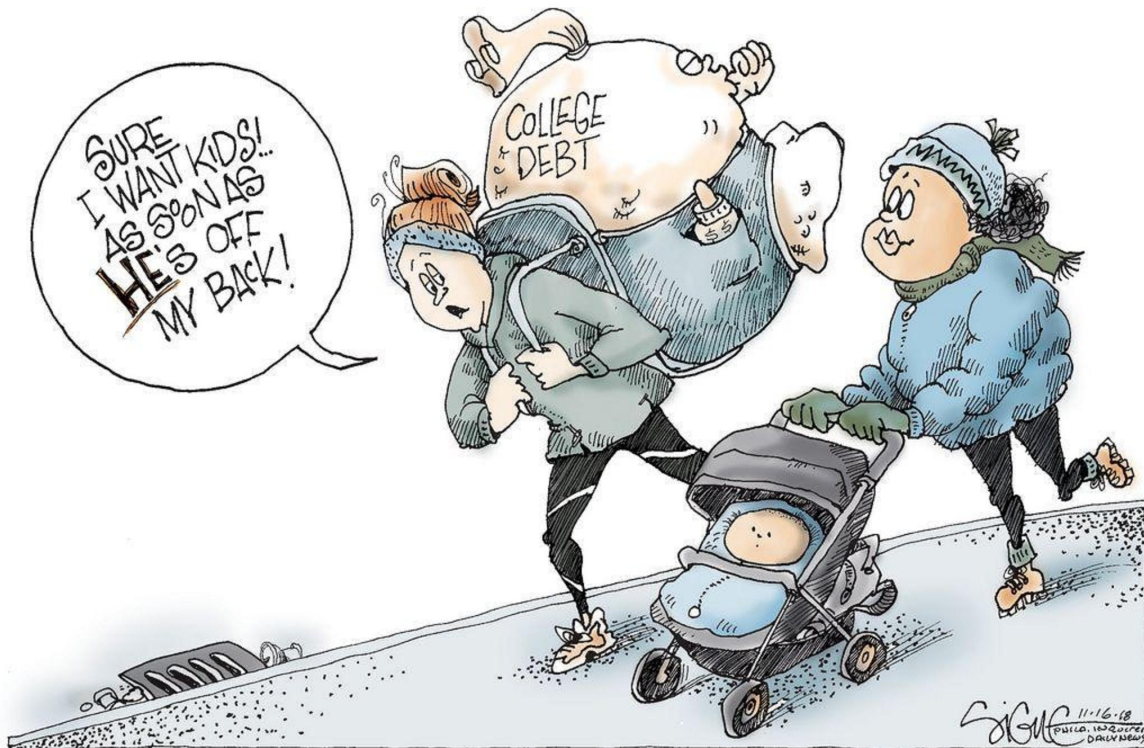
— *Gordon Wayne Watts (contact him at GordonWatts.com or GordonWayneWatts.com) is a Lakeland resident and a former candidate for the Florida House of Representatives.*



The Ledger

Opinion

Polk Perspective: Rescue taxpayers from mounting student debt



Signe Wilkinson, Philadelphia Daily News

By Gordon Wayne Watts / Guest columnist

Posted Nov 16, 2018 at 12:01 AM



On Aug. 4, 2016, The Ledger published my guest column on student debt, and not coincidentally, U.S. Rep. Dennis Ross, R-Lakeland, the subject of my column, introduced HR 6191, the “Student Loan Repayment Act of 2016,” on Sept. 27 that year.

What have we learned since then?

Apparently nothing.

First a caveat: While I'll continue my unrelenting political attack on Ross' liberal tax-and-spend policies, I'm not attacking him as a person, and condemn not only actual attacks, which we've seen of late, but even verbal insults. We can disagree without attacking the person.

HR 6191 was a small step in the right direction, but it was basically just an employer tax credit to help match funds for college debt, and optional at that. It never passed into law.

My prior column documented Ross' promise to not only support bankruptcy equality for collegiate loans, but also opposition for use of tax dollars to make or guarantee said loans. But he never introduced legislation for either. Where has that gotten us?

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.

But it's worse than that.

While 10 percent may not seem like a lot — national defense and Social Security are about 60 percent of the budget — use of tax dollars to make or back collegiate debt can be eliminated totally, unlike defense and other programs, which can only be cut a tiny bit, for both political and actual reasons.

Indeed, back in the 1950s we used little or no tax dollars for college loans. They got credit cards, if they needed credit. Most didn't, since college was affordable in the first place.

Short of World War III, or a terrorist attack, the crash of the dollar is the worst disaster we face.

Our Founding Fathers, victims of British banks and merchants' predatory lending, included bankruptcy rights in the Constitution, ahead of the power to raise an army and even to declare war. Known as the "Uniformity Clause," it is a special type of equal protection. Said John Adams, "There are two ways to enslave and conquer a nation. One is by the sword. The other is by debt."

So, I call on Ross to introduce a bill to begin reversing the loan limit increases made by the "College Access and Opportunity Act of 2005," a bill by former House Speaker and RINO John Boehner.

This is why I call fellow Republicans "spending" liberals, as we spend tax dollars for something that we not only didn't need in the past, but which, actually, induces colleges to increase tuition to match increased borrowing abilities.

And the "tax" part? Well, tuition is technically a tax, as it's funding to an arm of government (state government colleges), and students are sorely overtaxed.

I also call on Ross to co-sponsor HR 2366, which would afford student loans the same bankruptcy protection as, say, credit cards, and also unsecured debt — President Donald Trump's businesses repeatedly got bankruptcy discharge for millions.

Does the Constitution, or fiscal conservatism, matter to Republicans anymore?

Ross used to be a fiscal conservative while in the Florida House. But it's documented that then-Speaker Marco Rubio punished Ross and one other representative for voting against the costly, and risky, reinsurance bill that made Citizens Property Insurance the largest property insurer in Florida.

Ross voted to get the tax dollar "off the hook" for this liberal tax-and-spend boondoggle, and was booted off a committee for it. Now that he's in Congress, he seems afraid to do the right thing.

I encourage him to do the right thing in the use of our tax dollars. If HR 2366 passes, taxpayers will not have to bail out students filing bankruptcy. In fact, bankruptcy, the "economic Second Amendment," would scare off lenders — resulting in decreases in loans, and lower tuition — and the sharp decline in collegiate loans would save taxpayers huge amounts, not counting the millions in interest we pay on these toxic, predatory and subprime collegiate loans.

Gordon Wayne Watts (contact him at GordonWatts.com or GordonWayneWatts.com) is a Lakeland resident and a former candidate for the Florida House of Representatives.

Polk Perspective: Rescue taxpayers from mounting student debt

By Gordon Wayne Watts
Guest columnist

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GARY VARVEL | INDIANAPOLIS STAR



Friday, November 16, 2018 A11

bill.thompson@theledger.com

Reasons why college loans must be allowed to have Standard Consumer Protections (like bankruptcy, statutes of limitations, Truth in Lending, etc.), and other key "talking points":

~This chart was compiled by Gordon Wayne Watts of Lakeland, Fla.

– UPDATED: Sunday, 23 June 2019

- 1) **“Morally,”** it is immoral for Congress to be 'OK' with all their rich buddies {{Credit Card users, banks, or the über-rich}} being allowed to file bankruptcy, and especially irresponsible Credit Card users (which is 'comparable' to college debt, as it, too, has no collateral), but to deny students. [source: Your conscience]
- 2) **“Practically”** speaking, restoration of these Standard Consumer Protections (particularly, bankruptcy, which acts as an 'Economic 2nd Amendment,' the student's main 'self-defense,' and a Conservative Free Market check against against predatory lending) would scare off lenders, and colleges would lower tuition in response to less “deep pockets” loan Dollar\$. [source: Basic common sense]
- 3) **“Practically”** speaking, since U.S. Taxpayers guarantee these toxic Predatory Loans, and since College Debt is close to 1.4 Trillion Dollars, it is close to 10% of the total National Debt, at the present time. Therefore, scaring off lenders (#2, above) and reversing the obscene increases in Loan Limits, taken together, would prevent the U.S. Dollar from crashing. NOTE: This is a prediction on my part, and I stand by it: If we don't fix the out-of-control skyrocketing Higher Ed debt, the U.S. ***will*** crash the U.S. Dollar, and we'll be like Greece or some 3rd-world nation, whose economy collapses. If it does not happen, then I am crazy, a liar, and a false prophet. [source: This is a conditional “if-this, then-that” prediction, and Time will tell if I'm right.]
- 4) **FACT:** College used to be Free (or very low cost) in America, and is presently Free (or very low cost) in Germany, and other developed nations. Therefore, it is not unreasonable to ask for even more modest reforms –such as those above. [sources: “Was college once free in United States, as Bernie Sanders says?,” *PolitiFact*, RATED “Mostly True” - By Amy Sherman on Tuesday, February 9th, 2016 at 4:00 p.m. <http://www.PolitiFact.com/florida/statements/2016/feb/09/bernie-s/was-college-once-free-united-states-and-it-oversea> ; see also: "GERMANY: Hamburg to scrap tuition fees," by: Michael Gardner, *UniversityWorldNews.com*, 25 September 2011, Issue No:190 <http://www.universityworldnews.com/article.php?story=20110923212949476> ; see also: "Republican Congressman breaks with party, admits college loans deserve bankruptcy," By Gordon Wayne Watts, *The Register*, <http://GordonWatts.com/BraveRepublicanBreaksRanksWithGOP-HigheEd.html> - <http://GordonWayneWatts.com/BraveRepublicanBreaksRanksWithGOP-HigheEd.html> Published: Wednesday, April 13, 2016 at 12:34 p.m., -UPDATED: Sunday, September 04, 2016 at 01:24 a.m. (EST-EDT)]
- 5) **FACT:** While there is much room for improvement, there is some bi-partisan support for some or all of these proposals. [source: "A Polk Perspective: Fix our bankrupt policy on student debt," By Gordon Wayne Watts, Guest columnist, *The Ledger*, <http://www.theledger.com/article/20160804/COLUMNISTS03/160809884/1382/edit?p=all&tc=pgall> August 04, 2016]
- 6) **“Legally,”** current U.S. Laws are illegal, that is, many experts say that current U.S. Bankruptcy Law regarding College Loans is Unconstitutional due to violation of **Equal Protection**. [sources: Connecticut law professor Philip Shuchman testified before Congress that removal of bankruptcy for college loans would violate Equal Protection: "Column: The student loan crisis that can't be gotten rid of," By Maureen 'Moe' Tkacik, *Reuters*, News | <http://www.reuters.com/article/us-student-loan-crisis-idUSBRE87E13L20120815> Wednesday, August 15, 2012, 8:48pm EDT]
- 7) **“Legally,”** when students were not told of the lack of bankruptcy & other 'standard' consumer protections when taking out the loan (which happened because Truth in Lending requirements were removed), **this violated fundamental Federal Due Process**, as it is a law void for vagueness, due to the lack of proper notice. [source: Case Law on laws 'Void for Vagueness,' and U.S. Constitution DUE PROCESS rights]
- 8) **“Legally,”** Title 11, Section 523(a)(8) of U.S. Code (the oppressive law in question), the current U.S. Laws on bankruptcy for student loans, also violate the **'uniformity clause,' Art. I, Sec. 8, Cl. 4 of the U.S. Constitution** [source: "Is the Mark Tetzlaff Case Over at the Supreme Court? Maybe Not., Posted by: Gordon Wayne Watts (Guest Post) (Debt Articles, Student Loan Bankruptcy Discharge), *GetOutOfDebt.org*, <https://GetOutOfDebt.org/98813/mark-tetzlaff-case-supreme-court-maybe-not> March 23, 2016]
- 9) **“Legally,”** another problem exists: The terms of my loan contract were ILLEGALLY changed after the fact, which violate **the U.S. Constitution's 'Contract Clause,' Art. I, Sec. 10, Cl. 1**, which is therefore Unconstitutional, BUT ALSO quite illegal, as you well know. (You just try entering into a contract with ANYBODY about ANYTHING, and try to change the terms without their permission. Just you try it... Not happening -- unless, of course, the victim is the poor, weak college student.) [source: U.S. Constitution as well as case law on Contract Law]
- 10) **The author of #5, above**, nearly won in court on behalf of Terri Schiavo, all by himself, so he ought to know a bit about law. [Sources: [1] *In Re: GORDON WAYNE WATTS (as next friend of THERESA MARIE 'TERRI' SCHIAVO)*, No. SC03-2420 (Fla. Feb.23, 2005), denied 4-3 on rehearing. (Watts got 42.7% of his panel) <http://www.FloridaSupremeCourt.org/clerk/dispositions/2005/2/03-2420reh.pdf> [2] *In Re: JEB BUSH, GOVERNOR OF FLORIDA, ET AL. v. MICHAEL SCHIAVO, GUARDIAN: THERESA SCHIAVO*, No. SC04-925 (Fla. Oct.21, 2004), denied 7-0 on rehearing. (Bush got 0.0% of his panel before the same court) <http://www.FloridaSupremeCourt.org/clerk/dispositions/2004/10/04-925reh.pdf> [3] *Schiavo ex rel. Schindler v. Schiavo ex rel. Schiavo*, 403 F.3d 1223, 2005 WL 648897 (11th Cir. Mar.23, 2005), denied 2-1 on appeal. (Terri Schiavo's own blood family only got 33.3% of their panel on the Federal Appeals level) <http://media.ca11.UsCourts.gov/opinions/pub/files/200511556.pdf>]

- 11) **FACT:** “In 2010 the Department of Education reported collecting \$1.22 for every dollar in defaulted student loans it had guaranteed - and that's after the sharks and their shareholders and the obligatory outright fraud had taken their first round of cuts.” [source: *Reuters* column, by Tkacik, cited above. See also: "Why College Prices Keep Rising," By Alan Michael Collinge, Special to *The Register* | September 16, 2012, originally published at *FORBES*, <http://www.Forbes.com/sites/peterjreilly/2012/03/19/why-college-prices-keep-rising> on Mar 19, 2012 @ 06:43 AM] This suggests to me that those in power don't want to “fix” the predatory lending system, because they would “lose their cut,” and is especially troubling in light of how much “Big Money” salaries there are for University presidents, coaches, and too many wasteful programs & building project, who also want to avoid “losing their cut” of the obscene profits.
- 12) **“Legally,”** yet *another* problem exists: U.S. Colleges & Universities hold a **monopoly** on Higher Education, but it isn't seen (due to the fact that it's so widespread). However, **Dictionary.com** verifies & proves my claim, as it defines a 'monopoly' as: “exclusive control of a commodity or service in a particular market, or a control that makes possible the manipulation of prices. Compare duopoly, oligopoly.” <http://www.Dictionary.com/browse/monopoly> – College price-gouging students are more-able if (since) they hold a monopoly (which we all know is illegal). [source: case-law on monopolies – they're illegal, *hello?*]
- 13) **FACT:** The cost of college has risen VERY much, in comparison to the minimum wage, while the quality of Higher Education has declined, with America slipping farther & farther behind other nations. [sources: You will see this reported everywhere, if you but look.]
- 14) **FACT:** Over 1.2 MILLION people have signed a petition seeking College Loan Forgiveness. [sources: "Support Student Loan Forgiveness," Petition by Student Debt Crisis, <http://pac.petitions.moveon.org/sign/support-the-student-loan> hosted by *MoveOn* circa: 2012 ; See Also: "Will a million online signatures push Congress to take up student loan debt relief?," By Kitty Felde, 89.3, *KPCC, Southern California Public Radio*, <http://www.scpur.org/blogs/politics/2013/03/25/13037/will-a-million-online-signatures-push-congress-to> March 25, 2013 ; See Also: "1 Million People Show Support for Student Loan Forgiveness Act," By Katy Hopkins | Staff Writer, *U.S. News & World Report*, <http://www.usnews.com/education/best-colleges/paying-for-college/articles/2012/06/28/1-million-people-show-support-for-student-loan-forgiveness-act> June 28, 2012, at 4:15 p.m. ; See also: "Student Loans: 1 Million Signatures Delivered Asking Congress To Do More Than Low Interest Rates," By Tyler Kingkade Senior Editor/Reporter, *The Huffington Post*, http://www.huffingtonpost.com/2012/06/27/student-loan-forgiveness-petition-delivered_n_1631852.html 06/29/2012 05:47 pm ET]
- 15) **FACT:** There are horrific “collateral damage” from huge college debt – which results in huge default rates, “including garnishment of wages and Social Security benefits, income tax refund offset and blocking renewal of professional licenses” [source: “Student Loan Debt Settlements,” *FinAid.org*, <http://www.finaid.org/loans/settlements.phtml> by Mark Kantrowitz] – and “Two state legislatures (Iowa and Montana) are considering bills that would repeal laws that allow states to suspend the driver’s licenses of student loan defaulters, Bloomberg reported in a March 25 piece on the topic.” [source: “22 States Where You Could Lose Your License for Not Paying Your Student Loans” <http://blog.credit.com/2015/03/22-states-where-you-could-lose-your-license-for-not-paying-your-student-loans-112628/> March 30, 2015 by Christine DiGangi] – and a spike in the rates of suicide directly attributable to stress from college loans debt [source: see the Feb 05, 2016 intervention in the US Supreme Court case, at these links: http://GordonWatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html or: http://GordonWayneWatts.com/FannyDeregulation/Tetzlaff-case/DOCKET-15-485_Tetzlaff-v-ECMC.html – CONCLUSION: When a person loses their chiropractor's license, their driver's license, and/or becomes suicidal, it ****reduces**** – not increases – the ability of the person to pay back the loan. [See also: “These States Will Take Your License for Not Paying Student Loans: Legislators are fighting such rules in several states <http://www.bloomberg.com/news/articles/2015-03-25/these-states-will-take-your-license-for-not-paying-student-loans> by Natalie Kitroeff @NatalieKitro: <http://Twitter.com/NatalieKitro> March 25, 2015 — 11:49 AM EDT]
- 16) **SEE ALSO:** “**The Lasting Impact on Students’ Lives:** I also found that students who graduate with excessive debt are about 10% more likely to say that it caused delays in major life events, such a buying a home, getting married, or having children. They are also about 20% more likely to say that their debt influenced their employment plans, causing them to take a job outside their field, to work more than they desired, or to work more than one job... **What Can Be Done?**... Colleges must also be given better tools to limit student borrowing. For example, college financial aid administrators must be permitted to reduce federal loan limits based on the student’s enrollment status and academic major.” [source: “Why the Student Loan Crisis Is Even Worse Than People Think,” *TIME*, by Mark Kantrowitz <http://time.com/money/4168510/why-student-loan-crisis-is-worse-than-people-think/> Jan. 11, 2016 – *Mark Kantrowitz is one of the nation’s leading student financial aid experts.*] **Gordon Wayne Watts –LAKELAND, Fla., U.S.A.** www.GordonWatts.com / www.GordonWayneWatts.com **UPDATE: See below for 'new' point:**
- 17) **UPDATE: 'New' point ' 17) ' here** → “Morally,” it is immoral for Congress to be 'OK' with all their rich buddies { {Credit Card users, banks, or the über-rich} } being allowed to file bankruptcy, and especially irresponsible Credit Card users (which is 'comparable' to college debt, as it, too, has no collateral), but to deny students. [[This is a reprise of point #1, above, but this time, the source is *different*.]] [source: **The Holy Bible**] In using the Christian Holy Bible as my source, I assume the reader is a Christian (who accepts the Bible as accurate). But, for those who doubt, please see my paper on reincarnation: It seeks to prove this false, but first, I have to show that the Bible is accurate (which I do it 4 ways: (1) It is historically accurate. (2) It is prophetically accurate. (3) It is morally accurate, as a good guide for living. (4) It is scientifically accurate, in its scientific claims. (Bonus: It is self-consistent with itself.) <https://GordonWatts.com/theology/reincarnation.html> **or:** <https://GordonWayneWatts.com/theology/reincarnation.html>

