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(Original Signature of Member)

117TH CONGRESS  
2D SESSION

**H. R.** \_\_\_\_\_

To prohibit the Secretary of Education, the Secretary of the Treasury, and the Attorney General from cancelling student loans except as specifically authorized by law.

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IN THE HOUSE OF REPRESENTATIVES

Mr. GROTHMAN introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To prohibit the Secretary of Education, the Secretary of the Treasury, and the Attorney General from cancelling student loans except as specifically authorized by law.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Fairness for Respon-  
5 sible Borrowers Act”.

6 **SEC. 2. FINDINGS.**

7 Congress finds the following:

1           (1) The executive branch does not have the  
2           statutory authority to cancel student loans on a  
3           large scale.

4           (2) Student loan forgiveness is unfair to those  
5           who have already paid off their loans and to those  
6           who did not attend college.

7           (3) Student loan forgiveness is inherently re-  
8           gressive and would disproportionately benefit upper-  
9           class Americans.

10          (4) An undergraduate degree is by no means  
11          the only option for a successful career path.

12          (5) Community and technical colleges are a fan-  
13          tastic way for students to learn a valuable skill set  
14          without taking on a large debt burden.

15 **SEC. 3. PROHIBITION ON MASS CANCELLATION OF STU-**  
16 **DENT LOANS.**

17          (a) PROHIBITION.—

18           (1) IN GENERAL.—Notwithstanding any other  
19           provision of law, the Secretary of Education, the  
20           Secretary of the Treasury, or the Attorney General  
21           shall not take any action to cancel or forgive the  
22           outstanding balances, or portion of balances, of cov-  
23           ered loans, except as provided in paragraph (2).

24           (2) EXEMPTION.—The prohibition described in  
25           paragraph (1) shall not apply to targeted Federal

1 student loan forgiveness, cancellation, or repayment  
2 programs carried out under the Higher Education  
3 Act of 1965 (20 U.S.C. 1001 et seq.).

4 (b) DEFINITIONS.—In this section, the term “covered  
5 loan” means—

6 (1) a loan made, insured, or guaranteed under  
7 part B, D, or E of title IV of the Higher Education  
8 Act of 1965 (20 U.S.C. 1071 et seq.; 1087a et seq.;  
9 1087aa et seq.) before, on, or after the date of en-  
10 actment of this Act; or

11 (2) a loan under the Health Education Assist-  
12 ance Loan Program under title VII of the Public  
13 Health Service Act (42 U.S.C. 292 et seq.) made be-  
14 fore, on, or after the date of enactment of this Act.

15 (c) LIMITATION.—The Secretary of Education, the  
16 Secretary of the Treasury, or the Attorney General may  
17 not implement, or publish in any form, any regulation, or  
18 take any action, that modifies, alters, amends, cancels,  
19 discharges, forgives, or defers the repayment of any stu-  
20 dent debt not expressly permitted within statute or regula-  
21 tion, regarding covered loans, except to the extent that  
22 such regulation or action reflects the clear and unequivocal  
23 intent of Congress in legislation.