

## HR 6231

Making College More Affordable Act

**Congress:** 114 (2015–2017, Ended)

**Chamber:** House

**Policy Area:** Education

**Introduced:** Sep 28, 2016

**Current Status:** Referred to the House Committee on Education and the Workforce.

**Latest Action:** Referred to the House Committee on Education and the Workforce. (Sep 28, 2016)

**Official Text:** <https://www.congress.gov/bill/114th-congress/house-bill/6231>

### Sponsor

**Name:** Rep. Cicilline, David N. [D-RI-1]

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

### Cosponsors (10 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Bass, Karen [D-CA-37]	D · CA		Sep 28, 2016
Rep. Clarke, Yvette D. [D-NY-9]	D · NY		Sep 28, 2016
Rep. Ellison, Keith [D-MN-5]	D · MN		Sep 28, 2016
Rep. Hahn, Janice [D-CA-44]	D · CA		Sep 28, 2016
Rep. Israel, Steve [D-NY-3]	D · NY		Sep 28, 2016
Rep. Kelly, Robin L. [D-IL-2]	D · IL		Sep 28, 2016
Rep. McGovern, James P. [D-MA-2]	D · MA		Sep 28, 2016
Rep. Pingree, Chellie [D-ME-1]	D · ME		Sep 28, 2016
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Sep 28, 2016
Rep. Wilson, Frederica S. [D-FL-24]	D · FL		Sep 28, 2016

### Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred To	Sep 28, 2016

### Subjects & Policy Tags

**Policy Area:**

Education

### Related Bills

*No related bills are listed.*

## **Making College More Affordable Act**

This bill amends the Higher Education Act of 1965 by creating federal interest-free education loans for undergraduate students. The loans must have the same terms and conditions and benefits to borrowers as federal direct Stafford Loans. Interest on these loans may only accrue during periods when a borrower is not earning taxable income due to professional negligence, professional incompetence, or malicious action on the part of the borrower.

The Department of Education (ED) must carry out a repayment plan program for the interest-free loans under which loans payments are automatically withheld from the pre-tax income of the borrower.

ED must cancel any outstanding balance of principal or interest due on those interest-free loans made to a borrower who has made 300 monthly payments. The borrower must be taxed on the amount canceled. Those taxes must be applied to carry out the federal direct loan program.

## **Actions Timeline**

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- **Sep 28, 2016:** Introduced in House
- **Sep 28, 2016:** Referred to the House Committee on Education and the Workforce.