The Contract to Save America

Version 2.1, revised November 4, 2026. Draft for review.

The 1994 Contract with America was signed by Republican House candidates on September 27, 1994. They pledged that "within the first 100 days of the 104th Congress, we shall bring to the House Floor the following bills, each to be given full and open debate, each to be given a clear and fair vote." It promised votes, not passage. Read the original 1994 Contract (archived House.gov copy; also at the American Presidency Project).

This Contract follows the same model: ten legislative proposals, and members who pledge to fight for a recorded vote on each one. In our view, earlier generations had a country where one paycheck could buy a home, energy was cheap, the border held, and Congress answered to the people. We believe that country is within reach again, and that these proposals are how to get there.

The Contract to Save America is an independent citizens' initiative. It is not affiliated with, funded by, or endorsed by any political party, campaign, candidate, or government agency.

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1. The Homeland First Act

America's money, sons, and soil belong to Americans first.

> *"The great rule of conduct for us in regard to foreign nations is in extending our commercial relations, to have with them as little political connection as possible."*
>
> George Washington, Farewell Address, September 19, 1796 · Read the source

Founding principle: Stay out of foreign quarrels. Become one people.

What it does

1. Ends U.S. foreign assistance grants, economic and military, for fiscal years after enactment. Embassies, diplomacy, arms sales paid for by the buyer, and treaty obligations ratified by the Senate continue. Disaster aid abroad would need its own Act of Congress.
2. No American troops sent into hostilities without a declaration of war or a specific statutory authorization by Congress (Article I, Section 8), except to repel a sudden attack on the United States, its territories, or its forces.
3. Ten-year pause on new immigrant visas (green cards), except for people of extraordinary ability (EB-1A standard) and minor children of U.S. citizens. Temporary visas narrow to O-1 (extraordinary ability), B-1/B-2 visitors, F-1 and M-1 students, and the diplomatic, international-organization, transit, and crew visas required by treaty.
4. Nobody loses a visa or lawful status already granted. Green-card holders and naturalized citizens are not affected.
5. Repeals the family-preference immigration system created by the 1965 Hart-Celler Act (extended-family "chain migration": adult sons and daughters, brothers and sisters, and their families) and the diversity visa lottery. When the 10-year moratorium ends, a merit-based points system replaces them, capped at 100,000 immigrant visas a year to start; Congress may change that number by law. This cap is separate from the 100,000-a-year refugee cap. After the moratorium, spouses and minor children of U.S. citizens can still immigrate outside the cap. Nobody is preferred or excluded because of race, sex, nationality, place of birth, or place of residence: the 1965 Act's ban on that discrimination stays in force.

6. Stronger naturalization standards: English fluency, a harder civics exam, and an oath that expressly renounces every other national allegiance.
7. Refugee admissions capped at 100,000 per year, changeable only by Act of Congress, decided case by case on documented individual persecution, with no regard to race, ethnicity, religion, or national origin.
8. Ends automatic birthright citizenship for children born after the change whose parents are neither U.S. citizens nor lawful permanent residents. Because the Supreme Court's majority opinion in Trump v. Barbara (June 30, 2026) held that the Fourteenth Amendment guarantees citizenship to these children, the change requires a constitutional amendment. The Act carries both the amendment and the implementing statute.
9. Forces the sale of farmland, and of land near military installations, held by entities that the governments of China, Russia, Iran, or North Korea own or control. Sale is at appraised fair market value, with eminent domain and just compensation if the owner refuses. U.S. citizens and lawful permanent residents are never covered, whatever their ancestry.
10. Ends banking for people who are in the country unlawfully. Banks, credit unions, and money transmitters may not open or keep accounts, make loans, issue credit cards, or send wires for anyone unlawfully present. Every new customer shows proof of citizenship or lawful status, checked against federal records; an ITIN or a foreign consular card such as the matrícula consular no longer works as proof of identity by itself. Existing accounts get written notice and time to move their money: balances are paid out to the account holder, never seized. A citizen or lawful resident flagged by mistake gets a fast correction, an appeal, and full access restored. The rule turns on legal status alone, never on race, ethnicity, religion, national origin, accent, or surname.
11. Raises the federal remittance tax from 1% to 50%, and to 99% for anyone unlawfully present. Current law (26 U.S.C. 4475, enacted July 4, 2025, in effect since January 1, 2026) taxes only transfers abroad paid in cash, money order, or cashier's check, at 1%. The Act raises the rate to 50% and extends it to every personal money transfer abroad, whether paid in cash, from a bank account, by card, through an app, or in cryptocurrency, by anyone who is not a U.S. citizen or national, including green-card holders and visa holders. Because Sec. 12 closes the banking system to people here unlawfully, any transfer they still manage to make, through a front, an informal network, or another way around the banking rule, is taxed at 99%. Providers check every sender's status; if they cannot verify it, they withhold 99%, and a sender who later proves citizenship or lawful status gets the difference back. U.S. citizens and

nationals verified by the provider pay nothing, and any citizen who is charged gets the money back as a refundable tax credit. Business payments for goods and services are not remittances and are not taxed. Anyone, including a citizen, who sends money for a person unlawfully present owes the 99% tax and faces criminal penalties; splitting transfers or using unlicensed channels such as hawala is also a federal crime.

History: the Immigration and Nationality Act of 1965 (Hart-Celler) replaced the national-origins quotas of the Immigration Act of 1924 with a preference system based on family ties and employment skills. Source: National Archives, "Fifty Years Later: A Brief History of the Immigration Act of 1965".

Why it matters to you

Your tax dollars, your wages, and your country stop being spent on everyone else first.

Legislative instrument: Bill (H.R.) with a Senate companion, plus a House Joint Resolution proposing a citizenship amendment.

Constitutional question

Current doctrine. Birthright: in United States v. Wong Kim Ark (1898), the Supreme Court held that a child born here to parents lawfully domiciled in the United States is a citizen. In Trump v. Barbara (No. 25-365, decided June 30, 2026), the Court affirmed the judgment against Executive Order 14160 by a 6–3 vote. The opinion of the Court (Chief Justice Roberts, joined by Justices Sotomayor, Kagan, Barrett, and Jackson) held that children born in the United States to parents unlawfully or temporarily present are "subject to the jurisdiction" of the United States and are citizens at birth under the Fourteenth Amendment. Justice Kavanaugh concurred only in the judgment: he disagreed with the constitutional holding and would have ruled that the order violates the statute, 8 U.S.C. 1401(a), which Congress could amend. Justices Thomas (joined by Justice Gorsuch), Alito, and Gorsuch dissented. The constitutional holding, joined by five justices, is the Court's precedent. War powers: Article I gives Congress the power to declare war and control funding; presidents have claimed Article II authority to use force without it, and the 1973 War Powers Resolution has never been fully tested in court. Land: the Fifth Amendment allows taking property for public use with just compensation. Banking and remittances: Congress regulates banks, credit unions, and money transmitters under the Commerce Clause and the Bank

Secrecy Act (31 U.S.C. 5311 et seq.), and the Supreme Court gives Congress wide latitude to treat citizens and non-citizens differently in federal law (Mathews v. Diaz, 1976). Federal excise taxes must be uniform throughout the United States (Article I, Section 8, Clause 1); a single nationwide rate meets that rule. A charge called a tax may be treated as a penalty if it is heavy and tied to unlawful conduct: in NFIB v. Sebelius (2012) the Court upheld the individual mandate payment as a tax partly because it was modest, required no knowing violation, and carried no criminal consequence, while in Bailey v. Drexel Furniture (1922) it struck down a 10% tax on employers of child labor as a penalty. In Department of Revenue of Montana v. Kurth Ranch (1994) a heavy tax on illegal drugs was held to be punishment for double jeopardy purposes, and the Excessive Fines Clause bars punitive charges that are grossly disproportional to the offense (United States v. Bajakajian, 1998). A 99% rate tied to unlawful presence will likely be judged a penalty, not a tax.

The argument for change. The Contract holds that "subject to the jurisdiction thereof" was meant to require allegiance to the United States and a permanent home here, close to the views of the dissenting justices in Barbara (Justices Thomas and Gorsuch on domicile; Justice Alito on sole allegiance at birth; Justice Kavanaugh also disagreed with the constitutional holding), and that Congress's power over the purse lets it refuse to fund wars it has not authorized. Banking a person whose presence is unlawful helps sustain unlawful employment and the cartels' cash networks, and money sent abroad by people who are not citizens is a fair object of an excise tax that citizens do not pay. The 99% rate reaches only money moved by or for a person whose presence is unlawful, usually in evasion of Sec. 12; Congress's powers over immigration and commerce support it as a sanction even if a court treats it as a penalty rather than a tax.

Mechanism required. Birthright: a constitutional amendment, ratified by three-fourths of the States (Article V); because five justices held the Fourteenth Amendment itself guarantees this citizenship, a statute alone (including an amendment to 8 U.S.C. 1401(a)) would be held unconstitutional under Barbara. War powers and land divestment: statute, defended in court. Banking and remittance sections (Secs. 12 and 13): ordinary statute. Sec. 13 raises revenue, so the House bill must be passed first (Origination Clause, Article I, Section 7). Under the later-in-time rule, a later statute controls in U.S. courts if it conflicts with an earlier tax treaty, though treaty partners could object. The 99% rate is enacted under the commerce and immigration

powers as well as the taxing power, with notice, an IRS appeal, and refund rights, so it can stand as a penalty if a court so holds; a court could still reduce it in a particular case under the Excessive Fines Clause.

Legislative Outline

Model Legislative Outline, not final bill text. It needs drafting by legislative counsel. Version 2.1, revised November 4, 2026.

This Act may be cited as the "Homeland First Act".

Purpose

To stop foreign aid spending, restore Congress's war power, pause immigration for ten years, strengthen naturalization, cap refugee admissions, end birthright citizenship for children of parents who are neither citizens nor lawful permanent residents, force the sale of land controlled by foreign adversary governments, replace the 1965 Act's family-preference system and the diversity visa lottery with a merit-based immigration system when the moratorium ends, bar banks and money transmitters from serving persons unlawfully present, and raise the remittance tax to 50% for senders who are not U.S. citizens or nationals and to 99% for senders unlawfully present.

