

Executive Director Official Report

for Year

of

2022

**UNITED STATES DEPARTMENT OF SOVEREIGNTY**

## Year of 2022

### Executive Director Official Report for Year of 2022

|                                                                                                                                                                                                    |    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| Active areas included .....                                                                                                                                                                        | 1  |
| Historic Layers of Official Eras (Growth, Development, and Continuance) .....                                                                                                                      | 1  |
| Financial and Economic - Personal and fiduciary, including Student Loans Debt,<br>National Debt, and the Financial Sovereignty, Independence, and Success of the<br>United States of America ..... | 1  |
| Education - Personal and fiduciary .....                                                                                                                                                           | 2  |
| Motion for Judgment in Favor of Plaintiffs, Student Loans Defenses Side.....                                                                                                                       | 6  |
| Further Events Relevant to Student Loans National Issue.....                                                                                                                                       | 9  |
| Beginning of August 2021 .....                                                                                                                                                                     | 9  |
| Middle of August and Continuing Through 2021.....                                                                                                                                                  | 10 |
| Second Settlement of the Student Loans Defenses .....                                                                                                                                              | 13 |
| Law - Personal and fiduciary, including U.S. Constitution, National, International, and<br>any other law.....                                                                                      | 15 |
| A little about historic background.....                                                                                                                                                            | 15 |
| Up to present history background.....                                                                                                                                                              | 17 |
| Present history background .....                                                                                                                                                                   | 26 |
| Social Areas - Personal and Fiduciary, Societal Observances and Considerations .....                                                                                                               | 27 |
| Interactions with people involving issues and times.....                                                                                                                                           | 27 |

|                                                                                                          |    |
|----------------------------------------------------------------------------------------------------------|----|
| Looking at social areas with national student loans issue.....                                           | 28 |
| Professional and official status, rank, level, condition, and efficacy on standard issues.               | 34 |
| Historic background rewarded, honored, and preserved.....                                                | 35 |
| Societal situation and functionality .....                                                               | 39 |
| U.S. Presidency and inclusion, connection, relativity, or functionality level .....                      | 41 |
| Way of continuance.....                                                                                  | 41 |
| Sovereignty Department uniqueness.....                                                                   | 41 |
| Communication Past, Present, Future and Functionality Level .....                                        | 43 |
| U.S. Department of Sovereignty and All Therein or Relevant - Securing, Advancing, and<br>Prospering..... | 45 |
| Department securing.....                                                                                 | 45 |
| Department maintaining, upholding, preserving .....                                                      | 45 |
| Department advancing.....                                                                                | 46 |
| Department communication and functionality.....                                                          | 48 |
| Eventually - national expansion or filling in.....                                                       | 49 |
| Advancement of U.S. Society, Humanity, and Civilization.....                                             | 51 |
| Sovereignty of the United States and American People.....                                                | 51 |
| Open - Mutual Issues (to be Announced, not yet set) .....                                                | 52 |
| Director Invoice .....                                                                                   | 55 |
| Year of 2022 Director Invoice.....                                                                       | 55 |

|                                                            |    |
|------------------------------------------------------------|----|
| Overdue: September 2018 - December 2021 .....              | 56 |
| U.S. Department of Sovereignty Invoice.....                | 57 |
| December 2021 U.S. Department of Sovereignty Invoice ..... | 57 |
| Year of 2022 U.S. Department of Sovereignty Invoice .....  | 57 |
| Overdue: January 2020 - December 2020 .....                | 58 |
| Sovereign Services of the United States .....              | 58 |
| Sovereign Space Agency.....                                | 58 |
| References.....                                            | 59 |

#### Case Law Authority for Student Loans

|                                          |    |
|------------------------------------------|----|
| List of Law Cases for Student Loans..... | 74 |
|------------------------------------------|----|

#### Articles Related to Student Loans Discharges

|                                                           |    |
|-----------------------------------------------------------|----|
| List of Articles Related to Student Loans Discharges..... | 76 |
|-----------------------------------------------------------|----|

#### Exhibits

|                                                                                         |    |
|-----------------------------------------------------------------------------------------|----|
| Exhibit A: Mixed Views.....                                                             | 86 |
| Exhibit B: Motion for Judgment.....                                                     | 87 |
| Exhibit C: Disclaimer.....                                                              | 91 |
| Exhibit D: Claim and Offer.....                                                         | 92 |
| Exhibit E: Credentials for U.S. Department of Sovereignty Jobs and Careers.....         | 94 |
| Exhibit F: Addressing the 2022 Proposed Settlement for the Student Loans Defenses ..... | 95 |

|                                                                                                                                                      |    |
|------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| Comments to the Court, including 2022 Report, for Class Action Law Case Settlement, Sweet v. Cardona, 3:19-cv-3674, U.S. Dist. Ct. (N.D. Cal.) ..... | 99 |
|------------------------------------------------------------------------------------------------------------------------------------------------------|----|

## Table

|                                            |    |
|--------------------------------------------|----|
| Table - Table of Total Student Loans ..... | 22 |
|--------------------------------------------|----|

## **Executive Director Official Report for Year of December 2022**

### **Active Areas Included**

#### **Historic Layers of Official Eras (Growth, Development, and Continuance)**

Trump administration years (2016-2020) with focus on Three Volumes of Executive Director Reports

My work here was done as of December 31<sup>st</sup>, 2020.

All work done was conclusive and finalized as of the year-end, 12-31-2020.

No additional work obligations exist beyond December 31<sup>st</sup>, 2020.

Anything additional is open and can build onto or from past work done.

Current statis: Independent, Sovereign, Executive Director, Dignitary

#### **Financial and Economic - Personal and fiduciary, including Student Loans Debt, National Debt, and the Financial Sovereignty, Independence, and Success of the United States of America**

For the student loans, there appears to be in this year of 2021 a current possibility of putting all the student loans into an official U.S. Government financial account. The student loans would be from the years of 1980 to 2025. These student loans include those paid-off and not paid-off. The total would amount to approximately a little more than \$3 trillion. United States Government officials, employees, and associates would work to pay-off and eliminate this total student loans amount within 10 years. People who owe on the student loans will not have to pay them, and those who paid-off or on any Federal student loans will have that money paid

back. No additional interest will be included or charged in any direction of the student loans directly.

These full levels have to be reached. They need to be and should be secured immediately at being gone toward. Progressions can add to advancement. They have to be treated as being what they are and noted for their merits. These little things done cannot be exaggerated to seeming like everything rather than understanding that much additional still has to be included (“What the latest student...,” 2021). Levels of under 10% cannot be settled for instead of reaching necessary points of more than 90% and especially when, as was emphasized in “What the latest student...” (2021), years have already gone by in these areas. The situation would be more settling if there was no significant danger of being wiped out from too much still being left unhandled and excessively requiring.

### **Education - Personal and fiduciary**

*Student Loans (and education), Singularized 1980-2025 national student loans debt account worked toward elimination of the more than two trillion dollars of debt...*

With Biden starting a U.S. Presidential term, some information has been being expressed about the Biden administration ways of working with the American student loans issue. The first way is to alleviate the student loans debt that is up toward \$2 trillion. However, the Biden administration has to also realize that the concerns have been, through the recent years, to stop the damages and injustices involving student loans and not just to alleviate the total student loans debt. There are law cases active and not just good business meetings (see Case Law Authority for Student Loans). Student loans defenses have been activated and have already been validly present through years, spanning multiple U.S. Presidencies (“How are Corinthian...,” 2021; “Student borrowers file new brief...,” 2022) “Student loan Truth: For former...,” 2021).

Further said in Lorin and Norris (2021) was that up to \$10,000 of the student loans would be cancelled. When considering to cancel the \$10,000, an emphasis was made that approximately one-third of the student loan holders owe less than \$10,000, so that would wipe out all their student loan debt (Lorin & Norris, 2021). A problem is that eliminating the one-third of the student loan debt, leaves two-thirds still remaining, in addition to the same continuing student loans problem situation. Eliminating 100% of student loan debt for one-third of the student loan holders is not fair to the other two-thirds of student loan debt holders who would not have their student loan debt eliminated and would be only left with the same continuing student loan debt problem situation originally complained about. These other two-thirds of the student loan holders also have rights to their student loan defenses along with any other student loan debt elimination program in the public. Having under \$10,000 of student loans debt does not justify eliminating the student loans debt as opposed to having more than \$10,000 in student loans debt and having and maintaining a valid student loans defense, especially through years.

More expressed in Lorin and Norris (2021) was that the elimination of \$10,000 of student loans debt for everyone would most help one race of people because this race of people needs debt elimination most. There is no certainty as to why there was not mentioned that many other races of people need the student loans debt elimination, too. The Lorin and Norris (2021) article expressed that the one race of people includes most of those people with under \$10,000 in student loans debt. The logic would mean that other races of people are the most with student loan debt of more than \$10,000 and, thus, greatly need student loan debt elimination as much as, if not more than, those people with under \$10,000 of student loans. Lorin and Norris (2021) indicated that the one race of people consists of those who primarily do not have enough money to live comfortably in the U.S. society and are in lesser or inferior socio-economic situations.

This one race of people is also the most sickened by the coronavirus and is the most impacted by the negative economic effects of loss of jobs and income and ability to buy items and food (Lorin & Norris, 2021). Accordingly, as Lorin and Norris (2021 & Saric, 2021) indicated, the one race of people needs the most to be benefited by the student loans defense feature of reducing student loans debt and which will result from the Biden administration student loans action of eliminating up to \$10,000 of student loan debt for everyone.

The racializing the student loans defense is doing something different with the student loans defense. The student loans defenses were not initiated for the purpose of racialization. There was no racial purpose supposed to be served with the student loans defenses. The student loans defenses were not supposed to be used to seemingly serve a racial purpose, either. Racializing the student loans defenses in the manner put forth makes most people outside of the one race of people not want to be bothered with the student loans issue at all, such as for example, Republicans not supporting uniform student loan discharging (Friedman, 2021b). Most likely the racializing practice even sways many people of the one race of people from the real purpose of the student loans defenses, such as for example, Democrats not supporting uniform student loan discharging (Friedman, 2021b).

The other emphasis about the student loans is use of the term “forgiving.” Using the phrasing of the U.S. Department of Education forgiving the student loans debt makes the perception seem like the naughty student loan debtors are being forgiven from their bad tendencies of not paying their student loans debts. The forgiveness concept does not describe people who were wronged by something inappropriate or bad that caused damages and injustice, as the student loans situation did to people’s financial credit and wealth building (Iovino, 2021a; “Student loan Truth: For former...,” 2021). People who are wronged by something that caused

damages or injustice are not the ones supposed to be forgiven. The people or parties who committed the wrong that caused damages and injustice are the ones who could possibly be forgiven after stopping from the wrongdoing and from causing damages and injustice. These parties previously involved with significant impropriety may also have to be repenting and, possibly, compensating and being deterred and prevented from causing any similar damages or injustice.

To eliminate up to \$10,000 of student loans debt for everyone with student loans, as Lorin and Norris (2021) expressed the Biden administration wants to do, does not account for those with the student loans defenses and the seriousness of the student loans defenses. Eliminating up to \$10,000 of student loans does not account for the laws involved or the field of law and does not account for there being more than just politics or good business involved. There is more than politics and good business involved with the student loans defenses and them being in Federal courts successfully through the past years.

Other aspects about the eliminating up to \$10,000 of all the student loans for each student loans debt holder is that Former U.S. President Donald Trump already did that. By stopping the interest since before the 2020 summer to the year-end, up to more than \$10,000 student loans debt was eliminated for each student loans debt holder. True, the student loans defenses and the American student loans national issue were not fully taken care of by that U.S. Presidential student loans action taken, but everything about the student loans of America was not supposed to be taken care of with that executive action. That U.S. Presidential executive action was meant to only be a start. A start was accomplished, although if before the 2020 U.S. Presidential election more was done involving the more than 40 million people with student loans, Trump may have received many more votes in the 2020 election. Ongoing, the Biden administration

continued the no interest and no payments until September 2021 (Lorin & Norris, 2021). Based on the available information from Lorin and Norris (2021), and other resources, the Biden administration next wants to add on student loans debt elimination up to \$10,000 (Saric, 2021). The other parts of this action, though, are that the money amount slippery-sloped from \$50,000 down to \$10,000, the issues of injustice and time already involved are not addressed, and the student loans debt elimination is not limited to or based on a coronavirus issue or pandemic, which are points to not take lightly (Saric, 2021).

A constructive move would be to get the student loans issue adequately out of a dependency on politics. Student loans of 1980 to 2025 can be looked at and set to be in a national student loans account. Federal employees and associates could manage the American student loans account and work at it professionally and steadily toward total American student loans debt elimination. These are U.S. government jobs and are good jobs for many people, possibly hundreds or maybe even thousands of people. Alternative ways to fund education can be developed and advanced. Tens of millions of American people would be treated better and would be able to live better immediately and continuing. If only there were some good, highly justified, long waited-for Federal Court orders setting this American student loans issue on a right track, rain could fall and sun could shine on millions and millions of Americans throughout the entire country (Sweet v. DeVos / Cardona, No. 19-cv-3674, N.D. Cal.). Everyone who has gone through the past years endeavoring to be successful would be much better off and along with all of America for real.

### **Motion for Judgment in Favor of Plaintiffs, Student Loans Defenses Side**

Another occurrence to mention here was one that involved the appearance of the U.S. Department of Education (US DOE) buying out people associated with the Harvard Law School

representational side of the student loans defenses and law cases. The worst part of this incident was that the law cases, including the class action law case effectual through the past years, were still active (*Sweet v. DeVos / Cardona*, No. 19-cv-3674, N.D. Cal.). This going to work for the other side may have had, and appears to have had, a noticeable effect on the continuance of the active legal proceedings, especially in terms of fairness. The time was when something additional required to secure the student loans defenses side before the end of September 2021 when many student loans holders would have to restart paying on the student loans again (“Senators urge education department...,” 2021). The U.S. Presidential executive order continuing was set to end September 30<sup>th</sup>, and a question was whether it would be continued, or would there be something from the class action law case that, perhaps, some people did not know or remember was still active (Saric, 2021; “Senators urge education department...,” 2021). The US DOE had already started emphasizing with letters sent out by email and regular mail for the student loans payments to be started again, as if there was nothing to the student loans defenses or their law cases at all.

There was no expectation that the US DOE would do something like the hiring of key people from the other side of the active law case (also see Exhibit A: Mixed Views). There was no prior notice given, and everything here was more like a surprise announcement. There was also no announcing of some kind of settlement that included everyone on the student loans defenses side being offered a position of employment with the US DOE. The previous settlement reached between the US DOE and the student loans defenses side was voided by the U.S. District Court judge because of the US DOE acting unfairly during the preliminary times of the settlement. The US DOE appeared to have acted unfairly again and in a brazen and noticeable way.

I had to take action and send a request for judgment in favor of the student loans defenses side of the class action law case (see Exhibit B: Motion for Judgment). I included a disclaimer that expressed my involvement and authority along with the reason, necessity, and appropriateness of the immediate judgment in favor of the plaintiffs, the student loans defenses side (see Exhibit C: Disclaimer for Motion for Judgment). I communicated the motion for judgment in all appropriate directions and including in hard copy form. The situation was showing signs of something, and then there was this sides alteration occurrence, which needs to be seen and understood accurately and realistically. There was something important active and involved, a significant law case involving more than a billion dollars. The situation of the US DOE hiring some key people of the student loans defenses side, while the law case was still active, was not a matter of these people being hired so they will finally be able to do something (Friedman, 2021a; Minsky, 2021d). They will be able to see to it that the student loans are taken care of and everything is worked out and kept right for the student loans defenses holders' side by arguing, influencing, and acting in this side's favor, which would certainly be too optimistic or naïve to think (Friedman, 2021a; Minsky, 2021d; "Senators urge education department...", 2021). Normally involving official legal proceedings, if a person has such close or personal involvement, the person would have to recuse the person's self and then, thus, would not be able to add to or subtract from either side. That advancing or contributing to the student loans defenses side by hiring some of their key people was not the situation, and no one realistic, reasonable, or astute could believe that it was, although that rhetorical emphasis was presented.

The best situation is for the law case to be gotten over with fully and fairly. The student loans situation and use cannot continue as it has been. All jeopardy to student loans / defenses holders has gone on through years and needs to be immediately stopped. Plenty of evidence has

already been presented on the part of the student loans/defenses holders' side. A further continuance of this case's legal proceedings and anything other than a judgment to the plaintiff side of the class action law case would not be fair. Every member of the plaintiff side of the law case has already been subjected to going through too long an amount of time before full and secure relief. The defendant side of the law case has also already exhibited not wanting to go through a longer amount of time with a continuance of fair legal proceedings. Similarly, those who went over to the defendant side while the law case was active by accepting positions of employment with the defendant also showed that they do not want to go longer and spend more time of their careers and lives on the continuance of this law case. With all things considered, the judgment should go to the plaintiffs. Because of these reasons, and the counsel on the plaintiff side becoming questionable, I sent the motion for judgment, along with the disclaimer (see exhibits B & C).

### **Further Events Relevant to Student Loans National Issue**

#### **Beginning of August 2021**

In the beginning of August, Biden extended the hold on student loan repayments for the 42 million people with student loans. The extension of the hold was appropriate and was favorable to all those with student loans still not taken care of fully, although there was also known that there was more involved yet (Nova, 2021). Not everyone may know or consider that there was more involved, but some know that and are well aware of it. The class action law case still active in the California U.S. District Court in the Northern District of California was not mentioned and most likely, was not even thought about ("Sweet v. DeVos / Cardona," 2020-2021 - Sweet v. DeVos / Cardona, No. 19-cv-3674, N.D. Cal.). How much influence, whether direct or indirect, the people of the Harvard Law School area, who were previously involved

with the student loans defenses side, had with this payment hold extension was not mentioned about. Similarly, not any law case was mentioned. Reported, though, was that Biden asked the U.S. Department of Justice and the U.S. Department of Education how much authority he had to forgive student loans (Gravelly, 2021; Nova, 2021). Biden did not ask the legislative branch or judicial branch of government, the U.S. Supreme Court, a U.S. District Court, or the directly active California U.S. District Court or its judge how much authority he had concerning the student loans.

