

A Bill to Lower the Interest Rate on Payday Loans

1 BE IT ENACTED BY THE STUDENT CONGRESS HERE ASSEMBLED THAT:

2 **SECTION 1.** The United States Code Title 26.A.1.A.II.11.c. “Exceptions” shall be
3 altered to include a subpoint (4) which will state as follows “All
4 corporations that offer ‘Payday Loans’ shall have an increased tax rate of
5 .5% for each 1% the corporation’s average loan rate is above the base
6 interest rate.”

7 **SECTION 2.** The base interest rate is defined as the Federal Reserve discount rate on
8 the date of loan origination rate plus 24%.

9 **SECTION 3.** “Payday Loans” are defined as ones that offer loans that have a maturity
10 of less than six weeks or use a borrower’s future paycheck as collateral.

11 **SECTION 4.** The Internal Revenue Service (IRS) shall oversee implementation and
12 enforcement of this bill.

13 **SECTION 5.** This bill shall take effect immediately upon passage.

14 **SECTION 6.** All laws in conflict with this legislation are hereby declared null and void.

Introduced by Cajon High School

A Resolution to Amend the Constitution to Reform Pardons

1 **WHEREAS**, the pardon power of the federal government is a vital component of the
2 United States justice system; and
3 **WHEREAS**, President Donald J. Trump has made a mockery of justice by pardoning
4 convicted criminals for political and personal reasons; and
5 **WHEREAS**, the questions of whether a president can pardon him or herself and
6 whether pardons can be issued prior to conviction of crimes remain
7 open to interpretation; and
8 **WHEREAS**, giving the power of pardon to a larger entity will significantly reduce the
9 possibility of pardon due to undue influence; and
10 **WHEREAS**, this represents a major threat to justice in the United States; now,
11 therefore, be it
12 **RESOLVED**, by two-thirds of the Congress here assembled, that the following article is
13 proposed as an amendment to the Constitution of the United States, which
14 shall be valid to all intents and purposes as part of the Constitution when
15 ratified by the legislatures of three-fourths of the several states within
16 seven years from the date of its submission by the Congress:
17 **ARTICLE —**
18 **SECTION 1:** The power of the President to grant reprieves and pardons
19 for offenses against the United States is repealed.
20 **SECTION 2:** The House of Representatives shall have the power, with a
21 three fifths majority, to grant reprieves and pardons for offenses against
22 the United States, except in cases of impeachment.
23 **SECTION 3:** No reprieve or pardon under this amendment shall be
24 granted prior to the subject's conviction in a United States court of law.

Introduced by Cajon High School

A Bill to Remove Tax-Exempt Status for Religious Institutions

- 1 BE IT ENACTED BY THE CONGRESS HERE ASSEMBLED THAT:
- 2 SECTION 1. 26 U.S.C. §501 shall be amended to strike all exemptions for religious
- 3 organizations.
- 4 SECTION 2. This legislation shall take effect January 1, 2022, with all laws in conflict
- 5 hereby declared null and void.

Introduced for Congressional Debate by the National Speech and Debate Association