

(UPDATED List of key supporters of both bills)

TEAMWORK !!

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

By Gordon Wayne Watts (GordonWatts.com / GordonWayneWatts.com)* **Date: Sunday, 25 October 2020**

My father (the late Bobby Watts, R.I.P., dad) once told me that if I was trying to fight a problem that was too big for me, to NOT “go it alone,” but rather, ask for help from others **to add their voice to mine.** To that end, here’s a list (*with references*) of supporters of both bills for which I’m asking your advocacy & support, Pres. Trump.

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

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

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

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

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

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

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

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

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

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

(9) Sen. Richard J. “Dick” Durbin (D-IL), currently the Democratic Whip: **“Primary Sponsor” of S.1414 - Student Borrower Bankruptcy Relief Act of 2019, 116th Congress (2019-2020)**

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

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

(12) Rep. John K. Delaney (D-MD-06th), former member of Congress who self-identifies as very “Moderate”: **“Primary Sponsor” of H.R.2366 - Discharge Student Loans in Bankruptcy Act of 2017, 115th Congress (2017-2018) – –as well as a “Primary Sponsor” of H.R.449 - Discharge Student Loans in Bankruptcy Act of 2015, 114th Congress (2015-2016)**

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

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

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

(15) The American Conservative: “Bankruptcy Could Help Millions Struggling Under Student Debt: In 2005,

Congress took this one possible life raft away. Why?,” by Jon Basil Utley, publisher of The American Conservative, published in The American Conservative, January 23, 2020, **LINK:** <https://www.TheAmericanConservative.com/articles/bankruptcy-could-help-millions-struggling-under-student-debt>

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

All our Nation's founders (Thomas Jefferson, James Madison, etc.) were under oppression from merchants and the oppressive government, who did not allow standard consumer protections, and that was a chief reason for the Declaration of Independence from England: “There are two ways to conquer and enslave a nation. One is by the sword. The other is by debt.” — John Adams 1826 (attributed)

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

(17) God Almighty supported not merely bankruptcy discharge but **OUTRIGHT FORGIVENESS** of outstanding debts: See e.g., “Jubilee Forgiveness,” in Deuteronomy 15:1-2a, Deut. 15:1-11, and Leviticus 25:13, something God's people did every seven (7) years! This Old Testament passage is **accepted as “Canon” by both Jews and Christians.**

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

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

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

(20) Ike Brannon of the *Cato Institute* **(21)** *NY Times* columnist David Brooks **(22)** Even Jeb Bush included this in his platform when he ran for president. **(23)** *National Review*, founded by well-known Conservative, William F. Buckley Jr., is calling for allowing student loans to be dischargeable in bankruptcy **(24)** as is Frank H. Buckley, a Foundation Professor at Conservative Antonin Scalia Law School of Law at *GMU*. Both **(25)** *Bloomberg &* **(26)** *USA Today* also call for bankruptcy to be returned to student loans. Lastly, **(27)** Libertarian-Conservative, **Dr. Ron Paul** supports bankruptcy for ALL U.S. Debt (not just college debt). **Liberals** like **(28)** Robert Reich, **(29)** Thom Hartmann, & many others have called for this much-needed repair to fix a broken system. Indeed, **(30)** the Democratic Party made return of bankruptcy a plank in their party platform in Philadelphia, recently.

(31) Jerome Powell, a Conservative Republican, former private equity executive, and current incumbent Chair of the Federal Reserve, who served under Presidents Barack Obama and Donald Trump: Has said he's “at a loss to explain” why student loans are treated differently than other types of debt in bankruptcy.

(32) Over 44 Million Americans have collegiate debt, and would like the same bankruptcy rights you have (and like Credit Card users—for likewise UNSECURED debts).

(999) Like I suggest regarding the list of “spending cuts” supporters, likewise, here: Take this list (and copies of both my columns), advocate to **Lawmakers of both parties**, & get **H.R.2648** and **S.1414** passed into law. We've tried it the “Liberal” way for too long. Now, let's try it my way, lest we crash the dollar.

