



Telemarketing vs H.R. 7730: A common solution

1 message

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Telemarketing vs H.R. 7730: A common solution (Redux: H.R. 7730 needs segue to finish the job) Fri. 9 Oct. 2026

Congresswoman Lee
Senators Moody and Rick Scott:

This is a follow-up on my past communication with your office as a Constituent regarding legislative feedback (H.R.7730 follow-up to finish the job, cover the gap for "student debt," ie for college loans).

*** New problem, but related to H.R.7730, and, as you know, well within your wheelhouse:

TELEMARKETING, "unsolicited" phone calls, SMS texts, "spam" emails, "junk" mail (postal), even the occasional door flyer - we are all becoming *inundated* with these - all asking us to "vote for the GOP candidate" (such as you or Ashley Moody, running for federal office), "vote for Trump's candidate," etc.

This is becoming annoying, but, in the spirit of the Trump-based "ART OF THE DEAL," I propose 2 solutions to this ubiquitous and ever-present bane, mutually beneficial to both annoyed citizens, lawmakers, and probably Pres. Trump:

I. LEGISLATIVE: Of course, federal lawmakers and the FCC (and Postal Service) need to tighten up on these matters, and find out why the federal "DO NOT CALL" list is being ignored/violated - and do something about it.

II. THE 'REAL' SOLUTION:

Now, in the interests of fairness, I must disclose "up front" that this solution mixes legislative and election/campaign issues as potential solutions, and I'm well-aware of the HATCH ACT prohibition against your office responding on or addressing campaign or election matters on the tax dollar, so I'm not trying to trick you into violating Federal Law, ok? That said, I have Federal FIRST AMENDMENT RIGHTS to sound off, and that I will do:

*** **SHORT VERSION:** If Pres. Trump can get his GOP lawmakers in line and cooperate to fix the gap in student debt, as you did with H.R. 7730, to address business debt, **we will, in great numbers** (45M Americans have > \$2T in student debt, most of it fictitious interest ie fake debt, as students *have "more than repaid" taxpayers what was borrowed((**))*, looking only at default debt,

ok), **"vote for Trump's Republicans" on (or by) Nov. 3.** ("Or by" = some of us vote by mail, vote early, etc.)

((**)) Documentation of this:

<https://ContractWithAmerica2.com/#PaidInFull>

<https://GordonWatts.com/n.index.html#PaidInFull>

<https://GordonWayneWatts.com/n.index.html#PaidInFull>

*** **LONG VERSION**: If you want to skip the long version, you may do the short version above, and label it "legislative," ie, respond to all of us 45+ million Americans with student debt (not me: I have no student debt, *and thus* **no "conflict of interest,"** *as I satisfied my loan contract*((**)) *and then some*).

((**)) Documentation of this:

<https://ContractWithAmerica2.com/#conflict>

<https://GordonWatts.com/n.index.html#conflict>

<https://GordonWayneWatts.com/n.index.html#conflict>

** **UPDATE**: Wait, there need be no "long version" to weight you down. I just noticed that this thread below (and previous communication with your office by phone, email, occasional in-person visit, and the copious documentation both on our webspace resources -- linked below -- and the occasional PDF attachment resources we've sent you, and other lawmakers, related to our ongoing news coverage of lawmakers and politics).

This should suffice to empower you to do what is needed **to address legislative needs** that H.R.7730 missed (you can respond to us about that) *and campaign matters* (you can think or meditate but are not permitted to formally respond regarding elections/campaign issues unless on your personal time, not via taxpayers' dollar).

Lastly, you may wonder why we (not just me, but 45M Americans with student debt and their friends and family) are so disturbed by what we're seeing-- and "focused on" this "STUDENT LOAN BANKRUPTCY AVAILABILITY" issue, as opposed, to many other issues lawmakers face.

Here are just a few reasons for context:

1. DEBT BUBBLE *WILL*** CRASH**: Student Debt, as > \$2,000,000,000,000.00, yes, two trillion (2 million millions) is the largest discretionary debt in the budget!! Explanation points to honour Rick Scott's constant attention to this by word, even if not by deed!)

