HR 2201

Consumer Debt Prevention and Education Act of 2005

Congress: 109 (2005–2007, Ended)
Chamber: House
Policy Area: Finance and Financial Sector
Introduced: May 5, 2005
Current Status: Referred to the Subcommittee on Commercial and Administrative Law.
Latest Action: Referred to the Subcommittee on Commercial and Administrative Law. (Jun 6, 2005)
Official Text: https://www.congress.gov/bill/109th-congress/house-bill/2201

Sponsor

Name: Rep. Ruppersberger, C. A. Dutch [D-MD-2]
Party: Democratic • **State:** MD • **Chamber:** House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	May 19, 2005
Judiciary Committee	House	Referred to	Jun 6, 2005

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of May 5, 2005)

Consumer Debt Prevention and Education Act of 2005 - Amends the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 to prohibit a judge, U.S. trustee, or other party in interest from filing a presumption-of-abuse motion if the debtor is a medically distressed debtor.

Amends the Truth in Lending Act to require credit card disclosures under an open end consumer credit plan to include an explanation of: (1) credit scores and the negative effects that low credit scores can have on the consumer; (2) how being over a credit limit hurts the consumer; and (3) how long it would take paying off a credit balance by just making the minimum payments required, and the effect that negative amortization may have in extending such time.

Actions Timeline

- **Jun 6, 2005:** Referred to the Subcommittee on Commercial and Administrative Law.
- **May 19, 2005:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **May 5, 2005:** Introduced in House
- **May 5, 2005:** Referred to the Committee on the Judiciary, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

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