Principal Requirements

Sec. 4. End of foreign assistance

- No new foreign assistance obligations for fiscal years after enactment; unobligated balances rescinded to the Treasury.
- Covers economic, development, humanitarian, and military grant assistance (22 U.S.C. 2151 et seq. and 22 U.S.C. 2763), and voluntary contributions to international organizations and development banks.
- Continues: embassy and diplomatic operations; Foreign Military Sales paid for by the buyer; obligations under treaties ratified by the Senate; obligations already contracted, until they end.

Sec. 5. Declaration of war required

- No funds may be spent to introduce U.S. Armed Forces into hostilities without a declaration of war or specific statutory authorization, except to repel a sudden attack on the United States, its territories, or its forces.
- Conforming amendments to the War Powers Resolution (50 U.S.C. 1541 et seq.).

Sec. 6. Ten-year immigration moratorium

- Suspends issuance of immigrant visas and adjustment of status for 10 years, except for aliens of extraordinary ability (8 U.S.C. 1153(b)(1)(A)) and minor children of U.S. citizens.
- Nonimmigrant visas limited to O-1, B-1/B-2, F-1, M-1, and the A, G, C, and D classifications required by treaty.
- Does not revoke any visa, status, or green card already granted; does not change withholding of removal or protections required by the Convention Against Torture.
- Amends 8 U.S.C. 1151 and 1101(a)(15).

Sec. 7. Refugee admissions

- Caps refugee admissions at 100,000 per fiscal year; any change requires an Act of Congress.
- Each admission requires documented, individual persecution; no consideration of race, ethnicity, religion, or national origin.
- Amends 8 U.S.C. 1157.

Sec. 8. Naturalization standards

- English requirement (8 U.S.C. 1423) raised to reading, writing, and conversation at a standard set by regulation; civics test drawn from a 100-question bank with 20 asked and 14 correct required. Existing age and disability exceptions remain.
- Oath of allegiance (8 U.S.C. 1448) expressly renounces all other national allegiances. The United States cannot control whether another country still treats the person as its citizen.

Sec. 9. Divestment of adversary-controlled land

- Covered entities must divest covered land within 2 years of notice from the Secretary of the Treasury.

- Sale at fair market value set by an independent appraisal. If the entity does not sell, the United States may acquire the land by eminent domain with just compensation (Fifth Amendment).
- Reporting through the Agricultural Foreign Investment Disclosure Act (7 U.S.C. 3501 et seq.); review under 50 U.S.C. 4565.

Sec. 10. Birthright citizenship (implementing statute)

- Amends 8 U.S.C. 1401(a) so that a person born in the United States is a citizen at birth if at least one parent is a qualifying parent at the time of birth.
- Takes effect on ratification of the amendment in Part B and applies only to births after that date. No one's existing citizenship is affected.
- Applies equally to every child regardless of race, ethnicity, religion, or national origin.

Sec. 11. Merit-based immigration (repeal of the 1965 family-preference system)

- Background: the Immigration and Nationality Act of 1965 (Hart-Celler) replaced the national-origins quotas of the Immigration Act of 1924 with a preference system based on family ties and employment skills.
- Repeals the family-sponsored preference categories of INA §203(a) (8 U.S.C. 1153(a)): unmarried adult sons and daughters of citizens, spouses and children of lawful permanent residents, married sons and daughters of citizens, and brothers and sisters of adult citizens.
- Repeals the diversity immigrant visa lottery (INA §203(c), 8 U.S.C. 1153(c)) and the employment-based preference categories of INA §203(b), whose functions the points system takes over.
- Nuclear family only: spouses and minor unmarried children of U.S. citizens remain eligible as immediate relatives under INA §201(b) and are not counted against the merit cap. Parents of adult citizens are no longer an immigrant category. Petitions under INA §204 (8 U.S.C. 1154) are limited to these immediate relatives and to merit applicants.
- Creates a merit-based points system for all other immigrant visas, weighted by skills and occupation, education, a qualifying U.S. job offer and its wage, English proficiency, age, and a civics test and written commitment to assimilation and the oath of allegiance. USCIS and the Department of State publish the point schedule by regulation, and applicants are admitted in order of score.

- Hard annual cap: 100,000 merit-based immigrant visas per fiscal year to start, including the spouses and minor children who accompany a merit applicant. Congress may adjust the cap only by statute. The cap is separate from, and in addition to, the 100,000-a-year refugee cap in Sec. 7.
- Retains the 1965 Act's ban on discrimination: no person may receive any preference or priority or be discriminated against in the issuance of an immigrant visa because of race, sex, nationality, place of birth, or place of residence (INA §202(a)(1)(A), 8 U.S.C. 1152(a)(1)(A)). The points system may not use race, ethnicity, religion, nationality, or country of origin as a factor.
- Per-country caps (INA §202(a)(2), 8 U.S.C. 1152(a)(2)) become moot under a single merit cap and are removed; no national-origins quota or per-country preference of any kind is created.
- Amends INA §§201, 202, 203, and 204 (8 U.S.C. 1151, 1152, 1153, 1154). An ordinary statute; no constitutional amendment is needed.

Sec. 12. Lawful status required for financial services

- Background: the customer identification rule (31 CFR 1020.220) lets a bank identify a non-U.S. person with a taxpayer identification number (including an ITIN), a passport number, an alien identification card number, or the number of another government photo ID, which is how foreign consular cards such as the matrícula consular are accepted. Executive Order 14406 (May 19, 2026) directs Treasury to treat use of an ITIN without verified lawful status as a risk factor and to review consular IDs. The Know Your American Customer Act (H.R. 8836 and S. 4206, 119th Congress) would require status checks at banks and credit unions. This section makes the rule law and extends it to money transmitters and lenders.
- Prohibition: a covered financial institution may not open or maintain an account for, extend credit to, issue a credit or debit card to, or carry out a wire or remittance transfer for an individual who is unlawfully present in the United States.
- Verification at account opening: each individual customer, joint holder, and authorized signer presents a U.S. passport, a REAL ID-compliant license or State ID, a birth certificate with photo ID, a certificate of naturalization or citizenship, a permanent resident card, or a foreign passport with a valid record of lawful admission, and the institution confirms status through the Social Security Administration and the USCIS SAVE program, which this section opens to covered institutions for this purpose. An ITIN or a foreign consular ID may still be recorded but is no longer sufficient by itself. Amends

31 U.S.C. 5318(l) and directs conforming changes to 31 CFR 1020.220 and the matching rules for credit unions, broker-dealers, and money services businesses.

- Existing accounts: within 1 year, institutions verify every individual account that was opened without a Social Security number or with a foreign consular ID. An unverified customer gets written notice and 90 days to present documents. If status is not shown, the institution closes the account and pays the full balance to the account holder by check or by transfer to an account the holder designates, including one abroad. No funds are confiscated or forfeited because of this section. Loans already made are not called early because of this section; they continue on their terms, but no new credit is extended.
- Temporary visas: when a customer's authorized stay ends, access continues for 30 days, then the account is restricted to deposits for 60 days, and closed as above unless new documents are shown.
- Protection for citizens and lawful residents: no account may be closed under this section without the notice above. A customer who shows qualifying documents has full access restored within 5 business days. A customer may appeal a closure to the institution's federal regulator, and an institution that closes a citizen's or lawful resident's account in violation of this section is liable for actual damages and costs.
- Equal treatment: the same verification applies to every customer. No institution may use race, ethnicity, religion, national origin, language, accent, or surname to decide whom to verify or to deny service. The Equal Credit Opportunity Act stays in force.
- Penalties and safe harbor: civil money penalties for each violation, and higher penalties for a pattern or practice, enforced by FinCEN and the federal banking regulators (and the NCUA for credit unions). An institution that relies in good faith on documents verified as above is not liable. Knowingly opening an account for another person in order to evade this section is a federal crime.
- Obstacles, stated plainly: people refused bank accounts may turn to cash, prepaid cards, check cashers, and informal or unlicensed money networks, which are harder to trace; institutions bear real compliance costs, especially smaller banks and credit unions; and verifying millions of existing accounts depends on the accuracy of SAVE and Social Security records, so the correction and appeal rights above are essential to avoid wrongful closures of citizens' accounts.

Sec. 13. Remittance tax: 50% for senders who are not citizens, 99% for senders unlawfully present

- Current law: 26 U.S.C. 4475, added by section 70604 of Public Law 119-21 (July 4, 2025), imposes a 1% excise tax on remittance transfers made after December 31, 2025, only when the sender pays the provider in cash, a money order, a cashier's check, or a similar physical instrument. Transfers funded from a U.S. bank account or a U.S.-issued debit or credit card are exempt. The sender owes the tax; the provider collects it and is liable if it does not.
- Rates: amends 26 U.S.C. 4475(a) so that the tax on a remittance transfer by a covered sender is 99% of the amount transferred if the sender, or the person for whom the transfer is made, is unlawfully present in the United States (as defined in Sec. 12), or if the sender's status has not been verified; and 50% of the amount transferred for every other covered sender.
- Scope: repeals the cash-only limit of 4475(c) and the bank-account and card exemptions of 4475(d) for covered senders, so the tax applies however the transfer is funded: cash, bank account, debit or credit card, mobile app, money order, or digital asset sent through a provider or exchange.
- Covered senders: every individual sender who is not a U.S. citizen or national, including lawful permanent residents and visa holders. The tax does not apply to a sender the provider has verified as a U.S. citizen or national under an agreement with Treasury, as in the House versions of the 2025 bill. A citizen or national who has the tax withheld anyway may claim it back as a refundable income tax credit.
- Verification and withholding: before each transfer the provider confirms the sender's status using the documents and federal checks in Sec. 12 (the USCIS SAVE program and Social Security records), and may rely on a verification already on file. A verified citizen or national pays nothing; a verified lawful permanent resident or visa holder pays 50%; a sender found to be unlawfully present, or whose status cannot be verified, has 99% withheld. A sender who later proves citizenship or lawful status recovers the excess as a refundable income tax credit. A provider that follows these rules in good faith is not liable for applying the wrong rate; a provider that fails to verify or withhold is liable for the unpaid tax at 99%.
- Remittances only: as in current law, "remittance transfer" has its meaning under the Electronic Fund Transfer Act (15 U.S.C. 1693o-1(g)): personal transfers sent abroad by a consumer. Payments by businesses for goods, services, and trade are not covered.
- Fronts and anti-evasion: a transfer made by a citizen, a lawful resident, a business, or any other intermediary on behalf of, or with money supplied by, a person unlawfully present is taxed at 99%, and the intermediary is jointly

liable for the tax with the person who supplied the money; one made on behalf of another covered sender is taxed at that sender's rate (extending the anti-conduit rule of 4475(f)). Knowingly acting as a front for a person unlawfully present is a federal crime in addition to the tax. Splitting transfers to avoid the tax is treated as structuring under 31 U.S.C. 5324; digital-asset exchanges and wallet providers that send value abroad for customers are remittance transfer providers; and operating an unlicensed money transmitting business, including a hawala or other informal value transfer network, carries higher penalties under 18 U.S.C. 1960, with forfeiture of the funds moved unlawfully.

