

## HR 4652

CLEAR Act

**Congress:** 114 (2015–2017, Ended)

**Chamber:** House

**Policy Area:** Education

**Introduced:** Feb 29, 2016

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

**Latest Action:** Referred to the Subcommittee on Higher Education and Workforce Training. (Sep 19, 2016)

**Official Text:** <https://www.congress.gov/bill/114th-congress/house-bill/4652>

### Sponsor

**Name:** Rep. Takai, Mark [D-HI-1]

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

### Cosponsors (19 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Feb 29, 2016
Rep. Boyle, Brendan F. [D-PA-13]	D · PA		Feb 29, 2016
Rep. Brady, Robert A. [D-PA-1]	D · PA		Feb 29, 2016
Rep. Chu, Judy [D-CA-27]	D · CA		Feb 29, 2016
Rep. Clarke, Yvette D. [D-NY-9]	D · NY		Feb 29, 2016
Rep. Honda, Michael M. [D-CA-17]	D · CA		Feb 29, 2016
Rep. Jackson Lee, Sheila [D-TX-18]	D · TX		Feb 29, 2016
Rep. Lee, Barbara [D-CA-13]	D · CA		Feb 29, 2016
Rep. Lieu, Ted [D-CA-33]	D · CA		Feb 29, 2016
Rep. Moore, Gwen [D-WI-4]	D · WI		Feb 29, 2016
Rep. Nolan, Richard M. [D-MN-8]	D · MN		Feb 29, 2016
Rep. Pallone, Frank, Jr. [D-NJ-6]	D · NJ		Feb 29, 2016
Rep. Rangel, Charles B. [D-NY-13]	D · NY		Feb 29, 2016
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Feb 29, 2016
Rep. Watson Coleman, Bonnie [D-NJ-12]	D · NJ		Feb 29, 2016
Rep. Grijalva, Raúl M. [D-AZ-3]	D · AZ		Mar 1, 2016
Rep. Takano, Mark [D-CA-41]	D · CA		Mar 1, 2016
Rep. Larsen, Rick [D-WA-2]	D · WA		Mar 7, 2016
Rep. DeSaulnier, Mark [D-CA-11]	D · CA		Apr 13, 2016

### Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred to	Sep 19, 2016
Ways and Means Committee	House	Referred To	Feb 29, 2016

## Subjects & Policy Tags

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### Policy Area:

Education

### Related Bills

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*No related bills are listed.*

### Summary (as of Feb 29, 2016)

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#### Clarity in Lending for Education and Repayment Act or the CLEAR Act

This bill amends title IV (Student Assistance) of the Higher Education Act of 1965 to revise federal student loan repayment plan options for new borrowers of Direct Loan (DL) program loans issued on or after July 1, 2016.

Specifically, the bill terminates several existing repayment plan options, including the graduated, extended, income-contingent, and income-based repayment plans. It retains the existing standard repayment plan and establishes a new revised pay-as-you-earn repayment plan that, among other things, caps monthly payments at 10% of discretionary income and sets a 20-year maximum repayment period.

A new borrower of a DL program subsidized Stafford, unsubsidized Stafford, PLUS, or consolidation loan issued on or after July 1, 2016, must enroll in the standard or revised pay-as you earn repayment plan.

The Department of Education must consult with students, family members, institutions of higher education, and other experts to improve the required disclosures with respect to federal Direct Loans.

Finally, the bill amends the Internal Revenue Code to exclude from an individual's gross income the amount of federal student loans discharged due to the death or disability of the student.

#### Actions Timeline

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- **Sep 19, 2016:** Referred to the Subcommittee on Higher Education and Workforce Training.
- **Feb 29, 2016:** Introduced in House
- **Feb 29, 2016:** Referred to the Committee on Education and the Workforce, and in addition to the Committee on Ways and Means, 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.