

RESTRICTING COLLEGE & CAREER OPPORTUNITIES

WHAT?	WHEN?
Forces parents and graduate students to move from government loans to expensive private loans	July 1, 2026
Removes parents and students from affordable government repayment plans	July 1, 2028

TAX CHANGES

WHAT?	WHEN?
Tax cuts of up to \$30 million for ultra-wealthy households	PERMANENT Beginning in 2026
A temporary tax deduction of up to \$6,000 for adults 65 and older earning less than \$75,000	2025-2028 EXPIRES AFTER 2028 PRESIDENTIAL ELECTION
Instead of eliminating the SALT cap, restricts deductions to \$40,000. (SALT allows people with high state and local taxes to pay less in federal taxes.)	2025 - 2029 EXPIRES AFTER 2028 PRESIDENTIAL ELECTION
Eliminates \$200 tax on gun silencers	PERMANENT Beginning in 2026



THE BIG BEAUTIFUL BETRAYAL

Trump's budget bill:
When will it hit YOU
here at home?

For questions or concerns, please contact the Office of Congresswoman Norma Torres:

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RAISING HEALTHCARE COSTS

WHAT?	WHEN?
Increases Covered California costs by over \$1,000 a year on average. *By ending financial assistance for working families (Health Care Tax Credits)	December 31, 2025
New paperwork requirements remove millions of Medi-Cal participants	January 1, 2027 AFTER 2026 MIDTERMS
Cuts to vital services at hospitals, providers, and clinics by raising costs on California. *And limits CA's ability to pay for higher costs	As early as October 1, 2027 AFTER 2026 MIDTERMS
Raises Prescription Costs for Seniors *By limiting Medicare price negotiations to fewer drugs	January 1, 2028 AFTER 2026 MIDTERMS
Low-income Medi-Cal patients could be charged up to \$35 copay each time they get care.	October 1, 2028 AFTER 2026 MIDTERMS

FOOD ASSISTANCE (SNAP/CalFresh)

WHAT?	WHEN?
New paperwork requirements will remove hundreds of thousands of families on CalFresh *Families who qualify but may struggle with new, confusing paperwork	In effect, but awaiting guidance
Cuts CalFresh benefits for every family	October 1, 2026
Increases CalFresh costs for California and our Counties by \$600 million, forcing cuts to public services or increased taxes	October 1, 2026
Cuts funding for CalFresh by up to \$2 billion, forcing CA taxpayers to foot the bill	October 1, 2027 AFTER 2026 MIDTERMS

RAISING ENERGY COSTS

WHAT?	WHEN?
Raises costs for buying new or used electric and hybrid vehicles.	September 30, 2025
Raises costs for energy-efficient home upgrades like AC, insulation, and solar panels.	December 31, 2025
Cancels clean energy and manufacturing projects, ending 686,000 California jobs and raising energy bills by \$324 a year.	January 1, 2026 and onwards