

## S 1748

Christopher's Law

**Congress:** 112 (2011–2013, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Oct 20, 2011

**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. (Oct 20, 2011)

**Official Text:** <https://www.congress.gov/bill/112th-congress/senate-bill/1748>

### Sponsor

**Name:** Sen. Lautenberg, Frank R. [D-NJ]

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

### Cosponsors

*No cosponsors are listed for this bill.*

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Oct 20, 2011

### Subjects & Policy Tags

**Policy Area:**

Finance and Financial Sector

### Related Bills

Bill	Relationship	Last Action
112 HR 3240	Identical bill	<b>Jan 12, 2012:</b> Referred to the Subcommittee on Financial Institutions and Consumer Credit.

### Summary (as of Oct 20, 2011)

Christopher Bryski Student Loan Protection Act or Christopher's Law - Amends the Truth in Lending Act to require 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 Consumer Financial Protection Bureau (CFPB) to publish a model form for describing those obligations.

Amends the Higher Education Act of 1965 to require institutions of higher education to provide borrowers of federal educational loans information at their entrance counseling on the effect their death, disability, or inability to engage in any substantial gainful activity would have on their federal and private educational loans.

## Actions Timeline

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- **Oct 20, 2011:** Introduced in Senate
- **Oct 20, 2011:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.