

## HR 1352

### Student Loan Borrowers' Bill of Rights Act of 2015

**Congress:** 114 (2015–2017, Ended)

**Chamber:** House

**Policy Area:** Education

**Introduced:** Mar 10, 2015

**Current Status:** Referred to the Subcommittee on Higher Education and Workforce Training.

**Latest Action:** Referred to the Subcommittee on Higher Education and Workforce Training. (Apr 29, 2015)

**Official Text:** <https://www.congress.gov/bill/114th-congress/house-bill/1352>

### Sponsor

**Name:** Rep. Wilson, Frederica S. [D-FL-24]

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

### Cosponsors

*No cosponsors are listed for this bill.*

### Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred to	Apr 29, 2015
Judiciary Committee	House	Referred to	Mar 31, 2015
Oversight and Government Reform Committee	House	Referred To	Mar 10, 2015
Ways and Means Committee	House	Referred To	Mar 10, 2015

### Subjects & Policy Tags

#### Policy Area:

Education

### Related Bills

Bill	Relationship	Last Action
114 HR 3634	Related bill	<b>Mar 23, 2016:</b> Referred to the Subcommittee on Higher Education and Workforce Training.

## **Student Loan Borrowers' Bill of Rights Act of 2015**

Removes educational loans from the list of debts that are non-dischargeable in bankruptcy.

Amends title IV (Student Assistance) of the Higher Education Act of 1965 (HEA) to reinstate the six-year statute of limitations on the recovery by:

- institutions of higher education (IHEs) of refund amounts owed by students on grants made, or work assistance awarded, under title IV;
- guaranty agencies of amounts owed on loans made under the Federal Family Education Loan (FFEL) program;
- IHEs that have program participation agreements with the Secretary of Education of amounts owed under the William D. Ford Federal Direct Loan program or Federal Perkins Loans program; and
- the federal government of amounts owed by students on grants made under title IV or amounts owed by borrowers on loans made under title IV that have been assigned to the Secretary.

Prohibits the collection of amounts individuals owe the Department of Education under title IV of the HEA through: (1) offsets of social security, railroad retirement, or black lung benefits; (2) offsets of tax refunds; or (3) wage garnishment.

Amends the Internal Revenue Code to exclude discharged student loan debt from an individual's gross income.

Excludes from gross income distributions from qualified tuition plans that are use to pay the interest or principal on student loans.

Amends the HEA to make borrowers of PLUS loans made on behalf of dependent students under:

- the Direct Loan program eligible for income-contingent repayment plans, including plans based on the President's Pay As You Earn repayment initiative;
- the Direct Loan or FFEL programs eligible for income-based repayment plans that enable borrowers who have a partial financial hardship to make lower monthly payments; and
- the Direct Loan or FFEL programs eligible for loan forgiveness for service in areas of national need.

Specifies the regulation to be used in determining whether individuals have an adverse credit history that disqualifies them from borrowing a Direct Plus loan (provided to graduate or professional students or the parents of dependent students).

Prohibits evidence of an individual's default on a loan made, insured, or guaranteed under title IV of the HEA from being used in a federal or state proceeding involving the individual's professional or vocational license.

Prohibits an IHE from blocking students' access to their student records at the IHE due to such students being in default on such loans.

Directs the Secretary to cancel 50% of the balance of the interest and principal due on Direct loans that are not in default for borrowers who are employed in a public service job and make 60 monthly payments on such loans after October 1, 2015.

## Actions Timeline

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- **Apr 29, 2015:** Referred to the Subcommittee on Higher Education and Workforce Training.
- **Mar 31, 2015:** Referred to the Subcommittee on Regulatory Reform, Commercial And Antitrust Law.
- **Mar 10, 2015:** Introduced in House
- **Mar 10, 2015:** Referred to the Committee on Education and the Workforce, and in addition to the Committees on Ways and Means, the Judiciary, and Oversight and Government Reform, 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.