

## HR 4511

Protecting Students From Automatic Default Act of 2014

**Congress:** 113 (2013–2015, Ended)

**Chamber:** House

**Policy Area:** Education

**Introduced:** Apr 29, 2014

**Current Status:** Referred to the House Committee on Financial Services.

**Latest Action:** Referred to the House Committee on Financial Services. (Apr 29, 2014)

**Official Text:** <https://www.congress.gov/bill/113th-congress/house-bill/4511>

### Sponsor

---

**Name:** Rep. Bishop, Timothy H. [D-NY-1]

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

## Cosponsors (31 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Bass, Karen [D-CA-37]	D · CA		Apr 29, 2014
Rep. Bonamici, Suzanne [D-OR-1]	D · OR		Apr 29, 2014
Rep. Conyers, John, Jr. [D-MI-13]	D · MI		Apr 29, 2014
Rep. Cummings, Elijah E. [D-MD-7]	D · MD		Apr 29, 2014
Rep. Fattah, Chaka [D-PA-2]	D · PA		Apr 29, 2014
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		Apr 29, 2014
Rep. Loebsack, David [D-IA-2]	D · IA		Apr 29, 2014
Rep. McCarthy, Carolyn [D-NY-4]	D · NY		Apr 29, 2014
Rep. Moran, James P. [D-VA-8]	D · VA		Apr 29, 2014
Rep. Takano, Mark [D-CA-41]	D · CA		Apr 29, 2014
Rep. Welch, Peter [D-VT-At Large]	D · VT		Apr 29, 2014
Rep. Clarke, Yvette D. [D-NY-9]	D · NY		Apr 30, 2014
Rep. Courtney, Joe [D-CT-2]	D · CT		Apr 30, 2014
Rep. Pingree, Chellie [D-ME-1]	D · ME		Apr 30, 2014
Rep. Rangel, Charles B. [D-NY-13]	D · NY		Apr 30, 2014
Rep. Titus, Dina [D-NV-1]	D · NV		Apr 30, 2014
Rep. Davis, Susan A. [D-CA-53]	D · CA		May 6, 2014
Rep. Higgins, Brian [D-NY-26]	D · NY		May 6, 2014
Rep. Maloney, Carolyn B. [D-NY-12]	D · NY		May 6, 2014
Rep. McGovern, James P. [D-MA-2]	D · MA		May 6, 2014
Rep. Slaughter, Louise McIntosh [D-NY-25]	D · NY		May 6, 2014
Rep. Capuano, Michael E. [D-MA-7]	D · MA		May 19, 2014
Rep. Enyart, William L. [D-IL-12]	D · IL		May 19, 2014
Rep. Garamendi, John [D-CA-3]	D · CA		May 19, 2014
Rep. Tierney, John F. [D-MA-6]	D · MA		May 19, 2014
Rep. Peters, Scott H. [D-CA-52]	D · CA		May 21, 2014
Rep. Yarmuth, John A. [D-KY-3]	D · KY		May 21, 2014
Rep. Perlmutter, Ed [D-CO-7]	D · CO		Jun 20, 2014
Rep. Langevin, James R. [D-RI-2]	D · RI		Jul 16, 2014
Rep. DeLauro, Rosa L. [D-CT-3]	D · CT		Jul 23, 2014
Rep. Shea-Porter, Carol [D-NH-1]	D · NH		Sep 18, 2014

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Apr 29, 2014

## Subjects & Policy Tags

### Policy Area:

Education

## Related Bills

---

*No related bills are listed.*

## Summary (as of Apr 29, 2014)

---

Protecting Students From Automatic Default Act of 2014 - Amends the Truth in Lending Act to require a private educational lender to notify a borrower immediately if, upon receiving notification of the death or bankruptcy of a cosigner jointly liable for the private education loan, the lender deems the borrower to be in default, changes the terms of the loan, or accelerates the loan's repayment terms.

Requires a private educational lender to give a borrower at least 90 days after such a notification to identify a new cosigner for that loan. Retains the lender's right to renegotiate loan terms based on the creditworthiness of the new cosigner.

## Actions Timeline

---

- **Apr 29, 2014:** Introduced in House
- **Apr 29, 2014:** Referred to the House Committee on Financial Services.

# LegiList

CONGRESS, MADE CLEAR.

## Search Every Federal Bill, Law, and Vote

LegiList is the fastest way to research Congress. Track any bill from introduction to enactment, see how every legislator voted, follow committee activity, and read the full text of every bill — all in one place, always up to date.

[legilist.com](https://legilist.com)

## Free Course: Learn How Congress Actually Works

LegiList Learn is a free, self-paced course that walks through the entire legislative process — from drafting a bill to a presidential signature. Seven modules, plain language, no politics. Earn a certificate when you finish.

[legilist.com/learn](https://legilist.com/learn)

## Developer API: Build Apps on Legislative Data

The LegiList API gives developers direct access to bills, votes, legislators, committees, and more. Start free with 1,000 requests per day — no credit card required. Upgrade to Pro when you need to scale.

[legilist.com/api](https://legilist.com/api)

Public data belongs to the public. — [legilist.com](https://legilist.com)