

## HR 1208

College Student Credit Card Protection Act

**Congress:** 109 (2005–2007, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Mar 9, 2005

**Current Status:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.

**Latest Action:** Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Apr 7, 2005)

**Official Text:** <https://www.congress.gov/bill/109th-congress/house-bill/1208>

### Sponsor

**Name:** Rep. Slaughter, Louise McIntosh [D-NY-28]

**Party:** Democratic • **State:** NY • **Chamber:** House

### Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Duncan, John J., Jr. [R-TN-2]	R · TN		Mar 9, 2005
Rep. Jackson, Jesse L., Jr. [D-IL-2]	D · IL		May 26, 2005
Rep. Skelton, Ike [D-MO-4]	D · MO		May 26, 2005

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Apr 7, 2005

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

*No related bills are listed.*

### Summary (as of Mar 9, 2005)

College Student Credit Card Protection Act - Amends the Truth in Lending Act to limit by a specified formula the total credit extended under a credit card account to a full time, traditional-aged college student (unless the student's parent or guardian assumes joint liability).

Prohibits increasing the credit limit on an account for which a parent or guardian has assumed joint liability without the parent's or guardian's approval.

Prohibits a creditor from opening a credit card account for any such college student who: (1) has no annual gross income; and (2) already has a credit card account under an open end consumer credit plan.

## Actions Timeline

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- **Apr 7, 2005:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Mar 9, 2005:** Introduced in House
- **Mar 9, 2005:** Introduced in House
- **Mar 9, 2005:** Sponsor introductory remarks on measure. (CR E397-398)
- **Mar 9, 2005:** Referred to the House Committee on Financial Services.