

Glenn Grothman, U.S. Representative, (Wisconsin),

Discharging student loans has more involved than only considering good deeds and good business. There were student loans defenses because of some kind of illegality, wrongness or impropriety on the part of the educational establishment involved. In addition to the educational establishment, there have been law cases because of the actions or inactions of the U.S. Department of Education (“Sweet v. DeVos / Cardona,” No. 19-cv-3674, N.D. Cal., 2020-2021). This law is involved because of injustices and damages caused from the student loans or the ways they were handled by parties other than the student loan holders (“Student borrowers harmed by Dept. of Education’s unlawful partial relief...,” 2021; “Student loan truth: For-profit borrowers keep the pressure on...,” 2021).

The law cases, such as “Sweet v. DeVos / Cardona” (2020-2021), have gone on through the past years and remain still actively effectual and requiring realistic attention and completion. The student loan defenses involved with such law cases have remained continuing since as long as 5 or more years ago. Such a long-enduring continuance justifiably and officially is not something to take lightly or treat as not being legitimate and serious. While politics and good business have involvement, there is more involved, such as law and going against, stopping, and advancing beyond injustice. The current student loans situation of years has injustice involved with it, so those considerations, views, and aspects have to be remembered as a part of the actions to be taken concerning the student loans issue of the past years to the present 2022 times.

How much authority the executive branch of government has concerning discharging the student loans in total has been advised as going either way of being possible or not. As mentioned, though, the executive branch of the U.S. government is not the only branch of government involved because there is also the judicial branch of government, such as with the student loans law cases that there have been through the past years to the present. Certainly, some getting up to date in the legislative branch of the U.S. Government is also possible.

When the considerations are of more than 8% inflation and costing taxpayers money, there are some vital areas necessary to include. The people with the student loans to be discharged are U.S. Citizens and taxpayers, too. These people are affected by inflation and taxes. With these people freed from the undue burden of the student loans, these more than 40 million people can better handle inflation and taxes. These more than 40 million people deserve their fair share of being treated like Americans, U.S. Citizens, and people.

Another consideration with the discharging of the student loans is how that is done compared to how other U.S. finances are handled. The U.S. Department of Education owns the

Federal student loans. When discharging these Federal student loans, the money is not paid to the U.S. Department of Education, but the U.S. Department of Education does not pay any money of the discharged student loan money, and either does the United States or the taxpayers. The money is just not received. The U.S. Department of Education still receives its yearly money budgeted to it from the United States budget and including out of the taxpayers money.

If letting go \$10,000 of the student loans debt for each student loans holder, there would continue being burdens put on taxpayers, student loans holders, and all the rest of the U.S. Citizens and United States government and country as a whole. The \$10,000 deducted from the student loans would do absolutely nothing and would cost every little bit of additional administration needed for that illusory solution. With the student loans that are of a significant amount, interest would quickly add the \$10,000 right back on. The result would shortly be the same as nothing was done at all. The student loans situation would be right back where it was previously, as though nothing had been done and with a continuing to worsen situation.

Another matter to point out is that the United States Government is about to obtain another one of its own student loans, which is in the form of \$40 billion that is purposed to help Ukraine. The people going to pay that \$40 billion loan back may not be the people who are taking that loan out. The Ukraine / Russia activity is not an American war, and not everyone wants that war situation to escalate rather than to de-escalate. Most people want Ukraine to be safe, peaceful, independent, and happy, but also, most people want Russia to be safe, peaceful, independent, and happy, too. Americans are not at war with or against Russia or Ukraine, and most Americans are not desiring to be against or at war with Russia or Ukraine, or China or anywhere else for that matter. Why should there be the \$40 billion (militaristic) loan before or without the student loans discharge when the student loans discharge issue was here first, and also, what is going to happen with that \$40 billion loan if the student loans discharge is not handled correctly?

