

## HR 5458

Christopher's Law

**Congress:** 111 (2009–2011, Ended)

**Chamber:** House

**Policy Area:** Education

**Introduced:** May 28, 2010

**Current Status:** Received in the Senate and Read twice and referred to the Committee on Health, Education, Labor, and

**Latest Action:** Received in the Senate and Read twice and referred to the Committee on Health, Education, Labor, and Pensions. (Sep 29, 2010)

**Official Text:** <https://www.congress.gov/bill/111th-congress/house-bill/5458>

### Sponsor

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**Name:** Rep. Adler, John H. [D-NJ-3]

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

Cosponsors (27 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Cummings, Elijah E. [D-MD-7]	D · MD		May 28, 2010
Rep. Pascrell, Bill, Jr. [D-NJ-8]	D · NJ		May 28, 2010
Rep. Rothman, Steven R. [D-NJ-9]	D · NJ		May 28, 2010
Rep. Andrews, Robert E. [D-NJ-1]	D · NJ		Jun 23, 2010
Rep. Berkley, Shelley [D-NV-1]	D · NV		Jul 13, 2010
Rep. Foster, Bill [D-IL-14]	D · IL		Jul 13, 2010
Rep. Sanchez, Loretta [D-CA-47]	D · CA		Jul 13, 2010
Rep. Sestak, Joe [D-PA-7]	D · PA		Jul 13, 2010
Rep. Connolly, Gerald E. [D-VA-11]	D · VA		Jul 14, 2010
Rep. Halvorson, Deborah L. [D-IL-11]	D · IL		Jul 14, 2010
Rep. Kirkpatrick, Ann [D-AZ-1]	D · AZ		Jul 14, 2010
Rep. Teague, Harry [D-NM-2]	D · NM		Jul 14, 2010
Rep. Titus, Dina [D-NV-3]	D · NV		Jul 14, 2010
Rep. Grayson, Alan [D-FL-8]	D · FL		Jul 15, 2010
Rep. Kissell, Larry [D-NC-8]	D · NC		Jul 15, 2010
Rep. Kosmas, Suzanne M. [D-FL-24]	D · FL		Jul 15, 2010
Rep. McMahon, Michael E. [D-NY-13]	D · NY		Jul 15, 2010
Rep. Owens, William L. [D-NY-23]	D · NY		Jul 15, 2010
Rep. Pingree, Chellie [D-ME-1]	D · ME		Jul 15, 2010
Rep. DeGette, Diana [D-CO-1]	D · CO		Jul 20, 2010
Rep. Lance, Leonard [R-NJ-7]	R · NJ		Jul 20, 2010
Rep. Miller, Brad [D-NC-13]	D · NC		Jul 20, 2010
Rep. Stark, Fortney Pete [D-CA-13]	D · CA		Jul 20, 2010
Rep. Dahlkemper, Kathleen A. [D-PA-3]	D · PA		Jul 21, 2010
Rep. Tonko, Paul [D-NY-21]	D · NY		Jul 21, 2010
Rep. Pallone, Frank, Jr. [D-NJ-6]	D · NJ		Jul 29, 2010
Resident Commissioner Pierluisi, Pedro R. [D-PR-At Large]	D · PR		Sep 22, 2010

Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred To	May 28, 2010
Financial Services Committee	House	Referred To	May 28, 2010
Health, Education, Labor, and Pensions Committee	Senate	Referred To	Sep 30, 2010

Subjects & Policy Tags

Policy Area:

Education

Related Bills

No related bills are listed.

Christopher Bryski Student Loan Protection Act and Christopher's Law - (Sec. 2) Amends the Truth in Lending Act to require institutions of higher education (IHEs) that provide student loan counseling to new borrowers and cosigners at the time of any student loan application, origination, or consolidation, or at the time the cosigner assumes responsibility for repayment, to include information on creating a durable power of attorney for financial decisionmaking.

Requires private educational lenders to provide borrowers and cosigners of student loans with that information at the time of loan application.

Requires lenders of private educational loans for which cosigners are held jointly liable to describe clearly and conspicuously, in writing, the cosigners' obligations regarding such loans, including the effect a borrower's or cosigner's death, disability, or inability to engage in any substantial gainful activity would have on such obligations.

Directs the Board of Governors of the Federal Reserve System to publish model forms for the information this Act requires to be provided regarding: (1) the creation of a durable power of attorney; and (2) a cosigner's obligation.

(Sec. 3) Amends the Higher Education Act of 1965 to require IHEs to provide borrowers of federal educational loans information at their entrance counseling regarding: (1) the effect their death, disability, or inability to engage in any substantial gainful activity would have on their federal and private educational loans; and (2) their state's model form, published by the Board of Governors of the Federal Reserve System, for creating a durable power of attorney.

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### **Actions Timeline**

- **Sep 29, 2010:** Received in the Senate and Read twice and referred to the Committee on Health, Education, Labor, and Pensions.
- **Sep 28, 2010:** Mr. Adler (NJ) moved to suspend the rules and pass the bill, as amended.
- **Sep 28, 2010:** Considered under suspension of the rules. (consideration: CR H7077-7079)
- **Sep 28, 2010:** DEBATE - The House proceeded with forty minutes of debate on H.R. 5458.
- **Sep 28, 2010:** Passed/agreed to in House: On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote.(text: CR H7078)
- **Sep 28, 2010:** On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote. (text: CR H7078)
- **Sep 28, 2010:** Motion to reconsider laid on the table Agreed to without objection.
- **May 28, 2010:** Introduced in House
- **May 28, 2010:** Referred to House Financial Services
- **May 28, 2010:** Referred to the Committee on Financial Services, and in addition to the Committee on Education and Labor, 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.
- **May 28, 2010:** Referred to House Education and Labor