S 2255

Stop Debt Collection Abuse Act of 2015

Congress: 114 (2015–2017, Ended)
Chamber: Senate
Policy Area: Finance and Financial Sector
Introduced: Nov 5, 2015
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. (Nov 5, 2015)
Official Text: https://www.congress.gov/bill/114th-congress/senate-bill/2255

Sponsor

Name: Sen. Booker, Cory A. [D-NJ]
Party: Democratic • **State:** NJ • **Chamber:** Senate

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Lee, Mike [R-UT]	R · UT		Nov 5, 2015

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Nov 5, 2015

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
114 HR 5434	Related bill	**Jun 9, 2016:** Referred to the House Committee on Financial Services.

Summary (as of Nov 5, 2015)

Stop Debt Collection Abuse Act of 2015

This bill amends the Fair Debt Collection Practices Act to redefine: (1) "debt" to include any obligation or alleged obligation of a consumer to pay a loan, an overpayment, a fine, penalty, a fee, or other money to a federal agency and that is at least 180 days past due; and (2) "debt collector" to include any person who regularly collects debts owed or allegedly owed to a federal agency.

A federal agency that is a creditor may sell or transfer a debt to a debt collector beginning 180 days after the obligation or alleged obligation arises.

The Act is further amended by making the collection of any amount (including any interest, fee, charge, or expense incidental to the principal obligation) an unfair practice unless:

- the amount is expressly authorized by the agreement creating the debt or permitted by law (as under current law); or
- in the case of a debt owed a federal agency, the collection charge is reasonable in relation to actual collection costs, is authorized by a contract between the debt collector and the federal agency, and does not exceed 10% of the amount the debt collector collects.

The Government Accountability Office must study the use of debt collectors by state and local government agencies.

Actions Timeline

- **Nov 5, 2015:** Introduced in Senate
- **Nov 5, 2015:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

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