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8/14/2024

## Group Action Today: Emailing the President. IMPORTANT!

Ladies and Gentlemen-

The last time we did a group email to the President, we wound up on Fox News. We're doing it again this week.

- Please [send an email](#) to President Biden like the one below. Please include both bankruptcy and loan cancellation in your letter.
- Call The White House after 11 am EST (202) 456-1111 and leave a message saying the same thing!

 We critically need [donations](#) at this time to cover our monthly expenses. We still need 42 people to donate \$20, or 20 people to donate \$42 to make it through this month. We don't need much to fight and win this battle, but we cannot continue on nothing. Will you help?

 <http://www.studentloanjustice.org/donate.html> 

Great Thanks to Yuki, Christopher, Martha Kelly, Doris, Byron, Donald, Susan, Sara, Alric, Haley, Meredith, Greg, Alexia, Judy, Brita, Candis, Sandra, and Naida for their recent contributions!

Letter to President Biden:

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Mr. President,

I request strongly that, before you leave the White House, you take two executive actions:

1. Scrap the "new bankruptcy process" for student loan, stop opposing student loan borrowers in bankruptcy court. Call on Congress to repeal 11 USC 523a(8).
2. Cancel federal student loans immediately, using HEA 1082 a(6).

This is your legacy, Mr President. The federal student loan program, as you should know, is failed. You promised both bankruptcy and cancellation in 2020. Up to this point you

have not done that, and the large majority of all borrowers are unable to even pay on their loans.

We are seeing a spike in suicides, gruesome violent crimes, and many other terrible outcomes related to this weaponized, predatory debt. It is time to address it meaningfully, before things go really bad at the end of the Summer, when the collection companies will be unleashed on the country.

Lending systems fail from time to time, as you know. You should be honest and acknowledge that fact for federal student loans, deliver to the people what you promised, and lay the groundwork for the next President to replace this failed, nationally threatening loan scam- and it is a scam- with something that is rationally priced, and doesn't financially ruin the large majority of people who use it.

I have zero confidence that either Kamala or Donald Trump will do these things as President, so it is up to you.

You have all the power needed to do this today. We're counting on you to be a decent man, a man of your word, and to do the right thing.

Great Presidents do great, bold things.

Godspeed-

Alan Collinge

8/12/2024

## Monday. Hitting it Hard Today!

Hey Everyone-

Today's action: Retweet [this](#), [this](#), and [this](#).

We have 2 months to make sure every student loan borrower in the country knows about our presidential campaign. I hope you get that this is the best way to put pressure on both parties to do something real...hopefully before the election! If you could also donate something to it at this time, it would be very helpful.

For SLJ, we critically need [donations](#) at this time to cover our monthly expenses. We need 42 people to donate \$20, or 20 people to donate \$42 to make it through this month. We don't need much to fight and win this battle, but we cannot continue on nothing. Will you help?

<http://www.studentloanjustice.org/donate.html>

Great Thanks to Yuki, Christopher, Martha Kelly, Doris, Byron, Donald, Susan, Sara, Alric, Haley, Meredith, Greg, Alexia, Judy, Brita, Candis, Sandra, and Naida for their recent contributions!

I hope we can get both parties fighting over us in the [Presidential race](#). We could maybe get this thing solved before the election. Just getting bankruptcy leverage returned would do it. They'd HAVE to cancel HUGE SWATHS of the debt immediately- without anyone actually having to file- when we get that leverage back. All the major banks would demand cancellation, because they don't want to see a massive wave of bankruptcies. That will crush them, because people will bring their other debts into their bankruptcy filings!

I KNOW WE CAN DO IT!

Best Regards,

-Alan

Sponsored by Alan Collinge For President

8/11/2024

## Quick Weekend Action for Student Loan Justice...

Everyone-

I am truly sorry to have to lead with this on a Sunday, but will you please [donate](#) at this time to cover our monthly expenses? We need 54 people to donate \$20, or 20 people to donate \$54 to make it through this month. We don't need much to fight and win this battle, but we simply cannot continue on nothing!

[🙏 http://www.studentloanjustice.org/donate.html 🙏](http://www.studentloanjustice.org/donate.html)

Great Thanks to Donald, Susan, Sara, Alric, Haley, Meredith, Greg, Alexia, Judy, Brita, Candis, Sandra, and Naida for their recent contributions!

Please do this [quick weekend action](#).

We can easily get both parties fighting over us in the Presidential race when everyone helps. We could maybe get this thing solved before the election. Just getting bankruptcy leverage returned would do it. They'd HAVE to cancel HUGE SWATHS of the debt immediately- without anyone actually having to file- when we get that leverage back. All the major banks would demand cancellation, because they don't want to see a massive wave of bankruptcies. That will crush them, because people will bring their other debts into their bankruptcy filings. Think about it!