REFERENCES – for the above claims:

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

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

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

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

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

Archive-2:

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

Archive-3:

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

Archive-4:

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

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

(2) Rep. Glenn S. Grothman (R-WI-06th) – Rep. Grothman is a **Conservative Republican**:

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

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

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

(3) Rep. John Katko (R-NY-24th) – Rep. Katko is a **Conservative Republican, and a former Federal Prosecutor.** *The Daily Orange* described him as a “center-right Republican,” who “decides to vote for a tax cut”: <http://DailyOrange.com/2020/01/john-katko-makes-obvious-decision> and is otherwise rated fairly, if not totally, Conservative: <https://JustFacts.votesmart.org/candidate/152546/john-katko> and who did not support the

impeachment of President Donald Trump: http://www.OswegoCountyNewsNow.com/news/katko-history-on-gop-s-side-in-impeachment-fight/article_6621c1a4-21d7-11ea-be85-ef7aeef90bc2.html

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

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

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

(5) Rep. David W. Jolly (R-FL-13th) is a former member of Congress <https://www.Congress.gov/member/david-jolly/J000296> **who was a life-long Republican**, who served in Congress from 2014 to 2017, following the death of his mentor and former boss, Rep. C.W. “Bill” Young – and **a staunch opponent of the Affordable Care Act and abortion** –but who quit the GOP and registered as “Independent” over differences with President Trump: <https://www.TampaBay.com/florida-politics/buzz/2018/10/15/former-congressman-quits-gop>

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

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

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

referring to Democratic nominee Joe Biden, who as a senator backed the 2005 bankruptcy law. [] Judiciary Chairman Rep. Jerry Nadler (D-N.Y.) agreed with Gaetz's assertion. [] "It was the wrong thing to do," he said. "Biden was on the wrong side. Many people in both parties were on the wrong side."

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

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

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

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

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

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

Various QUOTES:

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

“I support Mr. Tiffany's [criminal conviction disqualification] amendment. The underlying piece of legislation that would allow students to discharge student loan debt through bankruptcy [this bill, H.R.2648] would shatter the foundation of Higher Education finance. It would create a dramatic & sudden shift in the pricing of Higher Education. It would disrupt almost every university budget in America. [Dramatic pause.] And that's exactly why I'm voting for it. During my life, prices in Higher Education have skyrocketed. University administration budgets have exploded. Administrators have gotten rich, while a generation of students have been relegated to a life of indentured servitude. Forty-Four (44) Million Americans dealing with crushing student loan debt – an amount, in the aggregate – that exceeds \$1.6 TRILLION dollars. That's more than the amount of money Americans have borrowed against CARS. That's more than America's CREDIT CARD debt, in the aggregate. And, it has impacted the life of many of my fellow-Millennials. Unable to get married. Unable to have a down payment for a HOME. It's almost like in dating in Millennial life...reverse dowry... [etc.] ...But: It does raise the question: How did we get here? Why, in 2005, as the chairman correctly referenced, did members of Congress [and] The Senate [change the law]!?” – Enters into the record Guardian article about Sen. Biden's support for anti-consumer BK law. Chairman Nadler generously allows such. Gaetz goes on an anti-Biden rant. – **01:43:46** – Rep. Gaetz yields the remaining seconds to Chairman Nadler, who admits that Democrats have made mistakes, along with Republicans. – **01:44:30**

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

01:51:31 – Rep. Matt Gaetz (R-FL-01) – QUOTE: “So, if students are able to discharge...I see what you're saying: That the bill doesn't say bureaucracy *HAS* to be cut. But, if students can discharge their debt through bankruptcy, then there will be fewer of those loans issued, right? Because if they're 'risky' loans, [then] they won't be issued. And, so, universities won't be able to charge as much: TUITION will go DOWN. And, because

they won't be able to charge as much, they won't be able to have – like – you know – “Senior Provost of Intersectional Gender Studies,” knocking down TWO-HUNDRED EIGHTY THOUSAND (\$280,000.00) DOLLARS a year, while somebody's just tryin' to pay pay tuition for their family member.” – yields back –
01:52:10