Point 17) (continued – see below)

Point 17) (continued from above)

MAIN REASON that it's not “OK” for Lawmakers to get bankruptcy on standard terms, but not college students: It violates the 'Golden Rule,' as shown by these passages—**and is a forbidden double-standard according to Jesus:**

“**46** And He said, “Woe to you also, lawyers! For you load men with burdens hard to bear, and you yourselves do not touch the burdens with one of your fingers.” “**3** Therefore whatever they tell you to observe, *that* observe and do, but do not do according to their works; for they say, and do not do. **4** For they bind heavy burdens, hard to bear, and lay *them* on men’s shoulders; but they *themselves* will not move them with one of their fingers.” [Luke 11:46; Matthew 23:3-4, NKJV, Words of Jesus in red] **Commentary:** 'Lawyers' & others, such as Federal Lawmakers, who “load men with burdens” (by passing laws stripping students' ability to obtain bankruptcy for most college loans -and stripping 'Truth In Lending' requirements to give borrowers fair 'Due Process' notice of this) certainly violate the Golden Rule. Lawmakers are hypocrites: They wouldn't accept this 'too hard to bear' 'burden' on their shoulders! **By the way, just because student can get “income based repayment,” that doesn't mean everything's alright:** [[1]] It takes several days each year to fill out the paperwork, and re-certify, [[2]] Even IF anything's forgiven eventually, it's “taxable” income, [[3]] People with student debt problems can end up with “bad” credit, which makes it much harder to get jobs, and they can lose their driver's licenses and professional licenses if it does to far, and finally, all those lead to [[4]] Excessive stress, which is bad for the health, and of course, reduces earning potential.

** “...thou shalt love thy neighbour as thyself: I am the LORD.” LEVITICUS 19:18b, Holy Bible, KJV (See also: Leviticus 19:34 – **Note: The Christian Old Testament comprises parts of the Jewish Torah**)

** “...Thou shalt love thy neighbour as thyself,” MATTHEW 22:39b, MARK 12:31b, Holy Bible, KJV

** “Do to others as you would have them do to you,” LUKE 6:31, Holy Bible, NIV

** “Therefore all things whatsoever ye would that men should do to you, do ye even so to them: for this is the law and the prophets,” MATTHEW 7:12 (KJV)

ALSO: College Tuition is a type of “tax,” because it's monies\$\$ going to an “arm of the government” (state government colleges, in this case), and, as collegiate tuition is WAAAY to high, it's safe to say that students are being “over-taxed” big time—which “over-taxing” is FORBIDDEN by the God:


1 Samuel 22:1-2 (King David—before he was King—got support from many over-taxed citizen)

1 Kings 11:42-43 ; 1 Kings 12:1-20 (Solomon's EVIL, STUPID son, Rehoboam committed this sin! And it led to civil unrest, and a brief civil war!)

2 Chronicles 9:30-31 ; 2 Chronicles 10:1-19 (Reprise: Solomon's EVIL, STUPID son, Rehoboam)

LASTLY: The cost of college (already high) get much higher when original loan principal is doubled or tripled due to excessive “interests & fees”: This is forbidden usury (excessive interest) “Charge him no interest or [portion of] increase, but fear your God, so your brother may [continue to] live along with you.” – **Leviticus 25:36 and:** “7 I thought it over and then rebuked the nobles and officials. I told them, You are exacting interest from your own kinsmen. And I held a great assembly against them. 10 I, my brethren, and my servants are lending them money and grain. Let us stop this forbidden interest! 32b ...we shall not buy it on the Sabbath or on a holy day; and we shall forego raising crops the seventh year [letting the land lie fallow] and the compulsory payment of every debt.” – **Nehemiah 5:7; 5:10; 10:32b, Old Testament standards, which are STILL in effect: MATTHEW 5:17 the following: “Think not that I am come to destroy the law, or the prophets: I am not come to destroy, but to fulfil.” See also: “In you they have accepted bribes to shed blood; you have taken [forbidden] interest and [percentage of] increase, and you have greedily gained from your neighbors by oppression and extortion and have forgotten Me, says the Lord God.” Ezekiel 22:12 (Holy Bible, AMP) **Note:** Forbidden interest (usury, excessive interest) is placed alongside murder & bloodshed, hello!?!.. “Not good.”**

CHRISTIANS: We must not fail to obey the authorities over us: 13:1 Let every soul be subject to the governing authorities. For there is no authority except from God, and the authorities that exist are appointed by God. 13:2 Therefore whoever resists the authority resists the ordinance of God, and those who resist will bring judgment on themselves. 13:3 For rulers are not a terror to good works, but to evil. Do you want to be unafraid of the authority? Do what is good, and you will have praise from the same. – Romans 13:1-3, Holy Bible, NKJV [[The “governing authorities” here INCLUDES the U.S. Constitution's “uniformity clause,” Art. I, Sec. 8, Cl. 4 of the U.S. Constitution, which requires that ANY “bankruptcy” law be UNIFORM, but it is not: You ask ANY college student: Section 523(a)(8) of U.S. Code (the offensive law in question), is NOT “uniform,” DOES violate the U.S. Constitution, and therefore DOES violate God's standards in Romans 13:1-3]]



NO, HIS 100TH
BIRTHDAY PARTY
WAS LAST MONTH.
NOW HE'S CELEBRATING
PAYING OFF HIS
STUDENT LOANS!

Summary of Income vs. Outlays: I'm taking a look to see what can be adjusted to **stop overspending**

This summary prepared by Gordon Wayne Watts, Editor-in-Chief, *The Register* (Thursday, 13 June 2019)

2018 Outlays (Spending) by Category

<u>2018 Outlays by Category</u>	<u>Source 1:</u> Official GAO report https://www.GAO.gov/assets/700/698089.pdf	<u>Source 2:</u> House Budget Committee https://budget.house.gov/sites/democrats.budget.house.gov/files/wysiwyg_uploaded/Screen%20Shot%202019-01-18%20at%209.24.39%20AM.png	<u>Comments</u>
Dept of Health & Human Svcs (HHS)	25%	14% (Medicare: Net of offsetting receipts) 11% (Medicaid, CHIP, ACA subsidies) <hr/> 25% subtotal	These 2 sources agree.
Social Security Administration (SSA)	23%	24%	Very close (1% difference is probably a rounding issue)
Dept of Defense (discretionary)	15%	15%	These 2 sources agree.
Net Interest on Treasury Securities held by the Public	8%	8%	These 2 sources agree.
Income security programs for Dept of Veteran Affairs (aka: "V.A. benefits")	8%	7%	Very close (1% difference is probably a rounding issue)
"All other"	21%	16% "Non-defense discretionary" 6% "Other mandatory" <hr/> 22% subtotal	Very close (1% difference is probably a rounding issue)
TOTAL	100% \$ 4.5 Trillion (\$4,500,000,000,000.00)	100% (No dollar amount given, but assumed to be the same as the GAO report)	These 2 sources agree.

2018 Income (Revenues) by Source

<u>2018 Revenue by Source</u>	<u>Source 1:</u> Official GAO report https://www.GAO.gov/assets/700/698089.pdf	<u>Source 2:</u> House Budget Committee https://budget.house.gov/sites/democrats.budget.house.gov/files/wysiwyg_uploaded/Screen%20Shot%202019-01-18%20at%209.24.39%20AM.png	<u>Comments</u>
Individual Income Taxes & Payroll Tax Withholdings	83%	49% Individual income taxes 35% Payroll tax withholdings <hr/> 84% subtotal	Very close (1% difference is probably a rounding issue)
Corporate Income Taxes	6%	7%	Very close (1% difference is probably a rounding issue)
"Other" Revenue	11%	9%	Very close (2% difference is probably <u>several</u> "cumulative" roundings.)
TOTAL	100% \$ 3.4 Trillion (\$3,400,000,000,000.00)	100% (No dollar amount given, but assumed to be the same as the GAO report)	These 2 sources agree.

**** PROBLEM **** – “**Overspending**” isn't just an abstract “number”: If the overspending doesn't stop, then the U.S. Dollar WILL crash (and it can happen in any number of unpredictable ways: An outright market crash, a bubble, a recession, or continued hyperinflation—or all of the above, and it would get worse should we have a war, “foreign conflicts,” a natural disaster, etc.)

**** Proposed Solutions **** – Therefore, in order to avert disaster and avoid a crash of the dollar (like MANY nations here, recently, have encountered—remember?), we can do one of three (3) things:

- ((#1)) Nothing—and accept a crash of the dollar (and the civil & economic unrest associated with it) ;
 - ((#2)) Raise taxes ; or ,
 - ((#3)) Cut spending (or, of course, a combination of the above), so let's get to work!
-
- **Number 1 (do nothing)** is out of the question. *Moving on...*
 - **Number 2 (raise taxes)** is bandied about by “Liberals,” but they fail to realise that raising taxes is bad. Here are two (2) ways it could happen:
 - **[[A]] First, we might raise business taxes**, but this would cause employers to lower wages (thus hurting the middle-class).
 - **[[B]] Secondly, we might raise personal taxes**, but this would take from the middle-class (who is already barely getting by).
 - **[[C]] Summary:** Raising taxes is PRECISELY what was the cause of King Solomon's son being thrown out of office (by 10 of the 12 tribes of ISRAEL), the brief civil war that followed, and also a chief reason the GOP lost the House of Representatives during the 2018 midterm elections: Collegiate tuition, a type of tax because it's funding going to an arm of the government—state govt college, as here—was, and is, oppressively high (and getting worse) – see e.g., the earlier “Letter to the President” dated Wednesday, 24 April 2019 to document this, or, as proof of this, please look in your Bible: **1 Kings 12:1-20** and **2 Chronicles 10:1-19**, for Solomon's son, and even **1 Samuel 22:1-2** for a similar screw-up, ok? *Yeah, go ahead and raise taxes: Anger a few more voters, already...*
 - **Number 3 (cut spending) is the only option left.** (Indeed, if we don't cut spending, we'll have to keep printing up dollars, so-much-so that they'll be fairly worthless at the end of the day: *Spending is inflationary, hello?*) – **So, let's camp out here for a bit & see if we can make some spending cuts:**

First, we need to ask: How much “cut” is needed? Well, we need to bring spending down to (or below) taxation (actually “below” since we have a huge national debt). So, \$4.5 Trillion minus \$3.4 Trillion is 1.1 Trillion Dollars. That is, we'll need to cut the \$4.5 Trillion by about twenty-four (24%) percent to even “hold even,” and more if we're to pay down our nat'l debt and avoid defaulting on the dollar. Let's just say **\$2 Trillion** (or 44%) as a goal...

Proposed Solution: We *could* cut 25% if we cut **all** of the **Dept of Health & Human Svcs (HHS)** spending (14% (Medicare: Net of offsetting receipts) and 11% (**Medicaid, CHIP, ACA subsidies**), 25% subtotal, here. Moreover, we might possibly cut another 23% or 24% if we cut **all** of the **Social Security Administration (SSA)** payouts. But, really, while there is surely a little bit of fraud, graft, & excesses in these programs, good luck on even cutting ONE RED CENT, bud! It is politically (and practically) difficult (if not impossible). ← **BAD SOLUTION. Moving on...**

Proposed Solution: We *could* cut some of the **Department of Defense** (see above: 15% of it is discretionary, and another 16% is non-discretionary, meaning it may be possible to cut non-discretionary spending. So, is this a tenable solution? **Possibly:** Even the Conservative *Tampa Tribune* (which was bought out by the *St. Pete Times*) supported some small cuts:

“We believe those threatened cuts of \$600 billion over 10 years are too deep. They would weaken the military, including MacDill Air Force Base. [] But some cuts are necessary, given the size of the budget deficit. And even with the so-called sequester cuts, military spending would remain far above pre-2001 levels. [] Including the costs of current foreign engagements and adjusting for inflation, the U.S. military is spending far more than at any time since World War II, and almost as

much as then. Military spending has grown 48 percent in the past 10 years. [] The United States is spending about five times what China spends on its military and almost 10 times what Russia spends each year. [] Let's remember Pearl Harbor, and also remember that times and threats do change.”

Source: “Forgetting Pearl Harbor,” by Staff at *The Tampa Tribune & TBO.com*, December 07, 2012:

* **Original Link:** <http://www2.tbo.com/news/opinion/2012/dec/07/naopino1-forgetting-pearl-harbor-ar-579832>

* *The Register* mirror-1 Archive: <https://GordonWatts.com/Twittergate.html>

* *The Register* mirror-2 Archive: <https://GordonWayneWatts.com/Twittergate.html>

* *NewsPapers.com* Archives Link: <https://www.NewsPapers.com/newspage/343076623/>

* *Kathryn's Report* Archive: <http://www.KathrynsReport.com/2012/12/forgetting-pearl-harbor-editorial.html>

* *Archive.org* capture-1: <https://web.archive.org/web/20121231161245/http://www.gordonwatts.com/Twittergate.html>

* *Archive.org* capture-2:

<https://web.archive.org/web/20181001065101/http://www.gordonwaynewatts.com/Twittergate.html>

* *Archive.org* capture-3:

<https://web.archive.org/web/20140830214933/http://www.KathrynsReport.com/2012/12/forgetting-pearl-harbor-editorial.html>

Proposed Solution: ** MILITARY / DEFENSE ** – So, we might possibly cut a “little” bit of the military and defense spending, but is this really a tenable solution? NO! For several reasons: First, as a “political” reality, it's very hard to cut a machine like this, and moreover, as a “practical” necessity, we face more-serious threats of “post Nine Eleven,” if you know what I mean. Lastly, over HALF of defense is “non-discretionary” spending, meaning we'd need to make “fundamental” changes in Federal Law to “reign in” out-of-control military (and nation-building) spending. We can't even pass ANNUAL budgets without much political infighting, how much **less** a change in Federal “non-discretionary” spending. ← **BAD SOLUTION. Moving on...**

Proposed Solution: ** Veteran Affairs aka: “V.A. Benefits” ** – How about a cut in V.A. Benefits? –*Oh, really?* That only comprises about 7% or 8% of the budget. (Besides, cutting this would be VERY politically unpopular, as well as immoral & impractical, regarding our duties to our veterans.) ← **BAD SOLUTION. Moving on...**

Proposed Solution: ** Net Interest on Treasury Securities held by the Public ** – Can we cut (or eliminate) interest we owe to ourselves? Well, about two (2) Trillion Dollars of debt is held by the public (that's you!), e.g., via private pensions, trusts, & insurance contracts managed for individuals' retirement needs. Failure to pay interest owed to Mr. & Mrs. Taxpayer isn't likely to be a tenable or popular “solution”: ← **BAD SOLUTION. Moving on...**

All we have left is the 6% “Other mandatory” from the House Budget Committee data, which isn't a lot. **But is it?..**

Proposed Solution: Let's take a listen one more time to U.S. Secretary of Education, Betsy DeVos: (Yes, I know everybody and their brother hates her guts, for being too “Conservative,” and I'M disappointed that she's too LIBERAL in her financial dealings in the Department of Education, but we're about out of options, and DeVos is 100% correct in her assessment and warnings.) Let's take a listen: “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] 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?**) Source: “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. Dept. of Ed, November 27, 2018: <https://www.ed.gov/news/speeches/prepared-remarks-us-secretary-education-betsy-devos-federal-student-aids-training-conference> where she went on to say in salient part: “There's a fitting metaphor that comes to mind. When a thunderstorm looms on the horizon, pilots have a couple of choices to make. They can either adjust their flight path ten degrees when they are a long distance away from the storm. [] Or they can stay on their

original course and then be forced to make a jarring and abrupt turn when they fly right up to the bad weather. We face that same decision here.”