I KNOW WE CAN DO IT!

Best Regards,

Alan Collinge

8/10/2024

## Quick Weekend Action for Student Loan Justice!

Everyone-

See yesterday's [update](#) for this weekend's critical action.

>>> Will you **PLEASE DONATE** at this time to cover our monthly expenses? We need 110 people to donate \$10, 55 people to donate \$20, or 22 people to donate \$50 to make it through this month. This group will disappear from this battle without your nominal support. I really hope you will appreciate this fact.

<http://www.studentloanjustice.org/donate.html>

Great Thanks to the several dozens of people who have helped so far. PLEASE JOIN THEM!

This battle is going to get very tough over the next 3 months, both in the political realm, and also for us all, individually as the student debt collection industry- sinks it's fangs into us. Channeling your energy into this fight instead of wasting it by worrying, watching, waiting, and wondering what "they" are going to do with student loans is what you need to do for your own sake, and for the country's sake, as unlikely as that may sound.. Now is EXACTLY the time where we, collectively, can have a massive impact on this election, and even get this problem FINALLY SOLVED.

We're it, folks. Truly. We...THIS GROUP...are the muscle that will solve this injustice and that has been true for nearly 20 years now. We will make history, when you decide to join us in this fight. Spread the word!

There is no better use of your time.

Best Regards,

Alan Collinge

8/9/2024

## Friday Action. It's Prime Time for Us!

Happy Friday All!

We are the largest group of student loan borrowers in the country. If we want actual justice- and hopefully before the election, we HAVE to fight. All of us. To that end:

- Spread [this article](#) far and wide.
- Retweet [this](#) and [this](#).
- Please [donate](#) if possible. We need 25 people to donate \$50, or 50 people to donate \$25 for expenses this month. Will you not please make this fundraising easier on us, so we can focus on the fight at hand?

Now is the time, folks. If 25% of the people on our petition were doing these daily actions, we'd have student loans solve before the election!

Think of that. What better use of your time can there be?

LET'S ROLL!

Alan

8/7/2024

## A few words about Tim Walz, Kamala Harris, and student loans...

Hey Everyone!

We're STILL trying VERY HARD to get our fundraising for the month knocked out early, and need to raise over \$1,600 towards that end. Will you PLEASE make this fundraising a bit easier on us with a [donation](#)? If 32 people gave \$50, or 64 people gave \$25 we'd be DONE for the month! Please Help! 🙏

<http://www.studentloanjustice.org/donate.html>

Breaking News: [The true non-payment rate for all federal student loan borrowers is approaching 90%](#). Please share that article around with reporters, politicians, and anyone you think might help spread the word about it!

A FEW WORDS ABOUT KAMALA HARRIS, TIM WALZ, AND STUDENT LOANS.

So we now have a VP candidate to consider, Tim Walz. The good news is that I can find nothing nefarious in his background on student loans. This is good, because one of the most vicious student loan companies in the nation, ECMC, is headquartered in Minneapolis. The bad news is that the top of the ticket, Kamala Harris, has deep, [longstanding ties](#) to some people who [viciously, successfully opposed](#) student loan cancellation by executive order last year. Also, the Democrats blatantly betrayed us on bankruptcy last session, and they took their plank calling for it OUT of the DNC platform this year (it was included in 2020 and 2016). So I don't expect Kamala to be calling for either bankruptcy, or cancellation by EO in her agenda (which they have not yet put forward, btw).

So, we have a LOT of work/fighting to do with the Democrats to put it mildly. So you know, the republicans are just bad. [Here is a recent article](#) I wrote about their bad intentions..

The BEST NEWS: There are 40 million people in the country right now losing sleep over their student loans. We vote. Neither party can win without us. We're doing a lot of interviews lately, and expect a number of mainstream media articles to be coming out with our voice in them soon!

We can easily win this battle before the election, folks. But it depends- as it always has- upon how hard we FIGHT!! This means you, truly! We need to build on this momentum!!

So please let's get this fundraising thing done!

Please Help! Let's make this the strongest week in the history of this group!

Best Regards,

Alan Collinge

8/6/2024

## Breaking...The non-payment rate federal student loans is approaching 90%

Hey Everyone!

We're trying VERY HARD to get our fundraising for the month knocked out early, and need to raise a little over \$1,850. Will you PLEASE make this fundraising a bit easier on us with a **donation**? If 36 people gave \$50, or 72 people gave \$25 we'd be DONE for the month! <http://www.studentloanjustice.org/donate.html>

GREAT THANKS to Mark, John, Janice, Laura, Tony, Dana, Anne Marie, Lisa, Jeannie, Anne Marie, Elena, Kristie, Paulina, Carol, Russ and Jack for their recent donations!