SOURCES:

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

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

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

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

Archive of MP4 video download file:

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

VIDEO NOTES:

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

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

Archive-1:

- * <https://Archive.vn/wip/FMuhW> (Unabridged / Full notes)
- * <https://Archive.vn/wip/cIrl9> (ABRIDGED Facebook video notes only)

Archive-2:

- * https://Web.Archive.org/web/20201016142354/https://gordonwatts.com/Notes_HouseMarkupH.R.2648.html (Full-HTML)
- * https://Web.Archive.org/web/20201016142719/https://gordonwatts.com/Notes_HouseMarkupH.R.2648.pdf (Full-PDF)
- * https://Web.Archive.org/web/20201016142822/https://gordonwatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.html (Facebook-HTML)
- * https://Web.Archive.org/web/20201016142519/https://gordonwatts.com/FACEBOOK-vid_Notes_HouseMarkupH.R.2648.pdf (Facebook-PDF)

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

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

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

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

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

SOURCE: “Secretary of Education Betsy DeVos Announces Intent to Appoint Dr. A. Wayne Johnson as

Chief Operating Officer of Federal Student Aid,” Official Press release by the Press Office, (202) 401-1576, Press@ed.gov, *U.S. Department of Education*, Tuesday, June 20, 2017,

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Archive-2:

<https://Web.Archive.org/web/20201021225415/http://web.archive.org/screenshot/https://www.gwinnettforum.co>

[m/2020/09/brack-johnson-bases-senate-campaign-on-student-loan-reform](https://www.gordonwatts.com/DrAWayneJohnson-85-percent-quote_ViaGwinnettForum_PDF.pdf)

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

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

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

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

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

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

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

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

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

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

(8) Rep. William Lacy Clay (D-MO-01st) is, currently, the Chairman of the House Financial Services Subcommittee on Housing, Community Development & Insurance, and an accomplished and experienced lawmaker, who is currently serving his 10th term, and was first elected to the U. S. House in 2000 after serving 17-years in both chambers of the Missouri State legislature: <https://LacyClay.House.gov/about/full-biography>
** Rep. Clay is also the “Primary Sponsor” of H.R.4750 - RED Act (also known as “Relief from Excessive Debt Act,” or, Official Title as Introduced: “To amend title 11 of the United States Code to make student loans dischargeable.”)116th Congress (2019-2020) (Introduced 10/18/2019) <https://www.Congress.gov/bill/116th-congress/house-bill/4750/cosponsors>

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

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

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

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

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

(12) Rep. John K. Delaney (D-MD-06th) is a former member of Congress <https://www.Congress.gov/member/john-delaney/D000620> and recent candidate for president who self-identifies as very “Moderate”: <https://www.SLTrib.com/news/politics/2018/01/25/with-nearly-3-years-until->

[2020-election-deep-red-utah-gets-its-first-visit-from-a-presidential-candidate-a-little-known-democrat](https://www.PBS.org/newshour/show/why-john-delaney-sees-himself-as-the-most-moderate-2020-democrat) and <https://www.PBS.org/newshour/show/why-john-delaney-sees-himself-as-the-most-moderate-2020-democrat>
** Rep. Delaney is also the “Primary Sponsor” of H.R.2366 - Discharge Student Loans in Bankruptcy Act of 2017, 115th Congress (2017-2018) (Introduced 05/04/2017) <https://www.Congress.gov/bill/115th-congress/house-bill/2366/cosponsors> –as well as a “Primary Sponsor” of H.R.449 - Discharge Student Loans in Bankruptcy Act of 2015 114th Congress (2015-2016) (Introduced 01/21/2015) <https://www.Congress.gov/bill/114th-congress/house-bill/449/cosponsors>