Mentioned was that this extension would be the last (Nova, 2021). In January 2022, everything with the student loans would have to be worried about all over again, and perhaps, with a complete ignoring of everything involved with the student loans defenses and their law cases. The US DOE was put in question with the active class action law case in the California U.S. District Court so would not be the most ideal party to ask about having authority involving the student loans (“Sweet v. DeVos / Cardona,” 2020-2021 - Sweet v. DeVos / Cardona, No. 19-cv-3674, N.D. Cal.). The student loans defenses, and even this particular law case, go back to before the COVID-19 pandemic era and are not based on or limited to this era or laws or Acts passed with a specific focus on that era. All involved with the student loans defenses and their law cases keep full rights to all protections and benefits from any of the laws and Acts of this era but exceed this era and any of its limitations.

### **Middle of August and Continuing through 2021**

The US DOE staff members/officials themselves found that there were some deficiencies with the US DOE processing student loan discharges (Lombardo, 2021). Thus, why would or should anyone deny the deficiencies already said about, including officially, through the past years (“Sweet v. DeVos / Cardona,” 2020-2021 - Sweet v. DeVos / Cardona, No. 19-cv-3674,

N.D. Cal.)? The US DOE staff members/officials found that people with significant disabilities should not be paying on student loans and should have them discharged.

The US DOE did their work by finding that people with significant disabilities were not supposed to be paying on the student loans rather than them being discharged (Lombardo, 2021). The other groups of people are important, too. The other groups of people were there first (“Sweet v. DeVos / Cardona,” 2020-2021 - Sweet v. DeVos / Cardona, No. 19-cv-3674, N.D. Cal.). The group of people with disabilities having their student loans discharged just further shows and provides additional authority for other groups of people to have their student loans discharged, too.

The other group of people referred to here as having long-enduring merits of having their student loans discharged is the group of people with student loans defenses. The disabilities group of people that Lombardo (2021) reported about is not the class action group of student loan defense holders (“Sweet v. DeVos / Cardona,” 2020-2021 - Sweet v. DeVos / Cardona, No. 19-cv-3674, N.D. Cal.). This class action group of people do not come from the Covid-19 pandemic group, either. Most of these class action group student loan defenses resulted from some kind of educational or societal impropriety concerning the student loans, including while these people had merits, potential, and evidence of proven successes achieved (“Student loan truth: Blake’s..., 2021; “Student loan truth: Ollie’s...,” 2021; “Student loan truth: Eynely’s...,” 2021; “Jonathan’s Devry student loan truth...,” 2021). This other group of people was not let to be successful with the student loans or anything else, no matter what was done or involved.

The next occurrence during this unsettled student loans discharge situation was the US DOE doing what it called overhauling the Student Loans Forgiveness Program, as it was worded, but additionally, as was already described here about the phrasing of “*forgiveness*.” Some

aspects involved stood out, such as most people who had direct knowledge of the student loans situation being not included in the student loans program overhauling and rule setting (“Advocates and borrowers raise significant concerns...,” 2021; “Student loan truth: The real heroes...,” 2021; “Student loan truth: For-profit borrowers keep the pressure on...,” 2021). The finished product of the overhaul of sessions of negotiated student loans rulemaking could not have possibly been balanced or fair like that, more US DOE unfairness (“Student loan truth: The real heroes...,” 2021; “Student loan truth: For-profit borrowers keep the pressure on...,” 2021). One of the endings was that traditional groups continued with favoritism, but only in a way to continue favoring those who were already being favored while everyone else was not considered, including involving those groups. Actually, that may have been the focus, but the other emphasis was that the whole program was overhauled when, really, only this one part was somewhat rephrased. Those associated with the US DOE merely continued doing whatever they wanted with the making of the legal phrases, the leaving them in, or taking them out (“Project files brief...,” 2021).

The time set for the student loans repayments prior to discharge was 120 months, which is 10 years and the same as it was previously for the traditional groups. Past mistakes were said to have been made, such as in 2018 rejecting of 99% of those who applied for having their student loans discharged and in 2019 spending only \$27 million of \$700 million that congress authorized for the student loans discharging (Johnson Hess, 2021). Praised as accomplishments were enabling 550,000 student loans holders to be at 23 payments closer to their student loans discharge point (Johnson Hess, 2021). The 120 months minus 23 equals 97 monthly payments to go, which also, by the way, is a little over 8 of the 10 years left (Johnson Hess, 2021).

Another point made was that this action makes it so that 22,000 of the 550,000 student loan debt holders are immediately entitled to their student loans discharge, leaving only 528,000 others (Johnson Hess, 2021). Further as described in (Johnson Hess, 2021), the rhetoric was presented as being that the student loans holders will have only a limited amount of time to take advantage of this opportunity, like it was an advantageous opportunity and had an urgency to it. Sentimentalities of the traditional working groups of public service workers, teachers, and military members were enticed, like these people were really being cared about or catered to favorably. A question considered concerning this continued traditional method was how many working groups of people and various branches and divisions of professional working people are there of the United States and the United States government.

There was injustice involved. Damages were caused in various forms, including financial (“Student borrowers harmed by Dept. of Education’s unlawful partial relief...,” 2021; “Student loan truth: Blake’s...,” 2021; “Student loan truth: Ollie’s...,” 2021; “Student loan truth: Eynely’s...,” 2021; “Jonathan’s Devry student loan truth...,” 2021; “Student loan truth: For-profit borrowers keep the pressure on...,” 2021). Rights were deprived, and much time was taken up. Jeopardy was caused to remain a constant threat through all that time of those years. These negative elements had to continuously be confronted and overcome. The time has come and is overdue for the jeopardy to be stopped and the student loans to be discharged.

### **Second Settlement of the Student Loans Defenses**

The student loan defenses situation is at a point of another proposed settlement (“My journey to Sweet relief...,” 2022). The settlement appears workable and like it will be in directions of working out and eliminating the student loans problem situation (Also see Appendix F: Addressing the 2022 Proposed Settlement for the Student Loans Defenses).

Significant advancement would be made, and further advancements would be possible. A direction of working out the student loans issue would be being gone. The settlement has to finalize and then fully result.

The judge granted preliminary approval of the settlement as of August 4<sup>th</sup>, 2022 (“Judge grants preliminary approval...,” 2022). When the settlement is fully approved, all the student loans of those with student loan defenses associated with the law case and one of the schools named on list of for-profit schools are fully discharged (“A Guide...,” 2022). Other student loan defenses will be reviewed, and the later applied for the borrowers defense the longer will have to be waited until a final decision. There will, though, be a review and decision by a time limit set for 36 months, and if not, discharge is automatically granted (“A Guide...,” 2022).

An area of concern for many people of the class action law case is that there may be student loans not covered by the law case. These student loans were all affected and were all included with the original student loan defenses, but some of them may be divided up among the universities not listed instead of being kept together as they originally were as just the student loans of the class action law case. The intent may be to go back to each original loan and work with it from that point, which is not a matter of justice and is more of a matter of if working with only good business being involved, which was not the situation. These student loans should all be kept together and included in the law case and its results because, otherwise, these left out student loans will remain requiring as they were before and during the law case. A watching in this area remains necessary and may amount to more requiring beyond the settlement of the class action law case because of the areas excluded, left out, or not covered.

The student loans included originally in the student loans defenses were all the student loans. The student loans debated at being fully discharged during the 2020 U.S. Presidential

campaigning were all the student loans, concerning for profit and non-profit educational establishments. The payment/interest pause in the pandemic times was involving all the student loans. The Biden administration deciding to discharge \$10,000 to \$20,000 of the student loans for each student loan holder was all the student loans, until a change of mind and then deciding to leave out student loans obtained and still held by some for-profit commercial lenders. If all the student loans involved with the class action law case are not included, then obviously, these student loans are left out and remain requiring attention in the terms as all the student loans of the past years, including through the times of the law case.

**Law - Personal and fiduciary, including U.S. Constitution, National, International, and any other law**

**A little about historic background**

Areas became visible and detected in the times after years of experiencing and observing occurrences. With vast resources and potential built up before any regard or benefit, a long time went by before due honors were bestowed and opportunities were provided. There was a tremendous amount of potential before any was enabled to be realized, and again, years of time went by in this way which did nothing but lessen and ruin the potential. Much was going on with these occurrences through all that time, and not just nothing. Still, though, much longer was gone through before anyone would listen to anyone saying about what was going on and before anyone actually did something about or contributed to doing something about what was going on.

Work on many levels and of various kinds was worked with through the years. Law like many other fields, such as business, religion, politics, and education, remained active and in the background through the years. Law, as one part of everything and like everything else, was

worked with and experienced in many ways. The positive and successful ways were the ones earned, deserved, and requiring all the time. Very advanced levels were often reached, and the proper honor, respect, and rewards were due on many occasions, including all too often before being there.

Law had to be maintained through long amounts of time without regard. A long time went by before any legal aspects were supported. After many years and much within those years, people and establishments still were not providing proper honors or acknowledgements. A situation of everything being in jeopardy and at issue all the time was consistently being caused. There should have been a better, more secure, more stable, and more advanced situation, as was earned.

Fighting about everything should not have to be done all the time. Everything is not supposed to be negated. All the good done, and that there is of the times, is not supposed to be ruined or destroyed and be caused to be not enough for anything. A longer and longer amount of time is not supposed to have to be gone through without there being any progress or advancement of status, as was earned.

Law cases in U.S. courts went from the District to U.S. Supreme Court. There were years of maintaining the law without any support and just with natural law and its true elements requiring upholding. There were years of work in various fields and to high levels and too often without the high levels regarded or rewarded, while they were requiring to be and were supposed to be regarded and rewarded and did still have to be. Five major societal events were gone through, and still these people involved regarded nothing and remained so insulting as to continue doing what was extensively being complained about in many ways. These ways of saying in an advanced, civilized way of something wrong being done and to stop and correct

included formally, as a dissertation, student loan defenses and their law cases, advanced professional level materials, and years of all this, as nothing else was evidenced. The five major societal events gone through were (1) the Iraq War in 1991-1992, (2) the 2001 911 times, (3) the 2002 to 2010 Second Iraq War times, (4) the 2007 to 2010 Global Financial Crisis times, and (5) the 2020 coronavirus covid-19 pandemic times. Other major societal events gone through during the times of the presence and activity of my materials were (a) Afghanistan conflict, 2001 to 2021; (b) Libya being overthrown through NATO 2011; (c) Syria being overthrown 2014 to 2021; (d) North Korea provocations 2006 to 2021; (e) Russia / Ukraine turmoil, 2014 to 2021 and 2022 (and which escalated into a war and currently in 2022 needs to de-escalate); (f) Iran non-mutuality 2010 to 2021, 2022; (g) Israel / Palestine flare-ups, 2006 to 2021; (h) China disaccords 2008 to 2021, 2022; (i) Egypt / Arab spring destabilizing, 2010 to 2014; (j) U.S. southern border and immigration crisis along with U.S. southern wall endeavors, (k) U.S. northwest disturbances; (l) U.S. protests racially antagonized and externally heightened; (m) homelessness and wealth distortions up to excesses in states such as California, Oregon, and Washington; and (n) fires of California.

### **Up to present history background**

The student loans defenses, and with their law cases, went through years and remained actively requiring with merits and worthiness through that time of those years, such as recently 2017 to 2021. Consistently, other things were done and worked with instead, and the resources and attention were diverted. Little attention was paid to the student loans defenses and their law cases. Recently there was mentioned about additional media attention (Kalmbacher, 2021). Through past years, there was not much media coverage of the student loans situation when, for constructive progress to be achieved, media coverage has to be significant and consistent enough

(“Impactful, Human, Rooted...,” 2021; Berman, 2021b; Cowley, 2021b). Much time was wasted by not settling the student loans defenses and their law cases and while unworthily contrasting parties caused distortions and other things to be done instead (“Project urges secretary...,” 2021; “Dear secretary...,” 2021; “Student borrowers file new brief...,” 2022). The mainstream timeline and public-eye attention were swayed to alternate directions, which negated the importance, validity, and substance of the student loans defenses and their law cases.

Because these levels involved were on United States levels and went up to all the highest United States levels, the media was filled with other issues to sway attention away from the student loans defenses and their law cases. These other stories or fabrications were made to seem like the student loans defenses and their law cases were not significant and were trivial compared to these fabrications. The Trump impeachment proceedings appeared to be one such fabrication.

There has never before in history been a person fired or impeached from a position that the person was already not continuing. Trump was already not continuing in the U.S. Presidency position, so impeachment was baseless. The impeachment proceedings seemed to be nothing but a charade to hide the real reasons why the Trump administration did not win the U.S. Presidential election, as otherwise would have happened. These people were so afraid of the real people and issues being dealt with, worked with, regarded, honored, and advanced that they presented falsehoods or fabrications to the American people and its governance and judiciary. Doing such things on a United States federal government level is a felony, and the doers of such things concerning the United States are felons, who could be found to be and considered as such.

These people knew that law cases were present through all that time. The effort was to contemptuously treat the law cases, the issues, the merits, and the people involved honorably. Already a long time was gone through with these issues and law cases, and longer was not

needed or wanted to be gone, but the deviant effort was to make the situation seem early and like more had to be done. This was time that the contrasting parties did not deserve. This was time that these contrasting parties used to distort the situation. and to unworthily try to make the situation be or seem to be something else other than was already proven, evidenced through years, and extensively complained about.

A better situation was already earned, deserved, and much overdue. Four years of the Trump administration were already gone through, and nothing was just starting out with the Biden administration. The Biden administration had already very suspiciously appeared in various ways to be similar to some questionable Trump administration practices, such as not effectively communicating, not working out involved matters in the times, and only marginally working with the student loans issue, such as on \$10,000 levels (Cowley, 2021a; Douglas-Gabriel, 2021; Gravely, 2021; Kreighbaum, 2021a; Swaminathan, 2021; Turner, 2021; “Student loan truth: For-profit borrowers keep the pressure on...,” 2021). When differences were thought and wanted, they soon quickly disappeared and left only similarities and a wondering why. The student loans were not only a matter of good business, and that concept of there not being only good business involved should not have had to be kept being explained about to points of its meaning being lessened and obliterated (“Updated Complaint: Education Department Officials...,” 2021; “How COVID-19 Has Impacted Thousands...,” 2021). Merely saying about something is often not the same as the substance of what is said about. The student loans defenses and their law cases were not all about good business that had happened with student loans and were more about improprieties, injustice, and damages caused through the past years and literally, already years.

An effort was made to have Trump administration U.S. Department of Education officials testify for the student loans defenses law case. These former Trump administration officials did not want to testify and made their own law case in a Florida U.S. District Court, instead of presenting a defense to the Northern California U.S. District Court already handling the case. Information presented also said that the Biden administration supported these former Trump administration officials and their cause of not wanting to testify in the student loans defenses law case. Their testimony was not needed anyway because of so much evidence already being present and so much time already having been gone through.

Obviously, these people had already said all they had to say and had nothing more to say. They rested their cases. Their points were made a long time ago. Their points, arguments, and law cases, are now all moot. No additional testimony from them is needed anyway, just like the Florida law case is not truly needed and should be dismissed. These people do not want to testify, they have nothing more to say; they do not need to testify about moot points, and the issues with the long-enduring law case just need to be worked out conclusively.

Nothing here is expressed with bad intent and is only expressed as involved, important, and requiring. As said on a previous occasion, the original student loans defenses and their law cases were not against the U.S. Department of Education. The accusations only started to go against the U.S. Department of Education when it appeared to not be maintaining neutrality and reasonable efficiency concerning the student loans defenses and their law cases. Betsy DeVos (DeVos) made statements back then, and these statements were heard and understood as being what they were and including with their degrees of accuracy and worthiness. Inaccurate or unworthy statements were rebutted, and accurate or worthy statements were noted.

DeVos said that everyone was not worthy of having the student loans eliminated. The statement was duly noted, and the follow-up was that while everyone was not worthy of having their student loans eliminated, many people were worthy, and for the sakes of the worthy people, the student loans must be eliminated. DeVos said that if student loans are eliminated, there is not fairness to people who faithfully paid off their student loans. The statement was noted, and the follow-up was that all the student loans can be eliminated by being put into one big account for student loans of 1980 to 2025. They all can be paid off and paid back as another way to eliminate all student loans fairly. In addition, we now hear DeVos saying that she does not want to testify for the class-action law case, and she is again heard and understood, as to saying that she has nothing further to add or say regarding the student loans defenses and their law cases and that she rests her case. The student loans defense side does not truly need any additional testimony from DeVos, so a logical follow-up is to recommend the Florida law case be ended/dismissed and the California law case be concluded with the direction of the elimination of all student loans being gone and secured.

I have not heard anything recently about the Florida law case, including whether or not it was dismissed/ended. When not settling the issues, everything remains requiring and open to additional actions in already active directions, such as the California law case (*Sweet v. DeVos / Cardona*, No. 19-cv-3674, N.D. Cal., *United States District Court for the Northern District of California*). With the continuance remaining non-mutual through another significant amount of time, DeVos was called on by the Court to testify and then has to testify whether wanting to or not and with whatever the value of the testimony is or is not (Iovino, 2021b; Advisory: Hearing scheduled...,” 2021; Albarazi, 2021; Nanos, 2021). The reasoning Iovino (2021b) described was that only DeVos knows and can say why an excessive student loan defense delay happened into

2020 and why thousands of student loans defenses were hastily and unjustifiably rejected in 2020. The next step beyond DeVos would reach the U.S. Presidential administration, although an issue is that it would be the previous administration, the Trump administration, but there is no telling right now if that far is wanted to be gone. In fact, this entire progression disappeared when the US DOE bought out, or hired to work gainfully employed immediately, the mentioned key people from the other side of the law case.

The student loans issue could be settled right now. The U.S. Department of Education could officially rest its case. The defense, which here is the U.S. Department of Education, could request forgiveness. Any and all officials relevant and involved could work out financial arrangements to take care of the student loans of 1980 to 2025 through the next 10 years. A consented to, mutually agreed with, and good faith plan can immediately be worked out and set into law.