On this point, I notice you that only TWO (2) things in existence will stop the continued hemorrhage and bleeding of taxpayer-funded student loan originations spending USING MY TAX DOLLAR!! (All caps again to honour Scott, who occasionally AND RIGHTLY uses all caps to make this VERY, VERY valid point on excessive ****SPENDING****!!)

(**A**). An exceptionally unlikely (and undeserved) miracle. (Don't believe me? History proves you'd be wrong to do so: Our GOP PLATFORM, on p 35, specifically prohibits use of tax dollar to originate student loans, but we've failed to keep our word, even when we've had full control of the House/Senate/Oval office. And help from occasional good democrats who are horrified by spending on this unnecessary student loan middleman, something our grandparents never had, or needed.)

(**B**). Reinstatement of basic student loan bankruptcy uniformity as Art.I Sec.8, cl.4 (and basic fairness) require are the only other force available capable of imposing market discipline on irresponsible, grossly excessive (and wholly unneeded) spending to fund student loan. Indeed, our grandparents never had student debt on MY tax dollar (didn't need it). No 5th grade has student loans. Most/all other nations have no student debt. (Their direct fund models save both students and taxpayers because they don't have greedy "student loan" middlemen robbing everyone.)

2. DANGEROUS SHORTAGES OF DOCTORS: Failure to fix the legislative inequality in bankruptcy code allows children to loaned insanely gross amounts of loans for college, thus enabling "tuition inflation" to make college unaffordable, resulting in Emergency Rooms across America experiencing a dire shortage of doctors, nurses, engineers, etc.: We must get our doctors from other countries because Americans can't afford a basic education.

3. BLUE WAVE THREATENS AMERICA: Besides the personal pain experienced by GOP candidates, who are tone deaf to basic fairness (Trump repeatedly filed for AND GETS bankruptcy discharge for BILLIONS in business debt AFTER copious taxpayer-funded breaks, but 45M college students aren't even permitted to FILE, excepting the very narrow 'Undue Hardship' standard), there are solid LEGISLATIVE reasons (not just Hatch-prohibited campaign reasons) to be concerned with a "Blue Wave" in upcoming elections:

Let's say the Democrats regain control of House or Senate? What do you think will become of our shards GOP agenda to finish the job I stopping Iran's terrorist proxy sponsorship, their tragic slaughter of > 42,000 innocent Iranian citizens, or other unfinished GOP business to address Energy, Education, Healthcare, and Homeland Security and Grid/Infrastructure needs?

Hmm...

Better think that one through: Is it really worth it to throw 45 Million Americans under the bus (not even counting 60-70M more of their concerned family/friends) regarding onerous and unbearably impossible to repay "fake on paper only" 'debt' **just** to please a few rich (and undeserving) fat cats in lending and VERY rich universities, and their lobbyists? Oh, really?

4. Recriminations / Fallout:

If the GOP loses House or Senate, I assure you that we, in the Conservative Press, will issue a swift, firm, and ensuring reprisal, and the "I told you so" print will permanently and prominently go on record for noticing the public that GOP and Trump's repeated refusals to keep your word on just the basic issues((**)) cost you an easily-preventable midterm loss.

((**)) **GOP/Trump promises include, but are not limited to:**

** Cutting dangerous spending

** Stopping Student loan origination spending on my tax dollar (like it used to be)
** Obeying the US CONSTITUTION (incl. cite above re Bankruptcy Uniformity-- not a free handout, just basic fairness, and our GOP answer to DEMS' genuine free handouts)
** Abolishing US DEPT OF EDUCATION (and not just part of it, where lending arm is retained or transferred to Treasury Dept)
** This would perforce eliminate student loan middleman
** Reducing student debt loan limits
** Eliminate "Healthcare insurance middlemen"
** Making college affordable (it actually used to be free, but we don't ask for free handouts, just fairness, affordability)
** Making Healthcare affordable (Healthcare actually IS free for ALL low-income residents in both **Blue-leaning Hillsborough((##))** County, FL and **Conservative stronghold. Red-Leaning Polk((\$\$)) County, FL**, home of Sheriff Grady Judd, and because they eliminate ALL middlemen, it actually costs Polk/Hillsborough taxpayers LESS to fund "free" Healthcare. Again- we don't ask for free handouts, just fairness, affordability)