(13) Rep. Daniel T. “Dan” Kildee (D-MI-05th) is a current member of Congress who, among other things, played an instrumental role in freeing a Marine Veteran from prison in Iran—and who is currently the Chief Deputy Whip—part of the Democratic leadership team in the 116th Congress—and acts as an important liaison among Members of Congress and the leadership to build support for Democratic priorities and legislation: <https://DanKildee.house.gov/about/congressman-kildees-biography> ** Rep. Kildee is also the “Primary Sponsor” of H.R.3451 - Student Loan Bankruptcy Parity Act of 2015, 114th Congress (2015-2016) (Introduced 09/08/2015) <https://www.Congress.gov/bill/114th-congress/house-bill/3451/cosponsors>

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

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

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

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

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

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

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

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

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

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

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

DOWNLOAD MIRRORS:

- **YouTube:** <https://www.YouTube.com/watch?v=D7Z9wWWjTJo>
- **Twitter:** https://Twitter.com/Gordon_W_Watts/status/720318286949273600
- **Facebook-NOTES:** <https://www.Facebook.com/notes/gordon-wayne-watts/brave-republican-congressman-breaks-with-party-admits-college-loans-deserve-bank/10153392004810248>
- **Facebook-VIDEO:** <https://www.Facebook.com/GordonWayneWatts/videos/10207696141426468/>
- **WMV – DOWNLOAD Mirror-1:** https://GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv (28.8 MB)
- **WMV – DOWNLOAD Mirror-2:** https://GordonWayneWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv (28.8 MB)
- **MP4 – DOWNLOAD Mirror-1:** https://GordonWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4 (17.6 MB)
- **MP4 – DOWNLOAD Mirror-2:** https://GordonWayneWatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4 (17.6 MB)
- **Archive-1 – NOTES:** <https://Archive.vn/wip/Yct1J>
- **Archive-2 – NOTES:** <https://Web.Archive.org/web/20201016134859/https://www.facebook.com/notes/gordon-wayne-watts/brave-republican-congressman-breaks-with-party-admits-college-loans-deserve-bank/10153392004810248>
- **Archive of YouTube:** <https://Web.Archive.org/web/20160917203439/https://www.YouTube.com/watch?v=D7Z9wWWjTJo>
- **Archive of Facebook:** <https://Web.Archive.org/web/20201016135104/https://www.facebook.com/GordonWayneWatts/videos/10207696141426468/>
- **Archive of WMV video file download:** https://Web.Archive.org/web/20201016135336/https://gordonwatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV.wmv
- **Archive of MP4 video file download:** https://Web.Archive.org/web/20201016135512/https://gordonwatts.com/FannyDeregulation/DennisRoss-TeleTHM-Wed21May2014_WMV_mobile-phone-mpeg4.mp4

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

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

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

Archive-2:

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

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

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

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

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

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

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

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

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

[Tue19Nov2019.pdf](#)

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

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

– with the arguments for passage of bill into law in these columns, and other resources here:
<https://GordonWatts.com> and <https://GordonWayneWatts.com>

“Inside” links:

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

“Outside” links:

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

Gordon Wayne Watts

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

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

(15) The American Conservative:

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

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

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

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

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

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

“Fair Use” Archive-2:

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

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

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

“Fair Use” Archive-5:

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

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

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

“Fair Use” Archive-8:

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

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

* <https://ConstitutionUS.com>

* <https://Constitution.FindLaw.com/article1.html>

* <https://www.Law.Cornell.edu/constitution/article1#section8>

* <https://www.Archives.gov/founding-docs/constitution-transcript>

* https://www.Senate.gov/civics/constitution_item/constitution.htm

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

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

Article I (Article 1 – Legislative)

Section. 8.

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

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

clause 5: To coin Money,...

