

HR 1635

Empowering Students Through Enhanced Financial Counseling Act

Congress: 115 (2017–2019, Ended)

Chamber: House

Policy Area: Education

Introduced: Mar 20, 2017

Current Status: Received in the Senate and Read twice and referred to the Committee on Health, Education, Labor, and

Latest Action: Received in the Senate and Read twice and referred to the Committee on Health, Education, Labor, and Pensions. (Sep 6, 2018)

Official Text: <https://www.congress.gov/bill/115th-congress/house-bill/1635>

Sponsor

Name: Rep. Guthrie, Brett [R-KY-2]

Party: Republican • **State:** KY • **Chamber:** House

Cosponsors (24 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Bonamici, Suzanne [D-OR-1]	D · OR		Mar 20, 2017
Rep. Allen, Rick W. [R-GA-12]	R · GA		Mar 27, 2017
Rep. Clark, Katherine M. [D-MA-5]	D · MA		Mar 27, 2017
Rep. Stefanik, Elise M. [R-NY-21]	R · NY		Mar 27, 2017
Rep. Hudson, Richard [R-NC-8]	R · NC		Mar 30, 2017
Rep. Rokita, Todd [R-IN-4]	R · IN		Mar 30, 2017
Del. Radewagen, Aumua Amata Coleman [R-AS-At Large]	R · AS		Apr 26, 2017
Rep. Meehan, Patrick [R-PA-7]	R · PA		Apr 26, 2017
Rep. Messer, Luke [R-IN-6]	R · IN		Apr 26, 2017
Rep. Roe, David P. [R-TN-1]	R · TN		Apr 26, 2017
Rep. Walberg, Tim [R-MI-7]	R · MI		May 1, 2017
Rep. Cole, Tom [R-OK-4]	R · OK		May 11, 2017
Rep. Valadao, David G. [R-CA-21]	R · CA		May 11, 2017
Rep. Bucshon, Larry [R-IN-8]	R · IN		May 16, 2017
Rep. DeSaulnier, Mark [D-CA-11]	D · CA		Jun 12, 2017
Rep. Roskam, Peter J. [R-IL-6]	R · IL		Jun 13, 2017
Rep. Thompson, Glenn [R-PA-5]	R · PA		Jul 12, 2017
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Sep 1, 2017
Rep. Lieu, Ted [D-CA-33]	D · CA		Sep 1, 2017
Rep. Carter, Earl L. "Buddy" [R-GA-1]	R · GA		Jul 23, 2018
Rep. Sessions, Pete [R-TX-32]	R · TX		Aug 28, 2018
Rep. Curbelo, Carlos [R-FL-26]	R · FL		Sep 4, 2018
Rep. Wagner, Ann [R-MO-2]	R · MO		Sep 4, 2018
Rep. Yoder, Kevin [R-KS-3]	R · KS		Sep 4, 2018

Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred To	Mar 20, 2017
Health, Education, Labor, and Pensions Committee	Senate	Referred To	Sep 6, 2018

Subjects & Policy Tags

Policy Area:

Education

Related Bills

Bill	Relationship	Last Action
115 HRES 1049	Procedurally related	Sep 5, 2018: Motion to reconsider laid on the table Agreed to without objection.
115 HR 5550	Related bill	May 22, 2018: Referred to the Subcommittee on Nutrition.
115 HR 4508	Related bill	Feb 8, 2018: Placed on the Union Calendar, Calendar No. 413.
115 S 2081	Related bill	Nov 6, 2017: Read twice and referred to the Committee on Health, Education, Labor, and Pensions.

Empowering Students Through Enhanced Financial Counseling Act

This bill amends title IV (Student Assistance) of the Higher Education Act of 1965 to modify loan counseling requirements for an institution of higher education (IHE) that participates in federal student aid programs.

Currently, an IHE must provide entrance counseling to a student who is a first-time federal student loan borrower. This bill replaces required entrance counseling with required annual counseling. Also, it expands the required recipients of such annual counseling to include, in addition to student borrowers, Federal Pell Grant recipients and parent PLUS Loan borrowers.

Each annual counseling recipient must receive comprehensive information on the terms, conditions, and responsibilities with respect to a grant or loan and general information on a typical student budget, the right to request an annual credit report, average income and employment data, and financial management resources. Additionally, the bill revises, expands, or establishes specific annual counseling information requirements for student borrowers, Pell Grant recipients, or parent PLUS Loan borrowers.

The bill revises and expands exit counseling information requirements to include an outstanding loan balance summary, the anticipated monthly payments under standard and income-based repayment plans, an explanation of the grace period preceding repayment, the option to pay accrued interest before it capitalizes, the right to request an annual credit report, and loan servicer contact information.