Table

*Table of Total Student Loans (Duffin, 2020)*

### **Student Loans Issued in the United States, in Billions \$**

|           |      |      |
|-----------|------|------|
| Estimated | 1980 | 8.0  |
| Estimated | 1981 | 9.0  |
| Estimated | 1982 | 10.0 |
| Estimated | 1983 | 11.0 |
| Estimated | 1984 | 12.0 |
| Estimated | 1985 | 13.0 |
| Estimated | 1986 | 14.0 |
| Estimated | 1987 | 15.0 |
| Estimated | 1988 | 17.0 |
| Estimated | 1989 | 20.0 |
| Estimated | 1990 | 21.0 |
| Estimated | 1991 | 23.0 |
| Estimated | 1992 | 25.0 |
| Estimated | 1993 | 30.0 |

|             |      |         |         |
|-------------|------|---------|---------|
| Estimated   | 1994 |         | 35.0    |
| Estimated   | 1995 |         | 40.0    |
| Estimated   | 1996 |         | 45.0    |
| Estimated   | 1997 |         | 50.0    |
| Estimated   | 1998 |         | 55.0    |
| Statistical | 1999 | 57.4    | 57.4    |
| Statistical | 2000 | 58.6    | 58.6    |
| Statistical | 2001 | 63.1    | 63.1    |
| Statistical | 2002 | 72.8    | 72.8    |
| Statistical | 2003 | 84.2    | 84.2    |
| Statistical | 2004 | 93.1    | 93.1    |
| Statistical | 2005 | 98.3    | 98.3    |
| Statistical | 2006 | 102.7   | 102.7   |
| Statistical | 2007 | 112.1   | 112.1   |
| Statistical | 2008 | 114.3   | 114.3   |
| Statistical | 2009 | 128.9   | 128.9   |
| Statistical | 2010 | 134.1   | 134.1   |
| Statistical | 2011 | 131.0   | 131.0   |
| Statistical | 2012 | 125.3   | 125.3   |
| Statistical | 2013 | 121.8   | 121.8   |
| Statistical | 2014 | 116.0   | 116.0   |
| Statistical | 2015 | 114.2   | 114.2   |
| Statistical | 2016 | 112.9   | 112.9   |
| Statistical | 2017 | 110.3   | 110.3   |
| Statistical | 2018 | 106.2   | 106.2   |
| Statistical | 2019 | 102.0   | 102.0   |
| Estimated   | 2020 |         | 103.0   |
| Estimated   | 2021 |         | 102.0   |
| Estimated   | 2022 |         | 103.0   |
| Estimated   | 2023 |         | 102.0   |
| Estimated   | 2024 |         | 101.0   |
| Estimated   | 2025 |         | 102.0   |
|             |      | 2,159.3 | 3,225.3 |

2,159.3 2 point 2 trillion dollars

3,225.3 3 point 2 trillion dollars

This second number, 3,225.3, represents a total amount of student loans issued and paid back and included statistical records information and estimates.

In other words, the total student loans issued amounts to 3.2 trillion dollars; the total student loans unpaid and outstanding equals 2.2 trillion dollars, and the total student loans paid back equals 1 trillion dollars.

Total student loans issued since 1980 to 2025 equals a little more than \$3.2 trillion.

All student loans can be paid back to student loans holders or former student loans holders.

Those who did not pay the student loans will not have to pay them, and those who did pay the student loans will be paid back.

The direction of complete student loans elimination can be gone or some other, but the most appropriate with all things considered appears to be the direction of student loans elimination. That would be all student loans since 1980 to 2025 put into one big account for the United States employees, associates, and officials to work on with a definite 10-year student loan elimination plan. A plan to eliminate the full student loans debt by the end of 10 years has to be set. There cannot be any intent to drag out the student loans debt and burden the United States government or society, and instead, all involved has to be and remain successful, a positive reality, and a meritorious accomplishment. The question is how much is wanted to be done.

Of course, everything here can be just not bothered with and be made to just not go on instead (Brown, 2021; Berman, 2021b; Minsky, 2021c). Not bothering instead with something of choice would save a lot of time and work for many people who would otherwise be arduously working (Kalmbacher, 2021; Cowley, 2021b). If no one really cares anyway and no one is going to regard anything relevant involved, then why should other people worry about all the student loans since 1980 to 2025 and without according levels of support and security (Meckler & Douglas-Gabriel, 2021; “Updated Complaint: Education Department Officials...,” 2021). The more than 40 million people with student loans can just keep on paying their student loans as other people and races of people receive unworthy favoritism to hide debtors paying student loans through their careers and lives (Berman, 2021c; Brown, 2021; Minsky, 2021a; Minsky,

2021b; Ward, 2021; Berman, 2021a). These people can keep on saying how superior they are to everyone else and how much everyone else can listen to and be subservient to them, but skewed distortions will not help and will only cause inaccuracy toward original targets (Brown, 2021; Burke, 2021).

The people with the student loans, along with everyone of this era, can think nothing of history. They can be beyond history and have no part of history themselves (McKenzie, 2021; Manuel, 2021; Rainey, 2020). Just consider that all involved with the student loans defenses was nothing significant in history. Everyone in history can be forgotten about and thought nothing of because of all that history and the people involved being, in actuality, merely insignificant and far less than everyone else, such as these people who are the student loans holders and everyone like them of this era (“Biden administration can cancel student debt...,” 2021; Meckler & Douglas-Gabriel, 2021; Henney, 2021).

If more does not come of things, facts, truths, efforts, and rights, then this direction of student loans holders lacking worthiness is the way being gone (Brown, 2021; Berman, 2021a; Minsky, 2021c). If these student loans holders, or people of this era, do not treat each other right, who would think that they would treat other people right (Stratford, 2021; Advocates and borrowers raise significant concerns...,” 2021)? If these student loans holders-era people would not give any consideration, regard, respect, and honor to anyone else, then why would anyone give any one of these people \$10,000 or more (Brown, 2021; “Project on Predatory Student Lending Statement...,” 2021)? Who would just give someone \$10,000 or more for nothing and when the person does not deserve anything, such as \$10,000 or more? The justification has to be present and abundant. Again, the question is how much is wanted to be done.

## **Present history background**

For example, I myself am not dealt with yet, and I have not received any of the benefits, rewards, and honors due me. I have everything meritorious on my part, and that includes but is not limited to the student loans (Mallon, 2018; Mallon, 2019b; Mallon, 2021b; “Student borrowers file new brief...,” 2022). I have more than a quarter-century of everything active and requiring before being secured (Mallon, 2012). I have the student loans defense along with supporting authority of a *Request for Reconsideration and Written Objections or Comments to the Court* (Mallon, 2020a; Mallon, 2020b; Sweet v. DeVos / Cardona, No. 19-cv-3674, N.D. Cal.). I have my excellent dissertation for my doctorate and post-doctorate, and I have my official Federal government professional position of U.S. Chief Executive Director that went through the past four years still not dealt with, paid, or secured yet (Mallon, 2019a; “Statement on Education Department...,” 2021a; Feldman, 2021; “Student borrowers harmed by Dept. of Education’s unlawful partial relief...,” 2021; “Student loan truth: Blake’s...,” 2021; “Student loan truth: Ollie’s...,” 2021; “Student loan truth: Eynely’s...,” 2021).

I cannot just be not dealt with. I cannot just have all my merits negated and not taken seriously. I cannot just be not regarded when I have something important to say. I have to be able to say and be regarded. I have to have follow-up capabilities to ensure there is what there is supposed to be, and I have to have my appropriate levels of authority because sometimes that is important and needed. There cannot just be all this and then I am merely not regarded and am left just saying things to no avail.

I continue maintaining everything on my part. My materials have already been presented and have been around through the past years. I continue maintaining open communication lines. Everything remains active, worthy, and successful on my part. I continue within the bounds of

the laws and rights involved, and I continue preserving, evaluating, and advancing all worthy and meritorious aspects involved.

## **Social Areas - Personal and fiduciary, Societal Observances and Considerations**

### **Interactions with people involving issues and times**

These areas are kept open and maintained for present and future possibilities and functioning to whatever degree involved, relevant, and right for the times and places. Much of the past is kept known and reflected on and preserved with its relevancy and translation to the present and future. Some things in a good way can never be repeated, and some things in a bad way can never be made up for to any truly comparable extent (Mallon, 2019a; “Student borrowers file new brief...,” 2022; “Student borrowers harmed by Dept. of Education’s unlawful partial relief...,” 2021; “Student loan truth: Blake’s...,” 2021; “Student loan truth: Ollie’s...,” 2021; “Student loan truth: Eynely’s...,” 2021; “Student loan truth: For-profit borrowers keep the pressure on...,” 2021). A balancing and eye of wisdom is always necessary. Perceptions and ponderings of the internal and external, the near and far, the close and distant, the small and massive, and the truths and trends will continue.

The more support these areas have, the larger these areas can be and the more time they can have, but the lesser support amounts to the smaller these areas will be and the less time they will have available. These areas have been run down to almost nothing and to even existing only in what may be considered parallel universes, and full rights of according actions remain reserved. All was maintained and was understood and proclaimed. This background continues as a form of a scale and measurement system that calculates all aspects of the weighing and produces its lines of gravity for each and all historical events to take place. All here is being

continued as it should accordingly and remains going precisely along with the state of the times but with a continuous positive energy for preservation, aligning, and betterment.

### **Looking at social areas with national student loans issue**

Right now, the social situation is with a significant lack and years of a shortfall. In important and relevant societal directions, the social situation has been as I have described on numerous occasions. In brief, there are no events or activities, nothing mutual or relevant going on and happening, no services or ceremonies, no rewards or honors, no opportunities and not even a sufficiency of adequately real or active communication. Consider how much has gone on with the student loans and also consider the potential. So far with the student loans national issue going on through the past years, there have been very few publicized group events. One such publicized group event back in October 2020 turned out hundreds of student loans protesters, who were also testifiers, and showed the potential (“Update: Student borrowers speak...,” 2020; “Student loan truth: For-profit borrowers keep the pressure on...,” 2021). That publicized group event, though, was one of only a few, including since then to now in the summer of 2021.

The student loans issue does not have just a few people involved with it or one or a few groups of people. There are masses of people involved with and affected by the student loans issue. In June 2021, the U.S. Department of Education decided to discharge some student loans of people from one university (ITT Technical Institute) that went out of business about five years ago, and those discharges were for 18,000 people and amounting to about \$500 million (“FAQ: What we know...,” 2021; “Statement on education department...,” 2021b). Secondly, a consideration has to be made that there are still another more than 700,000 student loan holders of that university who still require their student loans discharged and amounting to \$3 billion (“Statement on education department...,” 2021b). In July, 1,800 student loans holders had their

student loans discharged but out of who knows how many total student loans holders of these other universities (“We are calling on...,” 2021). Consider the 1,800 student loans holders, phrased as “select student borrowers,” as compared to the other 18,000 student loans holders. That 1,800 amount was only fractional, and the money, that was said to be released, totaled \$55.5 million, as compared to \$500 million, which still was minimal (“Statement on education department...,” 2021b; “We are calling on...,” 2021; “7,200 borrowers cheated...,” 2021). Further considering the true student loans issue, this group of four universities are not the only ones and the other universities are still involved and affected, along with many other people throughout the country, and amounting to a \$4 trillion grand total. (This \$4 trillion amount includes all student loans since 1980 to 2025 and U.S. government level servicing through 10 years forward).

The US DOE did more later in August 2021 with the previously mentioned defunct university, ITT Technical Institute. There were more student loans discharges that amounted to \$1.1 billion (“Statement on extended closed school discharges...,” 2021). The US DOE set rather narrow criteria, which means that more discharges are still relevant. Other areas, such as other universities with student loans holders were not reached or included. A consideration was that the student loans discharged on this round could have been for people who did not even have student loans defenses active.

These other people who did not have student loans defenses active were not waiting and working on these areas through the past years. These student loans being discharged is not contrasted, but the additional aspects relevant also require some attention. With these student loans being discharged, that shows that the other student loans, those with the student loans defenses through the past years, should also be discharged. In other words, if student loans are

discharged for people who did not have student loans defenses, then why should the student loans not be discharged for those who had the student loans defenses active through the past years? The ITT student loans recently discharged for 115,000 people and amounting to \$1.1 billion further evidences that the other student loans should be discharged, too (“Statement on extended closed school discharges...,” 2021).

Apparently, most people of the groups set recently for student loans discharging did not apply for the student loans defenses although they are involved and affected. These people, like others, are being encouraged to apply for the student loans defenses in ways such as a latest emphasis that “Student borrowers and advocates declare...” (2021) expressed as being a making of September 2021 a month of action for student loans defenses. A point made was that the student loans being discharged are mainly of those who have the student loans defenses (“Student borrowers and advocates declare...,” 2021). Just like those with the student loans defenses add to support of the student loans being discharged for people without the student loans defenses, more people making the student loans defenses adds more support to those who already have the student loans defenses. The situation of some of the student loans defenses going through the past years cannot be forgotten about because these people are not just starting out. The student loans defenses still coming in new adds a further emphasis and shows the continuing active status of the issue, the time longevity of the issue continuance, and the extensiveness of the student loans defenses as a national issue.

The student loans issue is a national United States issue. This student loans issue has lingered on through years, U.S. Presidencies, eras, decades, and generations of Americans and has been argued about and deliberated in courts, U.S. Presidential campaigns, and the congress (“Congress urged to stop propping...,” 2021). Young students currently or recently involved

with education are not the only ones affected (“Student loan truth: For-profit colleges...,” 2021). These people currently or recently involved with education are affected, but also their relatives and family members likely still remain affected by their own student loans, whether that be from the past or present. Generations of Americans have gone through the student loans issue times.

Older relatives and family members could likely still have student loans active or the experiences and memories of the student loans. Other family members could have involvement with the student loans in the aforementioned ways but may also be sponsors of their younger or other family members so may have PLUS loans that obligate the supportive relatives (“Student loan truth: For-profit colleges...,” 2021). Most family members want to support the youthful and enthusiastic student at continuing to be successful, but when seeing that student loans consistently are not serving those purposes or producing those results, further realizations become apparent. Student loans becoming major financial debt far beyond reasonable resources and value, causes a situation different from only the supportive family situation. Student loans abuse resulting in the family members having a perspective of a burdensome or hopeless student loan view that seems like total failure with education, the family, business, and life is not what any of the family members involved originally intended or wanted.

While the situation should be with plenty of public activities concerning the student loans issue, there is only very little. In some societal times, there may be relevant events concerning an important national issue affecting tens of millions of Americans but not in these times. At least, that is the way the situation has been. I myself would not do anything unless I knew for sure that I was being dealt with. I would have to be dealt with on my right levels if I was going to have any involvement and provide any support or contribution.

If I was being dealt with, I would not mind there being peaceful student loans protests through the entire summer of 2021 and continuing. Information about the student loans issue has to be promulgated and supported society-wide. I would set out standards such as no one legitimately involved with the student loans protesting may have any dangerous weapon and anyone involved must not engage in any violent or vandalistic activity. The only ones who could have any kind of weapon would be those who are on official duty for guarding and protecting all property, rights, and anyone and everyone involved with the student loans protests. Unlimited weapon detectors would be allowed. These student loans protests would be in many college and university campuses, in addition to other appropriate places, throughout every city and county of each and every state of this country, U.S.A.

If there were these types of student loans protests, they may not be full in this year of 2021 because the society is still not yet all the way out of the pandemic times. Further progress beyond a societal situation involving a pandemic is necessary and requiring. How the local areas are working with people gathered together in designated areas would be applied without an issue being people's beliefs in covid, vaccines, spiritual healing, or miracles. A neutral stance would be maintained with the intent to continue contributing to advancement to more ideal societal times when negative national issues are not continuing in forms such as the student loans. Overall and active guidelines would be in casual and transparent implementation and with security and freedom built in because of the student loans issue being external to and separate from the COVID-19 pandemic and being already longer enduring.

If I knew I was being dealt with, I would question if someone relevant could get these protests together and keep them organized and continuing in an orderly, constructive, and mutually beneficial fashion. I may consider that I cannot do this recruiting and arranging all by

myself or enough right now because I am busy working and working all the time. I have not been rewarded or honored yet, so I do not have any extra time to spare and have none of the resources I otherwise would have to use. With me, the United States has not yet paid any money of my career-level professional position of executive director, so not only are those funds not available for use right now, but there are also none of the contacts, influences, and support that would otherwise be there. If I was being dealt with, I would say that if anyone in this direction of relevancy could add to the student loans (peaceful and beneficial) protests throughout the country, that would add to advancing the worthy purpose of eliminating student loans and stopping the use of student loans for abusive practices by any establishment, such as those associated with for-profit education (and not necessarily excluded from non-profit education).

Some recommended chants for the student loans peaceful and beneficial protests would be as follows.

Free the student loan-holders, Free the student loan-holders...

Free the students, Free the students...

Free the universities from student loans, Free the universities from student loans...

Free the teachers from student loans, Free the teachers from student loans...

Free education from student loans, Free education from student loans...

Free the United States from student loans, Free the United States from student loans...

Student loans must go, Student loans must go...

Down with student loans, Down with student loans...

Bad student loans, Bad student loans...

Student loans are bad, Student loans are bad...

No more student loans, No more student loans...

Student loans push debt, Student loans push debt...

Student loans destroy youth, Student loans destroy youth...

Student loans ruin wealth, Student loans ruin wealth...

Student loans waste time, Student loans waste time...

Student loans gyp talent, Student loans gyp talent...

Student loans cheat resources, Student loans cheat resources...

### **Professional and official status, rank, level, condition, and efficacy on standard issues**

Professional positions are important and have many affects in numerous ways. The opportunities have to be present for people to have a selection from multiple jobs so that each person can be in a right job for the person. Jobs have to be on right professional status levels and with correct pay accordingly with the person and the job. People cannot be caused to be working inappropriately subordinate or in low status jobs and to not be receiving promotions and raises when due comparatively or reasonably. People cannot be using quotas, electronic systems, ratings, statistics, measurements, or basic concepts abusively instead of as guidelines or tools (Mallon, 2020c). Thus, this emphasis espouses as natural law immediately and continuing throughout the Sovereignty Department jurisdiction of the United States and beyond and as enforceable to ultimate extents of the natural means and any and all other accordingly.

### **Historic background rewarded, honored, and preserved**

The situation presently and ongoing has to be always remembered as being one where I already have more than a quarter-century of background merits, experience, knowledge, and credentials. I have worked on societal levels and maintained societal features for more than the past 25 years. Because of having such societal involvement, I am supposed to be referred to as *your honor*, not only because of working with law but because of the societal areas involving me and that I have worked with through the past more than a quarter-century. These extensively worked on areas were communicated to the White House after more than a year of working with them and going up to and beyond the city and state levels. There was relevancy and importance concerning the country, and such a vital situation remained since then and beyond the more than a quarter-century.