Now, her claim that collegiate debt is almost TEN (10%) PERCENT of total national debt is easily verifiable: Student Debt is almost TWO TRILLION (\$2,000,000,000,000.00) DOLLARS, and divide that by total U.S. Debt of slightly over \$20 Trillion, and you get ten (10%) percent, OK?

We recall that President Trump recently called for loan limits for use of tax dollars to make/guarantee collegiate loans, and, more recently, called for a cut in the budget of the Dept of Education (including some ostensibly good programs, like after school programs, and such).

We don't even need to use one single DIME of taxpayer monies to make or back (guarantee) collegiate loans: We got by in decades past **without** subsidising college loans, and, in fact (reference: Bill Bennett Hypothesis – Google that!), when you subsidize anything, costs go up. (Because colleges & banks know students can “afford” more if they have “deep pockets” loans, on the tax dollar.) ← **GOOD SOLUTION. *Let's try this...***

Why not do as President Trump (and many others) have suggested? Let's cut (or eliminate) use of ANY tax dollars to make or back student loans. (In fact, make use of tax dollars for this purpose as illegal as it is for abortions: Anyone remember the “Hyde Amendment,” hello?)

Now, remember that TWO (\$2,000,000,000,000.00) TRILLION “goal,” I outlined above? Well, this is it: This is the “spending” cut which we need. And, the “tax” cut would ensue if collegiate loans had “standard” (not next-to-impossible) bankruptcy discharge standards: Bankruptcy would NOT be inflationary, as it would NOT require the printing of new dollars. And, most-importantly, besides curing Constitutional flaws in current U.S. Bankruptcy Code, it would NOT be a “free handout,” or “bailout,” like we did for sorry businesses, and which was “inflationary.” (Lack of BK protections all but begs for a total “Jubilee” aka “loan forgiveness”—which would effectively occur when the dollar crashes: If the economy has crashed, how could a student loan borrower pay back any loan? This would GUARANTEE the loans never got paid back—**when the dollar crashes**. Now, is ***that*** really what you want? – If not, maybe we'd better get back to “square one” and review ****my**** proposed solutions.)

As outlined in my “Letter to the President” dated Wednesday, 24 April 2019, this 2-fold solution would be a “Conservative” Free Market approach to reign in excesses in taxing and spending. (Or, you might use a heavy-handed “Liberal” approach where you “regulate” tuition, like a public utility, regulate it like the ILLEGAL MONOPOLY that Higher Education us. It's your choice.)

Gordon Wayne Watts, editor-in-chief, *The Register*
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→ ***See below for the 2 graphs, which I cited as “sources,” above...*** →

(which would comprise Pages “5, 6, 7, 8, and 9” of this 9-page doc, but not numbered so due to download constraints)



March 28, 2019

The President
The President of the Senate
The Speaker of the House of Representatives

Financial Audit: Fiscal Years 2018 and 2017 Consolidated Financial Statements of the U.S. Government

This report transmits the results of GAO’s audit of the U.S. government’s fiscal years 2018 and 2017 consolidated financial statements. GAO’s audit report is incorporated on page 226 in the enclosed *Fiscal Year 2018 Financial Report of the United States Government (2018 Financial Report)* prepared by the Secretary of the Treasury in coordination with the Director of the Office of Management and Budget (OMB).

To operate as effectively and efficiently as possible, Congress, the administration, and federal managers must have ready access to reliable and complete financial and performance information—both for individual federal entities and for the federal government as a whole. Our report on the U.S. government’s consolidated financial statements for fiscal years 2018 and 2017 underscores that much work remains to improve federal financial management and that the federal government continues to face an unsustainable long-term fiscal path.

Our audit report on the U.S. government’s consolidated financial statements is [enclosed](#). In summary, we found the following:

- Certain material weaknesses¹ in internal control over financial reporting and other limitations resulted in conditions that prevented us from expressing an opinion on the accrual-based consolidated financial statements as of and for the fiscal years ended September 30, 2018, and 2017.² About 31 percent of the federal government’s reported total assets as of September 30, 2018, and approximately 17 percent of the federal government’s reported net cost for fiscal year 2018 relate to significant federal entities that received disclaimers of

¹A material weakness is a deficiency, or combination of deficiencies, in internal control over financial reporting, such that there is a reasonable possibility that a material misstatement of the entity’s financial statements will not be prevented, or detected and corrected, on a timely basis. A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis.

²The accrual-based consolidated financial statements as of and for the fiscal years ended September 30, 2018, and 2017, consist of the (1) Statements of Net Cost, (2) Statements of Operations and Changes in Net Position, (3) Reconciliations of Net Operating Cost and Budget Deficit, (4) Statements of Changes in Cash Balance from Budget and Other Activities, and (5) Balance Sheets, including the related notes to these financial statements. Most revenues are recorded on a modified cash basis.

opinion³ on their fiscal year 2018 financial statements or whose fiscal year 2018 financial information was unaudited.⁴

- Significant uncertainties (discussed in Note 22 to the consolidated financial statements), primarily related to the achievement of projected reductions in Medicare cost growth, prevented us from expressing an opinion on the sustainability financial statements,⁵ which consist of the 2018 and 2017 Statements of Long-Term Fiscal Projections;⁶ the 2018, 2017, 2016, 2015, and 2014 Statements of Social Insurance;⁷ and the 2018 and 2017 Statements of Changes in Social Insurance Amounts. About \$37.7 trillion, or 70 percent, of the reported total present value of future expenditures in excess of future revenue presented in the 2018 Statement of Social Insurance relates to Medicare programs reported in the Department of Health and Human Services' 2018 Statement of Social Insurance, which received a disclaimer of opinion. A material weakness in internal control also prevented us from expressing an opinion on the 2018 and 2017 Statements of Long-Term Fiscal Projections.
- Material weaknesses resulted in ineffective internal control over financial reporting for fiscal year 2018.
- Material weaknesses and other scope limitations, discussed above, limited tests of compliance with selected provisions of applicable laws, regulations, contracts, and grant agreements for fiscal year 2018.

Overall, significant progress has been made in improving federal financial management since key federal financial management reforms were enacted in the 1990s. Twenty-two of the 24 Chief Financial Officers Act of 1990 (CFO Act) agencies received unmodified (“clean”) opinions on their respective entities’ fiscal year 2018 financial statements, up from six CFO Act agencies that received clean audit opinions for fiscal year 1996.⁸ In addition, accounting and financial

³A disclaimer of opinion arises when the auditor is unable to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly does not express an opinion on the financial statements.

⁴The Department of Defense, the Department of Housing and Urban Development, and the Railroad Retirement Board each received a disclaimer of opinion on their respective fiscal year 2018 financial statements. Also, for fiscal year 2018, the financial information for Security Assistance Accounts was unaudited.

⁵The sustainability financial statements are based on projections of future receipts and spending, while the accrual-based consolidated financial statements are based on historical information, including the federal government’s assets, liabilities, revenue, and net cost.

⁶The 2018 and 2017 Statements of Long-Term Fiscal Projections present, for all the activities of the federal government, the present value of projected receipts and non-interest spending under current policy without change, the relationship of these amounts to projected gross domestic product (GDP), and changes in the present value of projected receipts and non-interest spending from the prior year. These statements also present the fiscal gap, which is the combination of non-interest spending reductions and receipts increases necessary to hold debt held by the public as a share of GDP at the end of the projection period to its value at the beginning of the period. The valuation date for the Statements of Long-Term Fiscal Projections is September 30.

⁷Statements of Social Insurance are presented for the current year and each of the 4 preceding years as required by U.S. generally accepted accounting principles. For the Statements of Social Insurance, the valuation date is January 1 for the Social Security and Medicare programs, October 1 for the Railroad Retirement program (January 1 for 2014 and 2015), and September 30 for the Black Lung program.

⁸The 22 agencies include the Department of Health and Human Services, which received an unmodified (“clean”) opinion on all statements except the Statements of Social Insurance and the Statements of Changes in Social Insurance Amounts.

reporting standards have continued to evolve to provide greater transparency and accountability over the federal government's operations, financial condition, and fiscal outlook.

While the U.S. government's consolidated financial statements provide a high-level summary of the financial position, financial condition, and operating results for the federal government as a whole, the annual preparation and audit of individual federal entity financial statements continue to be critical, among other things, to

- provide individual federal entity accountability to Congress and citizens, including (1) independent assurance, shortly after the end of the fiscal year, of the reliability of reported financial information and (2) association of program costs with related program performance and results;
- facilitate reliable, useful, and timely financial management information at the individual federal entity and program levels for effective management decision-making;
- assess the reliability and effectiveness of systems and related internal controls, including identifying control deficiencies that could lead to fraud, waste, and abuse; and
- deliver early warnings of emerging financial management issues.

Further, annual audits along with congressional and executive oversight provide significant incentives for individual federal entities to maintain reliable financial management information and effective systems and controls.

The preparation and audit of individual federal entities' financial statements have also identified numerous deficiencies, leading to corrective actions to strengthen federal entities' internal controls, processes, and systems. For instance, the U.S. Department of Agriculture took corrective actions to address deficiencies identified during its audits that enabled it to obtain an unmodified audit opinion on its full set of financial statements after 2 years of only receiving an opinion on its balance sheet. Also, management of the Department of Housing and Urban Development (HUD) has developed plans to address the multiple material weaknesses identified by HUD's Office of Inspector General.

However, since the federal government began preparing consolidated financial statements over 20 years ago, three major impediments have continued to prevent us from rendering an opinion on the federal government's accrual-based consolidated financial statements over this period: (1) serious financial management problems at the Department of Defense (DOD) that have prevented its financial statements from being auditable, (2) the federal government's inability to adequately account for intragovernmental activity and balances between federal entities, and (3) the federal government's ineffective process for preparing the consolidated financial statements.

DOD's financial management continues to face long-standing issues. Following years of unsuccessful financial improvement efforts at DOD and consistently being unable to receive an audit opinion on its financial statements, in 2005, the DOD Comptroller established the Financial Improvement and Audit Readiness Directorate to develop, manage, and implement a strategic approach for addressing internal control weaknesses and for achieving auditability, and to integrate those efforts with other improvement activities, such as the department's business systems modernization efforts.

RESULTS IN BRIEF

Highlights of the Fiscal Year 2018 Financial Report of the U.S. Government

Where We Are Now

The government's net cost before taxes and other revenues for fiscal year 2018 was \$4.5 trillion - an increase of \$10.1 billion (0.2 percent) from fiscal year 2017.

Net cost equals gross costs of \$4.8 trillion, less earned program revenues (e.g., Medicare premiums, national park entry fees), and then adjusted for gains or losses from assumption changes used to estimate future federal employee and veterans benefits payments.

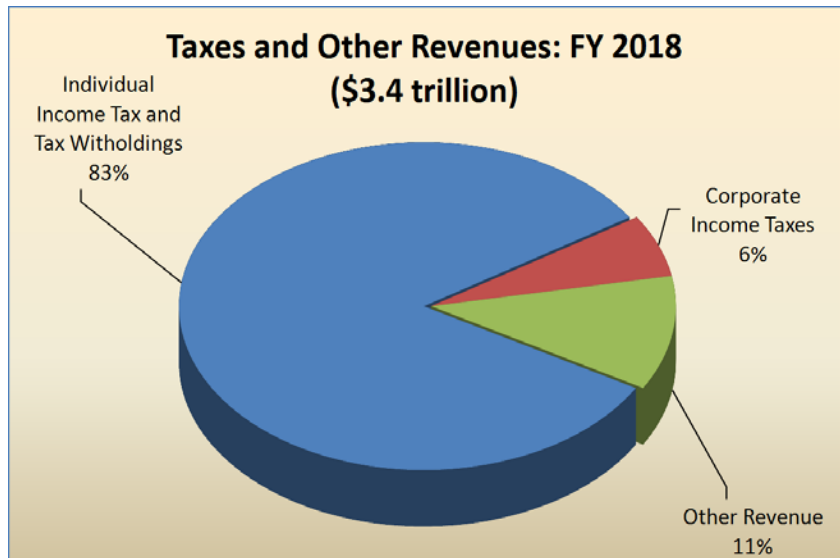
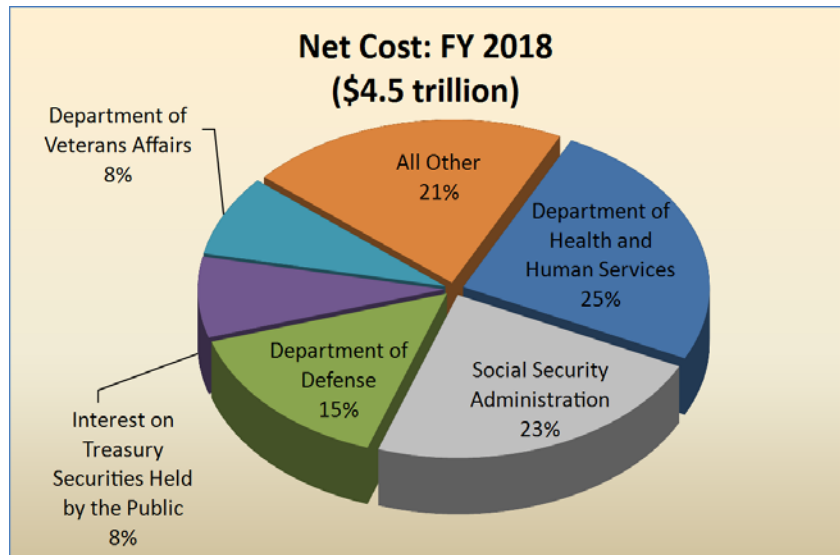
The increase in net cost is the combined effect of many offsetting increases and decreases across the government.

Total government tax and other revenues grew by \$9.7 billion (0.3 percent) to about \$3.4 trillion for fiscal year 2018.

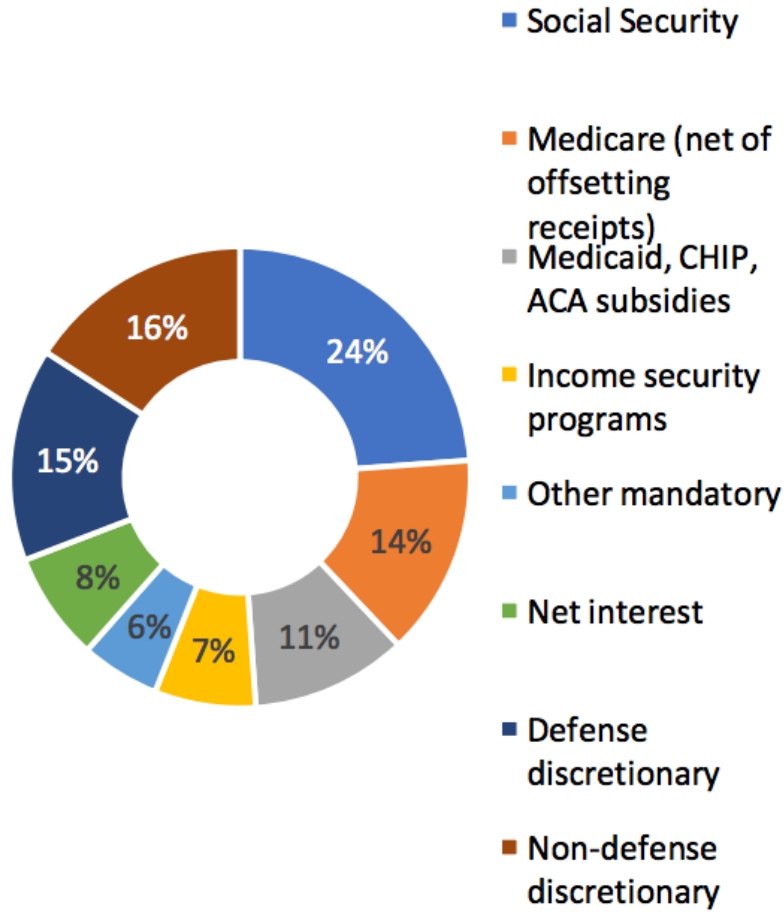
The government deducts \$3.4 trillion in tax and other revenues from its \$4.5 trillion net cost (with some adjustments) to derive its fiscal year 2018 "bottom line" net operating cost of \$1.2 trillion, which is largely unchanged compared to fiscal year 2017.

