To create Federal Law dealing with financial losses in the U.S. Postal Service

The Postal Service Act of 2025

Section 1

Funds provided to the U. S. Postal Service (USPS) by the federal government are hereby frozen at the amount funded in FY 2025.

Section 2

(USPS) employees hired after October 1, 2025, may not participate in any pension fund associated with the (USPS). Instead, all new hires will be entitled to participate in a newly formed 401-k program that provides that USPS will match up to 50% of funds contributed by a (USPS) employee up to a maximum of \$12,000 per year. Participation in the 401-k program shall be available on date of hiring. New hires may retire after twenty years of service.

Further, all existing (USPS) employees shall convert to the newly announced 401-k program on October 1, 2025. All existing pensions for (USPS) employees shall remain in effect, without additional funding, and remain funded as is until last participant is deceased, and will be awarded after twenty years of service.

Section 3

The (USPS) must increase rates on its services and/or modify its existing service levels to insure it will not lose money in any fiscal year. Saturday delivery of mail shall no longer be considered a standard service.

Section 4

The U. S. Treasury shall be the administrator for all funds accumulating in the 401-k program and must invest all funds in U. S. Treasury bonds and a S&P stock index fund. The percentage allocated to each of these may be changed each year on July 1, with each alternative containing at least 25% of all collected funds.

Section 5

This bill may not be altered without the consent of two thirds of the House of Representatives.