

## HR 4661

Parent PLUS Loan Improvement Act of 2016

**Congress:** 114 (2015–2017, Ended)

**Chamber:** House

**Policy Area:** Education

**Introduced:** Mar 2, 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/4661>

### Sponsor

**Name:** Rep. Fudge, Marcia L. [D-OH-11]

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

### Cosponsors (9 total)

Cosponsor	Party / State	Role	Date Joined
Del. Plaskett, Stacey E. [D-VI-At Large]	D · VI		Mar 2, 2016
Rep. Brown, Corrine [D-FL-5]	D · FL		Mar 2, 2016
Rep. Courtney, Joe [D-CT-2]	D · CT		Mar 2, 2016
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		Mar 2, 2016
Rep. Richmond, Cedric L. [D-LA-2]	D · LA		Mar 2, 2016
Rep. Takano, Mark [D-CA-41]	D · CA		Mar 2, 2016
Rep. Thompson, Mike [D-CA-5]	D · CA		Mar 2, 2016
Rep. Veasey, Marc A. [D-TX-33]	D · TX		Mar 2, 2016
Rep. Wilson, Frederica S. [D-FL-24]	D · FL		Mar 2, 2016

### Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred to	Sep 19, 2016

### Subjects & Policy Tags

#### Policy Area:

Education

### Related Bills

*No related bills are listed.*

## **Parent PLUS Loan Improvement Act of 2016**

This bill amends title IV (Student Assistance) of the Higher Education Act of 1965 to modify the applicable terms and conditions with respect to Federal Direct PLUS Loans to parent borrowers (i.e., parent PLUS loans).

Specifically, it reduces the interest rate and eliminates the origination fee for a parent PLUS loan disbursed on or after July 1, 2016.

The Department of Education must ensure, prior to disbursement, that a parent PLUS loan borrower receives counseling that includes comprehensive information on the terms, conditions, and responsibilities with respect to the loan.

The bill makes a parent PLUS loan eligible for the income-contingent and income-based repayment plans. Additionally, it makes a consolidation loan that repays parent PLUS loan eligible for the income-based repayment plan.

### **Actions Timeline**

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- **Sep 19, 2016:** Referred to the Subcommittee on Higher Education and Workforce Training.
- **Mar 2, 2016:** Introduced in House
- **Mar 2, 2016:** Referred to the House Committee on Education and the Workforce.

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