S 2460

Christopher's Law

Congress: 113 (2013–2015, Ended)
Chamber: Senate
Policy Area: Education
Introduced: Jun 10, 2014
Current Status: Committee on Banking, Housing, and Urban Affairs. Hearings held.
Latest Action: Committee on Banking, Housing, and Urban Affairs. Hearings held. (Jul 31, 2014)
Official Text: https://www.congress.gov/bill/113th-congress/senate-bill/2460

Sponsor

Name: Sen. Menendez, Robert [D-NJ]
Party: Democratic • **State:** NJ • **Chamber:** Senate

Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Booker, Cory A. [D-NJ]	D · NJ		Jun 11, 2014
Sen. Brown, Sherrod [D-OH]	D · OH		Jun 11, 2014

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Hearings By (full committee)	Jul 31, 2014
Health, Education, Labor, and Pensions Committee	Senate	Referred To	Jun 10, 2014

Subjects & Policy Tags

Policy Area:

Education

Related Bills

Bill	Relationship	Last Action
113 HR 2961	Related bill	**Sep 13, 2013:** Referred to the Subcommittee on Higher Education and Workforce Training.

Summary (as of Jun 10, 2014)

Christopher Bryski Student Loan Protection Act or Christopher's Law - Amends the Truth in Lending Act to require lenders of private education loans 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;
- require the borrower to designate an individual to have the legal authority to act on behalf of the borrower in the event of the borrower's death, disability, or inability to engage in any substantial gainful activity; and
- ensure that the borrower, and any cosigner, receives comprehensive information on the loan's terms and conditions and the borrower's responsibilities with respect to such loan.

Directs the Consumer Financial Protection Bureau (CFPB) to publish a model form for describing a cosigner's obligations regarding private education loans.

Amends the Higher Education Act of 1965 (HEA) to require institutions of higher education to provide borrowers of federal education 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 education loans;
- any repayment, refinance, deferment, forbearance, or forgiveness opportunities available to the borrower, or cosigner, in the event of either individual's death, disability, or inability to engage in any substantial gainful activity; and
- the effect their death, disability, or inability to engage in any substantial gainful activity would have on their obligations and any cosigner's obligations with respect to the loan.

Requires students applying for federal education loans to designate an individual who is to have the legal authority to act on their behalf with respect to such a loan in the event of their death, disability, or inability to engage in any substantial gainful activity.

Actions Timeline

- **Jul 31, 2014:** Committee on Banking, Housing, and Urban Affairs. Hearings held.
- **Jun 10, 2014:** Introduced in Senate
- **Jun 10, 2014:** Read twice and referred to the Committee on Health, Education, Labor, and Pensions.

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