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HEROES ACT and Student Loans Assignment

I think there are a few categories of possible issues to reflect on when deciding if President Biden is making a poor decision. We would need to determine whether the repercussions of a crisis or a pandemic would be considered the actual national emergency or simply the aftermath of a national emergency. Through looking into what defines a national emergency and what causes the Hero's Act to be evoked, will help one recognize the correct decision.

Over all, I would argue that the urge to cancel twenty thousand dollars of student debt during August of 2022, is too far from when we were actually in a national emergency or crisis. I do not believe that President Biden will succeed in this demand because we are no longer in a National Emergency. There are private and public institutions that require certain new procedures to keep everyone safe, but this is outside of a national emergency. National Emergencies involve the government halting or suspending natural procedures to fix the issue at hand. Since 2020 or 2021, we have not nationally been halted from our normal life. By August 2022, we also had the covid vaccine released for the public to use. So the medicine that was highly recommended to use in case of Covid-19, had officially been offered to society for a long while. Which lowers the rates fo this still being considered a National Emergency. We have been able to go back to work in-person, attend school in-person, provided academic outlets online, accessed food and supplies through stores, and even returned to extracurricular activities by August of 2022. With all of these lifestyles and necessities being accessed, we cannot say that we are still in a National Emergency.

Another specific analysis from this situation comes from the HERO's Act stating "recipients of student financial assistance . . . are not placed in a worse position financially in relation to that financial assistance because of' a national emergency". Which clearly states to keep recipients from worsening their financial situation because of the national emergency. Worsening is different than lessening. I believe that Joe Biden is using this national emergency to lessen student debt vs keep it from getting worse. The government had already but a hold on the interest of student debt for the year 2020. Which is the exact action of preventing the financial situation from worsening. The action of immediately halting the interest of student loans in the midst of the national emergency was very different than waiting as life readjusts to cancel thousands of dollars in student debt. To conclude, I would argue that through the exact language surrounding the Hero's Act, the timing of Joe Biden's request, and the factor that we are no longer in crisis, this case should not be passed.