

Abstract: I consider H.R.1330, the “Student Loan Fairness Act” of 2013, in the light of experimental evaluation of fairness and incentives in markets by Vernon Smith, by Kahneman, Knetsch, and Thaler, and by Franciosi, Kujal, and Michelitsch. I conclude that H.R.1330, in spite of its good intentions, will amplify institutional incentive structures that already have no equilibrium state, thus exacerbating the problems it proposes to solve.

[A Fairness and Incentives Analysis of H.R.1330, the “Student Loan Fairness Act”](#)