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15TH DISTRICT, FLORIDA

COMMITTEE ON FINANCIAL SERVICES

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March 14, 2016

Mr. Gordon W. Watts
821 Alicia Rd
Lakeland, FL 33801-2113

Dear Mr. Watts:

Thank you for taking the time to contact me about the Supreme Court's decision to deny hearing the appeal of a case to make it easier to erase student loans in bankruptcy. I appreciate your continued correspondence on issues related to student loans and welcome the opportunity to respond.

As you know, on January 11, 2016, the Supreme Court stated they would not take up the appeal of a Wisconsin man who attempted to discharge his student loan debts through bankruptcy.

According to the Congressional Research Service, in most instances, federal student loans may not be discharged through personal bankruptcy actions brought under either Chapter 7 or Chapter 13 of the bankruptcy code. However, if after filing for bankruptcy, a borrower successfully petitions a bankruptcy court and the court finds that repayment constitutes an undue hardship on the borrower and his dependents, federal student loans may be discharged in bankruptcy.

While I have not changed my position on student loan bankruptcy, I am honored and grateful you continue to maintain a dialogue with me about your thoughts on this issue. Please continue to write and call my office to keep me informed about your opinions.

Also, should legislation like the Discharge Student Loans in Bankruptcy Act of 2015, which would make student loans dischargeable under bankruptcy, reach the House floor for a vote, I will be sure to keep your support in mind.

It is an honor and a privilege to represent constituents like you of the 15th District of Florida. To learn more on how I may serve you, please visit <http://dennisross.house.gov>. Please feel free to continue to contact me in the future.

Sincerely,



Dennis A. Ross
Member of Congress

P.S. Thank you again for contacting me. I am constantly looking for ways to help Central Floridians. If you have a minute, I'd love to hear your thoughts on your experience. [Click here to take a brief constituent satisfaction survey so I can learn how to better serve you.](#)

DR/KG