

HR 3630

Student Loan Borrowers' Bill of Rights Act of 2017

Congress: 115 (2017–2019, Ended)

Chamber: House

Policy Area: Education

Introduced: Jul 28, 2017

Current Status: Referred to the Committee on Education and the Workforce, and in addition to the Committees on Ways

Latest Action: 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. (Jul 28, 2017)

Official Text: <https://www.congress.gov/bill/115th-congress/house-bill/3630>

Sponsor

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

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

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred To	Jul 28, 2017
Judiciary Committee	House	Referred To	Jul 28, 2017
Oversight and Government Reform Committee	House	Referred To	Jul 28, 2017
Ways and Means Committee	House	Referred To	Jul 28, 2017

Subjects & Policy Tags

Policy Area:

Education

Related Bills

No related bills are listed.

Student Loan Borrowers' Bill of Rights Act of 2017

This bill allows educational loans to be discharged in bankruptcy cases.

In addition, the bill amends title IV (Student Assistance) of the Higher Education Act of 1965 to reinstate the six-year statute of limitations for certain student loans.

The bill prohibits the collection of amounts individuals owe the Department of Education (ED) under title IV through: (1) offsets of Social Security, railroad retirement, or black lung benefits; (2) offsets of tax refunds; or (3) wage garnishment.

The bill amends the Internal Revenue Code to (1) exclude discharged student loan debt from an individual's gross income, and (2) allow distributions from qualified tuition programs (known as 529 plans) to be used for student loan payments.

Parents with certain PLUS loans made on behalf of dependent students are now eligible for income-based repayment plans.

The bill prohibits: (1) evidence of an individual's default on a loan made, insured, or guaranteed under title IV from being used in a federal or state proceeding involving the individual's professional or vocational license; or (2) institutions of higher education from blocking students' access to their student records due to loan default.

ED must cancel 50% of the balance of the interest and principal due on direct loans that are not in default for borrowers who are employed in a public service job for five years during repayment and make 60 monthly payments on such loans after October 1, 2017.

Actions Timeline

- **Jul 28, 2017:** Introduced in House
- **Jul 28, 2017:** 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.