

# Cú Lừa Xóa Nợ Cho Sinh Viên Đại Học Của Joe Biden

Nguyễn Thị Bé Bảy lược dịch một số ý kiến từ bản tin của Business Insider Ngày 11-9-2022 "Student-Loan Borrowers Have Until Dec. 31, 2023 to Apply for Debt Relief"

Thủ tục để xin xóa nợ là trước hết phải ghi danh vào tháng 10 năm nay và sau đó thì nộp đơn xin xóa nợ vào ngày 31/12/2023. Dựa vào 2 thời điểm này, dụng ý rõ ràng của ông Biden là để lấy phiếu của các cử tri sẽ được xóa nợ.

- Tại sao ghi danh vào tháng 10 năm 2022? Là cho cuộc bầu cử giữa nhiệm kỳ vào tháng 11.

- Tại sao nộp đơn vào cuối tháng 12 năm 2023? Là để chuẩn bị cho cuộc bầu cử TT năm 2024.

Đây là một thủ đoạn bẩn thỉu, dùng tiền của những người đóng thuế để mua phiếu cho đảng Dân Chủ.

Những người có đủ điều kiện được xóa nợ **chớ vội mừng rỡ, cần phải tỉnh táo** về cú lừa vĩ đại của ông Joe Biden, về lý cũng như về tình.

## 1. Về phương diện pháp lý, cần xét đến các yếu tố sau đây:

- Thứ nhất: TT Hoa Kỳ không có thẩm quyền xóa nợ, đây là một hành động vi hiến trầm trọng. Ngay cả bà Chủ Tịch Hạ Viện Nancy Pelosi cũng đã lên tiếng cảnh cáo ông Joe Biden là TT không có thẩm quyền xóa nợ.
- Thứ hai, sẽ có sự kiện tụng từ phía những cử tri chống đối sắc lệnh xóa nợ của ông Biden và họ sẽ nắm chắc phần thắng, căn cứ vào Hiến Pháp. Một số luật gia chuyên về Hiến Pháp cho biết, vấn đề kiện tụng nếu lên đến Tối Cao Pháp Viện thì ông Biden sẽ thua là cái chắc.
- Thứ ba, vẫn căn cứ theo Hiến Pháp, Quốc Hội là cơ quan chuẩn chi các ngân khoản chi tiêu. Cho dù là trong tình trạng hiện nay Quốc Hội do đảng Dân Chủ kiểm soát, dự chi của ông Biden cũng sẽ không được thông qua. Tới bây giờ, ông Biden vẫn lập lờ chưa cho biết, ngân khoản xóa nợ dự trù từ 300 tỷ đến 500 tỷ, ông lấy từ đâu ra?

## Tóm tắt, việc xóa nợ cho sinh viên đại học là vi phạm Hiến Pháp Hoa Kỳ.

Các nhà lập pháp trong Quốc Hội đều biết rằng, Điều I, Mục 8, Khoản 1 của bản Hiến Pháp ấn định chỉ có Quốc Hội mới có quyền đặt ra và thu các loại Thuế để thanh toán các khoản nợ và cung cấp Quốc Phòng và Phúc Lợi chung của Hoa Kỳ. Do đó, sắc lệnh xóa nợ của ông Biden hoàn toàn vi hiến, TT Biden đáng bị luận tội.

## 2. Về phương diện tình, thì đây là một sự bất công, quá bất công.

Có những thắc mắc rất bình thường, nhưng diễn tả rất thực về sự bất công này, như là:

- Nếu nợ của người nào được xóa, có nghĩa là sẽ có người khác phải trả nợ cho họ. Không có free lunch ở xứ Mỹ này. Anh được ăn free, là có người nào đó đã trả dùm cho anh. nó không phải từ trên trời rơi xuống!
- Tại sao những người đó được nhận 10 ngàn tới 20 ngàn trong lúc họ không làm gì có lợi ích cho quốc gia, trong khi tôi làm việc cực nhọc, đóng thuế cho chính phủ đầy đủ lại không được 1 đồng xu teng nào?
- Số nợ này là họ tự nguyện vay tiền để học, không ai bắt buộc, nhưng tại sao ông Biden lại bắt buộc chúng tôi phải trả nợ cho họ? một món nợ mà chúng tôi không tự nguyện đi vay?
- Tôi không đi học, tôi làm việc lao động vất vả. Tại sao tôi phải trả nợ cho những người đi học để họ có một việc làm nhàn nhã, kiếm được nhiều tiền hơn tôi?
- Tại sao bắt tôi phải chịu trách nhiệm về sự học vấn của họ?