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

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

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

— John Adams 1826

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

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

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

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

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

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

See in particular this passage: “1 At the end of every seven years you must cancel debts. 2 This is how it is to be done: Every creditor shall cancel any loan they have made to a fellow Israelite. They shall not require payment

from anyone among their own people, because the Lord's time for canceling debts has been proclaimed." Deuteronomy 15:1-2, Holy Bible (NIV)

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

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

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

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

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

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

QUOTE: “About Us [] **WELCOME! We're glad you found us.** [] We are the oldest, largest, and only grassroots group in the nation fighting for student loan justice. We've been around for 15 years. We've been featured on 60 Minutes, in the New York Times, Wall Street Journal, CNN, CNBC, PBS, NPR, Fox News, MSNBC, Rolling Stone, VICE news, Fast Company, and many, many other places. We are non-partisan. Spread the word about this group. We are it. Unlike EVERY other loan in the country, student loans have been UNIQUELY stripped of bankruptcy protections, statutes of limitations, and other protections. The result is an unconstitutionally vicious, predatory, and hyper-inflationary lending system. [] **THIS IS NOT RIGHT. WE DON'T HAVE TO TAKE THIS.** [] We are fighting for the return of bankruptcy protections to student loans. The Founders called for bankruptcy rights in the Constitution. They are on our side. Having the THREAT of bankruptcy back on our side is absolutely KEY to this fight. Getting this right back (as it exists for all other loans in the country) will help you tremendously, whether you file for it or not. Thankfully, we now have two great bills to fight for: S.1414 (Senate), and HR 2648 (House). [] **RIGHT NOW, WE ARE PUSHING THE PRESIDENT TO CANCEL STUDENT LOANS BY EXECUTIVE ORDER. WE CURRENTLY HAVE 236,000 SIGNATURES AND GROWING.**”

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

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

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

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

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

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

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

- ** Facebook group: <https://Facebook.com/SLJgroup>
- ** His “Million Signature” petition: <https://Change.org/CancelStudentLoans>
- ** His book: <https://www.Amazon.com/Student-Loan-Scam-Oppressive-History/dp/0807042315>
- ** His Wikipedia entry: <https://en.Wikipedia.org/wiki/StudentLoanJustice.org>

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

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

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

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

Archive-2:

https://Web.Archive.org/web/20200116202945/https://Money.CNN.com/galleries/2008/news/0812/gallery.heroes_zeros_2008/5.html

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

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

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

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

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

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

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

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

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

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

(20) Ike Brannon of the Cato Institute: “Let Them Go Bankrupt,” by IKE BRANNON, *The Weekly Standard*, February 12, 2016 at 1:15 AM: <https://WeeklyStandard.com/ike-brannon/let-them-go-bankrupt> “5 MIN READ”

Archive-1: <http://Archive.vn/wip/YISca> and **Archive-2:** <http://Archive.vn/wip/lX9vM>

Also linked here: <https://www.WashingtonExaminer.com/weekly-standard/let-them-go-bankrupt>

Archive-3: <https://Web.Archive.org/web/20190725232349/https://www.washingtonexaminer.com/weekly-standard/let-them-go-bankrupt>

Archive-4: <https://Web.Archive.org/web/20191105071308/https://www.WashingtonExaminer.com/weekly-standard/let-them-go-bankrupt>

Archive-5: https://GordonWatts.com/IKE_BRANNON_02-12-2016_LetThemGoBankrupt.pdf

Archive-6: https://GordonWayneWatts.com/IKE_BRANNON_02-12-2016_LetThemGoBankrupt.pdf

(21) New York Times columnist David Brooks: **QUOTE:** “I think they [the Wall Street Protests] do tap into a couple real issues. Student loans is talked about a lot. And you [should] be able to declare bankruptcy from student loans. You should be able to get out of them under — and the second thing is Wall Street.” **Source:** “Shields, Brooks on Romney’s Electability, Cain’s 9-9-9 Plan, Wall St. Protests,” *PBS*, Oct 7, 2011:

LINK: <https://www.PBS.org/newshour/show/shields-brooks-on-romney-s-electability-cain-s-9-9-9-plan-wall-st-protests#transcript>

Archive-1: <http://Archive.vn/VoSqg>

Archive-2: <https://Web.Archive.org/web/20200601070710/https://www.PBS.org/newshour/show/shields-brooks-on-romney-s-electability-cain-s-9-9-9-plan-wall-st-protests>

Archive-3: https://GordonWatts.com/PBS-NewsHour_BROOKS-on-StudentLoanBankruptcy.pdf