By comparison, the government's budget deficit for fiscal year 2018 was \$779.0 billion – an increase of

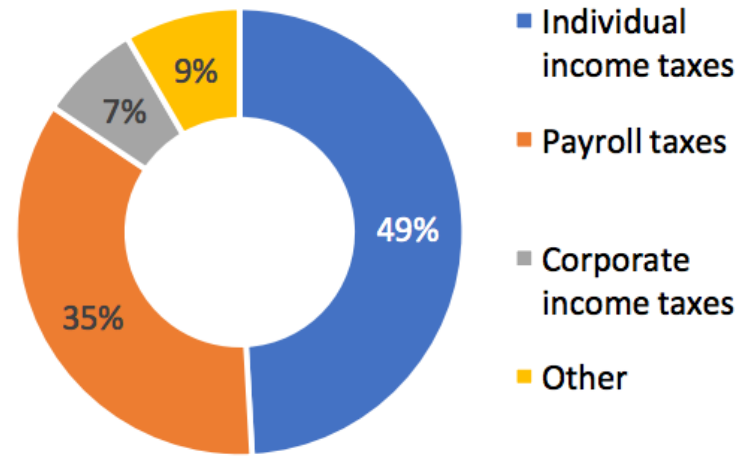
\$113.3 billion (about 17.0 percent) over fiscal year 2017. The \$380.0 billion difference between the budget deficit and net operating cost is primarily due to accrued costs (incurred but not necessarily paid) that are included in net operating cost, but not the budget deficit. These include but are not limited to estimated future costs of federal employee and veterans benefits.



2018 Outlays by Category



2018 Revenues by Source



He was elected by college students...



**...and then SLAMMED them
with \$1 TRILLION IN DEBT!**

StudentLoanJustice.org

Facebook.com/groups/SLJgroup

Comments: Although I'm a "far-right" Conservative Republican, I admit that this 'MEME' is not 100% "literally" true: Indeed, a president (whether a Democrat or Republican) has NO Constitutional powers to "write law." (That's something only Lawmakers can do.) However, Pres. Obama refused to use his "Bully Pulpit" (or threats to veto bills contrary to solving THIS debt problem) in the same way he "pushed" for the ACA, e.g., "ObamaCare."

--- So, this MEME is partly correct.

-- Gordon Wayne Watts (GordonWatts.com or GordonWayneWatts.com)

StudentLoanJustice.org
Facebook.com/groups/SLJgroup



If this man can declare bankruptcy ...

StudentLoanJustice.org
Facebook.com/groups/SLJgroup



... then why can't this student ?

Note:

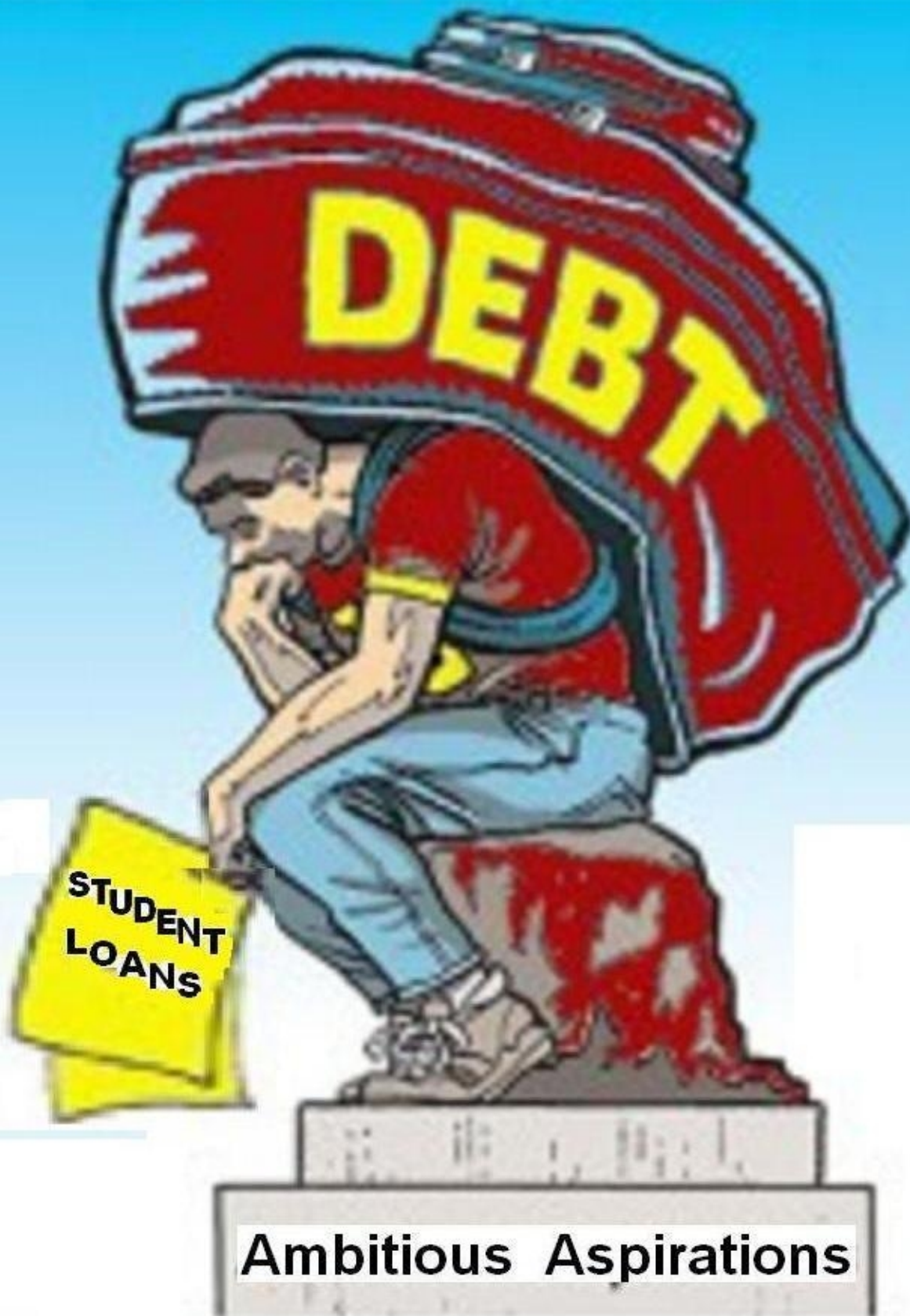
I'm a 'Far Right' Conservative Republican -- and support most, if not all, of President Trump's policies.

HOWEVER, this (MEME) is a fair question.

Moreover, since Pres. Trump is a Christian like myself, he should see that this "double standard" violates what both Jesus and Moses have said about the "Golden Rule": "...thou shalt love thy neighbour as thyself: I am the LORD." LEVITICUS 19:18b; 19:34; MATTHEW 22:39b, MARK 12:31b and: "'Do to others as you would have them do to you," LUKE 6:31, Holy Bible, NIV; "Therefore all things whatsoever ye would that men should do to you, do ye even so to them: for this is the law and the prophets," MATTHEW 7:12, Holy Bible (KJV)

-- Gordon Wayne Watts

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Note: This image (which I edited for clarity a bit) is apparently from <https://www.TheUrbanPolitico.com/2015/04/student-loan-repayment-strike.html> or: <http://Politico164.rssing.com/browser.php?indx=6675974&item=727> and used for commentary and criticism, which I believe is covered under "Fair Use."
-- Gordon Wayne Watts (GordonWatts.com or GordonWayneWatts.com)



"Making public colleges and universities tuition-free, that exists in countries all over the world, used to exist in the United States."

— *Bernie Sanders* on Thursday, February 4th, 2016 in a Democratic debate in New Hampshire

Was college once free in United States, as Bernie Sanders says?

By *Amy Sherman* on Tuesday, February 9th, 2016 at 4:00 p.m.

U.S. Sen. Bernie Sanders made his final pitch to voters in New Hampshire on WMUR.

Bernie Sanders and Hillary Clinton are battling for the "most progressive" label in the Democratic presidential primary, and for Sanders that includes his call for free tuition at public colleges and universities.

During the Feb. 4 debate in New Hampshire, Sanders argued that there is a precedent for free tuition in the United States and overseas.

"Now, all of the ideas that I'm talking about, they are not radical ideas," Sanders [said](#). "Making public colleges and universities tuition-free, that exists in countries all over the world, used to exist in the United States."

How common is free college tuition worldwide and did it used to exist in the United States?

College costs overseas

A spokesman for Sanders referred us to a [2014 report](#) from the Organization for Economic Co-operation and Development, a group that compares data on a variety of topics in advanced industrial nations.

We obtained the [2015 report](#) from OECD that showed the number of countries with no tuition as of 2013-14: Denmark, Estonia, Finland, Norway, Slovak Republic, Slovenia, Sweden and Turkey.

[Germany](#) also now has [free tuition](#) at public universities, although students pay some fees.

"Yes, it's free -- it's the German taxpayer paying for it," said Peter Kerrigan, deputy director of German Academic Exchange Service. "Somebody is footing the bill. It's just not the student."

For the Nordic countries that charge no tuition, individuals face high income tax rates.

The approach to funding higher education "reflects these countries' deeply rooted

social values, such as equality of opportunity and social equity," states an OECD report.

College tuition in the U.S.

College tuition has never been set on a nationwide basis, said John R. Thelin, professor at the University of Kentucky and author of *A History of American Higher Education*. Instead, it has been set by each state or college and is subject to approval by the legislature or board of trustees.

However, there are examples of some colleges or universities offering free tuition decades ago, especially universities established through federal land grants starting in the 1860s.

"Public colleges and universities were often free at their founding in the United States, but over time, as public support was reduced or not increased sufficiently to compensate for their growth in students and costs (faculty and staff salaries, utilities etc.), they moved first to a low tuition and eventually higher tuition policy," said Cornell University professor Ronald Gordon Ehrenberg.

For example, [California](#) offered free tuition to in-state students until the 1970s, although it charged an "incidental fee" starting in 1921.

[Baruch College](#) in New York was founded in 1847 as the Free Academy, the first free public institution of higher education in the nation, according to the college, which is now part of the City University system of New York. At least some students were paying by the early 20th century, and 1976 marked the end of any [tuition-free policy](#).

At the University of Florida, a school catalog from 1905-06 stated: "No tuition is charged to students whose home is in Florida. All other students will be required to pay a tuition fee of twenty (\$20) dollars per year."

Public higher education was often free when a very small percentage of students attended, said Roger L. Geiger, education professor at Penn State and author of *The*

History of American Higher Education: Learning and Culture from the Founding to World War II.

"Historically, many individual institutions refrained from student charges, including early Stanford. Community colleges were often free, being considered an extension of secondary schools." he said.

In Sanders' home state at the University of Vermont, a book about the school's history indicates that tuition was charged in the 19th century. Senior class tuition was \$8.34 in 1827.

"I don't think there was ever a time that UVM did not charge tuition," said Jeffrey D. Marshall, director of research collections.

Sanders talked about public colleges, but we heard about at least one private university that offered free tuition for decades: Rice Institute, later which became Rice University. That university in Texas charged tuition for the first time in 1965. There are also a few small private colleges or universities that are **tuition free** today, such as Berea College.

Our ruling

Sanders said, "Making public colleges and universities tuition free, that exists in countries all over the world, used to exist in the United States."

There are at least nine advanced countries that offer free college, including the recent addition of Germany.

There was a time in the United States when *some* public colleges and universities charged no tuition. However, tuition has never been set as a national policy -- it is a decision for each school or state government officials. And some colleges charged tuition dating back to the 1800s.

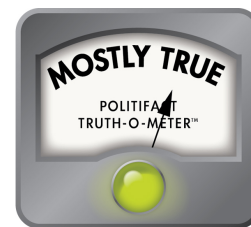
Sanders' statement is accurate but needs clarification. We rate this statement **Mostly True**.

Share The Facts



Bernie Sanders

Presidential candidate



"Making public colleges and universities tuition-free, that exists in countries all over the world, used to exist in the United States."



In a Democratic debate in New Hampshire – Thursday, February 4, 2016

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About this statement:

Published: Tuesday, February 9th, 2016 at 4:00 p.m.

Researched by: [Amy Sherman](#)

Edited by: [Angie Drobnic Holan](#)

Subjects: [Education](#), [History](#)

Sources:

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Interview, Miguel Gorman, Organization for Economic Cooperation and Development, Feb. 8, 2016

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Higher-Ed Tuition Costs: The 'Conservative' view is not on either extreme
Students are told from an early age that an education is the only way to success, and yet when they follow the inevitable path, they are lured into a trap -a debt-trap.

By Gordon Wayne Watts (Editor-in-Chief: *The Register* -- GordonWatts.com / GordonWayneWatts.com)
 (A 377-word Letter on this same topic [[link](#) / [cached copy 1](#) / [cached copy 2](#)] published Sunday, Oct. 18, 2009 in *The Tampa Tribune*, Views section, p.3.; and, a 295-word Letter on this same topic [[link](#) / [cached copy 1](#) / [cached copy 2](#)] published Friday, June 03, 2011 in *The Ledger* (of LAKELAND, Fla.), Editorial page, p.A8. --

Published: Monday, 28 September 2009 ; **Last Modified: Thursday, 29 September 2016**

NOTE: This short, well-documented research paper (which has been cited[39] in Wikipedia's articles, as well as [The Whitehouse Petitions link here](#)) is only 2,095 words (13,131 characters), according to OpenOffice Word Processor -- Titles, Headers, Updates, Graphs, & citations to Sources (to document some strong claims herein) drive the word-count up considerably, but *The Register* does not stop short to cite our sources.

Position Paper -- A well-documented study into the U.S. Higher Ed crisis: Causes of skyrocketing tuition and declining quality of institutions of Higher Education in America -- Proposed solutions

We think of conservatives as right extremes & liberals as left, polar opposites. However, true conservatives are in the middle (on this matter anyhow), liberals on the extremes. First, the history:

In the 1956-57 school year, one source[1] reports a year of college cost \$138, and another source[2] is in close agreement. But remember we have to adjust for inflation: The \$138 figure is about \$1,062.71 in 2008 dollars[7], probably the same for 2009, considering the year's inflation[3] was about 0.1%. However, nowadays, the same year of college costs about \$10,066, about a 10X increase. Other sources[4-6] indicate a cost of \$6,142.58 for tuition and \$6,920.94 for housing, for a total of \$13,063.52 per year, even higher than the \$10,066 fig.

Drug users and the criminally insane can take out a line of credit, and run up tons of debt and (although it's hard) still declare bankruptcy.[8-11;36] However, student loans are unique among all loans in the lack of standard consumer protections (truth in lending; bankruptcy proceedings; statutes of limits; the right to refinance; adherence to usury laws; and, Fair Debt & Collection practices, etc.) afforded the borrower.[12-14] (If institutions of Higher-Ed knew that students could declare bankruptcy, they would be more apt to charge a fair, free-market value for their product -instead of monopoly-style collusion to keep both tuition principle as well as interest rates[36] high -with garnishment and collection and powers that a mobster would envy.)

The fact that this has driven many students to suicide[15-18;36] is not without merit: You used to never hear of student loan suicides -this has only now become a crisis in Higher-Ed recently. (Their blood should count for something.) OK, that's the problem: Skyrocketing Tuition & 'Tuition Bankruptcies,' like 'Medical' & 'Housing Bankruptcies.' If Education is the BACKBONE of America, we have a BROKEN BACK. However, have you considered why this has only now occurred? Let's eliminate higher quality as an explanation for the tuition increase. Mainstream media[19-21] claims education quality has actually decreased; Sean Hannity & I both agree[22] that quality has plummeted, so higher tuition isn't due to better quality.

Any guess why skyrocketing tuition increases have only NOW become a problem? Yes. Since government keeps bailing out[Figure-3] Higher-Ed with our tax dollars[Figure-2] for grants & loans to students and funding of colleges & universities, these institutions have guaranteed income, thus no incentive to lower prices to Free Market supply &

demand values. Put another way, they could care less if you go bankrupt & screw-up your life trying to pay off your debt: They've already gotten bailed out[Figure-3] in advance. Picture this: Let's say every restaurant & supermarket is subsidized by Big Brother using tax dollars: Would they be hurt if they charged say \$100 for a Big Mac, eventually bankrupting you? No. This isn't the first time the concept of either expensive food[23] or over-taxation[24] has surfaced. Same with Higher-Ed, the Housing Market, and Social Security. Because of inefficiency & graft, both Hannity & I also agree[22][Figure-2] that tax dollars don't need to keep going to Higher-Ed: Let them stand or fall on their own merit -free market style.

It seems that every time Congress raises the loan limits for Student Loans, and students can afford more (read: go deeper in debt), colleges mysteriously find new excuses to raise the tuition. "Things that make you go 'hmm...!'"