Based on the information provided, discharging the student loans would benefit the wealthy, which is good, especially because other assertions proclaimed that the student loans discharging would benefit only the poorer people. Apparently, all economic levels of people would benefit from the student loans being discharged. Even if most people of this country benefit from the student loans being discharged, that would be good for America, the U.S. economy, and U.S. taxpayers. Nothing here with the student loans being discharged would hurt any other part of the world, either, being that the United States affects so much of the rest of the world. Mainly, people of the United States are trying to be successful and happy on their levels accordingly, and that endeavoring should not be burdensomely or unfairly impeded, such as with student loans. Many of these people were successful and doing well when the student loans were pushed on them and excessively kept and added to on them. With the student loans national

discharge, these many millions of people can better be as successful as they should be and the poorer people less poor and the wealthier people less detracted from unfairly.

Lastly, I do request and recommend writing another student loans discharge relevant letter for official use but that includes at least some of the vital areas of the student loans issues of the past years. I would welcome your running that letter through Congress and would anticipate you not being the only one there saying these things and you having more than 10 or 22 others going along with you.

By the way, if you were wondering who I am and to say what I did, I will explain a little. I am someone who through the past years has been requiring to be and supposed to be rewarded and honored on U.S. levels because of the merits and features on my part. That is how I receive emails from you because there was that linkage made some years ago in the active times, although I am not of and have never yet been in Wisconsin. I have been personally and officially active with major United States national issues, such as the student loans issue, through the past years to the present and continuing, although I am not presently pleased or communicated with or about beyond only a very little bit of public information available.

Another borrower, a man from Pennsylvania, attended the University of Phoenix. He applied for borrower defense in 2017 and has not received any response to his application. The Department of Education has never granted any borrower defense applications from University of Phoenix borrowers, despite the school's long and public track record of wrongdoing. ("Student borrowers file new brief...", 2022)

Please, if you would, write another letter relevant to the student loans discharges but with some of the information I presented included, and you may find further mutuality if endeavoring for more than 22 additional signatures.

Thank you,

Joseph Mallon

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(Pennsylvania, U.S.A.)

05/21/2022

References:

- “Student borrowers harmed by Dept. of Education’s unlawful partial relief...” (2021). Student borrowers harmed by Dept. of Education’s unlawful partial relief scheme drop lawsuit after dept. abandons policy. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/student-borrowers-harmed-by-dept-of-educations-unlawful-partial-relief-scheme-drop-lawsuit-after-dept-abandons-policy-press-release/>
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- “Student Loan Truth: For-Profit Borrowers Keep the Pressure on...” (2021). “Student Loan Truth: For-Profit Borrowers Keep the Pressure on during NegReg.” *The Project on Predatory Student Lending / Blog*. Retrieved from <https://predatorystudentlending.org/news/blog/student-loan-truth-for-profit-borrowers-keep-the-pressure-on-during-negreg-blog/>
- “Sweet v. DeVos / Cardona” (2020-2021). Sweet v. DeVos / Cardona, No. 19-cv-3674, N.D. Cal. *United States District Court for the Northern District of California*. Retrieved from <https://predatorystudentlending.org/news/paged-2/2/>

Congress of the United States

Washington, DC 20510

May 13, 2022

President Joseph R. Biden
The White House
1600 Pennsylvania Avenue NW
Washington, D.C. 20500

Dear President Biden:

We write to you today to express our deep concern about comments you recently made on canceling student loan debt. On April 28th, you said, “I am considering dealing with some debt reduction” and you expect to make a decision “in the next couple of weeks”.¹ We in Congress firmly believe you lack the statutory authority to do so, and such an action would be a display of a grossly backwards policy.

First and foremost, the Executive Branch has no authority to unilaterally forgive federal student loan debt. And given your refusal to provide the memo from earlier this year regarding your legal authority to Congress and the American people, it certainly appears you believe you have no such authority either.