**BREAKING NEWS: The true non-payment rate for all federal student loan borrowers is approaching 90%.** Please share that article around with reporters, politicians, and anyone you think might help spread the word about it! If you aren't paying, you are in the overwhelming majority of all borrowers. This is not being reported. At the same time, the Democrats left the return of bankruptcy rights OUT OF THEIR PARTY PLATFORM. I am very concerned. We are in uncharted territory, here, folks.

THINGS ARE HEATING UP.

We're seeing an uptick in media requests for interviews (see previous updates), over the past couple of weeks. . Also have had a few interesting conversations with lawmakers and VERY KEY government staffers over the past two weeks lately. I am cautiously (very cautiously) optimistic that we just might be able to get one or both parties to do something real and big on student loans before the election.

This, as it always has, depends on how hard we FIGHT!! This means you, truly! We need to build on this momentum!! So please let's get this fundraising thing done!

Please Help! Let's make this the strongest week in the history of this group!

-Alan

8/5/2024

# Breaking News: The non-payment rate federal student loans has grown to 85.5%

Good Monday All-

We're trying VERY HARD to get our fundraising for the month knocked out early, and need to raise \$2,300. Will you not PLEASE make this fundraising a bit easier on us with a donation, large or small today? If 46 people gave \$50, or 92 people gave \$25 we'd be DONE, and be able to focus on the fight through September

<http://www.studentloanjustice.org/donate.html>

GREAT THANKS to Paulina, Carol, Russ, Jack, Rhonda, Donald, Jason, Dori, Madeline, Sophia, Vincent, Jerome, Thomas, Philip, Brittany, Blake, Tina, Mike, Candis, Joan, Dasaya, Scott, Lisa, John, Jim, Luis, Althea, Dwayne, Faith, Ed, and Christine for their donations so far this month-

Breaking News: The true non-payment rate for all federal student loan borrowers has increased from 80% to 86%. So, nearly 90% of all federal student loan borrowers are not paying on their loans! I'll be publishing an article about this shortly. If you aren't paying, you are in the overwhelming majority of all borrowers!

THINGS ARE HEATING UP RIGHT NOW FOR US. We're getting multiple media requests for interviews (see previous updates), and doing interviews on a daily basis over this past week. Also have had a few interesting conversations with lawmakers and VERY KEY government staffers over the past two weeks. I am cautiously (very cautiously) optimistic that we just might be able to get one or both parties to do something real and big on student loans before the election.

This, as it always has, depends on how hard we FIGHT!! This means you, truly! We need to build on this momentum!! So please let's get this fundraising thing done!

Please Help! Let's make this the strongest week in the history of this group!

Alan

8/3/2024

## Come on People!!

Ladies and Gentlemen-

We REALLY NEED to get our fundraising for the month knocked out this week, and need to raise a little less than \$3,000. Will you not PLEASE make this fundraising a bit easier on us with a donation, large or small today? If 300 people gave \$10, or 30 people gave \$100, we'd be DONE, and be able to focus on the fight!

<http://www.studentloanjustice.org/donate.html>

THINGS ARE HEATING UP RIGHT NOW FOR US!

We're getting multiple media requests for interviews (see previous updates), and doing interviews on a daily basis over this past week. Also have had a few interesting conversations with lawmakers and VERY KEY government staffers over the past two

weeks. I am cautiously (very cautiously) optimistic that we just might be able to get one or both parties to do something real and big on student loans before the election.

This, as it always has, depends on how hard we FIGHT!! This means you, truly! We need to build on this momentum!! So please let's get this fundraising thing done!

Alan

8/2/2024

## Interview Request, Challenge

Happy Friday All-

We're trying to get our fundraising for the month knocked out this week, and need to raise \$3,100. Paul, a restaurant worker in Massachusetts, has put up a [\\$50 donation challenge](#) to you all. If 62 people do this today, we'll be good for the month. [Will you please take him up on it, in whole or in part?](#) Will you not please make this fundraising a bit easier on us?!

A national magazine is looking for younger people who either have decided to not go to college, or who recently went and regret it because of the cost. If this is you and you're willing to be interviewed, please [let us know!](#) Please include basic facts, like (if you went to college) what you studied, how much you borrowed, etc., or why you decided not to go..

- Also, please retweet [this](#), [this](#), and [this](#).

The on-ramp to repayment ends soon, and the presidential campaigns are getting into full swing. Things are going to get ugly on both fronts, particularly that first thing. **WE NEED YOU TO STEP UP AND GET IN THIS FIGHT WITH US!!**

We are potentially THE political force in this country that will finally get REAL student loan justice for everyone, and hopefully before the election. That **WILL ABSOLUTELY HAPPEN** when even a small percentage of you step up, and do your part!

Please don't forget that!

-Alan

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