The 2026 Glenbrooks

SEMIFINALS LEGISLATION

A Bill to Establish A Public Banking Option to Provide Basic Financial Services to Underserved Americans

BE IT ENACTED BY THE CONGRESS HERE ASSEMBLED THAT:

SECTION 1. The United States shall establish the American Public Bank, a government-run financial institution that offers no-fee checking and savings accounts, small-dollar loans capped at 10% annual interest, and community development loans.

SECTION 2. For the purposes of this legislation:

A. "Underserved" means any individual or small business lacking access to a federally insured deposit account, or whose household is in the lowest 40% of income nationally, as determined by the Census Bureau.

B. "Small-dollar loan" means a loan of $2,000 or less with a repayment period of no more than 24 months.

C. "Community development loan" means a loan for affordable housing, small business startup, or local infrastructure in a census tract with a poverty rate of 20% or higher.

SECTION 3. The Department of the Treasury shall administer and oversee the American Public Bank through a newly created Office of Public Banking.

A. The Office shall receive an initial appropriation of $5 billion, to be spent over five years on bank services and branch integration at existing federal post offices, and shall fund itself through interest and service revenue after that period.

B. The Government Accountability Office shall audit the bank annually and report to Congress, and the Office of the Comptroller shall enforce all capital, lending, and consumer protection standards.

SECTION 4. This legislation will take effect on July 1 2028. All laws in conflict with this legislation are hereby declared null and void.

Introduced for Congressional Debate by Archbishop Mitty

A Bill to Reestablish and Modify USAID

BE IT ENACTED BY THE CONGRESS HERE ASSEMBLED THAT:

SECTION 1. The United States Agency for International Development ("USAID") shall be reestablished, continuing all business and responsibilities before dissolution. Full funding shall be resumed, with additional funding allocated to create and maintain a bipartisan oversight committee.

SECTION 2. USAID refers to the independent agency founded in 1961 by President John F. Kennedy to manage civilian foreign aid and development assistance.

SECTION 3. A bipartisan committee shall be established to ensure oversight over funding and operations of USAID.

A. The bipartisan oversight committee shall consist of an equal number of Democratic and Republic appointees, alongside independent experts in foreign policy, humanitarian response, fraud prevention, and national security, selected by the President of the United States and confirmed by the Senate.

B. Members shall serve staggered six-year terms to prevent political influence from any single administration.

SECTION 4. This legislation will take effect in fiscal year 2028. All laws in conflict with this legislation is hereby declared null and void.

Introduced for Congressional Debate by Monte Vista

A Bill to Create a Public Option Healthcare Plan to Eliminate Healthcare Inequity

BE IT ENACTED BY THE CONGRESS HERE ASSEMBLED THAT:

SECTION 1. The United States government shall create and offer a public option healthcare plan with the aim of expanding healthcare accessibility to improve public health and safety and minimize consumer healthcare costs

SECTION 2. A public option insurance program is defined as a government-administered health insurance plan that operates alongside and competes with private insurers to provide individual healthcare coverage.

SECTION 3. The United States Department of Health and Human Services shall be tasked with the funding, enforcement, research and oversight of this legislation, with funds being drawn from a combination of the following, at the discretion of the Department of Health and Human Services:

A. The Department of Health and Human Services budget, which is authorized and set by Congress

B. Federal reallocation of existing subsidies provided to private insurance plans under the Affordable Care Act

C. Participant premiums with a maximum of 100 dollars per month for individuals with a household income less than or equal to 4 times the federally designated poverty line and a maximum of 200 dollars per month for individuals with a household income exceeding 4 times the federally designated poverty line

SECTION 4. This legislation will take effect on January 1, 2027. All laws in conflict with this legislation is hereby declared null and void.

Introduced for Congressional Debate by Loyola High School