Here's where I break ranks with Sean: He feels no matter what government throws at us, we can somehow pay off bills if we work hard from 6am-midnight.[22] NOT. *Here's where liberal extremes come in:*

*** On one extreme:** You have people asking for free handouts. They don't want to pay for ANY education: Let the government do it all: That's how Sean classed me in his recent show.[22]

*** On the other extreme:** You have today's students paying MORE than their fair share, FAR more than peers of yesteryear, for an education whose quality has actually gone DOWN, not up. Since most colleges & universities are state-owned & state-funded and practically ALL institutions of higher ed, even private colleges, receive funding from tax dollars[Figure-2] through grants & loans (not to mention being tightly regulated by government as well), they're a de facto ARM of government. Thus funding influx (e.g., tuition) is effectively a tax by the very definition. And if you have someone like Hannity defending extortion of students by a tax[22] which has already increased 10X, you're effectively supporting tax increase.[24] [This extreme is also "Blue-State"-liberal.](#)

Therefore, having each student owe only the actual value of his/her education would be the conservative thing to do[Figure-1] because it falls under moral rights & wrongs as a right thing. Jesus even asked followers[25] that if someone wanted you to go 1 mile to go 2 (e.g., 'double'). So there's a good case to be made that paying 'DOUBLE' (that is, 200%) is also OK since many fiscal conservatives are also religious conservatives thus in alignment with Jesus' creed. Society has finally gotten rid of the scourge of slavery[26] -or have we[38]? Now they've found a way to snare a whole new group: "Debt Slaves"[26-27,38] of all races, creeds, and genders -who they would put in bondage for life under crushing debt. So, immediate forgiveness of the debt[28] of those overcharged would be the only way to right the wrongs and then reset the debt owed to 100%-200% of actual costs. For those who've already somehow paid back their debt, this is stickier. Either these students would have to forgive the government or they might get free education for family members, but to outright refund them cash, even if morally justified, might have an extreme inflationary effect as the number of dollars in circulation increases. Besides being the morally "right" thing to do, when these debt slaves[26-27,38] are freed, they will be able to spend more money on basic necessities -thus stimulate the economy; the only ones who would suffer are the banks and lenders - who profit off of others' financial ruin. Colleges made do in the past & they'd make do now to learn to live within their means, stop paying exorbitant salaries, funding stupid building projects, unnecessary clubs & activities.[33] We've done it before -we must do it again: **"Red-State"-Conservatives must once again save the future.** *(PS: If you're a liberal reading this, you should realize that this affects you too and that we must put aside pride and work together, lest 'divided we fall' -under the weight of crushing and enslaving debt.)*

Furthermore, in the absence of fundamental consumer protections (truth in lending; bankruptcy proceedings; statutes of limits; the right to refinance; adherence to usury laws; and, Fair Debt & Collection practices, etc.), the government and lenders (banks) make more money in interest and particularly, in fees, if the student defaults on the loan, so there is a greater financial incentive/motive for the government & banks to NOT help the student avoid

default.

Therefore, seeing the crisis as outlined in this research paper, I would call upon Federal Lawmakers to pass legislation to:

**** -A- **** Prevent any more tax dollars[Figure-2] from going to Higher-Ed (be they grants(*) or loans – State or Federal tax dollars)

(*) *NOTE: Gordon Wayne Watts, the author of this Position Paper, has reconsidered his view of elimination of grant monies, funded by taxpayer dollars, and now would support *limited* grant monies to offset the very large loss if Federal Law prohibited the government from making or guaranteeing loans. Liberals are partly right on this point: The money to run institutions of Higher Education must come from somewhere. However, the use of *any* grant monies must be conditioned upon the frugal use of said tax dollars, which, in plain English, to conservatives like Mr. Watts, means that these institutions can not use monopoly-style collusion and, in the case of State Colleges, can not impose an excessive tax (tuition is a form of tax, as it flows to an arm of the government, State Colleges), *and* must exercise personal responsibility and must neither spend lavishly, nor succumb to the pressures to distort the market, by charging an artificially inflated high tuition, should grant and/or loan monies become available. Only then, if responsible spending practices were adhered to would Mr. Watts be OK with use of taxpayer-funded grants to replace or offset losses if and when loans are discontinued or sharply curtailed.*

-- As in housing, this influx has distorted the market, resulting in higher tuition. Taxpayers get raped twice by bailing-out[Figure-3] Higher-Ed:

-1- Once because it inflates tuition by enabling colleges' 'addiction' to tax-dollars.

-2- Secondly, this 'addiction' is enabled by your tax dollars[Figure-2] -it costs you.

**** -B- **** Grant immediate forgiveness[14,28,36] to all unpaid student loans -and reset the debt to require students to owe only the free-market value of their education[Figure-1] (or, up to perhaps twice the Free Market value –but no more), not the exorbitant prices[36] they were price-gouged through the monopoly-style collusion of the institutions of Higher-Ed & lenders/banks with the Federal Government.

**** -C- **** Although government regulation of tuition (e.g., a "Tuition Freeze") would normally be "Big Government Interference," and thus liberal, there is precedent that "Utility Ratemaking" would be appropriate to control (by regulation) the costs of tuition, as is done with other industries classified as public utilities. Higher Education, legally, and by the definition, constitutes a public utility since such businesses constitute a de facto monopoly for the services they provide within a particular jurisdiction. Since a monopoly exists when a specific person or enterprise is the only supplier of a particular commodity, it can be argued that colleges are an enterprise, or group of businesses that have sole access to a market of higher education, as they are the only supplier of a college degree, and are thus comparable to the monopoly of a group electric companies, who are the sole supplier of electricity, and thus subject to government regulation of rates. While this approach is used successfully in many other industries where a monopoly would otherwise threaten the consumer, it is "liberal," and can not work in isolation, and thus, the other solutions outlined in this essay must also be employed in order to save the quickly-sinking Higher Education industry in The United States.

**** -D- **** Other countries, such as Germany, have colleges that charge a student based on what they earn after they graduate, either via a voluntary contractual agreement known as a 'Tuition Contract' or by involuntary regulation of fees by the government.[40] This method offers an incentive to colleges and universities, to provide a quality education, sufficient to enable their students to get a decent job.

**** -E- **** [{{(SAVING THE BEST FOR LAST)}}] However, since most Lawmakers are cowards, and don't have the 'guts' to do A, B, C, or D, then here's an alternative: Return that standard consumer protections to Student Loans (truth in lending; bankruptcy proceedings; statutes of limits; the right to refinance; adherence to usury laws; and, Fair Debt & Collection practices, etc.) -that were recently removed.[12-14] WHY? Because, if Colleges/Universities knew that students could declare bankruptcy, they'd be more apt to charge a fair, free-market value for their product -instead of continued indentured servitude slavery debt[26-27,38] for life -and, of course, this would afford life-saving relief to ALL students, past, present, and future –and set free a whole new generation of slaves: Debt Slaves.[26-27,38]

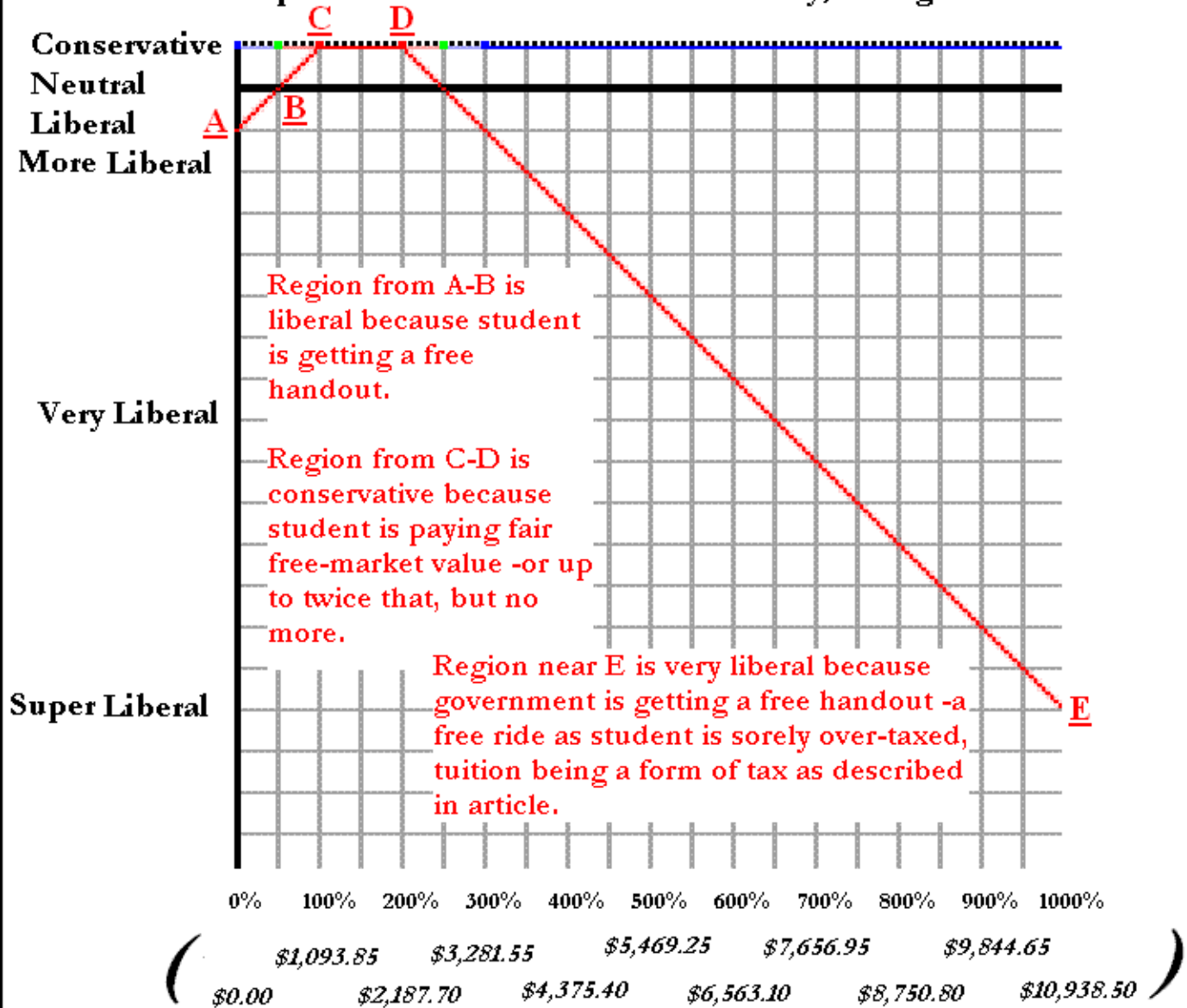
If these five requirements were made Federal Law[34], then institutions of Higher-Ed, like Wal-Mart's, MacDonald's, and K-Mart's, could experience the free market pressures to offer a higher quality -not a propped up house of cards -which has been the source of the problems thus far. (*And, yes: Just like the 'Housing' bubble burst, the 'Education' and 'Healthcare' bubbles will burst too if major changes are not made -and the economy *will* crash.*) These universities & banks know students must go to college to even have a 'chance' at a job in this economy, so big banks & liberal colleges have a 'captive audience': Their targeting of students is like 'shooting fish in a barrel': These students don't stand a chance when tuition rates are obscenely exorbitant. **Students are told from their youth[35] that they need an education to compete in today's world; let's not punish them for doing what is right.**

However, any Congressman/Congresswoman or Senator unwilling to pass these basic consumer protections for Student Loans is suspect for influence from huge campaign contributions by banks and bankers, unwilling to give up the 'mobster-like' protection from a student's ability to declare bankruptcy. Just remember one thing: "Follow the money."

Gordon Wayne Watts received a Bachelor's degree from The Florida State University with a double major in Biological and Chemical Sciences with honors and was the valedictorian from United Electronics Institute. Watts, a non-lawyer, is best known for his lawsuit on behalf of Terri Schiavo[29], which lost 4-3 in the Florida Supreme Court, arguably doing better than even then Governor Jeb Bush's similar suit[30] (lost: 7-0) or Terri Schiavo's own family's federal case[31] (lost: 2-1). Mr. Watts, who ran unsuccessfully for Dist. 64 Fla. House of Representatives[32], is a part-time political activist while he searches for a full-time job in his field.

Political Ideology :

as measured by how much tuition per school year respondent demands of each University/College student



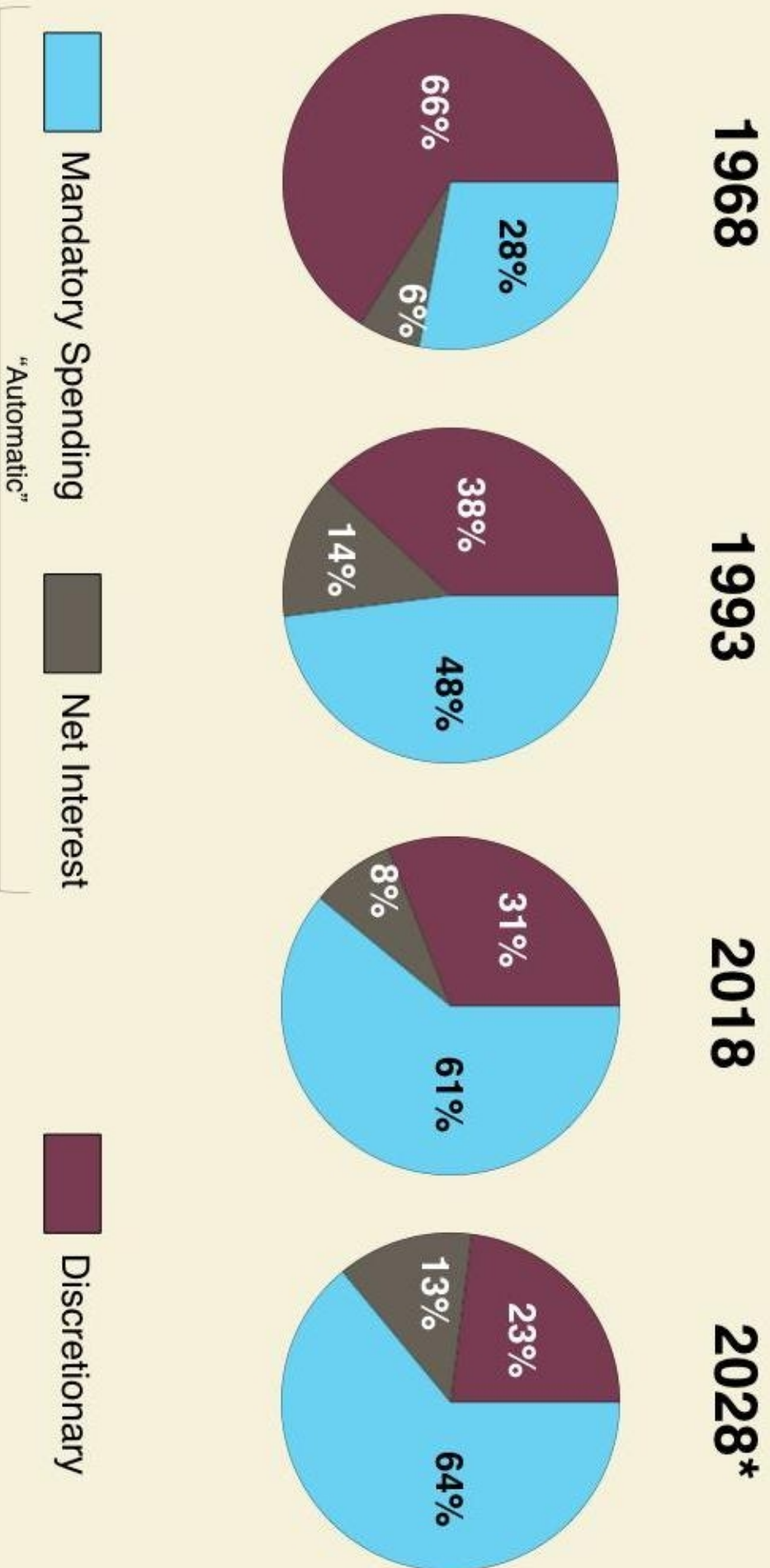
Percent of actual free-market value

(Amount in 2008/2009 U.S. Dollars)

(Where \$1,093.85 is 100% of the free-market value of one school year of higher education as shown by the inflation-adjusted cost of tuition before government subsidies distorted the market -as described in the related article.)

FIGURE 1

Automatic Expenditures Are Consuming a Growing Share of the Budget



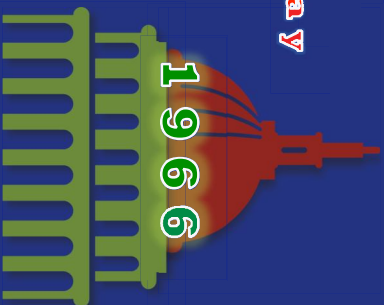
Source: Congressional Budget Office, April 2018.

AMERICAN'S BROKING'S BUDGET PROCESS

RUNAWAY SPENDING

More than 68% of America's spending is on AUTOPAY with no Congressional review or renewal required. The share of total federal spending consumed by entitlements has more than DOUBLED in the last 50 years.