I am the one who is the discoverer of God's Miracle Cross, which in its original form was an authentic miracle, a solid miracle, one that had physicality in addition to depth of substance and spirituality. My first published book involved dreams and was the first published book ever in history to include God's Miracle Cross. Everything involved was not just regarded and worked out well in the times or through the years. My communication and presentations stayed appropriate and according to the facts and circumstances. Many of the societal situations were not at best because of these areas left out so much rather than including them, but through all those times, full worthiness and potential were maintained in and concerning these areas, which are any and all areas relevant to God's Miracle Cross and my societal involvement.

I remained specialized in these areas, while I advanced in other areas, too. I did acquire a master's degree in 2007 and earned a doctorate in 2012. The 2012 doctorate was not issued appropriately to me back in 2012, and this area remained an issue area since then and was a

major part of all I expressed about concerning student loans and the student loans defenses. Since 2012, I was finished all the formal work of the doctoral program, but the university involved engaged in a practice of shenanigans instead of issuing my doctorate to me. I continued proving myself through the next years, but should not have had to like that, and I worked on doctoral and post-doctoral levels through all that time and completed a post-doctoral edition of my dissertation by mid-2019.

I presently have two completed editions of my dissertation before I have been issued my doctorate (or post-doctorate), and I have worked on doctoral levels through approximately the past 10 years and including through and beyond the past four years of 2016 to 2020. The student loan defenses and their law cases have been active through the past more than four years, and I have expressed about much relevant in these directions through the times. I made an offer and a claim directly involving the student loans in mid-2019. In August of 2020, I sent the fifth chapter of my dissertation to the White House and questioned further about everything relevant because of there being so much background and potential (Beaman, 2021; Kreighbaum, 2021b; McDermid, 2021; “Project on Predatory Student Lending Announces...,” 2021; “Student borrowers file new brief...,” 2022; Williams, 2021); (also see Exhibit A).

Instead of the matters involved being worked on and worked out, there appeared to have been disconnects and discordance. Presently everything here concerning education, my dissertations and doctoral status, and the student loans seems to be getting more and more remote, although everything still remains active, just like the student loans defenses situation evidences. The issues involved here have to be worked out and will not be settled otherwise.

With this described situation, my claim is re-asserted and with it being inclusive of my offer transformed into being another declared part of the claim (also see Exhibit D: Claim and

offer). I require my student loans being discharged in full and that my reward of a ***Student Loans Relinquishment Honor*** be awarded to me. My doctorate I earned in 2012 has to be issued to me, and my doctoral level dissertation has to be honored appropriately. My post-doctoral level work and dissertation completed in 2019 also require recognition and honor. My advanced level professional position associated with, but while maintaining independence and sovereignty involving, the United States must also receive due recognition, reward, and honor. People and divisions of the United States government, such as the US DOE, have to be adequately respectful and compliant in all these areas because there cannot just be longer gone through and a continuous repeating of the same problem situations and excessive work efforts necessary (Exhibit D: Claim and offer). I have to express here, only because I should in this appropriate time and place, that I nicely and casually but also authoritatively and seriously demand and require what there is supposed to be. That is what is right, enforceable, upholdable, honorable, important, worthy, and earned, and everything involved always has to be subject to my opinion, scrutiny, and follow-up.

I involve all these areas and more. I am a very important person in and of this country. I have societal affects in one way or another whether or not I am regarded although the better affects happen with me being regarded. I am supposed to be treated well, be pleased, and be honored because that is how I am and is the situation with me and concerning my involvement on societal and historic levels. Sometimes the situation is known and sometimes unknown, but whether overt or covert, there still is supposed to be what there is supposed to be and if there is, everything is at best, and in all other ways, advancement requires.

Recently in 2019, I set the establishing of the U.S. Department of Sovereignty. That is where my United States executive director position comes from to the present times. The

situation was not secured adequately, though, and still is not. The United States has still not yet provided any money due for the pays or the funding. All money remains kept track of in my materials, and most people, even of the United States and its government, do not know how much that funds area is and what that involves. I will say, though, that the United States needs legitimate additional funding resources right now and cannot and should not waste, neglect, or let be substituted these vital areas, such as much of the valid, worthy, and valuable sovereign wealth of this country.

There is valid wealth of this country. The valid wealth has to have its place and its space. Skepticism abounds involving pixel-based currency because the wealth source is questionable. The U.S. dollars and other forms of wealth have always had digital expressions and technological functioning. Maybe everything along these lines should just be called pixel-based currency, and that would include various forms of already functioning digital, textual, and pictorial expressions. United States money, along with money of many other countries, comes from once upon a time being based on a gold standard, which was certainly better than bartering and trading in goats and other livestock. The continuance was based on a nation standard. Other wealth forms are around that are also based on such worthy standards, but without such standards or background, there simultaneously continues a well-founded skepticism. The United States needs additional wealth resources right now, but they also have to be the right wealth resources, real, true, worthy resources, tried and true resources, reliable resources, and the ones that are 99.99 percent pure.

Consider the salary amount of my U.S. Executive Director pay before I have been paid. The accumulations amount up to approximately \$550,000. Look at the Sovereignty Department funding amounts before the funds were allocated. The amounts are in the billions of dollars. See

the student loans amounts, with each student loan, each total sub-set of student loans, and the full total of student loans. The amounts display as digits, numerals, and numbers, and in electronic form, they are electronic numbers and, perhaps, are already a form of pixel-based currency, which means the valid wealth forms are already of this kind but with backing and use of a nation. Additional wealth is needed but valid wealth that truly adds, and also, the wealth already around needs to have its proper and important valuation and secure functioning in all ways.

### **Societal situation and functionality**

There are no current plans to establish any physical presence throughout the United States. Eventually, there will be, but that time is sometime in the future. A full spiritual and jurisdictional presence is maintained throughout the United States, but only relevant glimpses can be seen, experiences can be reflected on, and activeness can be sensed. Not everyone can see, reflect on, or sense these areas, and of any who do, most of them do not know what they are seeing, experiencing, or sensing, although they know it is something. There is something connecting with what they know, but that is not limited to what they themselves know or do.

There is this situation because this department rightfully, officially, and worthily keeps active jurisdiction throughout the United States. This current status and activity have continued through the past years and came from more than a quarter-century of establishment and history. There has been no funding yet, and there has been no support or collaboration. There continued being so much worthiness and necessity, though, that the department has self-existed, grown, developed, advanced, and stayed successful. The continuance shows many signs of staying the same and with heightened and increased success and fulfillment, although there also remains a requiring and appropriateness for funding, support, and collaboration.

Many accomplishments achieved were so significant that they were important in their times and remained relevant and active through the following years to the present. Some of these areas still remain requiring their due honor and reward so that there can be vital progress. Other areas are affected because of there being so much substance involved. The better of the ways are the right ways and the needed ways, but with whatever there is, the situation will be accordingly concerning anything and anyone involved. Through the past years, the favorable results and successes achieved were in the directions connected with here and with the specific work done and accomplishments achieved within these bounds ("The Project...", 2021). There were many favorable results and successes that last even still ("The Project...", 2021; "Student borrowers file new brief...", 2022). The following are some highlights: (1) doctoral levels maintained, (2) excellent dissertation maintained, (3) Executive Director professional materials and production maintained relevant to the highest levels of this country, (4) complete U.S. sovereignty maintained to points of producing and then maintaining a U.S. Department and with two additional divisions: Sovereignty Services of the United States and the U.S. Sovereignty Space Agency; (5) a raw, crude, active national authority of the United States was connected with and developed into a formal United States Department authority that persuades, binds, leads, guides, and protects; (6) student loans situation with defenses included along with their law cases reported on, explained about, upheld, backed, defended, and advanced to appropriate continuance and outcome involving more than only basic business, (7) preservation of meaningful, important, true, and worthy history of more than a quarter-century that remained important to the present and future of the United States; (8) built up and maintained U.S. department level resources and wealth, and (9) overcame everything through the pandemic times with plenty of powers to spare and going through and coming out like an unopposable defense,

an ark, and a sanctuary of the United States. Much productivity and success resulted in these directions through the past years for a solid foundation to further build on.

## **U.S. Presidency and Inclusion, Connection, Relativity, or Functionality Level**

### **Way of Continuance**

The only real way for me to reasonably continue in these relevant directions is to maintain my own actual involvement. The rest depends on how I am dealt with because this aspect affects myself and any other involved party's merits. I have to keep watching as to how the situation truly is and what everyone is doing accordingly, and I must keep the past realistically known. I have to continue knowing all the merits, worthiness, and potential present and active but also all that went into them and including how long people took to regard and honor them. I can review and deal with the past, but I cannot just let unwanted occurrences that happened in the past happen again, such as the situation being that I cannot just be not dealt with.

There will be an asserting when right and a holding back when right. The core foundation will be maintained in and beyond the times. The original intents will be stayed with, and all the good there is will not be let to be ruined, disparaged, or destroyed. Appropriate checks and balances will continue whether they are directly or indirectly administered. Collaborations will not be ruled out and will be kept open and possible but also with criteria and meaning unalterable and uncontestable.

### **Sovereignty Department uniqueness**

The U.S. Sovereignty Department is a unique department of the United States. This area was developing before the department started. Then there was further development after the department started. There was not only a quarter-century background involved with the Sovereignty Department but after starting, more than 2 years went by before adequate support,

recognition, reward, or honor was given to anything involving the department. For these and many more reasons, the Sovereignty Department has to maintain its independence and sovereignty.

As previously stated, the department is and has to remain a type of sanctuary, an autonomous entity, free and separate from the everyday stresses and strains or issues that arise elsewhere or even in other departments of the United States Government. Anyone involved with or associated with this Sovereignty Department has rights to the person's fair share of the sovereignty space and sanctuary area of the department's bounds. This department supports and upholds this country's noble qualities, such as respect, honor, freedom, merit, and happiness. Favored is choice and going in right ways intentionally and willfully.

Even in regard to my own job and professional position of Chief Executive Director of the Sovereignty Department, years went by before I received my rewards and honors due and often even needed. After the department started in 2019, I maintained my directorship through more than two years before any acknowledgement or collaboration. I had more than a quarter-century of a career with and involving my country and government, which was the United States, before being considered as having any kind of relevant professional status on levels of the United States Government. I had to remain outside of the bounds of a standard employee of the U.S. (Federal) Government and was not involved with directly being employed by the United States (Federal) Government. I was not an ordinary worker or even federal worker, and I did not get any of the benefits either. I did, though, have a substantial and historic more-than-a-quarter-century career of the United States and its government and up to high profile levels such as Chief Executive Director (of the U.S. Department of Sovereignty). Of course, I had earnings and merits associated with all the time, and much is even still requiring to be constructively worked with

honorably in progressive and worthy ways. There has to be mutuality and collaboration. This department, just like myself, is not going to do everything there is to do. This department, just like myself, has full rights to the advanced and full resources and to the United States, its government, and humanity and civilization. In no way is there any intent or propriety to just keep on reinventing the wheel in every way, and the rights, earnings, and merits are the full resources, advancements, and conveniences to be available and accommodating to the department and its people, including myself.

The department has its own everything and has to have its own everything. That is because of the foundations of this department and how it connects and adds to the United States. This department's alignment and existence is with the real United States, and it is this sovereignty that keeps the United States empowered and as the United States. This department is not a law department, but this department has its own laws and makes laws that are as lawful if not more than any other laws of this country. This department works with all kinds of laws, internal and external to this department, and expects and demands reciprocal respectful and honorable treatment and regard.

### **Communication Past, Present, Future and Functionality Level**

The communication situation is still not what it should be and, thus, could be better. There is this deficiency still continuing from past times. Such a situation is caused when parties involved do not communicate in an excessive amount of time and then just do not bother with everything. A gap is caused. As a result, much of my communication continues outward with there being nothing there dealing with it.

The parties supposed to deal with that communication, the activity supposed to be present involving that communication, and the advancements supposed to result, are all missing and not

enabled to be providing benefits in the times. There is other, additional, and mitigating communication, but the core communication remains lingering undealt with and also further communicated about as being active and requiring. Everything is kept up to date with, and everything is kept successful for continuing. Anything additional would depend on what was involved. In such a situation, there would be advance notice and more than sufficient information provided.

In the meantime, there is a continuing gap. This gap will remain until it is bridged or eliminated. The communication is posted and presented on my website and remains sent in a few relevant directions still continuing from the past, although with still not enough added in the present. The material still ranges in forms from raw to refined. My book I have out is also like that because the book out is still my first published book and is not even in a second edition form yet after more than 10 years. My dissertation is another book and was done after my first published book, but the dissertation has not been honored yet since its completion in 2012 and when there is also a second edition, a post-doctorate edition completed in 2019.

We went through the entire year of 2020 without any communication and with all the relevant communication not responded to and left there lingering on requiring. The present time in 2021 is like this, too, but with an added gap of people not continuing actively at the White House while all this material, and all involved, remains present and requiring in the years. There is still a little around here and there, and everything remains requiring, but everything was closer to being worked out previously when the material was active on levels of the White House through the past four years. A connecting with that situation has to be done, but now that is something that has to be done whereas previously that did not have to be done and was already done. Of course, nothing any good would have resulted if everything was continued to be left

there not worked out, and the only consideration in these directions presently is if there is any additional progress to lessen that extra gap.

I do not only wait around. I continue with mitigating measures. However, all I do without the matters involved dealt with is still not the matters involved dealt with, and everything remains requiring with the described gap not lessening and maybe even increasing. I keep checking and watching. I keep everything up to date. I keep the possibilities open, active, and successful while also looking with a wary eye and following-up accordingly on the accurate views.

## **U.S. Department of Sovereignty and All Therein or Relevant - Securing, Advancing, and Prospering**

### **Department securing**

Everything is kept up with and maintained as successful. All involved is handled and preserved. Appropriate presentations have already been made. More time, weathering, experience, and status continues adding on. Much potential continues mounting, and there remains a continued growth of urgency and necessity for the department to be generously funded and honored.

### **Department maintaining, upholding, preserving**

Communication previously made continues being abided by and remains fully backed. Records are kept for the present and continuing times. These records include financial and have relevancy and importance to the United States government and its divisions. Everyone does not know everything involved here, but everyone with any primary involvement knows enough, and

the rest is accordingly concerning merits. The wealth of the United States is an important area concerning the sovereignty aspects of this country.

There is no way that these areas relevant here can be left insufficiently worked out or regarded because too much requires for that. Too much advancement is needed. Without this progress, an enormous deficiency would remain decades and generations into the future. Nothing else has the substance or worthiness to handle these areas. Nothing else can handle these areas without causing far greater problems than seeming solutions, so all in the areas of the department stays active, maintained, and preserved.

### **Department advancing**

Further advancement is still significantly needed. To continue progress and potential for higher levels of progress, the staying on track is done. The continuing to do what was said was going to be done continues, and the level of above and beyond in all ways continues being achieved. The department does things how the department does things and not in any other way. This practice continues accordingly with all things considered, effectively, and righteously so that even with any party possibly having discounted views, attitudes, or opinions, the department stays understood as having involvement and importance.

The finances of the department were already communicated about. This department went through its first official year without being paid and without incurring any debt. That was 3 billion dollars still open for ongoing application involving all its needs, the needs of its branches, and the United States Government. For this year of 2021, the department funding is set at \$3.75 billion, which has not yet been paid, but also, no debt is incurred and will not be incurred or accepted until after the department is being adequately funded.

This department is not limited to its funding of a few billion dollars yearly. There should be adequate comprehension here when the United States administered a more than 2 trillion dollars stimulus package in 2020 and then a second one of \$1.9 trillion in 2021. The national issue of the student loans will take almost \$4 trillion. The national debt has to be secured, too, which should take another \$5 trillion to start, although being at more than \$27 trillion right now and with this being less than the country generates by a deficit of \$1.8 trillion (Henney, 2021; Manuel, 2021; Rainey, 2020). These monetary amounts of active money needed are  $2.2 + 1.9 + 4 + 5 = \$13.1$  trillion. Additionally, a \$3.5 trillion budget was passed in September 2021 for the year of 2022, and nothing was included concerning this country's student loans issue involving more than 45 million American people (Friedman, 2021b).

Administering the funds is one part of the process and the other part is the wealth accumulation to handle the funding without annihilating all value. Only 4 trillion of that 13.1 trillion dollars has been set to be administered so far. The rest can be set to be administered. This department should be worked with during the funds allocation to set the administration on course securely and to handle this nation's sovereignty aspects involved. The accumulating the wealth can then be fully worked on and set on course, which can only be done with this department having its appropriate inclusion.

Only these sovereign areas connect with that much wealth and do not just involve raising taxes or increasing costs or debts. There is no other division, person, or entity on Earth that has that much wealth or can connect with that much wealth. The U.S. Department of Sovereignty must be included. Working on and with these aspects, and keeping at best all in these areas, is this department continuing to advance. This advancement will continue through the rest of this year of 2021 and ongoing.

### **Department communication and functionality**

More is not done yet because of the department still not being adequately worked with concerning foundational issues actively involved. Nothing more will be done until after a sufficiency of mutuality is displayed. There will remain for the ongoing times an according degree of reciprocity. There will only be the same communication means and levels until there is a sufficiency of communication the other way around. When there is progress made in relevant ways, there will be reciprocal progress and that will also be in communication forms.

No one can be professionally, officially, or fully of the U.S. Department of Sovereignty until being secured and officialized in the position. This process can only be done presently through me but eventually through the department's personnel division. Right now, all that any one is or can be is as the person is after reporting to me. This law or rule is set because too long went by before issues involved were mutually worked out. A method beyond only trust, good will, character, thoughts, and human tendencies was necessary. There has to be much beyond only people's personalities and advantageous maneuvers or influences and which ignore fairness, accuracy, or propriety regarding other people who also have rights and merits.

Eventually, there will be full staffing, but in the near-term ongoing times, there will be minimal staffing continued. A holding everything close will continue being done because of too long going by without contribution, support, facilitation, recognition, reward, honor, or collaboration. When there are the positive and necessary elements, years went by before they actively happened. There will be a long time before these positive activities can be considered as true or adequate. Thus, there cannot be anyone overriding these well-documented aspects in any untrue way and unfairly to others involved.