((##)) HILLSBOROUGH HEALTHCARE

[https://Google.com/search?q=Hillsborough+County+Health+Care+Plan+\(HCHCP\)](https://Google.com/search?q=Hillsborough+County+Health+Care+Plan+(HCHCP))

<https://hcfl.gov/residents/health-care-plan>

((\$\$)) PolkCare (Polk County, FL)

<https://Google.com/search?q=PolkCare>

<https://PolkHealthcarePlan.net>

<https://www.PolkFL.gov/services/community-health-care/>

As a leading voice in Conservative Press, online or elsewhere, I want to assure you that I find no pleasure in giving "bad press" to anyone, much less fellow Conservatives and Republicans, but I am a person of faith FIRST and owe my allegiance to Truth and Honesty, and will not hesitate to hold all bad actors accountable, including myself.

Part of holding myself accountable is trying to do my part to be a part of the solution, and meet the other stakeholders (including lawmakers, etc.) halfway and offer what assistance and guidance available on my end -- addressing America's needs ahead of my own.

But, if we in the press (Conservative, Liberal, or otherwise) hold ourselves accountable, and lawmakers/President fail to act, we will hold you accountable in the free press and at the ballot box. I am hoping we can do "positive news coverage" and "Vote Red" this election cycle. Will you meet us halfway and grant our reasonable requests, or will we need to turn to the Democrats, whose only answer is more taxing, spending, and broken promises?

I would like a response, both in word and deed.

Besides other GOP-led legislation to fix the gap in student debt bankruptcy code, **the Vice President Vance has a solution** which I think President Trump and lawmakers should support:

H.R.5899 - To amend title 11 of the United States Code to make debts for student loans dischargeable. (116th, Introduced 02/13/2020)

* Rep. Grothman, Glenn [**R-WI-6**]

* Rep. Correa, J. Luis "Lou" [**D-CA-46**]

* Rep. Norman, Ralph [**R-SC-5**]

* <https://Congress.gov/bill/116th-congress/house-bill/5899>

S.2598 - FRESH START Through Bankruptcy Act (117th, Introduced 08/04/2021)

* Sen. Durbin, Richard J. [**D-IL**]

* Sen. Cornyn, John [**R-TX**]

* Sen. Hawley, Josh [**R-MO**]

* <https://Congress.gov/bill/117th-congress/senate-bill/2598>

H.R.4444 - Student Loan Bankruptcy Improvement (119th, Introduced 07/16/2025)

* Rep. Correa, J. Luis "Lou" [**D-CA-46**]

* <https://Congress.gov/bill/119th-congress/house-bill/4444>

H.R.423 - Private Student Loan Bankruptcy Fairness Act of 2025 (119th, Introduced 01/15/2025)

* Rep. Cohen, Steve [**D-TN-9**]

* <https://www.congress.gov/bill/119th-congress/house-bill/423>

**** Vice President J.D. Vance has a familiar, but unused, solution:**

"The basic thing is that the student debt system and, frankly, the entire college education system in this country has become incredibly corrupt. [] I think the problem with student debt forgiveness on the backs of taxpayers is that it basically doesn't force any reform to that incredibly corrupt system. It's, in some ways, a bailout for the people who are causing the problem. It's one of those things where, if you do it, you'll help a lot of young kids right now, but you'll hurt the next 20 years of young kids, who are exposed to an even more corrupt and even more inflated system. [] So, I think there are a lot of things that we should be thinking about doing. One, make student debt loans dischargeable in bankruptcy. Two, something like a large university endowment tax, and fund some student loan support through that. But anything that doesn't go at the universities I think is not just papering over the real problem, but actually making that problem worse."