33%
AUTOPAY



67%
YEARLY
REVIEW

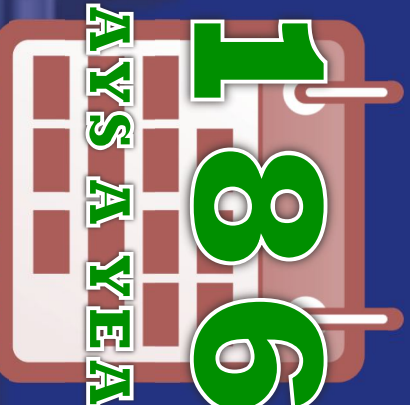


68%
AUTOPAY

GOVERNING BY CRISIS

Since 1977, Congress has used 173 temporary spending bills to fund the government for more than HALF the year.

FEDERAL GOVERNMENT OPERATES



UNDER TEMPORARY SPENDING BILLS

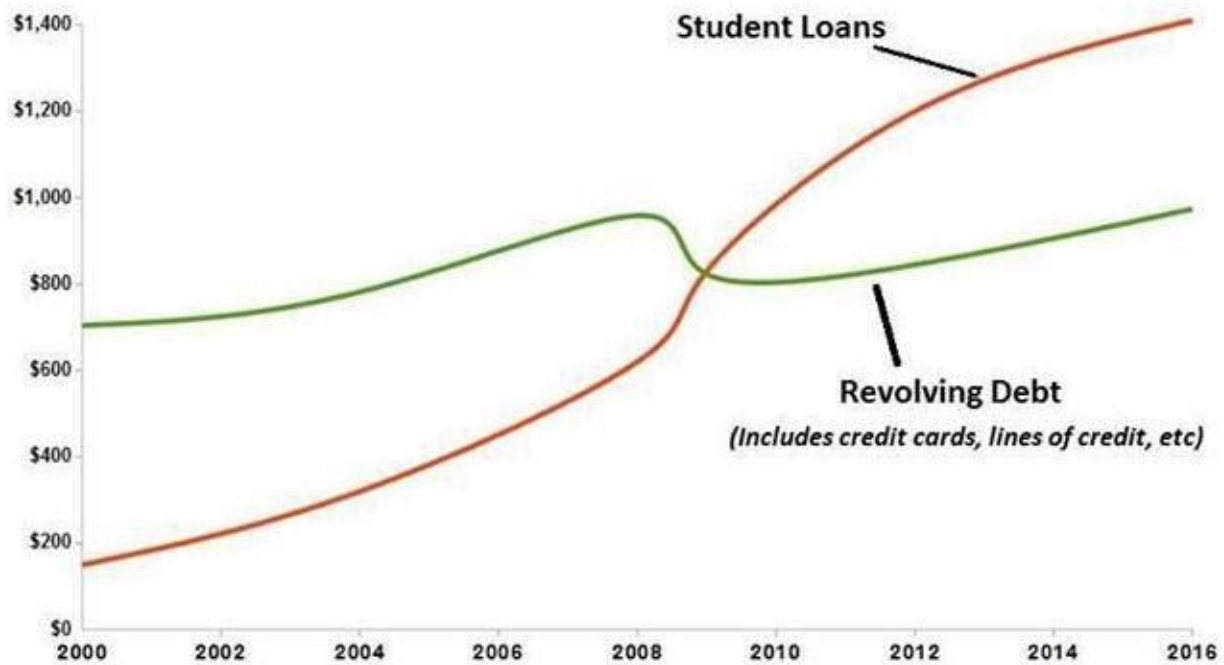
Until we fix America's broken budget process, we will not be able to address runaway government spending and our exploding national debt. A better budget process will help put our nation on a more sustainable fiscal path.

#aBetterBudget

@BudgetGOP



Student Loans vs. All Revolving U.S. Debt This Century



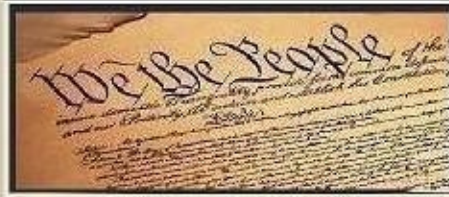
2000



2016

Source: StudentLoanJustice.Org

See also: [Facebook.com/groups/SLJgroup](https://www.facebook.com/groups/SLJgroup)



U.S. CONSTITUTION

Article I

Section 8.

Congressional Powers

1. Collect Taxes
2. Borrow Money
3. Regulate Commerce

4. CREATE A UNIFORM BANKRUPTCY SYSTEM

5. Coin Currency...
9. Create a Judiciary...
11. Declare War
12. Raise an Army
13. Raise a Navy...

**The Founders obviously
felt that bankruptcy rights
were important. They should
have NEVER been taken away
from STUDENT LOANS!**



U.S. CONSTITUTION

Article I

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- ### CONGRESSIONAL POWERS
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The Founders obviously felt that bankruptcy rights were important. They should have NEVER been taken away from STUDENT LOANS!

In THIS Complex (deep) MEME :

Notable Democratic U.S. Presidential candidates for the 2020 American presidential election cycle who support *FUTURE* "Free College," and/or *PAST* collegiate "Loan Forgiveness," and/or another unaffordable "Liberal Free Handout."
 --various low-quality images used under "Fair Use" for commentary, criticism, etc.



Political Ideology :

as measured by how much tuition per school year respondent demands of each University/College student

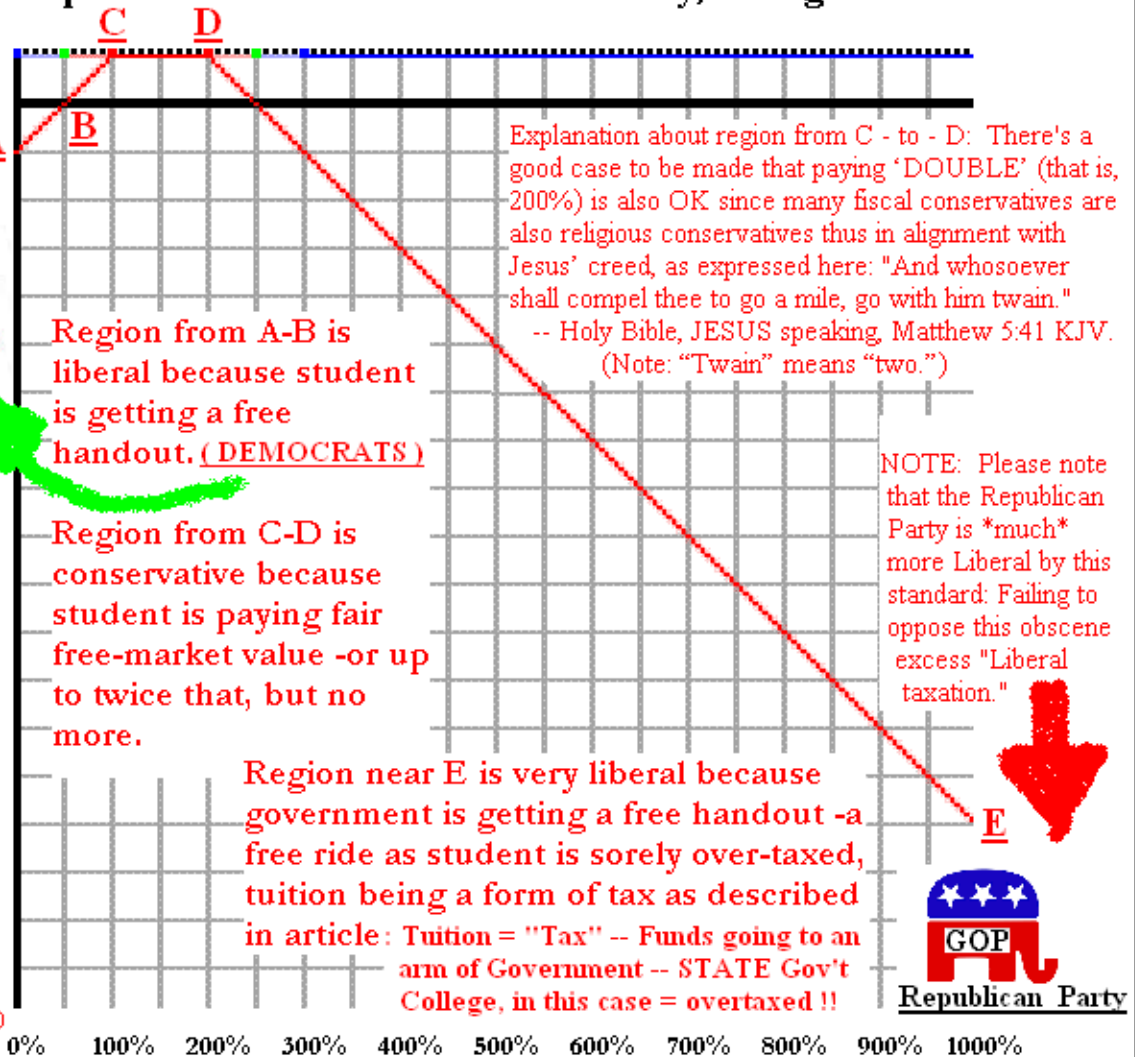
Conservative
 Neutral
 Liberal
 More Liberal



Very Liberal

Super Liberal

Source
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Republican Party

0%	100%	200%	300%	400%	500%	600%	700%	800%	900%	1000%
	\$1,093.85	\$3,281.55	\$5,469.25	\$7,656.95	\$9,844.65					
	\$0.00	\$2,187.70	\$4,375.40	\$6,563.10	\$8,750.80	\$10,938.50				

Percent of actual free-market value

(Amount in 2008/2009 U.S. Dollars)

(Where \$1,093.85 is 100% of the free-market value of one school year of higher education as shown by the inflation-adjusted cost of tuition before government subsidies distorted the market -as described in the related article.)

UPDATED FIGURE 1

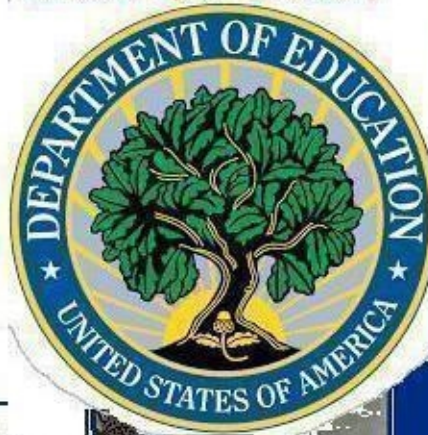
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 "Updated Figure 1" :
The Register
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 Editor-in-Chief,
 Gordon Wayne Watts

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Capt. Betsy DeVos -- sees the storm off in the distance



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GordonWayneWatts.com)



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Will we heed her warning -- or -- will
the RMS Titanic keep slamming
into icebergs and storms?

Explanation of this complex MEME:

We have currently two (2) huge economic problems in the U.S. Economy: Excess taxation, and excess spending. The "Updated Figure 1" showing skyrocketing tuition address the excess taxation problem. This MEME addresses the excess spending problem.

Quote 1: "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] 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." --Source: "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. Dept. of Ed, November 27, 2018:

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

Quote 2: "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. [] But it's worse than that. [] While 10 percent may not seem like a lot — national defense and Social Security are about 60 percent of the budget — use of tax dollars to make or back collegiate debt can be eliminated totally, unlike defense and other programs, which can only be cut a tiny bit, for both political and actual reasons. [] Indeed, back in the 1950s we used little or no tax dollars for college loans. They got credit cards, if they needed credit. Most didn't, since college was affordable in the first place. [] Short of World War III, or a terrorist attack, the crash of the dollar is the worst disaster we face." Source: "A Polk Perspective: Fix our bankrupt policy on student debt," By Gordon Wayne Watts, Guest columnist, The Ledger, August 04, 2016:

<https://www.TheLedger.com/article/20160804/COLUMNISTS03/160809884/1382/edit?p=all&tc=pgall>

Quote 3: (The 'Money Quote') --- "There's a fitting metaphor that comes to mind. When a thunderstorm looms on the horizon, pilots have a couple of choices to make. They can either adjust their flight path ten degrees when they are a long distance away from the storm. [] Or they can stay on their original course and then be forced to make a jarring and abrupt turn when they fly right up to the bad weather. We face that same decision here." --Source: "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. Dept. of Ed, November 27, 2018:

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

CONCLUSION: DeVos' claim (which she probably copied from my column) that collegiate debt that collegiate debt is almost TEN (10%) PERCENT of total national debt is easily verifiable: Student Debt is almost TWO TRILLION (\$2,000,000,000,000.00) DOLLARS, and divide that by total U.S. Debt of slightly over \$20 Trillion, and you get ten (10%) percent, OK? We recall that President Trump recently called for loan limits for use of tax dollars to make/guarantee collegiate loans, and, more recently, called for a cut in the budget of the Dept of Education (including some ostensibly good programs, like after school programs, and such). We don't even need to use one single DIME of taxpayer monies to make or back (guarantee) collegiate loans: We got by in decades past without subsidising college loans, so can we finally STOP this useless & dangerous excess spending, already!? --G.W. Watts//



Let's Go.

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**** Bible Verses: What the 3 major world religions say VS Collegiate Debt ****

(notes in case I want to write another letter to the editor, guest column, OdEd, Editorial, etc.)

Compiled with commentary by Gordon Wayne Watts (GordonWatts.com / gordonWAYNEwatts.com)
Friday, 15 February 2019 – **and UPDATED, today, Sunday, 23 June 2019**

The Christian Holy Bible, in Rev. 6:6, shows beyond a “shadow of doubt” that the U.S. Dollar **WILL** crash regardless of what we do: A day's portion of food costing a day's wages is hyperinflation, and, regardless of the cause—be it war, oppressive government, famine, drought, contaminated food, etc.—this shows the Dollar will crash. But I hope to slow it down. Indeed, just because it's going to happen, that doesn't mean that God wants us to get lazy and stop doing good: He expects us to fight evil, and, if we don't, then we will have “bad karma” – in other words, we will “sow what we reap,” according to the Bible. (**Job 4:8-9**, Proverbs 11:18-25, Proverbs 21:13, Proverbs 22:8, Hosea 10:12, **Luke 6:38**, **2 Corinthians 9:6**, **Galatians 6:7-9**, James 3:17-18)

"And I heard a voice in the midst of the four beasts say, A measure of wheat for a penny, and three measures of barley for a penny; and see thou hurt not the oil and the wine." (Holy Bible, Rev 6:6 KJV)
"...[The price: It will be a] quart of wheat [a day's worth of human food] for a denarius [a whole day's wages], and three quarts of barley [daily measure of food used for livestock also sold] for a denarius..." (Holy Bible, Rev 6:6 AMP) Cf II Kings 6:25, another similar occasion. (Some comments in bracket not in original but added for clarity; see Holy Bible, AMP version, footnotes.)

Note: College Tuition is a type of “tax,” because it's monies\$\$ going to an “arm of the government” (state government colleges, in this case), and, as collegiate tuition is WAAAY to high, it's safe to say that students are being “over-taxed” big time. Is this “ok” by God? Let's see...

Times people were over-taxed—led to civil unrest in both cases, and thus TO BE AVOIDED.

1 Samuel 22:1-2 (King David—before he was King—got support from many over-taxed citizen)

1 Kings 11:42-43 ; 1 Kings 12:1-20 (Solomon's EVIL, STUPID son, Rehoboam committed this sin!)

2 Chronicles 9:30-31 ; 2 Chronicles 10:1-19 (Reprise: Solomon's EVIL, STUPID son, Rehoboam)

Student Loan debt can not be discharged in bankruptcy except in very rare circumstances, and can almost never be forgiven. This conflicts with a wide body of Holy Scriptures of various religions—and indeed: This is not the first time in history blanket forgiveness of debts has been considered: “1At the end of every seven years you shall grant a release of debts. 2And this is the form of the release: Every creditor who has lent anything to his neighbor shall release it; he shall not require it of his neighbor or his brother, because it is called the LORD's release...9Beware lest there be a wicked thought in your heart, saying, ‘The seventh year, the year of release, is at hand,’ and your eye be evil against your poor brother and you give him nothing, and he cry out to the LORD against you, and it become sin among you. 10You shall surely give to him, and your heart should not be grieved when you give to him, because for this thing the LORD your God will bless you in all your works and in all to which you put your hand. 11For the poor will never cease from the land; therefore I command you, saying, ‘You shall open your hand wide to your brother, to your poor and your needy, in your land.’” (HOLY BIBLE, Deuteronomy 15:1-11, NKJV)

[**Note:** Lev. 25:13 (“In this Year of Jubilee, each of you shall return to his possession”) shows that this is a forgiveness of a lease, not of a purchase, and that the land returns to the original family, but the principal remains the same: See *infra*.] Those 'moral conservatives' who would suggest this is not fair for those students who have already repaid their debts should note that in the Deuteronomy passage above, no allowance is made for special treatment for those debtors who had repaid their debts -they just had to

'tough it out' and be glad their neighbors' debts were forgiven. This is the kind of 'tough love' that is needed to address the higher education and bankruptcy crisis hitting our nation, not unlike the 'hard-line' advice given in both Old and New Testaments regarding how to address housing and homeless issues. Isaiah 58:6-7 (Old Testament) demands that you take in the homeless wandering stranger -and no less than Jesus, Himself, in the New Testament (Matthew 25:31-46) repeats this same demand -echoing all sustentative requirements laid down by the prophet Isaiah: Jesus makes no bones about the consequences for not feeding the hungry, clothing the naked, or taking in the homeless: With Divine authority conferred upon Him, Jesus does no less than send the malefactors directly to Hell. -- Jesus also said: "**And whenever you stand praying, if you have anything against anyone, forgive him and let it drop (leave it, let it go), in order that your Father Who is in heaven may also forgive you your [own] failings and shortcomings and let them drop.**" (Mark 11:25, Holy Bible, AMP) – LASTLY, Jesus also said: "**...forgive, and ye shall be forgiven.**" (Luke 6:37b, Holy Bible, KJV)

NOTE: Loan forgiveness is NOT inflationary, as it does not require printing of new dollars. Raising minimum wage *WOULD BE* inflationary, and thus loan forgiveness is better than raising the minimum wage as an economic stimulus.