It directs the Department of Education to maintain a consumer-tested online counseling tool that provides annual and exit counseling.

The Institute of Education Sciences must study the impact and effectiveness of exit counseling, annual counseling, and the online counseling tool.

Actions Timeline

- **Sep 6, 2018:** Received in the Senate and Read twice and referred to the Committee on Health, Education, Labor, and Pensions.
- **Sep 5, 2018:** Considered under the provisions of rule H. Res. 1049. (consideration: CR H7850-7861; text of measure as reported: CR H7853-7855)
- **Sep 5, 2018:** The resolution provides for one hour of general debate on both H.R. 1635 and H.R. 4606. Also, the resolution provides for a motion to recommit with or without instructions for both bills.
- **Sep 5, 2018:** House resolved itself into the Committee of the Whole House on the state of the Union pursuant to H. Res. 1049 and Rule XVIII.
- **Sep 5, 2018:** The Speaker designated the Honorable Harold Rogers to act as Chairman of the Committee.
- **Sep 5, 2018:** GENERAL DEBATE - The Committee of the Whole proceeded with one hour of general debate on H.R. 1635.
- **Sep 5, 2018:** DEBATE - Pursuant to the provisions of H.Res. 1049, the Committee of the Whole proceeded with 10 minutes of debate on the Stefanik amendment No. 1.
- **Sep 5, 2018:** DEBATE - Pursuant to the provisions of H.Res. 1049, the Committee of the Whole proceeded with 10 minutes of debate on the Murphy (FL) amendment No. 2.
- **Sep 5, 2018:** DEBATE - Pursuant to the provisions of H.Res. 1049, the Committee of the Whole proceeded with 10 minutes of debate on the O'Halleran amendment No. 3.
- **Sep 5, 2018:** DEBATE - Pursuant to the provisions of H.Res. 1049, the Committee of the Whole proceeded with 10 minutes of debate on the Lewis (MN) amendment No. 4.
- **Sep 5, 2018:** DEBATE - Pursuant to the provisions of H.Res. 1049, the Committee of the Whole proceeded with 10 minutes of debate on the Allen amendment No. 5.
- **Sep 5, 2018:** DEBATE - Pursuant to the provisions of H.Res. 1049, the Committee of the Whole proceeded with 10 minutes of debate on the Hartzler amendment No. 6.
- **Sep 5, 2018:** DEBATE - Pursuant to the provisions of H.Res. 1049, the Committee of the Whole proceeded with 10 minutes of debate on the Jayapal amendment No. 7.
- **Sep 5, 2018:** The House rose from the Committee of the Whole House on the state of the Union to report H.R. 1635.
- **Sep 5, 2018:** The previous question was ordered pursuant to the rule.
- **Sep 5, 2018:** Mr. Lamb moved to recommit with instructions to the Committee on Education and the Workforce. (text: CR H7861)
- **Sep 5, 2018:** DEBATE - The House proceeded with 10 minutes of debate on the Lamb motion to recommit with instructions. The instructions contained in the motion seek to require the bill to be reported back to the House with an amendment adding the status as a recipient of assistance under the tuition assistance program conducted by DOD or other authorities available to the DOD or veterans' education benefits.
- **Sep 5, 2018:** The previous question on the motion to recommit with instructions was ordered without objection.
- **Sep 5, 2018:** POSTPONED PROCEEDINGS - At the conclusion of debate on the Lamb motion to recommit, the Chair put the question on adoption of the motion to recommit and by voice vote, announced that the noes had prevailed. Mr. Lamb demanded the yeas and nays and the Chair postponed further proceedings under later in the legislative day.
- **Sep 5, 2018:** Considered as unfinished business. (consideration: CR H7862)
- **Sep 5, 2018:** On motion to recommit with instructions Failed by the Yeas and Nays: 187 - 224 (Roll no. 384).
- **Sep 5, 2018:** Considered as unfinished business. (consideration: CR H7863-7864)
- **Sep 5, 2018:** Passed/agreed to in House: On passage Passed by the Yeas and Nays: 406 - 4 (Roll no. 385).
- **Sep 5, 2018:** On passage Passed by the Yeas and Nays: 406 - 4 (Roll no. 385).
- **Sep 5, 2018:** Motion to reconsider laid on the table Agreed to without objection.
- **Sep 4, 2018:** Rules Committee Resolution H. Res. 1049 Reported to House. The resolution provides for one hour of general debate on both H.R. 1635 and H.R. 4606. Also, the resolution provides for a motion to recommit with or without instructions for both bills.
- **Mar 20, 2017:** Introduced in House
- **Mar 20, 2017:** Referred to the House Committee on Education and the Workforce.