- Backstop to Sec. 12: because Sec. 12 bars covered institutions from serving persons unlawfully present, few such transfers should pass through licensed providers at all. The 99% rate reaches those that still do, through fronts, unverified senders, or providers that break the rules, and removes any gain from evading Sec. 12.
- Use of revenue: receipts go to a Border Security and Enforcement Trust Fund for border security, interior enforcement, and enforcement of this section and Sec. 12, subject to appropriation; receipts above those appropriations go to reducing the deficit.
- Obstacles, stated plainly: at 50%, much of the money now sent through licensed providers is likely to move to cash carried across the border, informal networks, and digital assets, which the anti-evasion rules aim to reach but which are hard to police; a 99% rate tied to unlawful presence is likely to be treated as a penalty rather than a tax (see the Constitutional Question) and could be reduced in particular cases under the Excessive Fines Clause; the tax may conflict with non-discrimination articles in some U.S. tax treaties and with U.S. commitments on financial services under trade agreements; verifying citizenship for every sender adds cost for providers and customers; and remittances support families in countries whose stability affects migration to the United States.

Part B. House Joint Resolution: citizenship amendment

- Sec. 1: A person born in the United States shall be a citizen of the United States at birth only if, at the time of birth, at least one parent is a citizen of the United States or an alien lawfully admitted for permanent residence.
- Sec. 2: This article shall not affect the citizenship of any person born before its ratification.

- Sec. 3: Congress shall have power to enforce this article by appropriate legislation.
- Ratification by three-fourths of the States within 7 years.

Definitions and Eligibility

- "Merit applicant": an applicant for an immigrant visa under the points system in Sec. 11, with an accompanying spouse and minor unmarried children.
- "Minor child": an unmarried child under 21, as in INA §101(b)(1).
- "Foreign assistance": grant assistance described in Sec. 4; not loans repaid in full, sales, or diplomatic operations.
- "Qualifying parent": a U.S. citizen or lawful permanent resident.
- "Covered entity": the government of China, Russia, Iran, or North Korea; an entity organized under its laws or with its principal place of business there; or an entity in which such a government holds 10% or more of the beneficial interest or exercises control. A U.S. citizen or lawful permanent resident is never a covered entity, whatever the person's ancestry or national origin.
- "Covered land": agricultural land as defined in 7 U.S.C. 3508, and real estate within the distances of military installations listed in 31 CFR part 802.
- "Unlawfully present": an alien who is not a lawful permanent resident and is not present under a lawful admission, parole, or other status whose period of authorized stay has not expired; an alien with a pending asylum application or an order granting withholding of removal is treated as lawfully present while it remains in effect.
- "Covered financial institution": an insured depository institution (12 U.S.C. 1813), an insured credit union (12 U.S.C. 1752), a money transmitter or other money services business registered under 31 U.S.C. 5330, a broker-dealer, a card issuer, and a digital-asset exchange or custodian serving U.S. customers. Accounts of foreign persons who are not physically present in the United States are not covered.
- "Remittance transfer" and "remittance transfer provider": as defined in 15 U.S.C. 1693o-1(g), extended to include digital-asset transfers abroad by a provider.
- "Covered sender": an individual sender of a remittance transfer who has not been verified as a U.S. citizen or national under Sec. 13. A covered sender pays 99% if unlawfully present or not verified, and 50% otherwise.

Existing Law Affected

- Foreign Assistance Act of 1961 and Arms Export Control Act (title 22)
- War Powers Resolution (50 U.S.C. 1541 et seq.)
- Immigration and Nationality Act (8 U.S.C. 1101, 1151, 1153, 1157, 1401, 1423, 1448)
- INA §201 (8 U.S.C. 1151, worldwide levels), §202 (8 U.S.C. 1152, per-country limits), §203 (8 U.S.C. 1153, preference and diversity categories), and §204 (8 U.S.C. 1154, petitions), as enacted by the Immigration and Nationality Act of 1965 (Public Law 89-236)
- Agricultural Foreign Investment Disclosure Act; Defense Production Act sec. 721 (50 U.S.C. 4565)
- Bank Secrecy Act customer identification: 31 U.S.C. 5318(l) and 31 CFR 1020.220; money services business registration, 31 U.S.C. 5330; structuring, 31 U.S.C. 5324; unlicensed money transmitting, 18 U.S.C. 1960
- Remittance transfer tax, 26 U.S.C. 4475 (Public Law 119-21, sec. 70604); remittance transfer definitions, Electronic Fund Transfer Act sec. 919 (15 U.S.C. 1693o-1)

Implementation Timeline

- Foreign assistance: fiscal years beginning after enactment.
- Moratorium, refugee cap, naturalization: 180 days after enactment.
- Land divestment: notices within 1 year; 2 years to sell.
- Merit-based system (Sec. 11): takes effect when the 10-year moratorium ends. No new family-preference or diversity petitions are accepted after enactment; pending ones are closed with fees refunded.
- Birthright statute: on ratification of Part B; births after that date.
- Lawful-status verification (Sec. 12): new accounts and new credit 180 days after enactment; existing accounts verified within 1 year, with 90 days' notice before any closure.
- Remittance tax at 50% and 99% (Sec. 13): transfers made in calendar quarters beginning at least 90 days after enactment.

Responsible Agencies

Department of State (immigrant visas); U.S. Citizenship and Immigration Services (points scoring, petitions, and SAVE verification for Sec. 12); Departments of Homeland Security, Agriculture, and Defense; Treasury (CFIUS, FinCEN, and the

IRS for the remittance tax); the federal banking regulators (OCC, FDIC, Federal Reserve) and the NCUA; the Social Security Administration (status verification); Department of Justice.

Enforcement and Appeals

The Attorney General may sue to compel divestment. Owners may seek review of a divestment notice or valuation in the U.S. District Court for the District of Columbia, with appeal to the D.C. Circuit. Sec. 12 is enforced by FinCEN and the federal banking regulators, with customer appeals to the institution's regulator and a private action for wrongful closure of a citizen's or lawful resident's account. Sec. 13 is collected and enforced by the IRS, with refund claims through the income tax return for citizens and nationals and for lawful senders who had 99% withheld.

Fiscal Implications

Ending foreign assistance reduces outlays; eminent domain purchases add one-time costs, offset by resale. The remittance tax at 50% and 99% raises receipts, but by an amount that is hard to predict because senders would shift to informal channels; verification costs fall mainly on financial institutions. See the fiscal appendix.

See the fiscal appendix for cited estimates.

Constitutional Questions

Current doctrine. Birthright: in United States v. Wong Kim Ark (1898), the Supreme Court held that a child born here to parents lawfully domiciled in the United States is a citizen. In Trump v. Barbara (No. 25-365, decided June 30, 2026), the Court affirmed the judgment against Executive Order 14160 by a 6–3 vote. The opinion of the Court (Chief Justice Roberts, joined by Justices Sotomayor, Kagan, Barrett, and Jackson) held that children born in the United States to parents unlawfully or temporarily present are "subject to the jurisdiction" of the United States and are citizens at birth under the Fourteenth Amendment. Justice Kavanaugh concurred only in the judgment: he disagreed with the constitutional holding and would have ruled that the order violates the statute, 8 U.S.C. 1401(a), which Congress could amend. Justices Thomas (joined by Justice Gorsuch), Alito, and Gorsuch dissented. The constitutional holding, joined by five justices, is the Court's precedent. War powers: Article I gives Congress the power to declare war and control funding; presidents have claimed Article II authority to use force

without it, and the 1973 War Powers Resolution has never been fully tested in court. Land: the Fifth Amendment allows taking property for public use with just compensation. Banking and remittances: Congress regulates banks, credit unions, and money transmitters under the Commerce Clause and the Bank Secrecy Act (31 U.S.C. 5311 et seq.), and the Supreme Court gives Congress wide latitude to treat citizens and non-citizens differently in federal law (Mathews v. Diaz, 1976). Federal excise taxes must be uniform throughout the United States (Article I, Section 8, Clause 1); a single nationwide rate meets that rule. A charge called a tax may be treated as a penalty if it is heavy and tied to unlawful conduct: in NFIB v. Sebelius (2012) the Court upheld the individual mandate payment as a tax partly because it was modest, required no knowing violation, and carried no criminal consequence, while in Bailey v. Drexel Furniture (1922) it struck down a 10% tax on employers of child labor as a penalty. In Department of Revenue of Montana v. Kurth Ranch (1994) a heavy tax on illegal drugs was held to be punishment for double jeopardy purposes, and the Excessive Fines Clause bars punitive charges that are grossly disproportional to the offense (United States v. Bajakajian, 1998). A 99% rate tied to unlawful presence will likely be judged a penalty, not a tax.

Mechanism required. Birthright: a constitutional amendment, ratified by three-fourths of the States (Article V); because five justices held the Fourteenth Amendment itself guarantees this citizenship, a statute alone (including an amendment to 8 U.S.C. 1401(a)) would be held unconstitutional under Barbara. War powers and land divestment: statute, defended in court. Banking and remittance sections (Secs. 12 and 13): ordinary statute. Sec. 13 raises revenue, so the House bill must be passed first (Origination Clause, Article I, Section 7). Under the later-in-time rule, a later statute controls in U.S. courts if it conflicts with an earlier tax treaty, though treaty partners could object. The 99% rate is enacted under the commerce and immigration powers as well as the taxing power, with notice, an IRS appeal, and refund rights, so it can stand as a penalty if a court so holds; a court could still reduce it in a particular case under the Excessive Fines Clause.