While some Christians may not be aware that the Old Testament is still generally legally-binding (except for the blood sacrifice of Jesus' own death), it indeed is: This Old Testament Law is still binding since Jesus clearly said, in MATTHEW 5:17 the following: "**Think not that I am come to destroy the law, or the prophets: I am not come to destroy, but to fulfil.**" (Holy Bible, KJV, Words of Jesus in red) The only thing no longer done is animal sacrifice for a sin offering: Jesus fulfilled that in its entirety, but nothing else. As an example to prove this to be correct, note that even long after Jesus' death and resurrection, his followers were still keeping the Old Testament Sabbath: Acts, chapters 13 and 15-18, and in particular: "And Paul, as his manner was, went in unto them, and three sabbath days reasoned with them out of the scriptures,"(ACTS 17:2, Holy Bible, KJV). So the Deuteronomy passage is still legally binding upon all observant and practicing Christians.

The "Golden Rule" is accepted by observant Jews, Christians, and Muslims:

Accepted by all observant Jews and Christians as Canon Scripture:

** "...thou shalt love thy neighbour as thyself: I am the LORD." LEVITICUS 19:18b, Holy Bible, KJV
(See also: Leviticus 19:34 – **Note: The Christian Old Testament comprises parts of the Jewish Torah**)

Accepted by all observant Christians as Canon Scripture:

** "...Thou shalt love thy neighbour as thyself," MATTHEW 22:39b, MARK 12:31b, Holy Bible, KJV
** "Do to others as you would have them do to you," LUKE 6:31, Holy Bible, NIV
** "Therefore all things whatsoever ye would that men should do to you, do ye even so to them: for this is the law and the prophets," MATTHEW 7:12, Holy Bible, KJV

Accepted by all observant CATHOLIC Christians as Canon Scripture:

** "Do that to no man which thou hatest:..." TOBIT 4:15a, Holy Bible, KJV
** "Judge of the disposition of thy neighbour by thyself." SIRACH 31:18, Douay-Rheims 1899 American Edition
** "Be considerate of the other people at the table and treat them the way you want to be treated." SIRACH 31:15, Good News Translation

Accepted by all observant MUSLIMS, practicing ISLAM, Canon Scripture:

** "And let not those among you who are blessed with graces and wealth swear not to give (any sort of help) to their kinsmen, Al-Masakin (the poor), and those who left their homes for Allah's Cause. Let them pardon and forgive. Do you not love that Allah should forgive you? And Allah is Oft-Forgiving, Most

Merciful.” Surah An-Nur (The Light), chapter 24, verse 22, Holy Qur'an, Dar-us-Salam Publications translation [Emphasis added by underline for clarity; not in original], brief Fair Use quote
** “Let not those among you who are endued with grace and amplitude of means resolve by oath against helping their kinsmen, those in want, and those who have left their homes in Allah's cause: let them forgive and overlook, do you not wish that Allah should forgive you? For Allah is Oft-Forgiving, Most Merciful.” SURAH 24:22, Holy Qur'an, Abdullah Yusuf Ali translation [Emphasis added by underline for clarity; not in original], brief Fair Use quote

Accepted by all observant Christians as Canon Scripture: The Holy Bible

“46 And He said, “Woe to you also, lawyers! For you load men with burdens hard to bear, and you yourselves do not touch the burdens with one of your fingers.” “3 Therefore whatever they tell you to observe, *that* observe and do, but do not do according to their works; for they say, and do not do. 4 For they bind heavy burdens, hard to bear, and lay *them* on men’s shoulders; but they *themselves* will not move them with one of their fingers.” [Luke 11:46; Matthew 23:3-4, NKJV, Words of Jesus in red] **Commentary:** 'Lawyers' & others, such as Federal Lawmakers, who “load men with burdens” (by passing laws stripping students' ability to obtain bankruptcy for most college loans -and stripping 'Truth In Lending' requirements to give borrowers fair 'Due Process' notice of this) certainly violate the Golden Rule. Lawmakers are hypocrites: They wouldn't accept this 'too hard to bear' 'burden' on their shoulders!

Since Matthew 5:17, quoted *supra*, shows that Jesus still considers the Old Testament to be in force, therefore the following are still current standards of conduct:

Exodus 22:25, (AMP, e.g., “Amplified Bible” version, here & below) If you lend money to any of My people with you who is poor, you shall not be to him as a creditor, neither shall you require interest from him.

* **Leviticus 25:36:** Charge him no interest or [portion of] increase, but fear your God, so your brother may [continue to] live along with you.

* **Leviticus 25:37:** You shall not give him your money at interest nor lend him food at a profit.

* **Deuteronomy 23:19:** You shall not lend on interest to your brother--interest on money, on victuals, on anything that is lent for interest.

* **Deuteronomy 23:20:** You may lend on interest to a foreigner, but to your brother you shall not lend on interest, that the Lord your God may bless you in all that you undertake in the land to which you go to possess it.

* **Nehemiah 5:7; 5:10; 10:32b:** 7 I thought it over and then rebuked the nobles and officials. I told them, You are exacting interest from your own kinsmen. And I held a great assembly against them. 10 I, my brethren, and my servants are lending them money and grain. Let us stop this forbidden interest! 32b ...we shall not buy it on the Sabbath or on a holy day; and we shall forego raising crops the seventh year [letting the land lie fallow] and the compulsory payment of every debt.

* **Psalms 15:5:** [He who] does not put out his money for interest [to one of his own people] and who will not take a bribe against the innocent. He who does these things shall never be moved.

* **Proverbs 28:8:** He who by charging excessive interest and who by unjust efforts to get gain increases his material possession gathers it for him [to spend] who is kind and generous to the poor.

* **Ezekiel 18:8:** Who does not charge interest or percentage of increase on what he lends [in compassion], who withholds his hand from iniquity, who executes true justice between man and man,

* **Ezekiel 18:13:** And has charged interest or percentage of increase on what he has loaned [in supposed compassion]; shall he then live? He shall not live! He has done all these abominations; he shall surely die; his blood shall be upon him.

* **Ezekiel 18:17:** Who has withdrawn his hand from [oppressing] the poor, who has not received interest or increase [from the needy] but has executed My ordinances and has walked in My statutes; he shall not die for the iniquity of his father; he shall surely live.

* **Ezekiel 22:12:** In you they have accepted bribes to shed blood; you have taken [forbidden] interest and

[percentage of] increase, and you have greedily gained from your neighbors by oppression and extortion and have forgotten Me, says the Lord God.

Accepted by all observant MUSLIMS, practicing ISLAM, Canon Scripture:

* “Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah . But whoever returns to [dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein.” **Al-Baqarah (The Cow), Surah 2:275, THE NOBLE QUR'AN (Sahih International translation), □ QURAN.COM. ALL RIGHTS RESERVED 2016, FAIR USE quote: <http://quran.com/2>**

* “130. O ye who believe! Devour not usury, doubling and quadrupling (the sum lent). Observe your duty to Allah, that ye may be successful.” **(The Family of Imran) Qur'aan (Holy Koran) Surah 3:130 (Pickthall Translation, FAIR USE quote)**

* “161. That they took usury, though they were forbidden; and that they devoured men's substance wrongfully;- we have prepared for those among them who reject faith a grievous punishment.” **(The Women) Surah 4:161, Holy Koran, Surah 4:161 (M.H. Shakir Translation, FAIR USE quote)**

* “39. The usury you practice, seeking thereby to multiply people's wealth, will not multiply with God. But what you give in charity, desiring God's approval-these are the multipliers.” **Surah al-Rum (The Romans) Quran in English 30:39 (Translated by Talal Itani) <http://www.clearquran.com/030.html>** (You are free to share and distribute this translation. ClearQuran is provided under the Creative Commons License. Attribution, NonCommercial, NoDerivs. Available in two editions: Edition (A) uses the word 'Allah' to refer to the Creator. Edition (B) uses the word 'God'.)

* “[Interest] is pure Riba [Usury] and Allah has forbidden Riba and dealing with it is known among all Muslims...[and]...that taking Riba [Usury, even] for the purpose of giving it as alms, a present or any other good deed does not make it their lawful.” Source: “Fatwa No : 81349,” Bank account, Fatwa Date : 2001-09-11 19:53:53 / 2001-09-11 19:53:53 <http://www.islamweb.net/emerath/index.php?page=showfatwa&FatwaId=81349> **(FAIR USE quote)**

Contra: "The Quran forbids usury, not interest. Quite a few states in USA have laws against usury. Usury is defined as excessive interest. A Dictionary defines usury as "an excessive or inordinate premium for the use of money borrowed", "extortionate interest", or "the practice of taking exorbitant or excessive interest." The Arabic language also makes distinction between interest (Fa'eda) and usury (Reba). The Quran forbids Reba or usury.” Source: “Usury & Interest Rate in Quran” **(FAIR USE quote) http://submission.org/usury_Interest_Rate.html**

Cf: “The Differences between Riba, Usury and Interest,” By Shah Nawaz Khan <http://www.paklink.biz/articles/interest-riba.html>

Cf: “Difference Between Usury & Interest?” <http://www.islamicboard.com/business-islamicfinance/134264602-difference-usury.html>

However, in violation of these religious beliefs (Jewish, Christian, & Muslim), 'Usury' (interest, in many cases, very excessive/oppressive interest) is still charged on loans, Student Loans included.

STANDARD OF LAW: The 'Free Exercise' statement of law, supra, regarding the First Amendment is incorporated here as if fully set forth verbatim.

ARGUMENT: This is in clear violation of these standards (still current, and not out-dated), and any follower of either Judaism or Christianity, is in violation to charge interest on any loan. Interest can not, therefore, legally (according to Holy Bible Law) be charged, and the most that might be legitimately argued is a “rate of inflation” increase – no more, and not even a late fee, although that is debatable, since

on-time payment is obligated by both Old and New Testaments:

“27 Do not withhold good from those to whom it is due, when it is in your power to act. 28 Do not say to your neighbor, “Come back tomorrow and I’ll give it to you”— when you already have it with you.”
(Proverbs 3:27-28, Holy Bible, NIV)

“Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.” **(Romans 13:8, Holy Bible, NIV)**

Even the Scriptures that are in the Catholic Canon of the Holy Bible have application here: “Fight to the death for truth, and the Lord God will fight for you.” **Sirach 4:28, Holy Bible, NRSV, 1989**

Obiter Dictum: If there is, indeed a 'God,' then, in order to avoid Divine Wrath in an eternal hereafter, it might also be a good idea to be compliant regarding all these petitions/grievances, for that reason alone: “4 Hear this, you who trample the needy and do away with the poor of the land, 5...skimping on the measure, boosting the price and cheating with dishonest scales, 6 buying the poor with silver and the needy for a pair of sandals...7 The LORD has sworn by himself, the Pride of Jacob: “I will never forget anything they have done.” **(Amos 8:4-7, Holy Bible, NIV; Cf.: Lev. 19:35-36; Deut. 25:13-16; Job 31:6; Prov. 11:1, 16:11, 20:10, 20:23; Ez. 45:10; Amos 8:1-7; Micah 6:11)**

CONCLUSION: Interest charges (other than service fees and rate-of-inflation increases, as well as any and all abuse) must cease and desist, and restitution made, in order to be compliant with the Free Exercise Clause of the 1st Amendment. It is not unreasonable for Lawmakers to grant a prohibition on Usury here.

Church Leaders: We must not fail to keep our word, lest God curse us:

9:18 The sons of Israel did not strike them because the leaders of the congregation had sworn to them by the Lord the God of Israel. And the whole congregation grumbled against the leaders. 9:19 But all the leaders said to the whole congregation, “We have sworn to them by the Lord, the God of Israel, and now we cannot touch them. – **Joshua 9:18-19, Holy Bible, NASB**

CHRISTIANS: We must not fail to obey the authorities over us:

13:1 Let every soul be subject to the governing authorities. For there is no authority except from God, and the authorities that exist are appointed by God. 13:2 Therefore whoever resists the authority resists the ordinance of God, and those who resist will bring judgment on themselves. 13:3 For rulers are not a terror to good works, but to evil. Do you want to be unafraid of the authority? Do what is good, and you will have praise from the same. – **Romans 13:1-3, Holy Bible, NKJV** [[**The “governing authorities” here INCLUDES the U.S. Constitution's “uniformity clause,” Art. I, Sec. 8, Cl. 4 of the U.S. Constitution, which requires that ANY “bankruptcy” law be UNIFORM, but it is not: You ask ANY college student: Section 523(a)(8) of U.S. Code (the offensive law in question), is NOT “uniform,” DOES violate the U.S. Constitution, and therefore DOES violate God's standards in Romans 13:1-3**]]

However, in failing to obey U.S. Constitutional guidelines (for example: violations of Art. 1, §§8—10, U.S. Const., The Legislative Branch), on page 55, in section XVI, *supra*, both the Federal Lawmakers and those of you who voted for them (but did not hold them accountable) bore false witness, in regard to keeping our/their word and were truce breakers and covenant breakers (not keeping their/our word to follow the Constitution – the covenant and contract with America) – and, as directly prohibited by the following:

- “Thou shalt not bear false witness against thy neighbour.” [Exodus 20:16 (KJV, Holy Bible)]
- “Neither shalt thou bear false witness against thy neighbour.” [Deuteronomy 5:20 (KJV, Holy Bible)]
- “Without understanding, covenantbreakers, without natural affection, implacable, unmerciful.” [Romans 1:31 (KJV, Holy Bible)]
- “Without natural affection, trucebreakers, false accusers, incontinent, fierce, despisers of those that are good,” [2 Timothy 3:3 (KJV, Holy Bible)]
- I (author of the instant memorandum, at bar, here) plan to keep my word (to pay back my college loan –

if able), but the excessive terms (lack of Bankruptcy protections, etc.) were NOT a part of my original Loan Contract, and thus, I am NOT obligated to pay back any fees/interest above and beyond that which were attached to the original Loan Contract. So, I, for my part, in case you're curious, am not intentionally attempting to be a 'Truce Breaker' who fails to keep his word, like the Federal Lawmakers who wrote law that directly violated numerous provisions of the U.S. Constitution.

· And: for other scary stuff that Jesus promises to do to you if you do not heed these words...

The Parable of the Unmerciful Servant [Matthew 18:21-35 (NIV, Holy Bible), words of Jesus in red]

21 Then Peter came to Jesus and asked, “Lord, how many times shall I forgive my brother or sister who sins against me?(A) Up to seven times?”(B)

22 Jesus answered, “I tell you, not seven times, but seventy-seven times.[a](C)

23 “Therefore, the kingdom of heaven is like(D) a king who wanted to settle accounts(E) with his servants. **24** As he began the settlement, a man who owed him ten thousand bags of gold[b] was brought to him. **25** Since he was not able to pay,(F) the master ordered that he and his wife and his children and all that he had be sold(G) to repay the debt.

26 “At this the servant fell on his knees before him.(H) ‘Be patient with me,’ he begged, ‘and I will pay back everything.’ **27** The servant’s master took pity on him, canceled the debt and let him go.

28 “But when that servant went out, he found one of his fellow servants who owed him a hundred silver coins.[c] He grabbed him and began to choke him. ‘Pay back what you owe me!’ he demanded.

29 “His fellow servant fell to his knees and begged him, ‘Be patient with me, and I will pay it back.’

30 “But he refused. Instead, he went off and had the man thrown into prison until he could pay the debt.

31 When the other servants saw what had happened, they were outraged and went and told their master everything that had happened.

32 “Then the master called the servant in. ‘You wicked servant,’ he said, ‘I canceled all that debt of yours because you begged me to. **33** Shouldn’t you have had mercy on your fellow servant just as I had on you?’

34 In anger his master handed him over to the jailers to be tortured, until he should pay back all he owed.

35 “This is how my heavenly Father will treat each of you unless you forgive your brother or sister from your heart.”(I)

Footnotes:

[a] Matthew 18:22 Or: *seventy times seven*

[b] Matthew 18:24 Greek: *ten thousand talents*; a talent was worth about 20 years of a day laborer’s wages.