Một số ý kiến khác, đào sâu hơn về việc xóa nợ:

- Giải pháp của ông Biden không hữu hiệu, nếu muốn giải quyết, thì nguồn gốc của nó là do các viện đại học đã thu học phí quá cao.
- Giải pháp xóa nợ của Biden chẳng những không hữu hiệu, mà nó còn đẩy giá học phí sẽ lên cao hơn nữa.
- Sao không trừ 10 ngàn hoặc 20 ngàn vào tổng số tiền vay của họ, mà chính phủ lại phát không cho họ số tiền này?

Tóm lại, đây là cú lừa bần thiêu của ông Joe Biden nhằm kiếm phiếu trong cuộc bầu cử vào tháng 11 tới đây, tuy nhiên, không phải tất cả người dân Mỹ đều ngu ngốc, stupid!

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**Nguyễn Bản Anh ngữ:**

## **Student-loan borrowers will have until the end of next year to apply for Biden's one-time debt cancellation**

- *The application for student-loan forgiveness is set to go live in early October.*
- *Once it does, borrowers will have until December 31, 2023, to apply for relief.*
- *The administration has maintained that time frame is sufficient for eligible borrowers to apply.*
- This program doesn't tackle the real problem - school tuitions going into orbit. There needs to be a cap on how much colleges and universities can charge for tuition. Case in point: I went to law school from 1987-1990. My total tuition bill for all three years, including books, et al was \$25,000. The same school now charges over \$150,000 for the same education. There is no reason for this except greed.
- It's all about supply and demand. If the government will stop giving them money to go to college, then the price will go down.
- You are correct. They should also tackle the issue of how interest is structured on the loans as well. No reason they should be compounding interest daily. They need to be structured more like an auto or home loan where the payments are manageable.
- They choose to pay high tuition costs. They pick colleges that are like luxury resorts. Swimming pools, exercise facilities, recreational facilities. Go to community College or stay off campus if you want to save money
- The most prominent constitutional attorneys in the United States are saying this will go to the Supreme Court and be struck down before anyone gets any loan forgiveness. This was just a sad attempt to buy votes.
- Please hold universities accountable for handing out worthless degrees while making huge profits. Its like money laundering, building huge castles using students parents money and student loans...
- Philosophy, kinesiology, communications, gender studies, general studies, anything involving drama, theater etc. are just some of the old "basketweaving degrees" with very little ROI
- How about holding students that got those worthless degrees accountable. Everyone knows that a degree in interdisciplinary studies, gender studies, liberal arts, etc. is worthless, but is easy to get and allows the student to party for four years.
- Student loan forgiveness, ACA law, National Homeownership strategy plan, free college spend spend tax tax. Please stop voting for the Democrats we simply can't afford their ways of idealism.
- Who is more deserving of debt cancellation? Students who voluntarily took on debt? Or citizens with medical bills that involuntary took on debt? I worked and paid off my student loan!!
- If we had universal healthcare like every other first world nation, you wouldn't be on the hook for medical debt. And to be honest, when all the taxes are added up, you'd be about even considering the skyrocketing cost of insurance premiums. The only reason we don't have it is that Congress is in the pockets of the healthcare and pharmaceutical industries, which churn out an endless supply of anti-universal healthcare propaganda which voters eat up.

- I imagine your negative comments are from those folks who have loans. I agree, provide assistance to those with medical debt. Even with insurance one prescription can run hundreds a month. People do not voluntarily apply for Cancer, Diabetes, Asthma, Parkinsons.
- Loans are voluntary. I paid my student debt and do not believe taxpayers should pay for others student debt. Why would someone want to pay for someone's college when he/she did not go themselves? If student loan situation is that bad, the Fed Gov should not be in that business, hand it over to private industry.

**Why the end of the year? The election is in November. Using taxpayer money to buy votes is a great scheme. If it gets the Ds enough votes in 2022 then I am sure credit card debt and mortgage debt will be on the table for 2024.** I worked hard and recently paid off my student loan. Now, through taxes and increasing national debt, the current administration wants me to pay off other people's student loans. YOU decided to go to college. YOU decided to take out a loan to pay for it. **Why should anyone but YOU have to pay your loan off?** You always have the legal alternative to file bankruptcy.