Legislative Instrument Required

Bill (H.R.) with a Senate companion (an ordinary statute, including the merit-based immigration system in Sec. 11, the lawful-status rule for financial services in Sec. 12, and the remittance tax in Sec. 13; because Sec. 13 raises revenue, the House bill must pass first), plus a House Joint Resolution (Article V amendment) for birthright citizenship only.

Severability: if any provision, or its application to any person or circumstance, is held invalid, the rest of the measure and its other applications are not affected.

2. The Rebuild America, Bring Back Jobs Act

Make things here again, and build what we need fast.

> *"Not only the wealth; but the independence and security of a Country, appear to be materially connected with the prosperity of manufactures."*
>
> Alexander Hamilton, Report on the Subject of Manufactures, December 5, 1791 · Read the source

Founding principle: A nation that cannot make things is not truly independent.

What it does

1. Permanent, immediate write-off for new factory buildings in America. Equipment already has a permanent write-off under Public Law 119-21; this extends it to factory structures.
2. Two-year deadline for federal environmental review of roads, bridges, ports, and the power grid. The clock starts when the agency certifies the application complete. A missed deadline means the review is deemed finished, but safety permits (pipeline, dam, nuclear, and similar) are never waived.
3. One-in, three-out for major rules: an agency may issue a new major rule (one costing $100 million or more a year) only if it repeals three existing rules of equal or greater total cost. Rules required by a court order or to protect against an imminent threat to health or safety are exempt.
4. Brings critical supply chains home: federal purchases of medicine, chips, steel, and defense materials must be made in the U.S. (final assembly here, with at least 65% of component cost domestic), phased in over 5 years, with a published, time-limited waiver when U.S. supply is short.
5. Federal highway and bridge money goes to repair and maintenance before new expansion.

Why it matters to you

Good jobs that don't require a four-year degree, in the town you already live in.

Legislative instrument: Bill (H.R.), with a Senate companion bill (S.).

Legislative Outline

Model Legislative Outline, not final bill text. It needs drafting by legislative counsel. Version 2.1, revised November 4, 2026.

This Act may be cited as the "Rebuild America, Bring Back Jobs Act".

Purpose

To bring manufacturing home, speed up permits for infrastructure, cut costly regulation, and fix existing roads and bridges first.

Principal Requirements

Sec. 4. Full expensing for factory structures

- Permanent 100% first-year deduction for qualified production property (new domestic factory structures), extending the temporary provision in Public Law 119-21.
- Amends 26 U.S.C. 168.

Sec. 5. Two-year permit deadline

- The lead agency must certify an application complete, or list what is missing, within 30 days; the 2-year clock starts on certification.
- Environmental review must finish within 2 years of certification, or it is deemed complete.
- Deemed completion does not waive any safety permit or finding (pipeline, dam, nuclear, aviation, and similar).
- Amends the National Environmental Policy Act (42 U.S.C. 4321 et seq.).

Sec. 6. One-in, three-out

- An agency may not issue a new major rule unless it repeals three existing rules whose combined annual cost is equal or greater.
- Exempt: rules required by court order, and rules needed to address an imminent threat to health or safety (with the threat stated in the rule).
- Conforming amendments to 5 U.S.C. 553 and 804.

Sec. 7. Supply chains home

- Federal procurement of critical goods (medicine and its ingredients, semiconductors, steel, and defense materials) must be domestic, phased in over 5 years.
- Waiver when a good is not available domestically in enough quantity or quality, or domestic cost is more than 25% higher; each waiver is published and lasts at most 1 year, renewable.

Sec. 8. Repair first

- States must certify that their federal highway and bridge funds meet repair and maintenance needs before funding new expansion.
- Conforming amendments to title 23, United States Code.

Definitions and Eligibility

- "Major rule": as in 5 U.S.C. 804(2), including a rule with an annual effect on the economy of $100 million or more.
- "Domestic": final assembly in the United States, with at least 65% of the cost of components produced in the United States.
- "Infrastructure project": roads, bridges, ports, waterways, airports, rail, pipelines, and electric transmission and generation.

Existing Law Affected

- Internal Revenue Code sec. 168
- National Environmental Policy Act
- Administrative Procedure Act and Congressional Review Act (5 U.S.C. 553, 801–808)
- Buy American Act (41 U.S.C. 8301 et seq.); title 23, U.S. Code

Implementation Timeline

- Expensing: property placed in service after enactment.
- Permit deadline and one-in, three-out: 180 days after enactment.
- Supply chains: phased in over 5 years.

Responsible Agencies

Treasury and IRS; Council on Environmental Quality and lead permitting agencies; Office of Information and Regulatory Affairs; General Services Administration and Department of Defense; Department of Transportation.

Enforcement and Appeals

Applicants may sue in federal court to enforce the permit deadline. Petitions challenging a completed review must be filed in a federal court of appeals within 150 days. GAO reports each year on compliance.

Fiscal Implications

Expensing reduces federal revenue in early years. The Joint Committee on Taxation estimated the temporary factory-structures provision in Public Law 119-21 at about $141 billion over fiscal years 2025–2034; making it permanent would cost more. See the fiscal appendix.

See the fiscal appendix for cited estimates.

Legislative Instrument Required

Bill (H.R.) with a Senate companion bill (S.). The tax section is a revenue measure and must start in the House.

Severability: if any provision, or its application to any person or circumstance, is held invalid, the rest of the measure and its other applications are not affected.

3. The Cheap Energy, Lower Costs Act

Cheap power lowers the price of everything.

> *“their safety and interest require that they should promote such manufactories, as tend to render them independent on others, for essential, particularly for military supplies.”*
>
> George Washington, First Annual Message to Congress, January 8, 1790 · Read the source

Founding principle: A free people must be able to supply themselves.

What it does

1. Holds federal onshore oil and gas lease sales every quarter and offshore sales on a fixed five-year schedule.
2. Requires the Nuclear Regulatory Commission to decide reactor license applications, including small modular reactors, within 18 months. Safety standards do not change; the deadline sets how fast the decision comes, not what it must find.
3. One-year decision deadline for interstate pipelines and transmission lines, with no change to safety standards.
4. Repeals federal energy mandates and subsidies that the Energy Information Administration finds raise consumer electricity or fuel prices, unless Congress votes to keep them.
5. The aim is lower bills. Prices also depend on world markets, so savings are projected, not guaranteed.

Why it matters to you

Lower bills at the pump and at home, and more money left in your pocket every month.

Legislative instrument: Bill (H.R.), with a Senate companion bill (S.).

Legislative Outline

Model Legislative Outline, not final bill text. It needs drafting by legislative counsel. Version 2.1, revised November 4, 2026.

This Act may be cited as the "Cheap Energy, Lower Costs Act".

Purpose

To lower energy costs by expanding domestic production, speeding decisions on nuclear plants, pipelines, and transmission lines, and ending federal mandates and subsidies that raise prices.

Principal Requirements

Sec. 4. Leasing on a fixed schedule

- Quarterly onshore lease sales in each State with available federal land (Mineral Leasing Act, 30 U.S.C. 181 et seq.).
- Regular offshore sales under the five-year program (43 U.S.C. 1344).

Sec. 5. Nuclear licensing

- The Nuclear Regulatory Commission must decide reactor license applications within 18 months of docketing.
- No change to the safety standard: the Commission must still find reasonable assurance of adequate protection of public health and safety.
- Applicant fees fund added review staff; the Commission may use qualified third-party reviewers under its supervision.
- Amends the Atomic Energy Act of 1954 (42 U.S.C. 2011 et seq.).

Sec. 6. One-year infrastructure decisions

- One-year final decision deadline for interstate natural gas pipelines (15 U.S.C. 717f) and interstate transmission lines (16 U.S.C. 824p).
- Safety standards are unchanged.

Sec. 7. Ending price-raising mandates and subsidies

- Within 1 year, the Energy Information Administration lists each federal energy mandate or subsidy that raises average consumer electricity or motor fuel prices, compared with a baseline without it.
- Each listed item is repealed 1 year after the report unless Congress passes a joint resolution to keep it, under expedited procedures.
- Conforming amendments to titles 26 and 42, United States Code.

Definitions and Eligibility

- “Raises prices”: increases average national retail electricity or motor fuel prices paid by households, net of any offsetting effects, as estimated by EIA.
- “Mandate”: a federal requirement to produce, buy, or blend a type of energy.

Existing Law Affected

- Mineral Leasing Act; Outer Continental Shelf Lands Act
- Atomic Energy Act
- Natural Gas Act; Federal Power Act

- Energy provisions of the Internal Revenue Code (title 26) and title 42

Implementation Timeline

- Leasing: first quarterly sale within 1 year.
- Licensing and pipeline deadlines: applications filed or docketed after enactment.
- EIA report: 1 year; repeals 2 years after enactment.

Responsible Agencies

Department of the Interior (BLM, BOEM); Nuclear Regulatory Commission; FERC; Energy Information Administration.

Enforcement and Appeals

Applicants may sue in federal court to compel a decision when a deadline is missed. A missed deadline does not approve a nuclear license.

Fiscal Implications

Lease sales and royalties raise receipts; repealing subsidies reduces revenue loss. No official estimate yet. See the fiscal appendix.

See the fiscal appendix for cited estimates.

Legislative Instrument Required

Bill (H.R.) with a Senate companion bill (S.).

Severability: if any provision, or its application to any person or circumstance, is held invalid, the rest of the measure and its other applications are not affected.

4. A Home for Every Young Family Act

If you work, you should be able to own a home.

> *“it is not too soon to provide by every possible means that as few as possible shall be without a little portion of land. The small landholders are the most precious part of a state.”*
>
> Thomas Jefferson, letter to James Madison, October 28, 1785 · Read the source

Founding principle: A republic rests on people who own a piece of it.