Source: "Reporter Asks Trump-Endorsed J.D Vance About His Stance On Student Debt Forgiveness... His Response Is Excellent," by *CITIGIST*, APRIL 30, 2022, [LINK](#) ; [Archive Today cache](#) ; [Wayback Machine archive](#) ; [Twitter image-1](#) ; [Twitter image-2](#) ; [Local archive](#) ; [Mirror-1 cache](#) ; [Mirror-2 cache](#) ; [Mirror-3 cache](#)

LINK: <https://Web.Archive.org/web/20220501200437/https://citigist.com/news/reporter-asks-trump-endorsed-j-d-vance-about-his-stance-on-student-debt-forgiveness-his-response-is-excellent>

LINK: <https://Archive.ph/jGRAB>

LINK: https://ContractWithAmerica2.com/JD_Vance_on_StudentLoanForgiveness_viaArchiveToday.pdf

LINK: https://Web.Archive.org/web/20220527164606/https://contractwithamerica2.com/JD_Vance_on_StudentLoanForgiveness_viaArchiveToday.pdf

PUBLISHER INTENT:

We hope to post a full, and unrelated, copy of this email to our public news archives, and take a "wait and watch" stance on GOP midterms, and see if lawmakers took our advice, or, whether the GOP will "dig in" and make sure to alienate 45-50 Million Americans with student debt, and other 55-60M family/friends, while concomitantly breaking their word on a number of other "unkept promises," and encounter an inevitable, but easily-preventable, "Blue Wave."

It's your move. Reach out if I can be of any assistance.

Gordon

On Sat, Oct 3, 2026, 7:07 AM Gordon Wayne Watts, Natl Dir, CONTRACT WITH AMERICA: PART II®™, e.g., is a registered trademark <Gordon@gordonwaynewatts.com> wrote:

GORDON WAYNE WATTS

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Valedictorian, UEI Electronics; Florida State University — Biology / Chemistry

Constituent, CD-FL-15

DATE: October 3, 2026

TO: Rep. Laurel M. Lee / Sen. Rick Scott / Sen. Ashley Moody
Via District Office & Judiciary Committee

*** HR 7730 needs segue to finish the job ***

RE: Request to Co-sponsor Repeal of 11 USC 523(a)(8) — Student Loan Discharge Exception —
Finish H.R. 7730 Work

Dear Staff / Honourable Member:

Thank you for passing H.R. 7730 to fix Subchapter V and Chapter 13 debt limits. That restores access to bankruptcy for small businesses.

Please finish the job and restore uniform bankruptcy for student borrowers.

Ask: Please co-sponsor and push for a 10-year sunset or full repeal of 11 U.S.C. 523(a)(8), as in the Student Borrower Bankruptcy Relief Act / FRESH START Through Bankruptcy Act. Return student loans to the same discharge standard as other unsecured debt.

1. *Market discipline:* 523(a)(8) removed risk for lenders and colleges. Guaranteed, non-dischargeable money fueled tuition inflation. Bankruptcy is the market correction.

2. *Uniformity:* The Constitution requires uniform bankruptcy. Today a Sub V business can discharge \$7.5M, but a 22-year-old cannot discharge \$80k in tuition.

3. *Moral / Golden Rule:* We allow discharge for gambling and credit card debt, but not for students who tried to better themselves. Pre-1976, student loans were dischargeable.

4. *Not forgiveness — process:* I am not asking for forgiveness. I am asking for a means test: file Chapter 7/13, prove inability to pay. The 2022 DOJ guidance is progress but still requires a \$4k-\$10k adversary proceeding.

5. *GOP has midterm disaster:* If we are tone deaf to moral right and wrong, necessary free market checks, or US CONSTITUTION'S BRIGHT LINE standards. Just saying so you can't say we didn't alert you.

\$1.75T in student debt is now the second-largest consumer debt. From 1976 fully dischargeable to 1998 permanently non-dischargeable, tuition tripled in real terms.

Can I count on you to co-sponsor repeal of 523(a)(8) or a 10-year sunset rule as we had before 1998?

Respectfully,
Gordon Wayne Watts,
Constituent, CD-FL-15

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