- **Announcement right before mid term elections and deadline when it's closing in on the next presidential election.** This has nothing about Biden doing good for the people, it's called **buying votes**
- College students have time to make signs and parade around begging for debt transferal instead of getting a job. Put your signs down and get a job. Companies are shutting down and some closing shifts due to Biden's FREE MONEY policies. Joe Biden needs to be impeached. It's NOT the taxpayers fault the business degree you obtained along with the other gargillion students got you a job at Pizza Hut. Now get your hat on and get to work. 3 tardies and your fired.
- 10 or 20 thousand dollars is a drop in the bucket compared to what the average borrower owes. Biden and the democrats know it. **This is just a taxpayer funded political ploy by the democrats to try not to get swept out in November.**
- Student college loan cancellation is a violation of the US Constitution.

Every person in Congress, knows that, **by the US Constitution, only Congress can levy taxes. Any member who approves or allows this college loan cancellation political stunt to go forward should be fined, censured and removed from office.** What Biden is trying to do is a direct violation of the Constitution. He should be impeached.

#### **Article I, Section 8, Clause 1:**

The Congress shall have Power To lay and collect Taxes, Duties, Imposts and Excises, to pay the Debts and provide for the common Defence and general Welfare of the United States; but all Duties, Imposts and Excises shall be uniform throughout the United States; . . .

- They chose to take the most expensive route. Staying on a luxury campus for 4 years. Now they want everyone else to pay for it. If you want less student loan debt, do two years at a community college. If you go to a four year college, stay off campus. Why is your education my responsibility?
- What happens to students taking out loans next year, or the ones who just paid off their loans? This is a one time handout motivated by politics and solves nothing.
- Maybe the SC will stop this giant give away ( illegal) and political scheme. Biden knows it's illegal but he can act the hero if the GOP and taxpayers stop him. All about optics without a care about average Americans.
- Unbelievable that Biden is giving these people up to 30k and i work every day pay taxes and I get absolutely nothing.
- My loan was forgiven a few years ago because of a disability so this isn't an entirely new idea, but yeah I get it, it's not fair to many people who paid off their loan or didn't go to college. We will all pay for it through inflation most likely not taxes. Inflation is basically just a tax from government printing money.
- Don't rush to fill out the forms. No money has been appropriated for the Student Loan Bailout Program so it's illegal at this point for him to spend any money to buy votes.
- **This fraud will be cancelled by the court right after the election, because Biden lacks the authority to cancel any debt. This is just to defraud you to vote for Democrats in November.**

- Again, we've been setup. In 2010, Obama eliminated the federal guaranteed loan program, which let private lenders offer student loans at low interest rates. Now, the Department of Education is the only place to go for such loans. Obama sold this government takeover as a way to save money — why bear the costs of guaranteeing private loans, he said, when the government could cut out the middleman and lend the money itself? The cost savings didn't happen. Universities and colleges jumped on this gravytrain, **raised tuition costs and administration hiring and salaries.**

Additionally, college students, often essentially children, latched onto this easy money with no plan how to make good on their loans. I would venture to guess that some of this money was spent on beer and pizza, as with the case with many of college buddies.

Finally, 48 percent of potential recipients of forgiveness are graduate students who will be making six figures as attorneys, finance people, or doctors, who have the capability to pay back the loans. I'm not sure most people want to pay for a Harvard law school graduate. Joe Biden's executive order to forgive student debt is merely a cynical and desperate attempt to buy votes.

Students and student loan debtors, **watch closely Biden just tried to buy your vote.** You will now find out he never had the authority to forgive your debt, oh he'll put on a good show but in the end you and the students will never receive a dime and **he never intended to give you anything, just trying to buy your vote without paying for it.** 100% unconstitutional...don't plan on keeping that money.

### **What happens when it get thrown out in court? Even worse, what chaos will ensue if it doesn't?**

- Biden doesn't care and he knows the courts must over rule his attempt to abuse power that he doesn't have. Blame him for this.
- So anyone can go get a \$10,000 student loan up until basically the end of 2023 and then apply to get tax payers to pay for it?
- Our Constitution specifies that only Congress has power over how money is used and appropriated. Even Pelosi said this. Biden is using this to attempt to buy votes. Yet he knows it's illegal and that the courts will forbid it. He's abusing a clause passed for the terrorist attack in 2001 by claiming it applies to the pandemic and to student loans. Biden hopes that many will vote for his party in 2 months even though the courts can't allow a president to abuse the law to get votes. Once the courts overrule Biden many student borrowers will be very disappointed but Biden will have already fooled them into voting for his party. Then he'll blame the Republicans for asking the courts to review the legality of this. We can't allow politicians to abuse our laws. When you find that your application for loan 'forgiveness' can't be applied never forget that it was Biden who gave you a hope based upon a falsehood that he knew about. He doesn't care about you, only your vote however he gets it.
- This is literally **just an attempt to buy votes using tax payer money** . How can this not need congressional approval?
- I worked during college and doctoral years. I paid my tuition, now I want my money back
- True. That money comes from taxpayers including me and it come out to over \$2000 so yes, my family is out \$2000. And no one should have debt like that with all the cheaper options.
- Still no word on how this will be paid for. The president doesn't get to spend a third of a trillion dolalrs without approval of congress.
- We know that No loan is ever forgiven — it just gets passed on to others to pay. In the case of President Biden's estimated one-trillion-dollar student loan "forgiveness," that debt will be assumed by those taxpayers who never attended college, those who did attend college but paid their own way by working part-time jobs, and those who attended college and dutifully paid back their student loans.