What it does

1. Sells suitable surplus federal land near growing cities for new homes, at fair market value, with the local government’s consent.
2. Cities and counties that take Community Development Block Grants or discretionary federal transportation grants must allow starter homes (up to four units) by right on residential lots and end exclusionary zoning rules such as large minimum lot sizes.
3. Requires federal agencies to publish, and then cut, the cost their rules add to each new home.
4. First-home savings accounts: save up to $10,000 a year (lifetime limit $50,000 per person); growth and withdrawals for a first home’s down payment and closing costs are tax-free.
5. The title is the aim, not a guarantee: the Act widens the path to ownership for working families.

Why it matters to you

Your generation gets the same shot at a house and family that your parents had.

Legislative instrument: Bill (H.R.), with a Senate companion bill (S.).

Legislative Outline

Model Legislative Outline, not final bill text. It needs drafting by legislative counsel. Version 2.1, revised November 4, 2026.

This Act may be cited as the “A Home for Every Young Family Act”.

Purpose

To widen the path to home ownership for working families by freeing land, ending exclusionary zoning tied to federal grants, cutting federal regulatory costs, and creating first-home savings accounts.

Principal Requirements

Sec. 4. Federal land for homes

- The Secretary of the Interior and the GSA identify suitable surplus federal land and offer it for sale for housing at fair market value, with proceeds to the Treasury.
- Sale requires the consent of the local government with land-use authority.
- Amends the Federal Land Policy and Management Act (43 U.S.C. 1713).

Sec. 5. Zoning condition on federal grants

- Cities and counties with populations over 50,000 that receive Community Development Block Grants or discretionary Department of Transportation grants must, within 2 years, allow starter homes by right in residential zones.
- "By right" means approval without a hearing or discretionary review when the project meets published objective standards.
- Amends the Housing and Community Development Act (42 U.S.C. 5301 et seq.).

Sec. 6. Lower federal regulatory costs

- HUD publishes each year the estimated cost federal rules add to a typical new home, and agencies must propose reductions.

Sec. 7. First-home savings accounts

- Any individual may contribute up to $10,000 a year from after-tax income (lifetime limit $50,000 per person), indexed to inflation.
- Growth and withdrawals for a down payment and closing costs on a first home are tax-free.
- Other withdrawals: earnings are taxed, plus a 10% additional tax. After 15 years, unused funds may be rolled into a Roth IRA.
- Adds a new section to the Internal Revenue Code of 1986.

Definitions and Eligibility

- "Suitable land": surplus federal land within 25 miles of an urbanized area, reachable by roads, water, and sewer within 5 years, and not protected wilderness, a national park, or tribal trust land.

- “Starter home”: a home of up to four units on a residential lot.
- “Exclusionary zoning”: a minimum lot size over 5,000 square feet, more than one parking space per unit, or a ban on two-to-four-unit homes in residential zones.
- “First-time homebuyer”: as in 26 U.S.C. 72(t)(8)(D), no ownership interest in a principal residence in the prior 2 years.

Existing Law Affected

- Federal Land Policy and Management Act
- Housing and Community Development Act of 1974
- Internal Revenue Code (new section)

Implementation Timeline

- Accounts: taxable years after enactment.
- Zoning condition: grants made 2 years after enactment.
- Land: first list of suitable land within 1 year.

Responsible Agencies

Department of the Interior and GSA; HUD; Department of Transportation; Treasury and IRS.

Enforcement and Appeals

HUD and Transportation withhold covered grants from non-complying jurisdictions after notice and a chance to comply; jurisdictions may appeal to federal court.

Fiscal Implications

Accounts reduce revenue; land sales raise one-time receipts. No official estimate yet. See the fiscal appendix.

See the fiscal appendix for cited estimates.

Legislative Instrument Required

Bill (H.R.) with a Senate companion bill (S.). The account section is a revenue measure and must start in the House.

Severability: if any provision, or its application to any person or circumstance, is held invalid, the rest of the measure and its other applications are not affected.

5. The Keep What You Earn Act

You earned it. You keep it.

> *"a wise and frugal Government, which shall restrain men from injuring one another, shall leave them otherwise free to regulate their own pursuits of industry and improvement, and shall not take from the mouth of labor the bread it has earned."*
>
> Thomas Jefferson, First Inaugural Address, March 4, 1801 · Read the source

Founding principle: Government should not take the bread labor has earned.

What it does

1. No federal income tax on Social Security benefits. The Social Security and Medicare trust funds are made whole from the general fund.
2. No federal income tax on tips or overtime pay, permanently and without the dollar caps in current law.
3. No federal income tax on your first $75,000 of earned income (wages and self-employment income), or $150,000 for married couples, indexed to inflation. This replaces the standard deduction for earners rather than adding to it.
4. Ends the marriage penalty: every bracket, deduction, and threshold for married couples filing jointly is exactly twice the single amount.
5. Raises the child tax credit to $10,000 per child, refundable up to the family's payroll-tax liability.
6. Payroll taxes for Social Security and Medicare still apply. Takes effect the first tax year after enactment.

Why it matters to you

A bigger paycheck, starting the first tax year after it passes.

Legislative instrument: Bill (H.R.), with a Senate companion bill (S.). Revenue measures must start in the House (Article I, Section 7).

Legislative Outline

Model Legislative Outline, not final bill text. It needs drafting by legislative counsel. Version 2.1, revised November 4, 2026.

This Act may be cited as the "Keep What You Earn Act".

Purpose

To let working people, seniors, and families keep more of what they earn.

Principal Requirements

Sec. 4. No income tax on Social Security

- Repeals the taxation of Social Security benefits (26 U.S.C. 86).
- The Social Security and Medicare trust funds receive general fund transfers equal to the revenue they lose.

Sec. 5. No income tax on tips and overtime

- Makes the tips and overtime deductions in Public Law 119-21 permanent and removes their dollar caps and income phase-outs.

Sec. 6. No income tax on the first $75,000 of earned income

- Excludes from gross income the first $75,000 of earned income ($150,000 for a joint return), indexed to inflation.
- The exclusion does not stack: the standard deduction (26 U.S.C. 63) is reduced, but not below zero, by the amount excluded.
- Every earner excludes the first $75,000 or $150,000, so there is no cliff.

Sec. 7. End the marriage penalty

- Every joint-return bracket, deduction, phase-out, and threshold is exactly twice the single amount.
- Amends 26 U.S.C. 1 and conforming sections.

Sec. 8. $10,000 child tax credit

- Raises the credit under 26 U.S.C. 24 to $10,000 per qualifying child, indexed to inflation.

- Refundable up to the family's payroll-tax liability (the employee share of Social Security and Medicare taxes and the self-employment tax).
- Requires a Social Security number for the child and the taxpayer, as under current law.

Definitions and Eligibility

- "Earned income": wages, salaries, tips, and net earnings from self-employment (26 U.S.C. 32(c)(2)).
- "Marriage penalty": any provision under which a married couple filing jointly owes more than two single filers with the same incomes.

Existing Law Affected

- Internal Revenue Code secs. 1, 24, 63, 86, and the tips and overtime provisions of Public Law 119-21
- Social Security Act trust fund provisions (42 U.S.C. 401)

Implementation Timeline

- Taxable years beginning after December 31 of the year of enactment.

Responsible Agencies

Treasury and the Internal Revenue Service; Social Security Administration (trust fund transfers).

Enforcement and Appeals

The IRS administers this Act under the existing Internal Revenue Code procedures and Tax Court review.

Fiscal Implications

Large revenue reduction. Published estimates exist for parts: about $1.4 trillion over 2025–2034 for ending tax on Social Security benefits (Tax Foundation); the capped, temporary tips and overtime deductions in current law were estimated at about $32 billion and $90 billion over fiscal years 2025–2034 (Joint Committee on

Taxation), and a permanent, uncapped version would cost more. No official estimate yet for the $75,000 exclusion or the $10,000 credit. See the fiscal appendix.

Illustrations

- Single worker, $60,000 in wages, no children: all wages are excluded, so federal income tax is $0. Payroll tax (7.65%, about $4,590) still applies.
- Married couple, $150,000 in wages, two children: all wages are excluded, so income tax is $0. The $20,000 child credit is refundable up to their payroll tax, about $11,475.
- Illustrations ignore other income, state taxes, and inflation indexing.

See the fiscal appendix for cited estimates.

Legislative Instrument Required

Bill (H.R.) with a Senate companion bill (S.). A revenue measure, so it must start in the House (Article I, Section 7).

Severability: if any provision, or its application to any person or circumstance, is held invalid, the rest of the measure and its other applications are not affected.

6. The Citizens First Benefits Act

Citizens never get less than non-citizens. Help is a bridge, not a lifestyle.

> *"I think the best way of doing good to the poor, is not making them easy in poverty, but leading or driving them out of it."*
>
> Benjamin Franklin, "Arator": On the Price of Corn, and Management of the Poor, November 29, 1766 · Read the source

Founding principle: Lift people out of poverty; no one judges his own cause.

What it does

1. Citizen parity: any federal benefit a non-citizen can receive must be available to a citizen who meets the same income, residency, and need tests.

2. Able-bodied adults ages 18 to 64 without a child under 6 must work, train, or look for work 20 hours a week to keep SNAP or TANF benefits.
3. No Conflict of Interest at the Ballot Box: adults ages 18 to 64 who received means-tested cash welfare in every month of the 6 months immediately before the voter-registration deadline for a federal election, and for whom it was more than half their income in those 6 months, may not vote in that election. Eligibility comes back automatically, with no re-registration, for any election whose registration deadline is at least 6 months after the cash welfare ends, or right away if the person shows that cash welfare was not their main income. Everyone affected gets written notice, a way to correct records, and an appeal, and may cast a provisional ballot while an appeal is pending.
4. Social Security, Medicare, veterans' benefits, disability benefits, unemployment insurance, refundable tax credits, and all other earned benefits never count.

Why it matters to you

The people who pay for the system come first, and the system rewards getting back on your feet.

Legislative instrument: Bill (H.R.), with a Senate companion bill (S.), plus a House Joint Resolution proposing a constitutional amendment for the voting pause.

Constitutional question

Current doctrine. States set voter qualifications (Article I, Section 2; Seventeenth Amendment; Arizona v. Inter Tribal Council, 2013). Restrictions on the vote among otherwise-qualified citizens get strict scrutiny (Kramer v. Union Free School District, 1969), and wealth or payment cannot be a voting qualification (Harper v. Virginia Board of Elections, 1966; Twenty-fourth Amendment). Under current doctrine a federal statute imposing the pause would very likely be struck down.