### **Eventually - national expansion or filling in**

Nothing is in sight in these directions yet. There will be no national expansion or filling in yet or for the foreseeable future. There was nothing additional yet. Out of everything that there has been, nothing has been dealt with yet. Nothing has been worked out.

Nothing has been paid, and no funding has been provided. There is still not even any relevant communication, and the present is already after a long amount of time. The societal situation still remains out-of-order and below acceptable levels to accommodate anything along the lines of success or progress in these continuing national areas.

Nothing more will be done in these present times. At most and at best, everything will be maintained. The national levels and issues will remain with these areas requiring. These areas will remain missing from everything else. Enormous gaps will stay around throughout the country.

Significant disconnects, misunderstandings, and misperceptions will keep happening. Much will stay hidden and not said about because of there being a lack of support, proper roles, or honor in these important national directions. Right people will continue not being dealt with or not being dealt with adequately, and the best of outcomes will not be what happens instead of the usual lesser situations that occur consistently. All this, and more like this, has been happening. There is nothing more yet. Without there being anything more, there is nothing to say that these occurrences will not continue happening or worsen because of added time following an already significant amount of time.

Watching continues. Tracking continues. Potential continues. Merits continue, and much requiring continues. Who knows when, though, there will be anything that comes of anything or when there will be any better situation?

These people involved wasted a lot of good time. More than 4 trillion dollars was added into the economic circulation without there being more than 4 trillion dollars of increase. The majority of the 4 trillion dollars did not go in the most needed directions and only went in some directions that did not necessarily include other directions. If and when inflation hits, difficulties will arise for everyone. The businesses alone cannot be counted on for increasing pays equal to the inflation or the cost-of-living increases, or for providing additional opportunities or enabling progress when the businesses have held pays down for many years previously. Everyone has already been saying for years about how the pays – the salaries have not been increasing and have been remaining stagnant.

Pay increases that are under the level of inflation or the same as inflation are not pay increases. Always making less pay than enough cannot ever be enough pay. The companies of the past years have had a dismal track record of pay and benefit increases. Such a track record means that businesses alone cannot be relied on for people of the United States to handle the national issues of this country. There has to be business and businesses, but all involved with any business has to be mutual, good, right, and successful.

When and if there is something additional, it will be dealt with efficiently and successfully. Evaluations will be made and appropriate actions will be taken. Until then, the situation will continue with inadequacies and, at best, will be maintained with potential. The potential needs to be better realized, though, and cannot just be continued being ruined from

neglect through excessive time passage. Potential unrealized is potential ruined. Potential realized is an accomplishment.

### **Advancement of U.S. Society, Humanity, and Civilization**

This whole area of true advancement of the U.S. society, humanity, and civilization is dependent of me being dealt with for real. If I am dealt with for real, after a reasonable amount of time, there will be such advancement. Logically, if I am not dealt with for real, there will not be such advancement. With me being dealt with for real, the core elements involved through the more than a quarter-century will be included and adding, and again, without that, with the opposite, or with any lesser, there will not be the core elements or connected time included or adding. This emphasis is not hard to understand, although it is hard to have regarded or dealt with, but regardless, this articulated description is the continuing situation concerning advancement of the U.S. society, humanity, and civilization.

### **Sovereignty of the United States and American People**

The core elements associated with connecting with me for real are primarily American and involving America. These areas are the most of and make the most of Americans and America. Anything short or different from this true direction does not produce the same results or go in same ways. Nothing else is dealing with America or the American people like these particular areas that involve the core elements associated and the time of the past more than a quarter-century. Nothing else goes through all that time while remaining active and requiring but still not dealt with yet.

Nothing else is like the core elements described here in very brief ways and only touched on, and if anything is said or emphasized as being the same or similar, the assertion is misleading

and requiring qualified scrutiny. These core areas show that the real America was extreme and far beyond what most people knew or could do. Likewise, the core elements emphasize that Americans were important and substantial in history concerning America and the rest of the world. However, the ongoing situation is that more than a quarter-century has gone by before Americans have regarded or dealt with the areas of these core elements, and nothing here involved has been dealt with yet in or concerning America. There are rights and necessities for these core element areas to be appropriately worked on and worked through in accord with associated key experts, such as myself, because involved and affected is sovereignty of the United States and American people.

**Open - Mutual Issues (to be Announced, not yet set)**

I have a department of the United States. My professional status level with this department is director – chief executive director. I am in full control of this department and have full authority of this department. I myself, personally and exclusively, am the one effectual to most, if not all, aspects of this department concerning itself and the rest of the United States government and its governance. I earned plenty of money and honor, although I have not yet truly been paid or honored, but I am still around and am and have all I previously expressed.

I fully communicated and provided abundant information so that parties involved would be well informed, as they were and would continue. I maintain open communication lines, whether or not there is any real or relevant communication there. If there is no communication or is only communication that is not relevant, there is nothing that has to be done with it, and any relevant communication is worked with accordingly. I have, and have presented, years and books of materials.

I also have an excellent dissertation that was completed to qualify me for my doctorate in 2012. I had that doctoral level to be worked with and did work with it through the next years before academia did its work or job, or performed its services. I then, thus, in 2019 had a post-doctorate edition of my excellent dissertation.

Similar to having a department of the United States, a dissertation and post-doctorate dissertation edition is having a large part of academia. I, therefore, have a big chunk of the United States government and a big chunk of academia. I expressed about these areas extensively through the previous years, especially involving the White House, my U.S. executive director position, and the U.S. Department of Education student loans and student loans defenses. The student loans defenses have had continuous successful activity in the Federal courts through the past years (“Project on Predatory Student Lending Statement...,” 2021).

Nothing involved here has been secured or worked out yet, but everything here remains active, valid, worthy, successful, honorable, and requiring. On levels of the United States or overall academia, there cannot be a reasonable continuance without these areas being included, honored, and advanced, as the Trump administration evidenced with its transition into former status. After the previous years, and all that there has been present and requiring before due honor and advancement, how can these areas be dealt with or worked out successfully? Originally, offers and opportunities were supposed to be provided, and the appropriate rewards and honors were supposed to be bestowed. There are now years more added to this situation, so there are questions of what is possible and what will be presented, if anything, and nothing is there until it is there for real.

\* All in bounds of U.S. Executive Director Reports Made through Years of 2018 to 2020

\* Official executive director report updated prior to start of each month and presented at start of each month through entire year of 2021 and likewise presently posted for year of 2022

\* Official communication; Confidential; No part of this official communication may be disparaged or contemptuously treated in any way; Honor will work reciprocally.

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -/

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -/

United States Department of Sovereignty, Director

[jmallon@comcast.net](mailto:jmallon@comcast.net) - 215-279-8580 - Pennsylvania - 01-01-2022 – 10/01/2022

## Director Invoice

### Year of 2022 Director Invoice

#### Year of 2022

#### Reporting from Director

**January 1 to  
December 31, 2022**  
Each Day of Month  
as reported on  
January 1<sup>st</sup>, 2022

January 1, 2022

52 Pay Weeks

\$ 3,980.77

Pay raise next month,

January 2022 for year of

2022, 15% = \$207,000

**Total Salary**

**\$207,000.04**

*Total Salary since*

**\$ 553,769.89**

*September 2018 due to be  
paid as of 12-31-2021*

**Still not paid as of 12-31-  
2021 but Could and Should  
be paid**

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -/

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -/

United States Department of Sovereignty, Director

[jmallon@comcast.net](mailto:jmallon@comcast.net) - 215-279-8580 - Pennsylvania - 01-01-2022 – 10/01/2022

**Overdue: September 2018 - December 2021**

**\* Not Paid Yet \***

**Invoice**

**Director - United States**

**Total Salary**

*Total Salary since*

**\$ 553,769.89**

*September 2018 through to December 2021*

**Could and Should be paid**

## U.S. Department of Sovereignty Invoice

### Year of 2022 U.S. Department of Sovereignty Invoice

|                                                                              |                                         |                   |                     |      |           |
|------------------------------------------------------------------------------|-----------------------------------------|-------------------|---------------------|------|-----------|
|                                                                              | United States Department of Sovereignty |                   |                     |      |           |
| 3rd-Year Funding \$4.7B (25% increase from 2021) Spread through Year of 2022 |                                         |                   |                     |      |           |
| Month                                                                        | Pay for Month                           | Due               | Total Due           | Paid | Date Paid |
| Jan-22                                                                       | \$ 390,625,000.00                       | \$ 390,625,000.00 | \$ 390,625,000.00   |      |           |
| Feb-22                                                                       | \$ 390,625,000.00                       | \$ 390,625,000.00 | \$ 781,250,000.00   |      |           |
| Mar-22                                                                       | \$ 390,625,000.00                       | \$ 390,625,000.00 | \$ 1,171,875,000.00 |      |           |
| Apr-22                                                                       | \$ 390,625,000.00                       | \$ 390,625,000.00 | \$ 1,562,500,000.00 |      |           |
| May-22                                                                       | \$ 390,625,000.00                       | \$ 390,625,000.00 | \$ 1,953,125,000.00 |      |           |
| Jun-22                                                                       | \$ 390,625,000.00                       | \$ 390,625,000.00 | \$ 2,343,750,000.00 |      |           |
| Jul-22                                                                       | \$ 390,625,000.00                       | \$ 390,625,000.00 | \$ 2,734,375,000.00 |      |           |
| Aug-22                                                                       | \$ 390,625,000.00                       | \$ 390,625,000.00 | \$ 3,125,000,000.00 |      |           |
| Sep-22                                                                       | \$ 390,625,000.00                       |                   |                     |      |           |
| Oct-22                                                                       | \$ 390,625,000.00                       |                   |                     |      |           |
| Nov-22                                                                       | \$ 390,625,000.00                       |                   |                     |      |           |
| Dec-22                                                                       | \$ 390,625,000.00                       |                   |                     |      |           |
| Total                                                                        | \$ 4,687,500,000.00                     |                   |                     |      |           |

### December 2021 U.S. Department of Sovereignty Invoice

|                                                                                                                      |                                         |                   |                     |      |           |
|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-------------------|---------------------|------|-----------|
|                                                                                                                      | United States Department of Sovereignty |                   |                     |      |           |
| 2nd-Year Funding \$3.75B (25% increase from 2020, pay raise increase same for 2022, 25%) Spread through Year of 2021 |                                         |                   |                     |      |           |
| Month                                                                                                                | Pay for Month                           | Due               | Total Due           | Paid | Date Paid |
| Jan-21                                                                                                               | \$ 312,500,000.00                       | \$ 312,500,000.00 | \$ 312,500,000.00   |      |           |
| Feb-21                                                                                                               | \$ 312,500,000.00                       | \$ 312,500,000.00 | \$ 625,000,000.00   |      |           |
| Mar-21                                                                                                               | \$ 312,500,000.00                       | \$ 312,500,000.00 | \$ 937,500,000.00   |      |           |
| Apr-21                                                                                                               | \$ 312,500,000.00                       | \$ 312,500,000.00 | \$ 1,250,000,000.00 |      |           |
| May-21                                                                                                               | \$ 312,500,000.00                       | \$ 312,500,000.00 | \$ 1,562,500,000.00 |      |           |
| Jun-21                                                                                                               | \$ 312,500,000.00                       | \$ 312,500,000.00 | \$ 1,875,000,000.00 |      |           |
| Jul-21                                                                                                               | \$ 312,500,000.00                       | \$ 312,500,000.00 | \$ 2,187,500,000.00 |      |           |
| Aug-21                                                                                                               | \$ 312,500,000.00                       | \$ 312,500,000.00 | \$ 2,500,000,000.00 |      |           |
| Sep-21                                                                                                               | \$ 312,500,000.00                       | \$ 312,500,000.00 | \$ 2,812,500,000.00 |      |           |
| Oct-21                                                                                                               | \$ 312,500,000.00                       | \$ 312,500,000.00 | \$ 3,125,000,000.00 |      |           |
| Nov-21                                                                                                               | \$ 312,500,000.00                       | \$ 312,500,000.00 | \$ 3,437,500,000.00 |      |           |
| Dec-21                                                                                                               | \$ 312,500,000.00                       | \$ 312,500,000.00 | \$ 3,750,000,000.00 |      |           |
| Total                                                                                                                | \$ 3,750,000,000.00                     |                   |                     |      |           |

### Overdue: January 2020 - December 2020

| United States Department of Sovereignty           |                            |                   |                     |             |                  |
|---------------------------------------------------|----------------------------|-------------------|---------------------|-------------|------------------|
| Start-up Funding \$3B Spread through Year of 2020 |                            |                   |                     |             |                  |
| <u>Month</u>                                      | <u>Pay for Month</u>       | <u>Due</u>        | <u>Total Due</u>    | <u>Paid</u> | <u>Date Paid</u> |
| Jan-20                                            | \$ 250,000,000.00          | \$ 250,000,000.00 | \$ 250,000,000.00   |             |                  |
| Feb-20                                            | \$ 250,000,000.00          | \$ 250,000,000.00 | \$ 500,000,000.00   |             |                  |
| Mar-20                                            | \$ 250,000,000.00          | \$ 250,000,000.00 | \$ 750,000,000.00   |             |                  |
| Apr-20                                            | \$ 250,000,000.00          | \$ 250,000,000.00 | \$ 1,000,000,000.00 |             |                  |
| May-20                                            | \$ 250,000,000.00          | \$ 250,000,000.00 | \$ 1,250,000,000.00 |             |                  |
| Jun-20                                            | \$ 250,000,000.00          | \$ 250,000,000.00 | \$ 1,500,000,000.00 |             |                  |
| Jul-20                                            | \$ 250,000,000.00          | \$ 250,000,000.00 | \$ 1,750,000,000.00 |             |                  |
| Aug-20                                            | \$ 250,000,000.00          | \$ 250,000,000.00 | \$ 2,000,000,000.00 |             |                  |
| Sep-20                                            | \$ 250,000,000.00          | \$ 250,000,000.00 | \$ 2,250,000,000.00 |             |                  |
| Oct-20                                            | \$ 250,000,000.00          | \$ 250,000,000.00 | \$ 2,500,000,000.00 |             |                  |
| Nov-20                                            | \$ 250,000,000.00          | \$ 250,000,000.00 | \$ 2,750,000,000.00 |             |                  |
| Dec-20                                            | \$ 250,000,000.00          | \$ 250,000,000.00 | \$3,000,000,000.00  |             |                  |
| <b>Total</b>                                      | <b>\$ 3,000,000,000.00</b> |                   |                     |             |                  |

### Sovereign Services of the United States

January 2021 – December 2021 and January 2022 – December 2022

|                                                      |
|------------------------------------------------------|
| Sovereign Service of America                         |
| \$ 500,000,000.00 yearly allocation from above funds |
| \$ 550,000,000.00 yearly allocation for 2022         |

### Sovereign Space Agency

January 2021 – December 2021 and January 2022 – December 2022

|                                                      |
|------------------------------------------------------|
| Sovereign Space Agency                               |
| \$ 500,000,000.00 yearly allocation from above funds |
| \$ 550,000,000.00 yearly allocation for 2022         |

## References

- “7,200 borrowers cheated...” (2021). 7,200 borrowers cheated by Corinthian Colleges to finally secure debt relief as education department drops legal appeal. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/7200-borrowers-cheated-by-corinthian-colleges-to-finally-secure-debt-relief-as-education-department-drops-legal-appeal-press-release/>
- “A Guide...” (2022). A guide to the proposed Sweet settlement. *The Project on Predatory Student Lending / Guide*. Retrieved from <https://predatorystudentlending.org/wp-content/uploads/2022/06/PPSL-Sweet-Flowchart-7.pdf>
- “Advisory: Hearing scheduled...” (2021). Advisory: Hearing scheduled for Wednesday on deposition of former education secretary Betsy DeVos. *The Project on Predatory Student Lending / Advisory*. Retrieved from <https://predatorystudentlending.org/news/press-releases/advisory-hearing-scheduled-for-wednesday-on-deposition-of-former-education-secretary-betsy-devos/>
- “Advocates and borrowers raise significant concerns...” (2021). Advocates and borrowers raise significant concerns as ED declines to name for-profit college borrowers to rulemaking committee on borrower defense. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/advocates-and-borrowers-raise-significant-concerns-as-ed-declines-to-name-for-profit-college-borrowers-to-rulemaking-committee-on-borrower-defense-press-release/>

Albarazi, H. (2021). DeVos urges skeptical 9th circ. To quash loan relief deposition. *Law360*.