Archive-4: https://GordonWayneWatts.com/PBS-NewsHour_BROOKS-on-StudentLoanBankruptcy.pdf

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

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

“Fair Use” Archive-1: <https://Archive.vn/hjK31>

“Fair Use” Archive-2:

<https://Web.Archive.org/web/20190813015505/https://www.nationalreview.com/2019/04/eliminate-federal-student-loans>

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

“Fair Use” Archive-4:

https://GordonWayneWatts.com/EliminateFederalStudentLoans_NationalReview_PDF.pdf

(24) as is Frank H. Buckley, a Foundation Professor at Conservative Antonin Scalia Law School of Law at George Mason University and author of “The Republican Workers Party: How the Trump Victory Drove Everyone Crazy, and Why It Was Just What We Needed.”: “The silver bullet for student debt: Bankruptcy,” By Frank H. Buckley, *The Washington Post*, August 22, 2018,

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

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

“Fair Use” Archive-2:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

() Likewise, liberals** like **(28) Robert Reich**, **(29) Thom Hartmann**, & many others have called for this much-needed repair to fix a broken system. Indeed, **(30) the Democratic Party** made return of bankruptcy a plank in their party platform in Philadelphia, recently. Source for 12—14, here: “**Student Loans, Bankruptcy and the Silence of Presidents**,” By Alan M. Collinge, *InsiderHigherEd*, December 14, 2017:

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

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

Archive-2:

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

(31) Jerome Powell, a Conservative Republican, former private equity executive, and current incumbent Chair of the Federal Reserve, who served under Presidents Barack Obama and Donald Trump:

QUOTE 1 of 4: “WASHINGTON — President Obama said Tuesday that he would nominate Jeremy C. Stein, a Harvard economist, and Jerome H. Powell, a former private equity executive, to fill the two vacant seats on the Federal Reserve’s board. [] The pairing of Professor Stein, a Democrat, and Mr. Powell, a Republican, is a carefully weighted gesture, a pragmatic attempt to satisfy Senate Republicans who have repeatedly refused to allow votes on nominees for regulatory positions.” **Source:** “**Obama to Nominate Two for Vacancies on Fed Board**,” by Binyamin Appelbaum, *The New York Times*, December 27, 2011,

LINK: <https://www.NYTimes.com/2011/12/28/business/economy/obama-to-nominate-economics-professor-and-ex-treasury-official-to-fed-board.html>

Archive-1: <http://Archive.vn/tQ9Af>

Archive-2:

<https://Web.Archive.org/web/20180921185818/https://www.NYTimes.com/2011/12/28/business/economy/obama-to-nominate-economics-professor-and-ex-treasury-official-to-fed-board.html>

QUOTE 2 of 4: “Federal Reserve chairman Jerome Powell has said he's "at a loss to explain" why student loans are treated differently than other types of debt in bankruptcy.” **Source:** “**Big changes could be in store for student loan borrowers**,” by Annie Nova (Twitter: @ANNIEREPORTER), *CNBC*, Published Friday, October 25, 2019, at 9:44 AM (EDT), UPDATED Saturday, Octobr 26, 2019, at 12:07 PM (EDT),

LINK: <https://www.CNBC.com/2019/10/25/the-student-loan-crisis-could-see-a-turnaround-in-2020.html>

Archive-1: <https://Web.Archive.org/web/20200211064933/https://www.CNBC.com/2019/10/25/the-student-loan-crisis-could-see-a-turnaround-in-2020.html>

Archive-2: <http://Archive.vn/tfHrx>

Archive-3: https://GordonWatts.com/Chairman-Powell-on-Bankruptcy-CNBC_10-25-2019_PDF.pdf

Archive-4: https://GordonWayneWatts.com/Chairman-Powell-on-Bankruptcy-CNBC_10-25-2019_PDF.pdf