The argument for change. Madison wrote that "No man is allowed to be a judge in his own cause" (Federalist No. 10). The Contract argues that a citizen whose living comes mainly from a cash transfer, not from work or an exchange of goods or services, has a direct conflict when voting on that transfer. Critics answer that contractors, public employees, and retirees also vote on spending that affects them. That debate is part of the proposal.

Mechanism required. A constitutional amendment authorizing Congress to set this qualification for federal elections, ratified by three-fourths of the States.

Sources: avalon.law.yale.edu

Legislative Outline

Model Legislative Outline, not final bill text. It needs drafting by legislative counsel. Version 2.1, revised November 4, 2026.

This Act may be cited as the "Citizens First Benefits Act".

Purpose

To guarantee citizens never get less than non-citizens, to make welfare a bridge back to work, and to end the conflict of interest of voting on one's own cash welfare.

Principal Requirements

Sec. 4. Citizen parity

- No federal benefit may be given to a non-citizen on terms more generous than those offered to a citizen who meets the same income, residency, and need tests.
- Conforming amendments to 8 U.S.C. 1611 et seq.

Sec. 5. Work requirement

- Able-bodied adults ages 18 to 64 without a dependent child under 6 must work, train, or search for work 20 hours a week to keep SNAP or TANF benefits.
- Exempt: people unable to work for medical reasons, pregnant women, and caregivers of a disabled family member.
- Amends 7 U.S.C. 2015(o) and 42 U.S.C. 607.

Sec. 6. No conflict of interest at the ballot box

- A covered individual may not vote in an election for federal office for which he or she is covered (see “Measurement period” and “Covered individual”). Coverage is decided separately for each election, using that election’s measurement period, and continues until eligibility is restored under this section.
- Measurement period: the 6 months immediately before the voter-registration deadline for the election. It begins on the same calendar day 6 months before the deadline and ends on the day before the deadline. Where a State has same-day or election-day registration, the deadline is treated as 30 days before election day.
- Restoration: a person is eligible again, automatically and without re-registering, for any federal election whose voter-registration deadline falls at least 6 months after the last month in which the person received means-tested cash welfare; or immediately, for any election, on a showing that means-tested cash welfare was not more than half of the person’s income in the measurement period.
- Reporting and advance notice: each month, agencies running covered programs report enrollment and exits to state election officials. A person who has received cash welfare for 4 consecutive months receives an advisory notice explaining the rule and how to submit income records.
- Determination and notice: the state election official makes the determination at the registration deadline and mails (and, where available, emails) written notice within 5 days, with the reason, the records relied on, and how to correct or appeal.
- Correction: a person may submit records at any time (such as pay stubs, tax returns, or a benefit statement) showing that he or she was not covered; agencies and the State must correct reporting errors within 5 business days.
- Appeal: to the state election official within 10 days of the notice, decided within 10 days and before election day; then expedited review in state or federal court. A voter with a pending appeal may cast a provisional ballot, counted if the appeal succeeds.
- Exempt benefits never count toward the test.
- Takes effect on ratification of the amendment in Part B.

Part B. House Joint Resolution: amendment

- Sec. 1: Congress may by law provide that a citizen of working age whose income, during the six months immediately before the deadline to register to vote in an election for federal office, consisted principally of means-tested

cash assistance from government, may not vote in that election; and may provide by law for the restoration of eligibility, notice, correction of records, and appeal.
- Sec. 2: No such law shall count benefits earned through work or service, including Social Security, Medicare, unemployment insurance, and veterans' benefits, or disability benefits.
- Ratification by three-fourths of the States within 7 years.

Definitions and Eligibility

- "Comparable benefit": any federal public benefit under 8 U.S.C. 1611(c).
- "Means-tested cash welfare": cash assistance conditioned on low income, such as TANF cash assistance. Not SNAP, Medicaid, housing aid, refundable tax credits, or exempt benefits.
- "Measurement period": for each federal election, the 6 months immediately before the voter-registration deadline for that election, beginning on the same calendar day 6 months before the deadline and ending on the day before it.
- "Covered individual": for a given federal election, a citizen ages 18 to 64 who received means-tested cash welfare in every month of the measurement period, when that welfare was more than half of the person's income in the measurement period; or a person covered for an earlier election whose eligibility has not yet been restored under Sec. 6.
- "Exempt benefits": Social Security, Medicare, veterans' benefits, disability benefits (including SSI based on disability), unemployment insurance, workers' compensation, and other benefits earned by work or service.

Existing Law Affected

- Personal Responsibility and Work Opportunity Reconciliation Act (8 U.S.C. 1611 et seq.)
- Food and Nutrition Act (7 U.S.C. 2015); Social Security Act title IV-A (42 U.S.C. 607)
- Title 52, U.S. Code (voting)

Implementation Timeline

- Secs. 4 and 5: 1 year after enactment.
- Sec. 6: federal elections after ratification of Part B.

Responsible Agencies

Department of Agriculture; Department of Health and Human Services; state election officials; Election Assistance Commission.

Enforcement and Appeals

Individuals may correct records at any time and appeal any determination to state election officials and then to state or federal court on an expedited basis. Agencies must correct reporting errors within 5 business days.

Fiscal Implications

Work requirements reduce outlays; parity may raise or lower outlays depending on the benefit. No official estimate yet. See the fiscal appendix.

See the fiscal appendix for cited estimates.

Constitutional Questions

The voting pause requires a constitutional amendment under current doctrine; see the plank page.

Current doctrine. States set voter qualifications (Article I, Section 2; Seventeenth Amendment; Arizona v. Inter Tribal Council, 2013). Restrictions on the vote among otherwise-qualified citizens get strict scrutiny (Kramer v. Union Free School District, 1969), and wealth or payment cannot be a voting qualification (Harper v. Virginia Board of Elections, 1966; Twenty-fourth Amendment). Under current doctrine a federal statute imposing the pause would very likely be struck down.

Mechanism required. A constitutional amendment authorizing Congress to set this qualification for federal elections, ratified by three-fourths of the States.

Legislative Instrument Required

Bill (H.R.) with a Senate companion bill (S.), plus a House Joint Resolution (Article V amendment).

Severability: if any provision, or its application to any person or circumstance, is held invalid, the rest of the measure and its other applications are not affected.

7. The Sound Money Act

Stop the hidden tax of inflation.

> *"No State shall … make any Thing but gold and silver Coin a Tender in Payment of Debts"*
>
> U.S. Constitution, Article I, Section 10. This limits the States; Article I, Section 8 gives Congress the power "To coin Money, regulate the Value thereof." · Read the source

Founding principle: The Constitution names gold and silver as money.

What it does

1. Full, independent audit of the Federal Reserve by the Government Accountability Office, published every year.
2. A Sound Money Commission recommends, within 2 years, a fixed gold value for the dollar, a reserve ratio, how redemption would work, and how existing contracts and Treasury debt are treated. Convertibility starts only on a date set by a follow-on Act of Congress.
3. No federal capital gains tax on U.S. gold and silver coins and on bullion of at least .995 gold or .999 silver held directly. Funds and derivatives do not qualify.
4. Price stability becomes the Federal Reserve's single goal, and Congress, not the Fed, answers to voters for the value of the dollar.

Why it matters to you

Your savings hold their value instead of melting away every year.

Legislative instrument: Bill (H.R.), with a Senate companion bill (S.). No constitutional amendment is needed: Article I, Section 8 gives Congress power over the value of money.

Legislative Outline

Model Legislative Outline, not final bill text. It needs drafting by legislative counsel. Version 2.1, revised November 4, 2026.

This Act may be cited as the "Sound Money Act".

Purpose

To audit the Federal Reserve, set out a staged path to a gold-backed dollar, end capital gains tax on monetary metal, and make Congress answer for the value of the dollar.

Principal Requirements

Sec. 4. Full audit of the Federal Reserve

- Repeals the limits on GAO audits in 31 U.S.C. 714(b); a full audit is published within 1 year and every year after.

Sec. 5. Sound Money Commission and staged path

- A commission of 9 members (3 named by the President, 3 by the Speaker and House Minority Leader, 3 by the Senate Majority and Minority Leaders) reports within 2 years.
- It recommends: a fixed gold value of the dollar; a gold reserve ratio; who may redeem, in what amounts, and how; treatment of existing contracts and Treasury debt; and how to reconcile convertibility with price stability.
- Stage 1: audit and commission. Stage 2: Congress votes on the commission's plan. Stage 3: convertibility begins only on a date set by that follow-on Act.

Sec. 6. No capital gains tax on monetary metal

- Excludes from gross income gain on the sale or exchange of monetary metal.
- Amends 26 U.S.C. 1(h) and 408(m).

Sec. 7. Accountability

- Price stability becomes the sole monetary goal (amends 12 U.S.C. 225a), with semiannual testimony to Congress.

Definitions and Eligibility

- "Monetary metal": gold and silver coins minted by the United States Treasury, and gold bullion of at least .995 fineness or silver bullion of at least .999 fineness, held directly by the taxpayer. Funds, notes, and derivatives are not included.

- "Price stability": as defined by the Federal Open Market Committee in a public, numeric target reported to Congress.

Existing Law Affected

- 31 U.S.C. 714 (GAO audit authority)
- 31 U.S.C. 5103 and 5112 (legal tender and coinage)
- 12 U.S.C. 225a (monetary policy objectives)
- Internal Revenue Code secs. 1(h) and 408(m)

Implementation Timeline

- Audit: within 1 year, then annually.
- Commission report: 2 years.
- Convertibility: only on a date set by a later Act.
- Capital gains exclusion: taxable years after enactment.

Responsible Agencies

Government Accountability Office; Department of the Treasury; Federal Reserve Board.

Enforcement and Appeals

The Comptroller General and the Secretary of the Treasury carry out this Act; the Federal Reserve must give GAO full access.

Fiscal Implications

The capital gains exclusion reduces revenue; the audit and commission have small administrative costs. No official estimate yet.

See the fiscal appendix for cited estimates.