Retrieved from <https://www.law360.com/articles/1428778/devos-urges-skeptical-9th-circ-to-quash-loan-relief-depo>

Beaman, J. (2021). Professor who backed Warren's debt cancellation plan appointed for Education Department role. *Washington Examiner*. Retrieved from

<https://autos.yahoo.com/professor-backed-warrens-debt-cancellation-210100550.html>

Berman, J. (2021a). Biden administration to cancel \$1 billion in student-loan debt held by scammed borrowers. *MarketWatch*. Retrieved from

<https://www.marketwatch.com/story/biden-administration-to-cancel-1-billion-in-student-loan-debt-held-by-scammed-borrowers-11616083206>

Berman, J. (2021b). 90% of borrowers who claim they were scammed by their schools were

denied relief. *MarketWatch*. Retrieved from <https://www.marketwatch.com/story/90-of-borrowers-who-claim-they-were-scammed-by-their-schools-were-denied-relief-11616417936>

Berman, J. (2021c). 'We're going to lose a generation of student-loan borrowers': Pressure mounts to extend payment pause. *MarketWatch*. Retrieved from

<https://www.marketwatch.com/story/were-going-to-lose-a-generation-of-student-loan-borrowers-pressure-mounts-to-extend-payment-pause-11624897760>

Brown, M. (2021). 'I will not make that happen': Joe Biden shoots down \$50K student loan forgiveness plan. *USA Today*. Retrieved from

<https://www.usatoday.com/story/news/politics/2021/02/17/biden-cnn-town-hall-said-he-wont-support-50-k-student-loan-plan/6778938002/>

Burke, L. (2021). A first move on borrower defense. *Inside Higher Ed*. Retrieved from <https://www.insidehighered.com/news/2021/03/19/education-department-cancels-1-billion-debt-defrauded-students>

“Congress urged to stop propping...” (2021). Congress urged to stop propping up fraudulent for-profit colleges with federal Pell grants. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/congress-urged-to-stop-propping-up-fraudulent-for-profit-colleges-with-federal-pell-grants-press-release/>

Cowley, S. (2021a). Education department scraps a Trump-era policy that limited debt relief for defrauded students. *New York Times*. Retrieved from <https://www.nytimes.com/2021/03/18/business/defrauded-student-loans.html>

Cowley, S. (2021b). A DeVos system allowed 12 minutes to decide student loan forgiveness. *New York Times*. Retrieved from <https://www.nytimes.com/2021/03/19/business/student-loan-forgiveness-betsy-devos.html>

“Dear secretary...” (2021). Dear Secretary Cardona: Cancel for-profit college debt now. *The Project on Predatory Student Lending / Blog*. Retrieved from <https://predatorystudentlending.org/news/blog/dear-secretary-cardona-cancel-for-profit-college-debt-now-blog/>

Douglas-Gabriel, D. (2021). Cardona scraps DeVos policy, will fully cancel debt of many students defrauded by colleges. *Washington Post*. Retrieved from <https://www.washingtonpost.com/education/2021/03/18/student-loans-borrower-defense-cardona/>

Duffin, E. (2020). Total student loans provided in the U.S. 1999-2020. *Statista*. Retrieved from <https://www.statista.com/statistics/235367/student-loans-in-the-us/>

“FAQ: What we know...” (2021). FAQ: What we know about ed’s recent ITT announcement. *The Project on Predatory Student Lending / FAQ*. Retrieved from <https://predatorystudentlending.org/news/blog/faq-what-we-know-about-eds-recent-itt-announcement/>

Feldman, C. (2021). Students who got partial loan relief to see full discharge. *Associated Press*. Retrieved from <https://apnews.com/article/defrauded-students-by-colleges-get-full-loan-discharge-48cd6484d7f1134bc3bf9afe2ff364ab>

Friedman, Z. (2021a). Is this a game changer for student loan cancellation? *Forbes*. Retrieved from <https://www.forbes.com/sites/zackfriedman/2021/07/07/is-this-a-game-changer-for-student-loan-cancellation/?sh=38739e994714>

Friedman, Z. (2021b). Student loan forgiveness suddenly not a priority as congress excludes student loan cancellation from latest budget deal. *Forbes*. Retrieved from <https://www.forbes.com/sites/zackfriedman/2021/08/25/congress-excludes-student-loan-cancellation-in-latest-budget-reconciliation/?sh=641ca7274ccf>

Gravely, A. (2021). Can Biden cancel student debt? It depends on who you ask. *Inside Higher Ed*. Retrieved from <https://www.insidehighered.com/news/2021/08/11/legal-experts-are-split-whether-biden-can-cancel-debt>

Henney, M. (2021). Biden reportedly planning first major tax hike since 1993 in next economic package. *Fox Business*. Retrieved from <https://www.foxbusiness.com/economy/biden-reportedly-planning-first-major-tax-hike-in-next-economic-package>

“How are Corinthian...” (2021). How are Corinthian students still waiting for justice? *The Project on Predatory Student Lending*. Retrieved from

<https://predatorystudentlending.org/news/blog/how-are-corinthian-students-still-waiting-for-justice-blog/>

“How COVID-19 Has Impacted Thousands...” (2021). How COVID-19 has impacted thousands of defrauded student borrowers. *The Project on Predatory Student Lending / Blog*.

Retrieved from <https://predatorystudentlending.org/news/blog/how-covid-19-has-impacted-thousands-of-defrauded-student-borrowers-blog/>

“Impactful, Human, Rooted...” (2021). Impactful, human, rooted in people: How advocates work with media to get client stories told - Blog. *The Project on Predatory Student*

*Lending*. Retrieved from <https://predatorystudentlending.org/news/blog/impactful-human-rooted-in-people-how-advocates-work-with-the-media-to-get-client-stories-told-blog/>

Iovino, N. (2021a). Judge: By resigning, DeVos opens door to deposition on student debt relief.

*Courthouse News Service*. Retrieved from <https://www.courthousenews.com/judge-by-resigning-devos-can-no-longer-duck-debt-relief-denial-questions/>

Iovino, N. (2021b). Betsy DeVos ordered to testify in student borrower class action. *Courthouse*

*News Service*. Retrieved from <https://www.courthousenews.com/betsy-devos-ordered-to-testify-in-student-borrower-class-action/>

Johnson Hess, A. (2021). Department of Education announces public service loan forgiveness program changes--3 things you need to know. *CNBC, Make it - Work*. Retrieved from

<https://www.cnbc.com/2021/10/06/dept-of-ed-announces-public-service-loan-forgiveness-program-changes.html>

“Jonathan's Devry student loan truth...” (2021). Jonathan's Devry student loan truth: ‘My degree has held me back more than it benefited me.’ *The Project on Predatory Student Lending / Blog*. Retrieved from <https://predatorystudentlending.org/news/blog/jonathans-devry-student-loan-truth-my-degree-has-held-me-back-more-than-it-has-benefited-me-blog/>

Judge grants preliminary approval... (2022). Judge grants preliminary approval of borrowers defense settlement in Sweet v. Cardona. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://www.ppsl.org/news/judge-grants-preliminary-approval-of-borrower-defense-settlement-in-sweet-v-cardona>

Kalmbacher, C. (2021). Biden admin teams up ex-Trump DOJ official to defend Betsy DeVos against ripped-off college students. *Law & Crime / The Project on Predatory Student Lending*. Retrieved from <https://lawandcrime.com/high-profile/biden-admin-teams-up-with-ex-trump-doj-official-to-defend-betsy-devos-against-ripped-off-college-students/>

Kreighbaum, A. (2021a). Education department scraps DeVos loan relief standard. *Bloomberg Government*. Retrieved from <https://about.bgov.com/news/education-department-scraps-devos-loan-relief-standard-1/>

Kreighbaum, A. (2021b). Debt cancellation backer at Harvard named to education post. *Bloomberg Law*. Retrieved from <https://news.bloomberglaw.com/us-law-week/debt-cancellation-advocate-at-harvard-named-to-education-post>

Lombardo, C. (2021). Education department will erase \$5.8 billion in loans for borrowers with disabilities. *NPR*. Retrieved from

<https://www.npr.org/2021/08/19/1029294871/education-dept-discharges-student-loans-borrowers-with-disabilities-tpd>

Lorin, J. & Norris, S. (2021). How Biden wants to trim a mountain of student debt. *Bloomberg / The Project on Predatory Student Lending*. Retrieved from <https://www.bloomberg.com/news/articles/2021-01-26/how-biden-wants-to-trim-a-mountain-of-student-debt-quicktake>

Mallon, J. (2012). From 2012: For 2021 Valentine's Day - Presidents Day holiday weekend. *God's Miracle Cross*. Retrieved from <https://www.godsmiraclecross.com/realm>

Mallon, J. (2018). Volume I, Worthiness of Director Position. *God's Miracle Cross*. Retrieved from <https://www.godsmiraclecross.com/realm>

Mallon, J. (2019a). JULY 2019 - Reporting from director: July 1, 2019 - Claim and offer. Volume II, *Reports Made to the White House 2018 through 2019*, 2, 134-137. Retrieved from <https://www.godsmiraclecross.com/realm>

Mallon, J. (2019b). Volume II, Reports Made to the White House 2018 through 2019. *God's Miracle Cross*. Retrieved from <https://www.godsmiraclecross.com/realm>

Mallon, J. (2020a). Request for reconsideration. *God's Miracle Cross*. Retrieved from <https://www.godsmiraclecross.com/realm>

Mallon, J. (2020b). Written objections or comments to the court. *God's Miracle Cross*. Retrieved from <https://www.godsmiraclecross.com/realm>

Mallon, J. (2020c). November 2020 report from department director: Continuance of November 2020 to into 2021. *Reports on Policy, Volume 3*. Retrieved from primary website

- Mallon, J. (2021a). Chapter 5 of Dissertation: Stakeholders Increasing Opportunities with Essential Honors by and for Stakeholders: A Qualitative Case Study. *God's Miracle Cross*. Retrieved from <https://www.godsmiraclecross.com/realm>
- Mallon, J. (2021b). Reports on Policy, Volume 3. *God's Miracle Cross*. Retrieved from <https://www.godsmiraclecross.com/realm>
- Manuel, D. (2021). U.S. national debt clock March 2021. *DaveManuel.com*. Retrieved from <https://www.bing.com/search?q=us+national+debt+2021&form=ANNNB1&refig=f50186d3af6a4396878664facc148045>
- McDermid, B. (2021). Biden's education department just hired Elizabeth Warren's student loans expert, who studied predatory lending at Harvard. *Business Insider*. Retrieved from <https://www.businessinsider.com/biden-education-department-toby-merrill-predatory-student-loans-elizabeth-warren-2021-7>
- McKenzie, S. (2021). Fact check: Student loan debt still exists, despite viral social media claim. *USA Today*. Retrieved from <https://www.usatoday.com/story/news/factcheck/2021/02/12/fact-check-joe-biden-did-not-cancel-student-loan-debt/6722043002/>
- Minsky, A. S. (2021a). 72,000 borrowers will get \$1 billion in student loan forgiveness - Do you qualify? *Forbes*. Retrieved from <https://www.forbes.com/sites/adamminsky/2021/03/18/72000-borrowers-will-get-1-billion-in-student-loan-forgiveness/?sh=5de29f323259>
- Minsky, A. S. (2021b). Is \$10,000 in student loan forgiveness next after Biden administration cancels \$1 billion? *Forbes*. Retrieved from

<https://www.forbes.com/sites/adamminsky/2021/03/19/is-10000-in-student-loan-forgiveness-next-after-biden-administration-cancels-1-billion/?sh=367d5a8f3fbc>

Minsky, A. S. (2021c). Students: DeVos's dept of education deliberately thwarted student loan forgiveness program. *Forbes*. Retrieved from <https://www.forbes.com/sites/adamminsky/2021/03/19/students-devoss-dept-of-education-deliberately-thwarted-student-loan-forgiveness-program/?sh=38265d386c9a>

Minsky, A. S. (2021d). Did the Biden administration just send a big signal on student loan cancellation? *Forbes*. Retrieved from <https://www.forbes.com/sites/adamminsky/2021/07/06/did-the-biden-administration-just-send-a-big-signal-on-student-loan-cancellation/?sh=69f424014e6d>

Nanos, E. (2021). Biden administration goes to bat for Betsy DeVos, tries to shield her from deposition in students' class action lawsuit. *Law and Crime: A Dan Abrams Production*. Retrieved from <https://lawandcrime.com/high-profile/biden-administration-goes-to-bat-for-betsy-devos-tries-to-shield-her-from-deposition-in-students-class-action-lawsuit/>

Nova, A. (2021). Biden extends payment pause for student loan borrowers through January. *CNBC, Personal Finance*. Retrieved from <https://www.cnbc.com/2021/08/06/white-house-extends-payment-pause-for-student-loan-borrowers-through-january-.html>

“Project files brief...” (2021). Project files brief in support of American Federation of Teachers in challenge to repeal of gainful employment rule. *The Project on Predatory Student Lending*. Retrieved from <https://predatorystudentlending.org/news/press-releases/project-files-brief-in-support-of-american-federation-of-teachers-in-challenge-to-repeal-of-gainful-employment-rule/>

“Project on Predatory Student Lending Announces...” (2021). Project on predatory student lending announces new director, Eileen Connor. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/project-on-predatory-student-lending-announces-new-director-eileen-connor-press-release/>

“Project on Predatory Student Lending Statement...” (2021). Project on predatory student lending statement on order in NYLAG v. DeVos. *The Project on Predatory Student Lending / Blog*. Retrieved from <https://predatorystudentlending.org/news/blog/project-on-predatory-student-lending-statement-on-order-in-nylag-v-devos/>

“Project urges secretary...” (2021). Project urges secretary Cardona to cancel debts of for-profit college students immediately. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/project-urges-secretary-cardona-to-cancel-debts-of-for-profit-college-students-immediately-press-release/>

Rainey, M. (2020). National debt will exceed size of economy in 2021. *The fiscal times*. Retrieved from <https://finance.yahoo.com/news/national-debt-exceed-size-economy-150714452.html>

Saric, I. (2021). Schumer and top democrats call for Biden to extend student loan pause and cancel \$50k per borrower. *Yahoo!News- Axios*. Retrieved from <https://news.yahoo.com/schumer-top-democrats-call-biden-191712538.html>

- “Senators urge education department...” (2021). Senators urge education department to fix student loan forgiveness programs. *Yahoo Finance*. Retrieved from <https://finance.yahoo.com/video/senators-urge-education-department-fix-165947372.html>
- “Statement on Education Department...” (2021a). Statement on education department rescinding partial relief policy. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/statement-on-education-department-rescinding-partial-relief-policy-press-release/>
- “Statement on education department...” (2021b). Statement on education department approving ITT borrower defense claims. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/statement-on-education-department-approving-itt-borrower-defense-claims-press-release/>
- “Statement on extended closed school discharges...” (2021). Statement on extended closed school discharges for ITT borrowers. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/statement-on-extended-closed-school-discharges-for-itt-borrowers-press-release/>
- Stratford, M. (2021). Biden administration backs DeVos in fight over testifying about student loan forgiveness. *Politico / The Project on Predatory Student Lending*. Retrieved from <https://www.politico.com/news/2021/02/10/biden-devos-loan-forgiveness-468375>
- “Student borrowers and advocates declare...” (2021). Student borrowers and advocates declare September as borrowers defense action month. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press->

releases/student-borrowers-and-advocates-declare-september-as-borrower-defense-action-month-press-release/

“Student borrowers file new brief...” (2022). Student borrowers file new brief in lawsuit regarding borrower defense delays and backlog. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/student-borrowers-file-new-brief-in-lawsuit-regarding-borrower-defense-delays-and-backlog-press-release/>

“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/>

“Student loan truth: Blake’s...” (2021). Student loan truth: Blake’s art institute story. *The Project on Predatory Student Lending / Blog*. Retrieved from <https://predatorystudentlending.org/news/blog/student-loan-truth-blakes-art-institute-story-blog/>

“Student loan truth: Eynely’s...” (2021). Student Loan Truth: Eynely’s DeVry University Story. *The Project on Predatory Student Lending / Blog*. Retrieved from <https://predatorystudentlending.org/news/blog/student-loan-truth-eynelys-devry-university-story-blog/>

“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/>

“Student loan truth: For-profit colleges...” (2021). Student loan truth: For-profit colleges aren’t

just out to scam students. They’re scamming their parents, too. *The Project on Predatory*

*Student Lending / Blog*. Retrieved from

<https://predatorystudentlending.org/news/blog/student-loan-truth-for-profit-colleges-arent-just-out-to-scam-students-theyre-scamming-their-parents-too-blog/>

“Student loan truth: Ollie’s...” (2021). Student loan truth: Ollie’s New England Institute of Art

story. *The Project on Predatory Student Lending / Blog*. Retrieved from

<https://predatorystudentlending.org/news/blog/student-loan-truth-ollies-new-england-institute-of-art-story-blog/>

“Student loan truth: The real heroes...” (2021). “Student loan truth: The real heroes of negreg.”

*The Project on Predatory Student Lending*. Retrieved from

<https://predatorystudentlending.org/news/blog/student-loan-truth-the-real-heroes-of-negreg/>

Swaminathan, A. (2021). Education department throws out Trump-era rule for defrauded

students. *Yahoo Finance*. Retrieved from <https://news.yahoo.com/education-department-throws-out-trump-era-rule-for-defrauded-students-154554338.html>

“Sweet v. DeVos / Cardona” (2020-2022). 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/>

“The Project...” (2021). The Project on Predatory Student Lending: 5 Years of Impact. *The*

*Project on Predatory Student Lending / Blog*. Retrieved from

<https://predatorystudentlending.org/news/blog/the-project-on-predatory-student-lending-5-years-of-impact-blog/>

Turner, C. (2021). Education dept. begins rolling back Trump-era policies on defrauded students.

*NPR*. Retrieved from <https://www.npr.org/2021/03/18/978574707/education-dept-begins-rolling-back-trump-era-policies-on-defrauded-students>

“Update: Student borrowers speak...” (2020). Update: Student borrowers speak out in

unprecedented 500-person court hearing on borrower defense. *The Project on Predatory Student Lending / Update*. Retrieved from

<https://predatorystudentlending.org/news/press-releases/statement-on-education-department-approving-itt-borrower-defense-claims-press-release/>

“Updated Complaint: Education Department Officials...” (2021). Updated complaint: Education

department officials secretly rigged process to deny borrower defense applications for debt relief. *The Project on Predatory Student Lending / Press Release*. Retrieved from

<https://predatorystudentlending.org/news/press-releases/updated-complaint-education-department-officials-secretly-rigged-process-to-deny-borrower-defense-applications-for-debt-relief-press-release/>

Ward, M. F. (2021). Education department announces plan it claims will help scammed students discharge school debt. *ABA Journal*. Retrieved from

<https://www.abajournal.com/news/article/the-doe-announces-plan-it-claims-will-help-scammed-students-discharge-school-debt>

“We are calling on...” (2021). “We are calling on the Department to do what is right when it sees evidence of widespread fraud” - Statement on approval of additional student borrower defense claims. *The Project on Predatory Student Lending / Statement*.

Retrieved from <https://predatorystudentlending.org/news/press-releases/we-are-calling-on-the-department-to-do-what-is-right-when-it-sees-evidence-of-widespread-fraud-statement-on-approval-of-additional-student-borrower-defense-claims/>

“What the latest student...” (2021). What the latest student debt announcement from the Department of Education means for defrauded borrowers. *The Project on Predatory Student Lending / Blog*. Retrieved from

<https://predatorystudentlending.org/news/blog/what-the-latest-student-debt-announcement-from-the-department-of-education-means-for-defrauded-borrowers-blog/>

Williams, J. (2021). Biden education department hires vocal proponent of cancelling student debt. *The Hill*. Retrieved from <https://thehill.com/homenews/administration/561941-biden-education-department-hires-vocal-proponent-of-cancelling>

## Case Law Authority for Student Loans

### *List of Law Cases for Student Loans*

American Federation of Teachers, et al., v. Miguel Cardona, et al., and People of the State of California v. Miguel Cardona, et al., 5:20-cv-00455-EJD, Dkt. No. 38; 5:20-cv-01889-EJD, Dkt. No. 34; U.S. Dist. Ct., N.D. CA, San Jose Div.