Secondly, forgiving student loans would punish responsible borrowers who paid back their loans. We firmly believe in incentive-based public policy and student loan forgiveness is a policy of perverse incentives. Any student loan forgiveness would send the message to people that America rewards financial irresponsibility. In addition, forgiving one type of debt will only open the Pandora’s box to forgiving all other types of debt and suggests to Americans that a radical president with low approval ratings can ignore the law and forgive all types of debt in the name of scoring political points at the expense of our nation and its principles.

Furthermore, student loan forgiveness would cost the government hundreds of billions of dollars at a time when our national debt is over an unprecedented \$30 trillion.² In fact, forgiving \$10,000 in student loan debt per borrower would cost roughly \$373 billion. This amounts to more than the federal government spent on postsecondary programs at the Department of Education from 2006 to 2019.³ Further, inflation is weakening the dollar at a rate of 8.5% over the year; a level we haven’t seen in over 40 years.⁴ A one-time injection of hundreds of billions of dollars would only exacerbate our already debilitating inflation. This of course, would be on top of the already \$200 billion cost to the taxpayers from your continued extension of the student loan repayment pause.⁵ Similar to forgiving student loans, this repayment pause has mostly benefited the wealthy as they hold hundreds of thousands of dollars in medical, law, and business degree debt.

¹ <https://subscriber.politicopro.com/article/2022/04/biden-says-hes-considering-canceling-some-student-debt-00028663>

² <https://www.usdebtclock.org/>

³ <https://resilienteducator.com/news/10-year-spending-trends-in-u-s-education/>

⁴ <https://www.bls.gov/news.release/cpi.nr0.htm>

⁵ <https://www.forbes.com/sites/zackfriedman/2022/03/23/student-loan-payment-pause-has-saved-200-billion-for-borrowers/?sh=77778adf7693>

Lastly, student loan forgiveness is a regressive policy that would benefit the wealthy over low-income Americans. Wealthy students are more likely to attend college and thus, more likely to hold student loan debt. A recent report found the percentage of 2020 high school graduates immediately enrolling in college varies greatly between the lower and higher-income students. The difference between the two is a startling 29%, with the higher-income students going immediately to college at a rate of 64.5% and the rate of lower-income students at 35.5%.⁶ These figures also translate to the income breakdown of who holds the most student loan debt. In fact, nearly 60% of all student loan debt is held by the rich and upper-middle class.⁷

Therefore, we urge you not to take any illegitimate actions on student loan forgiveness as doing so would have serious negative implications on our nation during an already tumultuous time.

Sincerely,



Glenn Grothman
Member of Congress



Rick W. Allen
Member of Congress



Victoria Spartz
Member of Congress



Peter Meijer M.C.
Member of Congress



John R. Moolenaar
Member of Congress

⁶ https://nscresearchcenter.org/wp-content/uploads/2021_HSBenchmarksCovidReport.pdf

⁷ <https://educationdata.org/student-loan-debt-by-income-level>



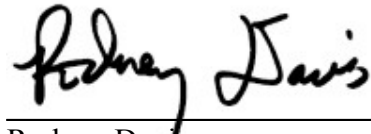
Joe Wilson
Member of Congress



Earl L. "Buddy" Carter
Member of Congress



Bill Huizenga
Member of Congress



Rodney Davis
Member of Congress



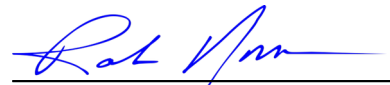
William R. Timmons IV
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Tom McClintock
Member of Congress



Michael C. Burgess, M.D.
Member of Congress



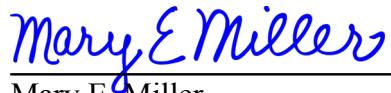
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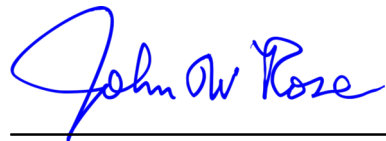
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