Legislative Instrument Required

Bill (H.R.) with a Senate companion bill (S.). No constitutional amendment needed (Article I, Section 8).

Severability: if any provision, or its application to any person or circumstance, is held invalid, the rest of the measure and its other applications are not affected.

8. The Free Speech Restoration Act

No one gets silenced by Big Tech or Big Government.

> *"If Men are to be precluded from offering their sentiments on a matter, which may involve the most serious and alarming consequences, that can invite the consideration of Mankind; reason is of no use to us—the freedom of Speech may be taken away—and, dumb & silent we may be led, like sheep, to the Slaughter."*
>
> George Washington, Newburgh Address to the Officers of the Army, March 15, 1783 · Read the source

Founding principle: Liberty dies when speech is suppressed.

What it does

1. Social media services with 50 million or more monthly U.S. users become common carriers for public posts: they may not remove, block, or demote lawful speech because of its viewpoint.
2. AI chat services with 50 million or more monthly U.S. users may not deny or end anyone's access because of the user's viewpoint. They are not required to generate any particular content.
3. Platforms can still remove spam, fraud, illegal content, true threats, targeted harassment, doxxing, impersonation, sexual content involving minors, and automated or bot abuse, and users can still choose their own filters.
4. Bans federal officials from asking, coercing, or threatening platforms to remove or restrict lawful speech, with civil penalties and discipline up to removal from office or employment. Officials may still notify platforms of unlawful content (such as child exploitation, true threats, fraud, and foreign-government operations), send public-safety and emergency notices, serve valid court orders and legal process, and handle routine business that is not about content. Every such contact is logged and published.
5. Platforms must publish every government request to restrict content within 30 days, unless a court order seals it, and then when the seal ends.
6. Users get notice and a reason, a human appeal decided within 14 days, and a right to sue over viewpoint bans.

Why it matters to you

You can say what you think online without a bureaucrat or a tech company shutting you down.

Legislative instrument: Bill (H.R.), with a Senate companion bill (S.).

Constitutional question

Current doctrine. In Moody v. NetChoice (2024), the Supreme Court said that a platform's curation of its feed is expressive activity protected by the First Amendment, and sent the Texas and Florida laws back for further review. In NRA v. Vullo (2024), it held that government officials may not coerce private parties into punishing speech; in Murthy v. Missouri (2024), it dismissed a jawboning challenge for lack of standing without deciding the merits.

The argument for change. Common carriers, from railroads to telephones, have long been required to serve all comers (Justice Thomas, concurring in Biden v. Knight First Amendment Institute, 2021). PruneYard (1980) and Turner Broadcasting (1994, 1997) allowed must-carry rules for owners who are not speaking for themselves. The Act is limited to dominant services, to viewpoint, and to public posts.

Mechanism required. A statute. The government-pressure ban follows Vullo directly. The common-carrier duty faces a serious challenge under Moody and would be decided in court.

Legislative Outline

Model Legislative Outline, not final bill text. It needs drafting by legislative counsel. Version 2.1, revised November 4, 2026.

This Act may be cited as the "Free Speech Restoration Act".

Purpose

To protect lawful speech from viewpoint discrimination by dominant platforms and from government pressure.

Principal Requirements

Sec. 4. Common carrier duty

- A dominant social media service may not remove, block, or demote lawful public posts, or suspend an account, because of viewpoint.
- A dominant AI service may not deny or end a user's access because of the user's viewpoint. It has no duty to generate particular content.
- Permitted: removing spam, fraud, illegal content, true threats, targeted harassment, doxxing, impersonation, sexual content involving minors, and automated or bot abuse; user-chosen filters; and age protections for minors.
- Conforming amendments to the Communications Act of 1934 (47 U.S.C. 151 et seq.) and 47 U.S.C. 230.

Sec. 5. No government pressure

- No federal official or employee, acting in an official capacity, may make a request to a platform, or use coercion or a threat, to remove, restrict, demote, label, or demonetize lawful speech or a lawful speaker, or to change a platform's policies for that purpose. This prohibition on requests is intentional: it covers polite requests, not only coercion. Violators face civil penalties and discipline up to removal from office or employment.
- Exceptions: (1) notifying a platform of specific unlawful content, including child sexual exploitation, true threats, fraud, and covert operations by a foreign government; (2) public-safety and emergency notices, such as an imminent threat to life or a natural disaster; (3) serving a formal legal order; and (4) routine communications not about the content of speech, such as procurement, security vulnerabilities, and law-enforcement contact points.
- Logging and disclosure: every contact with a platform about content, including each contact under an exception, is logged by the agency (date, official, platform, the content or category, and the legal basis) and disclosed under Sec. 6. Disclosure may be delayed only by court order, and only until the order ends.

Sec. 6. Transparency

- Platforms publish every government request or contact about content within 30 days.
- Each agency publishes its log of contacts under Sec. 5 every quarter, and reports it to Congress.

- If a court order seals a request, it is published when the seal ends.

Sec. 7. User rights

- Notice and a reason for any removal or suspension; a human appeal decided within 14 days.
- A private right of action for viewpoint discrimination: injunction, actual damages, and attorney's fees.

Definitions and Eligibility

- "Dominant social media service": a service with 50 million or more monthly active U.S. users that hosts user-generated content for the public.
- "Dominant AI service": a generative AI chat service with 50 million or more monthly active U.S. users.
- "Lawful speech": speech the First Amendment would protect against government restriction.
- "Viewpoint": a political, religious, social, or other opinion, as distinct from the subject or manner of speech.
- "Request": any communication by a federal official or employee, acting in an official capacity, that asks, urges, suggests, or flags for a platform that it remove, restrict, demote, label, or demonetize specific speech or a speaker, or change its policies for that purpose.
- "Coercion": a request made together with, or in a setting that conveys, the prospect of an adverse government action against the platform, its officers, or its users if it does not comply (as in NRA v. Vullo, 2024).
- "Threat": an express or implied statement that the government will take, or withhold, an official action (such as regulation, enforcement, investigation, a contract, a license, funding, or legislation) depending on how a platform treats speech.
- "Formal legal order": a subpoena, warrant, court order, or other compulsory process issued under law and subject to judicial review.

Existing Law Affected

- Communications Act of 1934; 47 U.S.C. 230
- 5 U.S.C. chapter 75 (federal employee discipline)

Implementation Timeline

- 180 days after enactment.

Responsible Agencies

Federal Trade Commission; Office of Special Counsel (federal employees).

Enforcement and Appeals

The FTC enforces this Act; users may sue in federal court.

Fiscal Implications

Small administrative and enforcement costs. No official estimate yet.

See the fiscal appendix for cited estimates.

Constitutional Questions

See the Constitutional Question on the plank page (Moody v. NetChoice, 2024).

Current doctrine. In Moody v. NetChoice (2024), the Supreme Court said that a platform's curation of its feed is expressive activity protected by the First Amendment, and sent the Texas and Florida laws back for further review. In NRA v. Vullo (2024), it held that government officials may not coerce private parties into punishing speech; in Murthy v. Missouri (2024), it dismissed a jawboning challenge for lack of standing without deciding the merits.

Mechanism required. A statute. The government-pressure ban follows Vullo directly. The common-carrier duty faces a serious challenge under Moody and would be decided in court.

Legislative Instrument Required

Bill (H.R.) with a Senate companion bill (S.).

Severability: if any provision, or its application to any person or circumstance, is held invalid, the rest of the measure and its other applications are not affected.

9. The Election Integrity Act

Easy to vote, hard to cheat.

> *"every government ought to contain in itself the means of its own preservation."*
>
> Alexander Hamilton, Federalist No. 59, 1788 · Read the source

Founding principle: A government must protect its own foundation.

What it does

1. Photo ID to vote in person in federal elections. By mail, voters give one of: the number of a qualifying ID (such as a driver's license or state ID number), the last four digits of their Social Security number, or a copy of a qualifying ID. The State provides a free ID, and the documents needed to get one, to any citizen who needs it.
2. Voter-marked paper ballots for every federal race, with post-election hand-count audits of a random sample before results are certified.
3. Clean voter rolls: regular checks against death, change-of-address, and citizenship records. Before removal, a voter gets mailed notice, 30 days to respond, and an appeal. No systematic removals within 90 days of a federal election.
4. Documentary proof of citizenship to register for federal elections. A citizen without documents can sign a sworn statement and have the State confirm citizenship from government records.
5. The federal government pays for compliance.

Why it matters to you

Your vote counts, and you can trust the result.

Legislative instrument: Bill (H.R.), with a Senate companion bill (S.).

Legislative Outline

Model Legislative Outline, not final bill text. It needs drafting by legislative counsel. Version 2.1, revised November 4, 2026.

This Act may be cited as the "Election Integrity Act".

Purpose

To make federal elections easy to vote in and hard to cheat, with ID, paper ballots, audits, clean rolls, and proof of citizenship.

Principal Requirements

Sec. 4. Photo ID

- Photo ID required to vote in person in federal elections.
- Mail ballots: the voter writes the number of a qualifying ID, or the last four digits of a Social Security number, or encloses a copy of a qualifying ID.
- Each State issues a free ID, and the underlying documents (such as a certified birth certificate), to any citizen who needs one; the federal government reimburses the cost.
- Amends 52 U.S.C. 21083.

Sec. 5. Paper ballots and audits

- Voter-marked paper ballots for every federal race.
- Before certification, a hand-count audit of a random sample of ballots large enough to confirm the outcome, expanded to a full hand count if the sample disagrees.
- Amends the Help America Vote Act (52 U.S.C. 20901 et seq.).

Sec. 6. Clean voter rolls

- Regular list maintenance against death, change-of-address, and citizenship records.
- A match requires name, date of birth, and at least one other identifier.
- Before removal: forwardable mailed notice, 30 days to respond, and an appeal. No systematic removals within 90 days of a federal election. A voter whose status is in question may cast a provisional ballot.
- Amends the National Voter Registration Act (52 U.S.C. 20501 et seq.).

Sec. 7. Proof of citizenship to register

- Documentary proof of citizenship required to register for federal elections.

- A citizen without documents may sign a sworn statement; the State confirms citizenship through vital records and federal databases, with a hearing if it cannot.