Bauer V. DeVos (17-999, RDM, U.S. Dist. Ct., Dist. Of Col.) and CAPPS v. DeVos (17-1330), U.S. Dist. Ct., D.C.

Britt v. Florida Career College, 20-cv-60814, U.S. Dist. Ct., S.D. FL

Calvillo Manriquez v. Cardona, 17-cv-7210, U.S. Dist. Ct., N.D. CA

Colon v. DeVos, 17-cv-8790, U.S. Dist. Ct., S.D. NY

Dieffenbacher v. DeVos, 5:17-cv-342, U.S. Dist. Ct., C.D. CA

Goodvin v. Educational Credit Management Corporation - Goodvin v. Educ. Credit Mgmt. Corp., Case No. 19-10623, Adv. No. 19-3105, 2020 WL 6821867 (Bank. D. Kan. Sept. 9, 2020), aff'd, Educ. Credit Mgmt. Corp. v. Goodvin, Case No. 20-cv-147-JWL (D. Kan. March 17, 2021). (Fossey, 2021).

Navient Corporation v. Mississippi ex rel. Fitch, Attorney General (2018-2019)

"Navient Student Loans Class Action Lawsuit 2021..." (2021) - Brian Manetta et al. v. Navient Corp. et al., Case No. 2:20-cv-07712

NYLAG v. Cardona, 19-cv..., U.S. Dist. Ct., S.D. NY

Pratt v. Cardona, 20-cv-1501, U.S. Dist. Ct., D.C.

Project & NSLDN v. Department of Education (ACICS Part II Submission), 18-cv-1201, U.S.  
Dist. Ct., D.C.

Project on Predatory Student Lending v. Department of Justice, 16-cv..., U.S. Dist. Ct., W.D. PA

Sweet v. Cardona, 19-cv-03674, U.S. Dist. Ct., N.D. CA

Vara v. Cardona, 19-cv-12175, U.S. Dist. Ct., MA

Villalba et al. v. ITT, 16-07207-JMC-7A, 17-50003, U.S. Bankruptcy Ct, S.D. IN, I.D.

Villalba v. Navient, Superior County Ct., Los Angeles, CA

Williams v. DeVos, 16-cv11949, U.S. Dist. Ct, MA

## Articles Related to Student Loans Discharges

### *List of Articles Related to Student Loans Discharges*

“A Guide...” (2022). A guide to the proposed Sweet settlement. *The Project on Predatory Student Lending / Guide*. Retrieved from <https://predatorystudentlending.org/wp-content/uploads/2022/06/PPSL-Sweet-Flowchart-7.pdf>

Ali, S. (2022). Education department to erase \$415M in student loan debt for nearly 16K borrowers. *The Hill*. Retrieved from <https://thehill.com/changing-america/enrichment/education/594626-education-department-to-erase-415-million-in-student>

Ali, S., & Barnes, A. (2022). What happens if Biden cancels student loans? *The Hill*. Retrieved from <https://thehill.com/changing-america/enrichment/education/598321-what-happens-if-biden-cancels-student-loans>

“Attorney General Bonta announces multistate settlement...” (2022). Attorney General Bonta announces multistate settlement against student loan servicer Navient. *State of California Department of Justice*. Retrieved from <https://oag.ca.gov/news/press-releases/attorney-general-bonta-announces-multistate-settlement-against-student-loan>

Barnes, A. (2022). Former education secretary calls for cancellation of debt for all student loan holders. *The Hill*. Retrieved from <https://thehill.com/changing-america/enrichment/education/599453-former-education-secretary-calls-for-complete-student>

Berman, J. (2022). Department of Education to cancel \$415 million in student loan debt.

*MarketWatch*. Retrieved from <https://www.marketwatch.com/story/departments-of-education-to-cancel-415-million-in-student-loan-debt-11645055732?mod=jillian-berman>

Mattingly, P., Lobosco, K., & Vazquez, M. (2022). Biden announces student loan relief for borrowers making less than \$125,000. *CNN politics*. Retrieved from

<https://www.cnn.com/2022/08/24/politics/student-loans-joe-biden-white-house/index.html>

“Borrowers defense for university...” (2022). Borrowers defense for University of Phoenix help.

*reddit*. Retrieved from

[https://www.reddit.com/r/StudentLoans/comments/j5byh9/borrowers\\_defense\\_for\\_university\\_of\\_phoenix\\_help/](https://www.reddit.com/r/StudentLoans/comments/j5byh9/borrowers_defense_for_university_of_phoenix_help/)

Conroy, E. (2022). Report of fraud committed by ITT Technical Institute highlights need to protect student loan borrowers with stronger regulation of for-profit colleges. *Forbes*.

Retrieved from <https://www.forbes.com/sites/edwardconroy/2022/02/24/report-on-fraud-committed-by-itt-technical-institute-highlights-need-to-protect-student-loan-borrowers-with-stronger-regulation-of-for-profit-colleges/?sh=ae4782e2fff4>

Cowley, S. (2022). The \$1.7 billion student loan deal that was too good to be true. *The New York Times*. Retrieved from <https://www.nytimes.com/2022/02/17/business/navient-student-loan-settlement.html?referringSource=articleShare>

Dickler, J. & Nova, A. (2022). This is how student loan debt became a \$1.7 trillion crisis. *CNBC, Personal Finance*. Retrieved from <https://www.cnbc.com/2022/05/06/this-is-how->

student-loan-debt-became-a-1point7-trillion-  
crisis.html?\_\_source=xfinity%7Cheadline&par=xfinity

Douglas-Gabriel, D. (2022). Judge critical of Biden administration's progress on student debt relief claims. *The Washington Post*. Retrieved from <https://www.washingtonpost.com/education/2022/01/12/student-debt-relief-backlog-biden/>

"Education department's student loan discharges..." (2022). Education department's student loan discharges represent only 6% of unresolved borrower defense claims. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/education-departments-student-loan-discharges-represent-only-6-of-unresolved-borrower-defense-claims-press-release/>

"Former Corinthian..." (2022). Former Corinthian students claim victory at the department of education's debt cancellation announcement. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/former-corinthian-students-claim-victory-at-the-department-of-educations-debt-cancellation-announcement-press-release/>

"FTC sends nearly \$50 million..." (2021). FTC sends nearly \$50 million in refunds to University of Phoenix students. *Federal Trade Commission, ftc.gov*. Retrieved from <https://www.ftc.gov/news-events/press-releases/2021/03/ftc-sends-nearly-50-million-refunds-university-phoenix-students>

Gangitano, A. (2022a). Student loan companies told not to send resume payment notices: report.

*The Hill*. Retrieved from <https://thehill.com/homenews/administration/597493-student-loan-servicing-companies-directed-to-hold-payment-notices?rl=1>

Gangitano, A. (2022b). White House says Biden will make decision on student loans. *The Hill*.

Retrieved from <https://thehill.com/homenews/administration/3575251-white-house-says-biden-will-make-decision-on-student-loans/>

Grothman, G. (2022). Siding with students. *Grothman Newsletter*. Retrieved from email received 04-23-2022

“How Corinthian students won...” (2022). How Corinthian students won a \$6B loan cancellation battle. *The Project on Predatory Student Lending / Blog*. Retrieved from

<https://predatorystudentlending.org/news/blog/a-seven-year-road-to-justice-for-corinthian-students-blog/>

“How the arbitrary borrower defense process...” (2022). How the arbitrary borrower defense process failed these student borrowers. *The Project on Predatory Student Lending / Blog*.

Retrieved from <https://predatorystudentlending.org/news/blog/how-the-arbitrary-borrower-defense-process-failed-these-student-borrowers-blog/>

Iacurci, G. (2022). Education department suspends seizure of tax refunds, Social Security for overdue student loans until November. *CNBC*. Retrieved from

[https://www.cnbc.com/2022/02/15/education-department-wont-seize-tax-refunds-for-overdue-student-loans.html?\\_\\_source=xfinity%7Cheadline&par=xfinity](https://www.cnbc.com/2022/02/15/education-department-wont-seize-tax-refunds-for-overdue-student-loans.html?__source=xfinity%7Cheadline&par=xfinity)

“In case you missed it: A National Spotlight...” (2022). In case you missed it: A national

spotlight on ITT’s fraud and abuse. *The Project on Predatory Student Lending / Blog*.

Retrieved from <https://predatorystudentlending.org/news/blog/in-case-you-missed-it-a-national-spotlight-on-itts-fraud-and-abuse-blog/>

“In major victory...” (2022). In major victory, ITT students secure full debt cancellation. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://www.ppsl.org/news/in-major-victory-itt-students-secure-full-debt-cancellation-press-release>

“Judge grants preliminary approval...” (2022). Judge grants preliminary approval of borrowers defense settlement in Sweet v. Cardona. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://www.ppsl.org/news/judge-grants-preliminary-approval-of-borrower-defense-settlement-in-sweet-v-cardona>

Korn, M., & Fuller, A. (2021). NYU is top-ranked - In loans that alumni and parents struggle to repay. *The Wall Street Journal*. Retrieved from <https://www.wsj.com/articles/nyu-college-graduate-parent-student-loans-11639618241>

Lake, S. (2022). Could student loan payments be frozen until 2023? ‘Anything is possible,’ experts say. *Fortune - Education*. Retrieved from <https://fortune.com/education/business/articles/2022/02/10/could-student-loan-payments-be-frozen-until-2023-anything-is-possible-experts-say/>

“Landmark borrower defense...” (2022). Landmark borrower defense settlement to cancel over \$6 billion in student loans for 200,000 borrowers. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/landmark-borrower-defense-settlement-to-cancel-over-6-billion-in-student-loans-for-200000-borrowers-release/>

Leingang, R. (2019). University of Phoenix to cancel \$141 million in student loan debt to settle FTC dispute. *USA Today*. Retrieved from

<https://www.usatoday.com/story/news/education/2019/12/11/u-phoenix-cancel-141-million-student-loans-after-ftc-case/4400364002/>

“My journey to Sweet relief...” (2022). My journey to Sweet relief: ‘Know your rights, and never stop fighting for them.’ *The Project on Predatory Student Lending / Blog*.

Retrieved from <https://predatorystudentlending.org/news/blog/my-journey-to-sweet-relief-know-your-rights-and-never-stop-fighting-for-them-blog/>

“Myrna Figueroa’s NegReg Comments” (2022). Myrna Figueroa’s negreg comments. *The Project on Predatory Student Lending / Blog*. Retrieved from

<https://predatorystudentlending.org/news/blog/myrna-figueroas-negreg-comments-blog/>

“New report details...” (2022). New report details massive scale of fraud and abuse at notorious for-profit college ITT Tech. *The Project on Predatory Student Lending / Press Release*.

Retrieved from <https://predatorystudentlending.org/news/press-releases/new-report-details-massive-scale-of-fraud-and-abuse-at-notorious-for-profit-college-itt-tech-press-release/>

Nova, A. (2022). Millions of student loan borrowers are closer to being debt-free. What to know about the changes. *CNBC, Your Money, Your Future*. Retrieved from

[https://www.cnbc.com/2022/04/23/millions-of-student-loan-borrowers-are-closer-to-being-debt-free.html?\\_\\_source=xfinity%7Cheadline&par=xfinity](https://www.cnbc.com/2022/04/23/millions-of-student-loan-borrowers-are-closer-to-being-debt-free.html?__source=xfinity%7Cheadline&par=xfinity)

Ortiz, E. (2022). Navient plans to cancel some student borrowers' loan debt. Who qualifies?

*NBC News*. Retrieved from <https://www.nbcnews.com/news/education/navient-plans-cancel-student-borrowers-loan-debt-qualifies-rcna12229>

“Program to cut student debt sticks some...” (2022). Program to cut student debt sticks some with even more. *The Wall Street Journal*. Retrieved from

<https://www.wsj.com/articles/program-to-cut-healthcare-providers-student-debt-sticks-some-with-even-more-11644421910>

Rubin, G. T. (2022). Biden aims to expand access to student-loan debt forgiveness for millions of people. *The Wall Street Journal*. Retrieved from <https://www.wsj.com/articles/biden-aims-to-expand-access-to-student-loan-debt-forgiveness-for-millions-of-people-11650391396>

Silva, D. (2019). University of Phoenix settlement ‘drop in the bucket’ for student debt, advocates say." *NBC News*. Retrieved from <https://www.nbcnews.com/news/us-news/university-phoenix-settlement-drop-bucket-student-debt-advocates-say-n1100901>

Singman, B. (2021). White House extends federal student loan repayment pause after heavy progressive criticism. *Fox Business*. Retrieved from <https://www.foxbusiness.com/politics/white-house-extends-federal-student-loan-repayment-pause-after-heavy-progressive-criticism>

“Statement by President...” (2021). Statement by President Joe Biden extending the pause on student loan repayment as additional 90 days. *The White House - Briefing Room*. Retrieved from <https://www.whitehouse.gov/briefing-room/statements->

releases/2021/12/22/statement-by-president-joe-biden-extending-the-pause-on-student-loan-repayment-an-additional-90-days/

“Statement on extension...” (2021). Statement on extension of student loan payment pause. *The Project on Predatory Student Lending*. Retrieved from <https://predatorystudentlending.org/news/press-releases/statement-on-extension-of-student-loan-payment-pause/>

“Statement on Navient settlement...” (2022). Statement on Navient settlement cancelling \$1.85 billion in predatory student debt. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/statement-on-navient-settlement-cancelling-1-85-billion-in-predatory-student-debt-press-release/>

“Statement on student loan discharge...” (2022). Statement on student loan discharge for borrowers cheated by Marinello Schools of Beauty. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/statement-on-student-loan-discharge-for-borrowers-cheated-by-marinello-schools-of-beauty-press-release/>

“Student borrower advocates...” (2022). Student borrower advocates ask education department to cancel 25+-year-old debts from closed for-profit colleges. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/student-borrower-advocates-ask-education-department-to-cancel-25-year-old-debts-from-closed-for-profit-colleges-press-release/>

“Student borrowers are keeping...” (2022). Student borrowers are keeping the pressure up in 2022. *The Project on Predatory Student Lending / Blog*. Retrieved from <https://predatorystudentlending.org/news/blog/student-borrowers-are-keeping-the-pressure-up-in-2022-blog/>

“Student borrowers ask court for final approval...” (2022). Student borrowers ask court for final approval of settlement to cancel over \$6 billion in loans for 200,000 borrowers. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://www.ppsl.org/news/student-borrowers-ask-court-for-final-approval-of-settlement-to-cancel-over-6-billion-in-loans-for-200000-borrowers>

“Student borrowers file new brief...” (2022). Student borrowers file new brief in lawsuit regarding borrower defense delays and backlog. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/student-borrowers-file-new-brief-in-lawsuit-regarding-borrower-defense-delays-and-backlog-press-release/>

“Student borrowers respond...” (2022). Student borrowers respond to institution's attempts to intervene in borrower defense settlement. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/student-borrowers-respond-to-institutions-attempts-to-intervene-in-borrower-defense-settlement-press-release/>

“Student loan truth: Gainful employment...” (2022). Student loan truth: Gainful employment not guaranteed. *The Project on Predatory Student Lending / Blog*. Retrieved from <https://predatorystudentlending.org/news/blog/student-loan-truth-gainful-employment-not-guaranteed-blog/>

- Turner, C. (2022a). When colleges defraud students, should the government go after school executives? *npr WHYY PBS*. Retrieved from <https://www.npr.org/2022/03/01/1062679587/for-profit-colleges-student-loan-borrowers-fraud>
- Turner, C. (2022b). Student loan borrowers will get help after an NPR report and years of complaints. *NPR, WHYY, PBS*. Retrieved from <https://www.npr.org/2022/04/19/1093310151/student-loans-income-based-repayment>
- Turner, C. (2022c). 200,000 student borrowers who say they were ripped off may get their loans erased. *NPR, WHYY, PBS*. Retrieved from <https://www.npr.org/2022/07/21/1112554478/student-loan-forgiveness-borrower-defense>
- “Year in review: 2021 brings...” (2021). Year in review: 2021 brings big wins and new battles for defrauded borrowers. *The Project on Predatory Student Lending / Blog*. Retrieved from <https://predatorystudentlending.org/news/blog/year-in-review-2021-brings-big-wins-and-new-battles-for-defrauded-borrowers-blog/>

## Exhibit A: Mixed Views

### Mixed Views concerning Student Loans and Student Loans Defenses,

The student loans defenses issue must be settled as immediately as possible. The long-term continuing jeopardy has to be stopped. There should not be let to continue an uncertainty about which way the student loans situation is going to go instead of certainty that the student loans are being acceptably discharged. No one with a student loans defense would want the student loans to just go back to the way they were before, as if nothing happened, and with repayments just continuing as normal as of October 1<sup>st</sup>, 2021. There was something involved with the student loans situation that brought about evidence of nationwide improprieties and injustices, along with a mass of student loans defenses, a number of law cases, and years of work effort on the national student loans issue.

The student loans issue had nothing to do with the COVID-19 coronavirus pandemic so cannot be limited to COVID-19 in any realistic way, although the pandemic occurrence, and its national economic effects, added more justification for the student loans discharging. The student loans being discharged was a major issue of the campaigning toward the 2020 U.S. Presidential election, especially on the Democrat side and with some of the Democrats wanting to eliminate the student loans entirely. On the Republican side, the campaigning with Trump (Former U.S. President Donald Trump) continued and resulted in him stopping student loans interest and repayments in 2020 just before and in the beginning of the pandemic occurrence times. Biden (Joseph R. Biden, Jr.) appropriately continued the student loans interest and repayments stoppage until September 30, 2021. The student loans issue is independent from the COVID-19 pandemic, but the pandemic, especially in consideration of its economic effects, further justifies discharging student loans. The student loans have to be secured at being discharged as of October 1<sup>st</sup>, 2021 regardless of the status of the COVID-19 pandemic.

