



To: Chair Virginia Foxx, Ranking Member Bobby Scott, and Members of the Education and Workforce Committee

From: National Taxpayers Union

Date: May 9th, 2023

Subject: NTU Supports the Congressional Review Act Resolution to Stop President Biden's Unilateral Student Debt Plan

I. Introduction and Key Taxpayer Considerations

On behalf of National Taxpayers Union (NTU), the nation's oldest taxpayer advocacy organization, we write to urge support for H.J. Res. 45, the Congressional Review Act resolution to prevent the transfer of nearly \$400 billion in debt to federal taxpayers.

This resolution will prevent President Biden's extremely costly and likely unconstitutional student loan debt transfer plan and to remove this potential authority from being exercised in the future. NTU applauds Rep. Good for introducing this resolution and urges all members of Congress to sign on as a co-sponsor and support its immediate passage.

[As NTU has written](#), Biden's plan to cancel the debt of millions of borrowers would cost billions of dollars for taxpayers nationwide. NTU's most recent calculations, which include the Income-Driven Repayment plan, derive from the Congressional Budget Office estimates of the budgetary impacts of the NTU-supported H.R. 2811, the [Limit, Save, Grow Act](#). NTU now estimates the cost at over \$570 billion and \$3,526,72 per taxpayer. NTU estimates that the taxpayers of the members of this committee alone will pay over \$52 billion for the full Biden plan.

NTU remains concerned about lingering effects that a debt forgiveness bonanza will have on future borrowers' appetite for risk and on universities' tuition decisions. This cancellation of debt places the burden on all taxpayers for the benefit of a select few who attended college at a specific point in time.

The Biden administration's use of the COVID-19 national emergency in combination with the Higher Education Relief for Students Act of 2003 is a major expansion of executive authority and an extremely novel interpretation of the underlying law. This expansion could lead to further issues and executive branch usurpation of Congress' power of the purse.

This resolution will dissuade the executive branch from other expansions of its authority, prevent the transfer of billions in debt payments to all taxpayers, and prevent this authority from being spuriously activated in the future. We urge all members of this committee to support this CRA.

Calculated Cost Per Congressional District of Members of the 118th House Education and Workforce Committee [TABLE]

		State	CD	# of Returns	Cost per CD	Cost per CD in Billions
Rep. Virginia Foxx	North Carolina	NC	5	346,460	\$1,221,867,411	\$1.22
Rep. Joe Wilson	South Carolina	SC	2	352,700	\$1,243,874,144	\$1.24
Rep. Glenn Thompson	Pennsylvania	PA	15	333,370	\$1,175,702,646	\$1.18
Rep. Tim Walberg	Michigan	MI	5	337,520	\$1,190,338,534	\$1.19
Rep. Glenn Grothman	Wisconsin	WI	6	371,490	\$1,310,141,213	\$1.31
Rep. Elise Stefanik	New York	NY	21	330,040	\$1,163,958,669	\$1.16
Rep. Rick Allen	Georgia	GA	12	320,610	\$1,130,701,699	\$1.13
Rep. Jim Banks	Indiana	IN	3	371,690	\$1,310,846,557	\$1.31
Rep. Jim Comer	Kentucky	KY	1	315,420	\$1,112,398,022	\$1.11
Rep. Lloyd Smucker	Pennsylvania	PA	11	380,430	\$1,341,670,090	\$1.34
Rep. Burgess Owens	Utah	UT	4	400,440	\$1,412,239,757	\$1.41
Rep. Bob Good	Virginia	VA	5	346,380	\$1,221,585,274	\$1.22
Rep. Lisa McClain	Michigan	MI	9	388,670	\$1,370,730,262	\$1.37
Rep. Mary E Miller	Illinois	IL	15	317,080	\$1,118,252,378	\$1.12
Rep. Michelle Steel	California	CA	45	402,490	\$1,419,469,533	\$1.42
Rep. Ron Estes	Kansas	KS	4	347,940	\$1,227,086,957	\$1.23
Rep. Julia Letlow	Louisiana	LA	5	311,030	\$1,096,915,722	\$1.10
Rep. Kevin Kiley	California	CA	3	354,130	\$1,248,917,354	\$1.25
Rep. Aaron Bean	Florida	FL	4	451,500	\$1,592,314,080	\$1.59
Rep. Eric Burlison	Missouri	MO	7	377,350	\$1,330,807,792	\$1.33

Rep. Nathaniel Moran	Texas	TX	1	326,750	\$1,152,355,760	\$1.15
Rep. John James	Michigan	MI	10	380,230	\$1,340,964,746	\$1.34
Rep. Lori Chavez-Deremer	Oregon	OR	5	413,350	\$1,457,769,712	\$1.46
Rep. Brandon Williams	New York	NY	22	324,780	\$1,145,408,122	\$1.15
Rep. Erin Houchin	Indiana	IN	9	369,030	\$1,301,465,482	\$1.30
Republican Total					\$31,637,781,916	
Rep. Bobby Scott	Virginia	VA	3	367,630	\$1,296,528,074	\$1.30
Rep. Raul Grijalva	Arizona	AZ	7	352,520	\$1,243,239,334	\$1.24
Rep. Joe Courtney	Connecticut	CT	2	356,940	\$1,258,827,437	\$1.26
Rep. Gregorio Kilili Camacho Sablan	NMI			NMI figures were not in release		
Rep. Frederica Wilson	Florida	FL	24	398,380	\$1,404,974,714	\$1.40
Rep. Suzanne Bonamici	Oregon	OR	1	425,600	\$1,500,972,032	\$1.50
Rep. Mark Takano	California	CA	39	373,240	\$1,316,312,973	\$1.32
Rep. Alma S. Adams	North Carolina	NC	12	456,680	\$1,610,582,490	\$1.61
Rep. Mark DeSaulnier	California	CA	10	360,290	\$1,270,641,949	\$1.27
Rep. Donald Norcross	New Jersey	NJ	1	376,220	\$1,326,822,598	\$1.33
Rep. Pramila Jayapal	Washington	WA	7	427,470	\$1,507,566,998	\$1.51
Rep. Susan Wild	Pennsylvania	PA	7	386,700	\$1,363,782,624	\$1.36
Rep. Lucy McBath	Georgia	GA	7	413,470	\$1,458,192,918	\$1.46
Rep. Jahana Hayes	Connecticut	CT	5	369,390	\$1,302,735,101	\$1.30
Rep. Ilhan Omar	Minnesota	MN	5	370,880	\$1,307,989,914	\$1.31
Rep. Haley M. Stevens	Michigan	MI	11	395,530	\$1,394,923,562	\$1.39
Rep. Teresa Leger Fernandez	New Mexico	NM	3	329,480	\$1,161,983,700	\$1.16

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Rep. Kathy E. Manning	North Carolina	NC	6	384,930	\$1,357,540,330	\$1.36
Rep. Frank J. Mrvan	Indiana	IN	1	359,340	\$1,267,291,565	\$1.27
Rep. Jamaal Bowman	New York	NY	16	384,890	\$1,357,399,261	\$1.36
Democratic Total					\$25,708,307,580	

II. Contact Information

Thank you for your consideration. Should you have any questions about the content in this memo, please do not hesitate to reach out to Nicholas Johns at NJohns@ntu.org.