Earlier this year, Nancy Pelosi referenced Article 1, Section 9, Clause 7 of the U.S. Constitution in warning the President that he did not have the authority to forgive student loans.

The July U.S. Supreme Court decision sets the stage for further limitations on the regulatory power of other agencies. The decision held that Congress must speak with specificity when it wants to give an agency authority to regulate on an issue of major national significance.

**Biden's Student Debt Cancelation will be overturned, and the debts reinstated for the irresponsible to pay.**

I feel the Taxpayers should have a say if we must pay for their debts. I have written my Congressman and Senator and asked them to add an amendment to any funding for this program: That the Degrees and any professional license based on those degrees should be revoked! No reason they should benefit from the taxpayers paying their loans when they did nothing for the country to earn the free ride.

### **Where I come from this is called theft shouldn't Joe Biden be arrested ?**

Trump and Biden had the opportunity to start fixing the problem long ago. In truth every president has had the opportunity to fix this. instead they kick the can down the road. Big companies keep saying they need qualified people to fill jobs. That is not true. I work for company that requires a 4 year degree for entry level positions. I know for fact a recent high school graduate can do these jobs.

It's time people realize, college isn't for everyone, technology isn't for everyone, we should be encouraging kids to go into the trades. Not everyone can be a Doctor, an Attorney, a software engineer. This loan forgiveness does not address the real issue and places an undue burden on everyone.

The cost of tuition, the worthless degrees, the judgement that someone who works in the trades is automatically less than, It all needs to be fixed. We need to bring back manufacturing into this country. We need to stop catering to companies who move jobs over seas, yes we even need to stop the tech jobs that are going to India and china. The US needs to stop be so dependent on other countries and their people.

Read a headline this morning that some of these people that have these loans are worried about getting it. Why, because some states are already talking about this money and will be taxing it. Well I think this is a gift, and should be taxed on the gift tax chart. Also I dont believe they should get the money, it should just be subtracted from their loan.

All this, just to buy votes in 2022 and 2024. This will have consequences, this debt doesn't just go away. It just gets spread to WE THE PEOPLE instead of the individual borrower.

What happened to personal responsibility. You took out the debt and you should have to pay it back. I'd be fine if the interest was dropped to 1% or something like that, but to just wipe 10K away is irresponsible from a Gov't that has 30,875,862,776,859 and rising at an alarming rate.

You can apply Biden made believe that everyone would get relief form student debt. Biden has not done anything for the american people he does not care he's doing it for himself and votes it's all political everyone knows that.

Okay! Now comes the paper work, this illegal loan forgiveness that presidentA dictator Biden sold to student to get their votes this midterm,will not get any debt relief because congress has to pass a bill for presidentA Dictator Biden to sign before their debt can be canceled. How can Biden act on a thing like loan forgivness without congressional approval voters?Biden is not a king, he has to ask congress to pass this bill,Biden & Pelosi even said so months ago!!!!

This is going to end up in the courts with nobody getting a dime. Come on little girls and boys, the Candyman is here. Which color lollipop would you like?

There's enough for everybody as the people that paid their loans for college, people that never went to college, and everyone else that never signed any loan papers have provided the lollipops due to their hardwork. Do you need any extra for Starbucks, iPhone 9,856, a BMW, weed, or a new puppy?

**Translation: "this can be used as payment for this election only.**

How long will they wait before they come clean, and tell everyone, Biden doesn't have the power to forgive debt! maybe some people will believe Him until the midterms!

Question: taxpayers are picking up this tab so—why should we do this and reward colleges who are cranking out these students who get out of school and can't make enough money to pay their debt. What good is the degree if you can't make money with it? HELLO colleges, what junk are you scamming the public with—meaningless degrees leading to bad jobs that prove the diplomas are useless. High debt for a lousy product and Biden forces us to pay for it. This isn't tight.....