

## S 165

Student Credit Card Protection Act of 2009

**Congress:** 111 (2009–2011, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Jan 7, 2009

**Current Status:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

**Latest Action:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Jan 7, 2009)

**Official Text:** <https://www.congress.gov/bill/111th-congress/senate-bill/165>

### Sponsor

**Name:** Sen. Kohl, Herb [D-WI]

**Party:** Democratic • **State:** WI • **Chamber:** Senate

### Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Durbin, Richard J. [D-IL]	D · IL		Jan 7, 2009

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Jan 7, 2009

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

*No related bills are listed.*

Student Credit Card Protection Act of 2009 - Amends the Truth in Lending Act to limit by a specified formula the total credit which may be extended by a creditor during any full calendar year to a full time, traditional-aged college student under a college student credit card account, unless a parent, legal guardian, or spouse of the student assumes joint liability for debts incurred.

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

States that a creditor must require adequate proof of income, income history, and credit history, before any such college student credit card account may be opened.

Prohibits a creditor from opening a credit card account for, or issue any credit card to, any college student who: (1) has no verifiable annual gross income; and (2) already maintains a credit card account under an open end consumer credit plan with the same creditor or any affiliate.

Directs the Board of Governors of the Federal Reserve System to promulgate implementing regulations.

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### **Actions Timeline**

- **Jan 7, 2009:** Introduced in Senate
- **Jan 7, 2009:** Sponsor introductory remarks on measure. (CR S174-175)
- **Jan 7, 2009:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

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