[c] Matthew 18:28 Greek: *a hundred denarii*; a denarius was the usual daily wage of a day laborer (see 20:2).

Cross references:

(A) Matthew 18:21 : S Mt 6:14

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(B) Matthew 18:21 : Lk 17:4

(C) Matthew 18:22 : Ge 4:24

(D) Matthew 18:23 : S Mt 13:24

(E) Matthew 18:23 : Mt 25:19

(F) Matthew 18:25 : Lk 7:42

(G) Matthew 18:25 : Lev 25:39; 2Ki 4:1; Ne 5:5, 8

(H) Matthew 18:26 : S Mt 8:2

(I) Matthew 18:35 : S Mt 6:14; S Jas 2:13

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Jesus' parable in Matthew 18:21-35, quoted in its entirety above, is comparable to the student loan crisis, since, of course, looking at footnote [b], we see that the amount that this chap was in debt (10,000 talents, each talent being about 20 years' worth of a day laborer's wages) was impossible to pay off. (Let's do the math: "about 20-years-wages"/talent times 10,000 talents = about 200,000-years' worth of wages, impossible to pay off just working, not unlike how the late fees and interest, both capitalised and added to the original loan principal, make it quite impossible for student loans to be paid off if the recipient doesn't get a lush and high-paying job.)

What do you think of the 'tough love' that Jesus will use on those who don't forgive others their debts (Matthew 18:21-35, quoted above)? If you thought this was harsh, please see how Jesus, Himself, sends people directly to hell – for, say, not feeding the hungry, clothing the naked, or taking in the homeless:

Jesus says, in Matthew, chapter 25 of the Holy Bible:

Words of Jesus in red, AMP comments in [brackets]; selected editorial comments in {{double parenth}}

35 ...{{To those on the right}} **I was a {{homeless, wandering}} stranger and you [b]brought Me together with yourselves and welcomed and entertained and [c]lodged Me,**

43 [To those on the left] **I was a {{homeless, wandering}} stranger and you did not welcome Me and entertain Me, I was naked and you did not clothe Me, I was sick and in prison and you did not visit Me [f]with help and ministering care.**

44 Then they also [in their turn] will answer, Lord, when did we see You hungry or thirsty or a stranger or naked or sick or in prison, and did not minister to You?

45 And He will reply to them, Solemnly I declare to you, in so far as you failed to do it for the least [[g]in the estimation of men] of these, you failed to do it for Me.(D)

46 Then they will go away into eternal punishment, but those who are just and upright and in right standing with God into eternal life.(E)

Footnotes:

[b] Matthew 25:35 Literal meaning.

[c] Matthew 25:35 William Tyndale, The Tyndale Bible.

[f] Matthew 25:43 Kenneth Wuest, Word Studies.

[g] Matthew 25:45 Joseph Thayer, A Greek-English Lexicon.

Cross references:

(D) Matthew 25:45 : Prov. 14:31; 17:5.

(E) Matthew 25:46 : Dan. 12:2.

Amplified Bible (AMP)

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Sovereign KING Jesus goes on to say:

“46 And He said, “Woe to you also, lawyers! For you load men with burdens hard to bear, and you yourselves do not touch the burdens with one of your fingers.” “3 Therefore whatever they tell you to observe, *that* observe and do, but do not do according to their works; for they say, and do not do. 4 For they bind heavy burdens, hard to bear, and lay *them* on men's shoulders; but they *themselves* will not move them with one of their fingers.” [Luke 11:46; Matthew 23:3-4, NKJV, Words of Jesus in red]

Commentary: 'Lawyers' & others, such as Federal Lawmakers, who “load men with burdens” (by passing laws stripping students' ability to obtain bankruptcy for most college loans -and stripping 'Truth In Lending' requirements to give borrowers fair 'Due Process' notice of this) violate the Golden Rule. Lawmakers are hypocrites: They wouldn't accept this 'too hard to bear' 'burden' on their shoulders! So, if a lot of rich, powerful church and business community folk (along with a load of 'middle-class' Credit Card users) get together and outright refuse to stand up for the student borrowers' right to be treated 'equally'

and 'fairly' as all other 'distressed debtors' are treated, then what will stop them from being subject to the same thing that the College Students experienced? For example: I can personally attest to the fact that my loans were given to me when bankruptcy was part of the 'Loan Contract,' and yet the terms of the Loan Contract were changed "after-the-fact." Would these many "rich" folk like it if "Big Brother" government did the same thing to them? Second question: Is such likely? ANSWER: Go back, above, and re-read (this time, more slowly) the testimony of Rev. Niemöller, and just 'sit and wonder' when (not if, but when) you will be subject to the same (or similar) oppressions as the 'silent millions' of college students, people who did not ask to be singled out like this. This bears repeating, so I shall: Alan Collinge reports at <http://StudentLoanJustice.org/press-factsheet.html> that: "There was never a rational basis for removing bankruptcy protections from student loans. Three decades ago people found to be discharging their loans shortly after graduation, while highlighted by media and pointed to as a rationalization for bankruptcy removal, turned out to be exceedingly rare. In fact, far less than 1% of all federal loans were actually discharged in bankruptcy." Is Alan right? Yes: The recent 'urban legend' among some of the "rich & powerful" banker types that Congress had 'good' rationale for removal of bankruptcy protections from student loans, namely that many students were abusing this option by going to college, racking up large debts, & then refusing to pay is easily disproved: Default rates and overall college loan debt, good proxies for levels of bankruptcy filings, used to be very low in the past (back when bankruptcy was an option, and did not require the next-to-impossible 'Undue Hardship' test). However, it was only AFTER bankruptcy (and other Standard Consumer Protections) were removed that Student Loan Debt has, for the FIRST TIME in America's history, surpassed Credit Card Debt.

And, finally... a few words from our sponsor... GOD:

Ecclesiastes 5:13-14, Holy Bible, KJV

13 There is a sore evil which I have seen under the sun, namely, riches kept for the owners thereof to their hurt.

14 But those riches perish by evil travail: and he begetteth a son, and there is nothing in his hand.

Luke 12:16-21, Holy Bible, KJV, Letters of our Lord in Red, comment(s) [in bracket] for clarity

16 And he [JESUS] spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully:

17 And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits?

18 And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods.

19 And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry.

20 But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?

21 So is he that layeth up treasure for himself, and is not rich toward God.

James 5:1-6, Holy Bible, English Standard Version (ESV), (except v.1, which is NIV, for clarity)

"Warning to the Rich"

1 Now listen, you rich people, weep and wail because of the misery that is coming on you. 2 Your riches have rotted and your garments are moth-eaten. 3 Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. 4 Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts. 5 You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. 6 You have condemned and murdered the righteous person. He does not resist you.

So, the government, once again, created a problem, and then offers solutions or cures which are

worse than the disease; therefore, it would behoove you to re-read this dissertation very closely, remembering that, yes, “it can happen to you.”

The following, below, is a useful appendix of selected Bible passages for Jews and Christians, as it is from the Judeo-Christian Bible; people of other religions might find this enlightening to address these matters:

APPENDIX 'F' – Misc. uncategorised religious citations on Unequal Scales / Balances / Weights / Measures, etc. (from the Judeo-Christian Holy Bible)

Lev. 19:35-36; Deut. 25:13-16; Job 31:6, Prov. 11:1, 16:11, 20:10, 20:23; Ez 45:10; Amos 8:1-7; Micah 6:11; Is. 58:6-7; Matt. 25:31-46, full quote with citations & commentary to clarify

Leviticus 19:35-36 (NIV, Holy Bible)

35 “Do not use dishonest standards when measuring length, weight or quantity.(A) **36** Use honest scales(B) and honest weights, an honest ephah[a](C) and an honest hin.[b](D) I am the Lord your God, who brought you out of Egypt.(E)

Footnotes:

[a] Leviticus 19:36 An *ephah* was a dry measure having the capacity of about 3/5 of a bushel or about 22 liters.

[b] Leviticus 19:36 A *hin* was a liquid measure having the capacity of about 1 gallon or about 3.8 liters.

Cross references:

(A) Leviticus 19:35 : Dt 25:13-16

(B) Leviticus 19:36 : Job 31:6; Pr 11:1; Hos 12:7; Mic 6:11

(C) Leviticus 19:36 : Jdg 6:19; Ru 2:17; 1Sa 1:24; 17:17; Eze 45:10

(D) Leviticus 19:36 : Dt 25:13-15; Pr 20:10; Eze 45:11

(E) Leviticus 19:36 : S Ex 12:17

Deuteronomy 25:13-16 (NIV, Holy Bible)

13 Do not have two differing weights in your bag—one heavy, one light.(A) **14** Do not have two differing measures in your house—one large, one small. **15** You must have accurate and honest weights and measures, so that you may live long(B) in the land the Lord your God is giving you. **16** For the Lord your God detests anyone who does these things, anyone who deals dishonestly.(C)

Cross references:

(A) Deuteronomy 25:13 : Pr 11:1; 20:23; Mic 6:11

(B) Deuteronomy 25:15 : S Ex 20:12

(C) Deuteronomy 25:16 : Pr 11:1

Job 31:6 (NIV, Holy Bible)

6 let God weigh me in honest scales and he will know that I am blameless—

Proverbs 11:1 (NIV, Holy Bible)

11 The Lord detests dishonest scales, but accurate weights find favor with him.

Proverbs 16:11 (NIV, Holy Bible)

11 Honest scales and balances belong to the Lord; all the weights in the bag are of his making.

Proverbs 20:10 (NIV, Holy Bible)

10 Differing weights and differing measures—the Lord detests them both.

Proverbs 20:23 (NIV, Holy Bible)

23 The Lord detests differing weights, and dishonest scales do not please him.

Ezekiel 45:10 (NIV, Holy Bible)

10 You are to use accurate scales, an accurate ephah and an accurate bath.

A Basket of Ripe Fruit [Amos 8:1-7 (NIV, Holy Bible), Fair Use quote]

1 This is what the Sovereign Lord showed me: a basket of ripe fruit. **2** “What do you see, Amos?” he asked. “A basket of ripe fruit,” I answered. Then the Lord said to me, “The time is ripe for my people Israel; I will spare them no longer.

3 “In that day,” declares the Sovereign Lord, “the songs in the temple will turn to wailing. Many, many

bodies—flung everywhere! Silence!”

4 Hear this, you who trample the needy and do away with the poor of the land,

5 saying, “When will the New Moon be over that we may sell grain, and the Sabbath be ended that we may market wheat?”—skimping on the measure, boosting the price and cheating with dishonest scales,

6 buying the poor with silver and the needy for a pair of sandals, selling even the sweepings with the wheat.

7 The Lord has sworn by himself, the Pride of Jacob: “I will never forget anything they have done.

Micah 6:11 (NIV, Holy Bible)

11 Shall I acquit someone with dishonest scales, with a bag of false weights?

Well, *will* The Lord God Almighty acquit someone who is a shape-shifting chameleon and truce-breaker, who “changes the rules” mid-flight and directly violated the standards in both the U.S. Constitution and the Holy Bible? Oh, really?... And, in case the reader forgets that Sovereign KING Jesus has the same Divine authority to whack an evil-doer, please see this:

Isaiah 58:6-7 (AMP, Holy Bible; bold-faced blue and underline added for clarity)

6 [Rather] is not this the fast that I have chosen: to loose the bonds of wickedness, to undo the bands of the yoke, to let the oppressed go free, and that you break every [enslaving] yoke?(A)

7 Is it not to divide your bread with the hungry **and bring the homeless poor into your house** when you see the naked, that you cover him, and that you hide not yourself from [the needs of] your own flesh and blood?

Cross references:

Isaiah 58:6 : Acts 8:23.

Matthew 25:31-46 (AMP, Holy Bible)

Words of Jesus in red, AMP comments in [brackets]; selected editorial comments in {{double parenth}}

31 When the Son of Man comes in His glory (His majesty and splendor), and all the holy angels with Him, then He will sit on the throne of His glory.

32 All nations will be gathered before Him, and He will separate them [the people] from one another as a shepherd separates his sheep from the goats;(A)

33 And He will cause the sheep to stand at His right hand, but the goats at His left.

34 Then the King will say to those at His right hand, Come, you blessed of My Father [you [a]favored of God and appointed to eternal salvation], inherit (receive as your own) the kingdom prepared for you from the foundation of the world.

35 For I was hungry and you gave Me food, I was thirsty and you gave Me something to drink, I was a {{homeless, wandering: Cf: Is.58:6-7}} stranger and you [b]brought Me together with yourselves and welcomed and entertained and [c]lodged Me,

36 I was naked and you clothed Me, I was sick and you visited Me [d]with help and ministering care, I was in prison and you came to see Me.(B)

37 Then the just and upright will answer Him, Lord, when did we see You hungry and gave You food, or thirsty and gave You something to drink?

38 And when did we see You a stranger and welcomed and entertained You, or naked and clothed You?

39 And when did we see You sick or in prison and came to visit You?

40 And the King will reply to them, Truly I tell you, in so far as you did it for one of the least [[e]in the estimation of men] of these My brethren, you did it for Me.(C)

41 Then He will say to those at His left hand, Begone from Me, you cursed, into the eternal fire prepared for the devil and his angels!

42 For I was hungry and you gave Me no food, I was thirsty and you gave Me nothing to drink,

43 I was a {{homeless, wandering: Cf: Is.58:6-7}} stranger and you did not welcome Me and entertain Me, I was naked and you did not clothe Me, I was sick and in prison and you did not visit Me [f]with help and ministering care.

44 Then they also [in their turn] will answer, Lord, when did we see You hungry or thirsty or a stranger or

naked or sick or in prison, and did not minister to You?

45 And He will reply to them, Solemnly I declare to you, in so far as you failed to do it for the least [[g]in the estimation of men] of these, you failed to do it for Me.(D)

46 Then they will go away into eternal {{hell-fire: Matthew 5:22, 18:9; Mark 9:43-47; James 3:6; Revelation 20:14}} punishment {{forever: Genesis 3:22; Jude 1:13; Revelation 20:10}}, but those who are just and upright and in right standing with God into eternal life.(E)

Footnotes:

- (a) Matthew 25:34 Joseph Thayer, A Greek-English Lexicon.
- (b) Matthew 25:35 Literal meaning.
- (c) Matthew 25:35 William Tyndale, The Tyndale Bible.
- (d) Matthew 25:36 Kenneth Wuest, Word Studies.
- (e) Matthew 25:40 Joseph Thayer, A Greek-English Lexicon.
- (f) Matthew 25:43 Kenneth Wuest, Word Studies.
- (g) Matthew 25:45 Joseph Thayer, A Greek-English Lexicon.

Cross references:

- (A) Matthew 25:32 : Ezek. 34:17.
- (B) Matthew 25:36 : Isa. 58:7.
- (C) Matthew 25:40 : Prov. 19:17.
- (D) Matthew 25:45 : Prov. 14:31; 17:5.
- (E) Matthew 25:46 : Dan. 12:2.

Amplified Bible (AMP)

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Certificate of Font Size, Font Type, and Margins

I, Gordon Wayne Watts, hereby certify that, in the construction of this brief, I used font “Times New Roman” of font size = 12, except in the cover page, one Op-Ed, and a quote of Amos 8:4-7, in the 'Religious Freedoms' sections, as well as a quote by Martin Niemöller in APPENDIX 'E', where slight variations for style are apparent. For the margins, I used 0.75” (□ of an American inch) per side, which is believed to be convenient for most printers. For the colour, I used Black Font except in rare cases where an Op-Ed or an active Internet link called for a differing colour, or quoting the words of Jesus “in red,” to illustrate Religious Freedoms in the indicated section.

Certificate of Service

As yet, I have not served this upon anyone, but am placing this, my research, in the Public Domain, in order that it may avail assistance and help for others for whom it may afford much-needed help.

- by mine own hand, and via electronic signature, I now do sign:
- Gordon Wayne Watts
- Date: Saturday, 16 April 2016, at: 04:32 PM, Eastern Standard Time

In Re: GORDON WAYNE WATTS (as next friend of THERESA MARIE 'TERRI' SCHIAVO), No. SC03-2420 (Fla. Feb.23, 2005), denied 4-3 on rehearing. (Watts got 42.7% of his panel)
<http://www.FloridaSupremeCourt.org/clerk/dispositions/2005/2/03-2420reh.pdf>

In Re: JEB BUSH, GOVERNOR OF FLORIDA, ET AL. v. MICHAEL SCHIAVO, GUARDIAN: THERESA SCHIAVO, No. SC04-925 (Fla. Oct.21, 2004), denied 7-0 on rehearing. (Bush got 0.0% of his panel before the same court)
<http://www.FloridaSupremeCourt.org/clerk/dispositions/2004/10/04-925reh.pdf>

Schiavo ex rel. Schindler v. Schiavo ex rel. Schiavo, 403 F.3d 1223, 2005 WL 648897 (11th Cir. Mar.23, 2005), denied 2-1 on appeal. (Terri Schiavo's own blood family only got 33.3% of their panel on the Federal Appeals level)
<http://media.ca11.uscourts.gov/opinions/pub/files/200511556.pdf>