QUOTE 3 of 4: “Powell said he generally supports the idea of a vibrant education loan climate, but added that borrowers need to be informed of the risks they're taking. [] He also wondered why student debt can't be discharged in bankruptcy. [] "I'd be at a loss to explain why that should be the case," he said, while acknowledging that the issue is one for Congress to tackle. [] While Powell said he couldn't quantify what the longer-run economic effects would be, he said there is danger down the road.” **Source:** “**Student debt could**

hold back economic growth, should be discharged in bankruptcy, Fed chief says,” by Jeff Cox (Facebook: @JEFF.COX.7528, Twitter: @JEFFCOXCNBCCOM), **CNBC**, Published Thursday, March 01, 2018, at 11:37 AM (EST), UPDATED Thursday, MAR 01, 2018, at 1:59 PM (EST),

LINK: <https://www.CNBC.com/2018/03/01/student-loan-problems-could-hold-back-economic-growth-fed-chief-says.html>

Archive-1: <https://Web.Archive.org/web/20200619123441/https://www.cNBC.com/2018/03/01/student-loan-problems-could-hold-back-economic-growth-fed-chief-says.html>

Archive-2: <http://Archive.vn/wip/eVoS5>

Archive-3: https://GordonWatts.com/Chairman-Powell-on-Bankruptcy-CNBC_03-01-2018_PDF.pdf

Archive-4: https://GordonWayneWatts.com/Chairman-Powell-on-Bankruptcy-CNBC_03-01-2018_PDF.pdf

QUOTE 4 of 4: “The new chairman of the Federal Reserve questioned why struggling borrowers can’t discharge their student loans in bankruptcy. [] “Alone among all kinds of debt, we don’t allow student loan debt to be discharged in bankruptcy,” Jerome Powell told members of the Senate Banking Committee Thursday. “I’d be at a loss to explain why that should be the case.” [] Powell’s comments came in response to a question from Senator Brian Schatz, a Democrat from Hawaii, about whether high levels of student debt create a drag on the economy. More than 40 million Americans hold nearly \$1.4 trillion in outstanding student loans.” **Source:** “**New Fed chair doesn’t understand why student debt can’t be discharged in bankruptcy: ‘Alone among all kinds of debt, we don’t allow student loan debt to be discharged in bankruptcy’**,” by Jillian Berman, *MarketWatch*, Published: March 04, 2018, at 11:22 a.m. (EST),

LINK: <https://www.MarketWatch.com/story/new-fed-chair-wonders-why-student-debt-cant-be-discharged-in-bankruptcy-2018-03-01>

Archive-1: <https://Web.Archive.org/web/20190822111456/https://www.MarketWatch.com/story/new-fed-chair-wonders-why-student-debt-cant-be-discharged-in-bankruptcy-2018-03-01>

Archive-2: <http://Archive.vn/wip/gHZP7>

Archive-3: https://GordonWatts.com/Chairman-Powell-on-Bankruptcy-MarketWatch_03-04-2018_PDF.pdf

Archive-4: https://GordonWayneWatts.com/Chairman-Powell-on-Bankruptcy-MarketWatch_03-04-2018_PDF.pdf

(32) Over 44.7 Million Americans have collegiate debt (and more are co-signers / family!!) →

(This does NOT even count the other 20—30 Million Americans who are cosigners, family, or friends, but aren’t listed officially “on the books” because they took out personal mortgages or personal loans to help family or friends pay for college.)

** <https://Breitbart.com/politics/2019/04/12/amnesty-advocates-help-illegal-immigrants-get-college-scholarships-while-44-7-million-americans-saddled-with-student-debt>

** <https://BusinessInsider.com/millennials-college-not-worth-student-loan-debt-2019-4>

* <https://BusinessInsider.com/successful-y-combinator-application-goodly-new-student-debt-startup-2019-4>

* <http://TheFiscalTimes.com/2019/04/22/Elizabeth-Warren-s-New-640-Billion-Student-Debt-Cancellation-Plan>

(999) Like I suggest regarding the list of “spending cuts” supporters, likewise, here: Take this list (and copies of both my columns), advocate to **Lawmakers of both parties**, & get **H.R.2648** and **S.1414** passed into law. We’ve tried it the “Liberal” way for too long. Now, let’s try it my way, lest we crash the dollar.

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