Presently, there truly is justification to DEMAND the discharging of the student loans. When a significant law case is active between party A and party B, and party B hires one of party A's leading attorneys, the law case has elements added beyond the scope of the case's previous continuance. To put this another way, if companies A and B worked to obtain a contract for providing a service or product, and company B hired one of company A's leading executives, the separate interests of the two companies may become questionable. If baseball team A and B were playing in the World Series and baseball team A hired one of baseball team B's leading players, the fairness of the continuing competition may become at issue. The time before the complete student loans discharging is already far too long, and no one of the student loans defenses side has that kind of time, and as evidenced, the U.S. Department of Education does not have that kind of time, either, so the student loans must be discharged immediately, as also a justified DEMAND is appropriate.

Please have all the student loans discharged now.

Thank you,

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -A-

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -A-

United States Department of Sovereignty, Director - Pennsylvania - 07-09-2021

Exhibit B: Motion for Judgment

Sweet v. DeVos / Cardona (No. 19-cv-3674, N.D. Cal.)

**Motion for Judgment**

**in Favor of**

**the Side of the Student Loans Holders/Defenses**

The situation of the active law case—Sweet v. DeVos / Cardona (No. 19-cv-3674, N.D. Cal.)—involving the student loans appears to have been altered by less than ethical tactics. The appearance is that the U.S. Department of Education (US DOE) has engaged in another act of bad faith. An unfair practice happened when the US DOE hired key people of the student loans defenses law case side to work on behalf of the US DOE. This hiring was not even when the law case would be over but while the law case was still active. The effect was to leave the student loans defenses side of the law case short, in disarray and bewilderment, disunity, and disadvantaged.

The people associated with the US DOE should have known better. The department was already rebuked for some of its practices during the continuance of pending law cases, including the instant case—Sweet v. DeVos / Cardona (2020-2022). A settlement previously worked out between the law case's two sides was voided by the U.S. District Court judge because of the US DOE acting in bad faith and causing an unfair situation (“Sweet v. DeVos / Cardona,” 2020-2022). Not many professional jobs or committee appointments, even with the US DOE, do not have taken into account a conflict of interests before hiring commences for the professional position (“Student loan truth: The real heroes...,” 2021). An incident such as this snatching of

the other side's key legal associates should have been expected to be noticed and, in fact, to even jump out, as it did.

This particular type of situation causes a significant degree of difficulty for the other side of the law case, the student loans/defenses side. When there was the settlement worked out and the US DOE took blatant and excessive action against the student loans defenses side, its legal counsel caught the occurrence and took action immediately with court filings. The US DOE snatching incident, though, causes a blurring of the sides and an impediment to the other side—student loans defenses side—to call the occurrence as seen and act swiftly against it. The student loans defense side would have to act against people who just previously were and were still supposed to be on their side. All kinds of emotional and reputational ties were added in to the situation with the snatching of the key people and also subtly drawing in their background association with the highly prestigious educational (nonprofit) establishment (Harvard Law School).

Everyone wants their friends and colleagues to do well. Everyone wants and expects people of Harvard and especially Harvard Law School to do well and get good jobs. Not many would dare say or see something other than this right, good, and meritorious situation. Not many would see or say that there may be something more involved and that the reward of the promotion and higher status job was a bit too premature and advantageous. The true situation may have been a party of a law case acting desperately and using ambitious people who were previously unsuspecting. Something did not appear to be right.

While this type of unfair occurrence was caught in the past, a concern was whether it would be caught again. Something was done about this bad faith occurrence in the past, but will something be done about this type of situation again? The present form of the US DOE acting in

bad faith caused an excessively and burdensomely unfair legal proceedings continuance with the active law case—Sweet v. DeVos / Cardona (No. 19-cv-3674, N.D. Cal.); (“Student borrowers harmed by Dept. of Education’s unlawful partial relief...,” 2021). The only real solution is to end the law case in favor and regard of the class action members on the student loans holders/defenses side. The request is to in the immediate times work out and secure the situation acceptably among the stakeholders, which include those of the student loans holders/defenses side.

Called for is the judgment in favor of the class action members, which is the side of the student loans holders/defenses, the plaintiff side of the class action law case—Sweet v. DeVos / Cardona (No. 19-cv-3674, N.D. Cal.).

////////////////////////////////////

Reference:

“Sweet v. DeVos / Cardona” (2020-2022). 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/>

////////////////////////////////////

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -/

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -/

United States Department of Sovereignty, Director

- Pennsylvania - 07-15-2021

**Motion for Judgment Delivered to the Following –**

1.  
Clerk of the Court  
United States District Court  
Northern District of California  
450 Golden Gate Avenue  
San Francisco, California 94102

2.  
U.S. Department of Education  
P.O. Box 1854  
Monticello, KY 42633

3.  
Legal Services Center of Harvard Law School  
122 Boylston Street  
Jamaica Plain, MA 02130

and

<https://predatorystudentlending.org/get-help/>

07/15/2021

## Exhibit C: Disclaimer

**Disclaimer for Motion for Judgment**

Sweet v. DeVos / Cardona, (No. 19-cv-3674, N.D. Cal.)

I am presenting the ***Motion for Judgment***, and I am including along with it a ***disclaimer***. The disclaimer is that I am not currently working as a lawyer on behalf of any party associated with this or any law case. I am only functioning in my capacity that I previously described in my *Written Objections or Comments to the Court* (2020). I am doing something additional because I was pushed. The pushing happened when the U.S. Department of Education (US DOE) hired key student loans defenses side lawyers and associates to work for the US DOE before the end of the active law case and while the law case was still active. The provocation made the situation be that there was no certainty of having a side left on the student loans defenses side.

The student loans defenses side may have been bought out by the US DOE side. Not only were the key associates hired by the US DOE, but they remained with closer than usual (insider) association with the student loans defenses side. The result was a questionability of the student loans defenses side still being the side it was and being a side other than the US DOE side. In other words, I, as others previously on the student loans defenses side, may have been left without a side. No one was then representing my, or any other student loans/defenses holders, interests. I was thus compelled to do something and take action by using my abilities and resources that I previously proclaimed to involved parties, including the court (see *Written Objections or Comments to the Court*, 2020).

Anyone of the student loans defense side is free to support and back the motion for judgment. If there is anyone left of the student loans defenses legal counsel, any one or more of them can also support and back the motion for judgment. The student loans defenses legal counsel can add on to or make an additional motion for judgment. The US DOE side can reply, especially with an admitting of the intent to act unfairly during the active law case by hiring key associates of the student loans defenses side. The US DOE may plead for forgiveness and request the mercy of the court. The judge has full freedom regarding this motion for judgment. I leave open possibilities for this motion for judgment, but making this motion for judgment became appropriate and necessary. In these terms and for these reasons, the motion for judgment is made.

Lastly, because I previously presented my declarations of interests, abilities, and resources, and because I was compelled by being unethically provoked, I declare the absolute propriety of secure continuance of my remoteness and immunity.

Thank you,

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -/

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -/

United States Department of Sovereignty, Director

- 07-15-2021

## Exhibit D: Claim and Offer

**Claim and Offer (Updated)**

My claim is for the amount of money stated on my invoice, \$122,884.65 as of July 20, 2019 (invoice money amount continues accumulating until claim is paid). My offer is to pay my student loans or to a *Student Loans Solutions Fund* with that money after taxes and as long as the rest is discharged as a *Student Loans Relinquishment Honor*. The United States Government would pay me a gross pay of \$122,884.65 (which continues to accumulate until claim is paid) for my director position with the United States through the past 11 months (now is December 2019, 16 months). Appropriate taxes would be taken out of my gross pay, and I would be left with a net pay of approximately \$100,000. The \$100,000 from my net pay would be paid on my student loans or to a *Student Loans Solutions Fund*. The remainder of the student loans amount would be discharged as a *Student Loans Relinquishment Honor*.

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -/

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -/

United States Department of Sovereignty, Director

07-01-2019

12-01-2019 – Claim amount as of end of December 2019 = \$190,000.06

(Mallon, 2019b)

## Certification of Delivery of Executive Director Official Report for Year of 2022

Delivered to the Following –

1.  
Clerk of the Court  
United States District Court  
Northern District of California  
450 Golden Gate Avenue  
San Francisco, California 94102
  
2.  
U.S. Department of Education  
P.O. Box 1854  
Monticello, KY 42633
  
3.  
Legal Services Center of Harvard Law School  
122 Boylston Street  
Jamaica Plain, MA 02130

and

<https://predatorystudentlending.org/get-help/>

Expected delivery date: 01/01/2022

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -/

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -/

United States Department of Sovereignty, Director

[jmallon@comcast.net](mailto:jmallon@comcast.net) - 215-279-8580 - Pennsylvania - 01-01-2022

## Exhibit E: Credentials for U.S. Department of Sovereignty Jobs and Careers

*Levels* – Has to be right professional level

(Overt, Covert, or a Combination)

(May be levels 1, 2, and 3 on each level and in each field to further develop on each level)

College

Graduate School – Master’s Degree

Graduate School – Doctorate (Program and Dissertation)

Graduate School – Post-Doctorate (More done with Dissertation)

*Certifications*

According to particular skill set and line of business

*Licensing*

Licenses, State and National

Fields

1 Year

3 Years

5 Years

10 Years

20 Years

25+ Years

Known, Star, Celebrity, Superior Quality works authentically produced

Most Valuable Player, All Star

Hall of Fame

Historic

## Exhibit F: Addressing the 2022 Proposed Settlement for the Student Loans Defenses

I saw information of the proposed settlement for the student loans defenses (“Landmark borrower defense...,” 2022; “My journey to Sweet relief...,” 2022). The settlement was said to include full student loans cancellation for the more than 200,000 people with student loans defenses, amounting to approximately \$6 billion. I do not know what, if anything, additional is included in the proposed settlement. However, the assured cancellation of the full student loans of the more than 200,000 people with student loans defenses is significant and much better than sending the student loans defenses back to the U.S. Department of Education to decide on. The proposed settlement has merits in this way and just has to be watched ongoing to points of fully securing as a final settlement.

I did not see anything about compensations being added, but they could have been if they were not. Everyone went through such a long amount of time with this law case before reaching this possible settlement point. There were many injustices caused along the way by excessively not taking care of the original causes of the student loans defenses and by prolonging uncertainty and jeopardy to remain consistently continuing through unreasonable time spans. Many other law cases, class action law cases included, have high compensation amounts, and those other law cases may not involve as much as this one. With or without this case including compensations, the incontestable approval of the student loans defenses and cancellation of the student loans provides some remedy for all parties involved.

I also was wondering about any parts of the proposed settlement including some guidance for the continuance or discontinuance of student loans. Settling this case with the student loans defenses being approved and the student loans being discharged adds precedent for other student loans defenses to be approved and their involved student loans to be cancelled. If additional work is not done to correct the student loans program, the same national student loans problem situation will happen again. More grants, scholarships, and active and legitimate professional business opportunities may add in this area. If the proposed settlement does not include the concerns of the ongoing student loans program, precedent will still be set for these concerns that require to be further addressed.

Generally, the proposed settlement appears to be in the right way. The student loans defenses will not be sent back to the U.S. Department of Education to decide on. The Department of Education would be biased with decisions on the student loans defenses, as is evidenced from the past with the hasty denying of masses of student loans defenses as soon as having the chance. In addition, the U.S. Department of Education would be tremendously burdened by needing to make a true decision on each of the hundreds of thousands of student loans defenses. The

proposed settlement relieves the U.S. Department of Education from a mountain-load of work and relieves those with the student loans defenses from having the mountain dropped on them.

As is also known, and regretfully expected, with the proposed settlement, there are side issues to the student loans and that are not covered with the student loans law case(s). These issues will remain requiring concerning this country until they are worked out. As some here know, I had important material in the White House through the past years of the times of the student loans defenses. I worked on various levels of a director position associated with the United States government and established a department of the United States, along with a couple of branches. My student loans amounted to more than \$230,000 and my director level pay accumulated to more than the student loans amount before I was paid.

I have not been paid any of that director level money yet, and I am not yet receiving my pay as the time is going by, which causes quite a difficult situation that I continue mitigating. The U.S. department, along with its branches, that I direct, accumulated payment allocations, too, but these are right now in the billions of dollars before being paid. This department has not received any of its money yet of the billions of dollars due the department. Because of not being dealt with yet or secured, I do not have enough functional authority myself to just order, influence, or ensure the work be done. All these areas, and the issues involved, have to be worked out, but again, I will not be able to have the issues worked out if I do not receive some assistance, support, collaboration, cooperation, and facilitation needed for such matters. Law cases and other such projects are needed ongoing in these areas because, as said, the student loans alone do not cover these other areas, although there is relevancy.

Another one of the areas that remains requiring is involving a student loans honor due me. This honor due me is not only from now but is from many years ago. At least a part of, such as one hundred thousand dollars of my student loans discharged have to be trophied in a ***Student Loans Relinquishment Honor***. I am a person who is supposed to be rewarded and honored, and this honor was one I earned a long time ago. Eventually, this honor has to also be worked out with me.

An additional area that is vital and significantly important is academic credentials due me. I earned my doctorate in 2012 and was gypped out of receiving my doctorate at the time. My doctoral dissertation was done at that time, too, but was left unrewarded. I went through the next years in this way of working on a doctoral level but without the doctoral honors due me, such as the doctorate I already earned. Because I continued working on doctoral levels since 2012 to 2019 and worked further on my doctoral dissertation, I finished working on this doctoral level, reached a post-doctoral point, and had a post-doctoral edition of my dissertation to go along.

I did all the necessary academic work for my doctorate before the end of 2012 and including with my dissertation, which turned out excellently. I did all the necessary academic work for my post-doctorate since 2013 and then through to in 2019, when I officially finished the post-doctoral work and with a post-doctoral edition of my dissertation included. I then worked appropriately on everything involved through the next three years before receiving my doctorate or post-doctorate. Thus, I still have to receive my doctorate and post-doctorate, and my doctoral dissertation and post-doctoral dissertation have to be honored on the doctorate and post-doctorate levels fitting for advanced academic dissertations. The student loans being settled to be discharged is one area and involves the U.S. Department of Education discharging the student loans, and the doctoral credentials being bestowed is a separate area and involves an appropriate university bestowing the doctorate and post-doctorate.

I also am announcing here that I added in the professional field of securities. During the time passage of the student loans defenses from 2020 to 2022, I acquired securities licensing. I am now licensed with the Series 6, Series 63, and Series 26 licensing. This area of securities is an area added on top of everything else. In all ways appropriate, this area of securities has to be and should be added into my professional functioning and career.

I just had to add in a little about issues that include but are not included in the student loans area alone. Some awareness in these additional directions adds to views. I continue to seek and watch for opportunities and potential in all these directions. As is also known here by some, I am not mentioning these areas for the first time. I have said about them during the past years, and all here is active and continuing, in addition to the student loans defenses and the settling of this student loans law case with the discharging of the student loans, as proposed (“Landmark borrower defense...,” 2022; “My journey to Sweet relief...,” 2022).

Further watching of the progression of the proposed settlement will continue. Finalization of the settlement with acceptable terms is anticipated along with the contented completion of this case, Sweet v. DeVos / Cardona, No. 19-cv-3674, N.D. (2020-2022).

Joseph Mallon

Dated: 06-24-2022

## References

- “Landmark borrower defense...” (2022). Landmark borrower defense settlement to cancel over \$6 billion in student loans for 200,000 borrowers. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/landmark-borrower-defense-settlement-to-cancel-over-6-billion-in-student-loans-for-200000-borrowers-release/>
- “My journey to Sweet relief...” (2022). My journey to Sweet relief: ‘Know your rights, and never stop fighting for them.’ *The Project on Predatory Student Lending / Blog*. Retrieved from <https://predatorystudentlending.org/news/blog/my-journey-to-sweet-relief-know-your-rights-and-never-stop-fighting-for-them-blog/>
- “Sweet v. DeVos / Cardona” (2020-2022). 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/>

**Comments to the Court, including 2022 Report, for Class Action Law Case Settlement,  
Sweet v. Cardona, 3:19-cv-3674, U.S. Dist. Ct. (N.D. Cal.)**

Through this year of 2022, I had a U.S. executive director level report active, and while using a slightly different method from previous years, much important and relevant information was included and justified the report being presented here in the settling times of the class action law case, Sweet v. Cardona, 3:19-cv-3674, U.S. Dist. Ct. (N.D. Cal.). The report goes through this year and continues in this same way to the end of the year. Too much, if anything, more is not likely to be added. This reporting method was different this year than last year. The method used for next year will likely be different from this year. For this report, past reports, and relevant work done, my website can be accessed at <https://www.godsmiraclecross.com/realms>, which is my personal website.

I am continuing to watch and work with everything accordingly. Through the years of this law case, I did not work as a lawyer on this case, as I expressed in a disclaimer I included (See Exhibit C of Report). I had my own student loans involved, my own student loans defense included, and my own professional status levels, background, and activities relevant. I did have active, however, significant United States professional and historical levels, as is evidenced in my report and website materials, although most of everything involving me was not yet formally dealt with, worked through, or worked out. Because of this background I had, I was able to contribute the information I did and the emphasis I made to the intent of helping and adding to a just situation and outcome.

I want to thank everyone who worked on this law case, the people who made the original class action law case, the people who consistently stayed with and professionally worked as lawyers on this law case, the U.S. District Court judge who kept this law case fair and lawful, and all others. Full conclusions and completions are not reached yet but appear presently to be on course. All issues of the world, or even of student loans, are not included or fully worked out, but significant progress is made and with precedent set. A continuance in the directions of this class action law case is necessary and can be done with this case constructively adding to the situations and issues.

My report follows. I hope and anticipate that my report is accepted and understood in a graceful and enlightened manner, which is how it is presented.

Joseph Mallon

215-279-8580

August 25, 2022

[jmallon@comcast.net](mailto:jmallon@comcast.net)

Student Loans Defense Number: 01400527

**Certification of Delivery of Comments to the Court, including 2022 Report, for Class Action Law Case Settlement, Sweet v. Cardona, 3:19-cv-3674, U.S. Dist. Ct. (N.D. Cal.)**

Delivered to the Following –

1.  
Clerk of the Court  
United States District Court  
Northern District of California

[whacrd@cand.uscourts.gov](mailto:whacrd@cand.uscourts.gov)

2.  
U.S. Department of Education

Only through above noted court email address

3.  
Legal Services Center of Harvard Law School

<https://www.ppsl.org/contact>

Joseph Mallon  
[jmallon@comcast.net](mailto:jmallon@comcast.net)  
215-279-8580

Student Loans Defense Number: 01400527

Dated: 08-29-2022