Definitions and Eligibility

- "Qualifying ID": a current or recently expired government-issued photo ID, including a driver's license, state ID, passport, military ID, or tribal ID.
- "Documentary proof of citizenship": a U.S. passport, birth certificate, naturalization certificate, or another document listed by the Election Assistance Commission.

Existing Law Affected

- Help America Vote Act (52 U.S.C. 20901 et seq.)
- National Voter Registration Act (52 U.S.C. 20501 et seq.)

Implementation Timeline

- Federal elections beginning 18 months after enactment.

Responsible Agencies

Election Assistance Commission; Department of Justice; state and local election officials.

Enforcement and Appeals

The Attorney General may sue to enforce this Act. Voters may sue over wrongful removal or denial of a free ID.

Fiscal Implications

Federal grants to States for IDs, paper ballots, and audits. No official estimate yet.

See the fiscal appendix for cited estimates.

Constitutional Questions

Congress may regulate congressional elections under the Elections Clause (Article I, Section 4); Arizona v. Inter Tribal Council (2013) confirmed that power, and Crawford v. Marion County (2008) upheld a photo ID law. Congress's power over presidential elections (Article II, Section 1) is narrower and debated.

Legislative Instrument Required

Bill (H.R.) with a Senate companion bill (S.).

Severability: if any provision, or its application to any person or circumstance, is held invalid, the rest of the measure and its other applications are not affected.

10. The Congress Works for You Act

Read the bill. Show the bill. Balance the books. Limit the terms.

> *"It will be of little avail to the people, that the laws are made by men of their own choice, if the laws be so voluminous that they cannot be read, or so incoherent that they cannot be understood"*
>
> James Madison, Federalist No. 62, 1788 · Read the source

Founding principle: Laws the people cannot read are not laws of the people.

What it does

1. House rule: every bill read in full on the floor before final passage, and posted online for at least 15 days before the final vote. If the text changes after posting, the changed text must be posted 15 days before the vote too.
2. Emergency clause: three-fourths (75%) of members voting may waive the 15-day wait, by a separate recorded vote for one named bill at a time.
3. A matching Senate standing-rule change is proposed for senators to sponsor.
4. Every major agency regulation expires 3 years after it takes effect unless Congress votes to enact it into law.
5. Unfinished business of 1994: a balanced budget amendment.
6. Unfinished business of 1994: constitutional term limits for Congress: three House terms, two Senate terms.

Why it matters to you

Congress answers to you, not lobbyists, and stops spending your kids' future.

Legislative instrument: Package: a House Resolution (House rules), a Senate Resolution (Senate rules), a bill (regulation sunset), and two House Joint Resolutions (constitutional amendments).

Constitutional question

Current doctrine. Each House sets its own rules (Article I, Section 5), so a House rule binds only the House and can be changed by a later majority. In U.S. Term Limits v. Thornton (1995), the Court held that neither States nor Congress can add term limits by statute. A binding balanced budget rule cannot be imposed on future Congresses by statute. A sunset written into statute is valid, because keeping a rule takes a new law passed by both Houses and signed (INS v. Chadha, 1983).

The argument for change. The 1994 Contract brought both amendments to a vote; the balanced budget amendment passed the House and fell one vote short in the Senate in 1995. The Contract holds that only the Constitution can bind Congress to limits it will not set for itself.

Mechanism required. Term limits and the balanced budget: constitutional amendments (two-thirds of each House, then three-fourths of the States). Reading and posting rules: House and Senate resolutions. Sunset: statute.

Legislative Outline

Model Legislative Outline, not final bill text. It needs drafting by legislative counsel. Version 2.1, revised November 4, 2026.

This package may be cited as the "Congress Works for You Act".

Purpose

To make Congress read and show its bills, sunset regulations Congress never voted on, balance the budget, and limit terms.

Principal Requirements

Part A. House Resolution amending the Rules of the House

- Every covered measure is read in full on the floor by the Clerk before final passage.
- Every covered measure is posted publicly online for at least 15 days before final passage. If text changes after posting, the changed text must also be posted 15 days before the vote. This replaces the shorter text-availability requirement in rule XXI.
- Emergency clause: the 15-day period may be waived only by a separate recorded vote of three-fourths (75%) of Members voting, for one named measure per vote.
- No special rule from the Rules Committee may waive these requirements.

Part A-2. Senate Resolution amending the Standing Rules of the Senate

- The same reading, posting, and emergency-clause rules, offered for senators to sponsor. Changing Senate rules takes a two-thirds vote to end debate (Senate Rule XXII).

Part B. Bill: regulation sunset

- Every major rule expires 3 years after it takes effect unless Congress enacts it into law.
- Rules in effect on enactment expire on a staggered schedule over 5 years unless enacted.
- Amends chapter 8 of title 5, United States Code (5 U.S.C. 801 et seq.).

Part C. House Joint Resolution: balanced budget amendment

- Sec. 1: Total outlays for any fiscal year shall not exceed total receipts for that year, unless three-fifths of each House provides by law for a specific excess by a roll-call vote.
- Sec. 2: Congress may waive this article for any year in which a declaration of war is in effect.
- Sec. 3: Receipts include all receipts except borrowing; outlays include all outlays except repayment of debt principal.
- Sec. 4: This article takes effect in the fifth fiscal year after ratification.
- Ratification by three-fourths of the States within 7 years.

Part D. House Joint Resolution: term limits amendment

- Sec. 1: No person shall be elected to the House of Representatives more than three times, or to the Senate more than twice.
- Sec. 2: Service before ratification does not count.
- Ratification by three-fourths of the States within 7 years.

Definitions and Eligibility

- "Covered measure": a bill or joint resolution, or a conference report or amendment between the Houses, on final passage.
- "Major rule": as in 5 U.S.C. 804(2).
- "Members voting": Members recorded as voting yea or nay on the waiver.

Existing Law Affected

- Rules of the House (rule XXI); Standing Rules of the Senate
- Congressional Review Act (5 U.S.C. 801–808)

Implementation Timeline

- Part A: on adoption by the House. Part A-2: on adoption by the Senate.
- Part B: on enactment.
- Parts C and D: on ratification (Part C in the fifth fiscal year after).

Responsible Agencies

House and Senate Parliamentarians; Office of Information and Regulatory Affairs; Congressional Budget Office.

Enforcement and Appeals

Parts A and A-2: a point of order on the floor. Part B: the courts and the Congressional Review Act process. Parts C and D: the courts, under the Constitution.

Fiscal Implications

The balanced budget amendment would require spending and revenue to match from its fifth year; together with the tax cuts in Plank 5, that would require large spending reductions or other changes. See the fiscal appendix.

See the fiscal appendix for cited estimates.

Constitutional Questions

Term limits and a binding balanced budget require amendments; see the plank page.

Current doctrine. Each House sets its own rules (Article I, Section 5), so a House rule binds only the House and can be changed by a later majority. In U.S. Term Limits v. Thornton (1995), the Court held that neither States nor Congress can add term limits by statute. A binding balanced budget rule cannot be imposed on future Congresses by statute. A sunset written into statute is valid, because keeping a rule takes a new law passed by both Houses and signed (INS v. Chadha, 1983).

Mechanism required. Term limits and the balanced budget: constitutional amendments (two-thirds of each House, then three-fourths of the States). Reading and posting rules: House and Senate resolutions. Sunset: statute.

Legislative Instrument Required

Package: House Resolution, Senate Resolution, bill, and two House Joint Resolutions.

Severability: if any provision, or its application to any person or circumstance, is held invalid, the rest of the measure and its other applications are not affected.

Fiscal appendix

The Contract to Save America has not been scored by the Congressional Budget Office or the Joint Committee on Taxation. This appendix describes each proposal's fiscal direction in plain words and cites real published estimates only where one exists for a closely related policy. It gives no invented totals.

Proposal	Fiscal direction	Published estimate

Proposal	Fiscal direction	Published estimate
1. Homeland First	Reduces outlays (ending foreign assistance grants). Raises receipts (remittance tax at 50% for senders who are not citizens, 99% for senders unlawfully present). One-time land acquisition costs, offset by resale.	No official estimate for this proposal. For scale only: JCT put the current 1% tax on cash-funded remittances (26 U.S.C. 4475) at about $10.0 billion over FY2025–2034. Rates of 50% and 99% cannot be scaled from that; senders would shift to informal channels, so revenue is highly uncertain until JCT scores it.
2. Rebuild America	Reduces revenue in early years (structures expensing).	JCT estimated the temporary qualified production property provision in Public Law 119-21 at about $141 billion over FY2025–2034; a permanent version would cost more.
3. Cheap Energy	Raises receipts (lease sales, royalties) and reduces subsidy costs.	No official estimate for this proposal.
4. A Home for Every Young Family	Reduces revenue (savings accounts); one-time receipts from land sales.	No official estimate for this proposal.
5. Keep What You Earn	Large revenue reduction.	Tax Foundation: about $1.4 trillion over 2025–2034 for ending income tax on Social Security benefits. JCT: about $32 billion (tips) and $90 billion (overtime) over FY2025–2034 for the capped, temporary deductions in current law; the permanent, uncapped version would cost more. No estimate yet for the $75,000 exclusion or the $10,000 credit.
6. Citizens First Benefits	Work requirements reduce outlays; parity could raise or lower outlays.	No official estimate for this proposal.
7. Sound Money	Small revenue reduction (metal exclusion); small administrative costs.	No official estimate for this proposal.

Proposal	Fiscal direction	Published estimate
8. Free Speech Restoration	Small enforcement costs.	No official estimate for this proposal.
9. Election Integrity	Grants to States for IDs, paper ballots, and audits.	No official estimate for this proposal.
10. Congress Works for You	Balanced budget amendment requires outlays to match receipts from its fifth year.	No official estimate for this proposal.

Taken together, the tax cuts in Plank 5 would reduce revenue substantially, and the balanced budget amendment in Plank 10 would then require matching spending reductions, revenue from other planks, or a three-fifths vote. Official scores from CBO and JCT are needed before any vote.

Sources

- Joint Committee on Taxation, JCX-35-25 (July 1, 2025), estimated budget effects of Public Law 119-21
- Tax Foundation, “Eliminating Taxes on Social Security Benefits”
- Joint Committee on Taxation, JCX-34-25, remittance transfer tax line