

## HR 3634

Student Loan Debt Protection Act of 2015

**Congress:** 114 (2015–2017, Ended)

**Chamber:** House

**Policy Area:** Education

**Introduced:** Sep 28, 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. (Mar 23, 2016)

**Official Text:** <https://www.congress.gov/bill/114th-congress/house-bill/3634>

### Sponsor

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

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

### Cosponsors (4 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Swalwell, Eric [D-CA-15]	D · CA		Oct 8, 2015
Rep. Cohen, Steve [D-TN-9]	D · TN		Nov 2, 2015
Rep. Honda, Michael M. [D-CA-17]	D · CA		Nov 2, 2015
Rep. Rangel, Charles B. [D-NY-13]	D · NY		Jan 5, 2016

### Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred to	Mar 23, 2016
Judiciary Committee	House	Referred to	Nov 4, 2015
Oversight and Government Reform Committee	House	Referred To	Sep 28, 2015
Ways and Means Committee	House	Referred To	Sep 28, 2015

### Subjects & Policy Tags

#### Policy Area:

Education

### Related Bills

Bill	Relationship	Last Action
114 HR 1352	Related bill	Apr 29, 2015: Referred to the Subcommittee on Higher Education and Workforce Training.

## Student Loan Debt Protection Act of 2015

This bill amends the federal bankruptcy code to permit a borrower to discharge in bankruptcy a nonprofit, government, or private student loan, or an obligation to repay an educational benefit, scholarship, or stipend.

It amends title IV (Student Assistance) of the Higher Education Act of 1965 to reinstate the six-year statute of limitations on actions to recover on defaulted student loans.

The bill prohibits collecting the amount owed on a defaulted federal student loan through: (1) offsets of social security, railroad retirement, or black lung benefits; (2) offsets of tax refunds; or (3) wage garnishment.

It amends the Internal Revenue Code to exclude from an individual's gross income: (1) discharged student loan debt, and (2) income distributions from qualified tuition plans that are used to pay the interest or principal on student loans.

The bill makes parent PLUS loans eligible for income-contingent repayment plans, including the Pay As You Earn repayment plan. Additionally, it makes parent PLUS loans and consolidation loans that repay parent PLUS loans eligible for income-based repayment plans and loan forgiveness for service in areas of national need.

It prohibits: (1) evidence of an individual's default on a federal student loan from being used in a federal or state proceeding involving the individual's professional or vocational license, and (2) an institution of higher education from blocking access to a student's records due to federal student loan default.

Finally, the bill modifies the public service loan forgiveness program to require the Department of Education to forgive 50% of the Direct loan balance for an eligible borrower who is employed in a public service job and makes 60 monthly payments after October 1, 2015.

## Actions Timeline

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- **Mar 23, 2016:** Referred to the Subcommittee on Higher Education and Workforce Training.
- **Nov 4, 2015:** Referred to the Subcommittee on Regulatory Reform, Commercial And Antitrust Law.
- **Sep 28, 2015:** Introduced in House
- **Sep 28, 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.