

## HR 6921

### Students and Families Empowerment Act

**Congress:** 115 (2017–2019, Ended)

**Chamber:** House

**Policy Area:** Taxation

**Introduced:** Sep 26, 2018

**Current Status:** Referred to the Committee on Ways and Means, and in addition to the Committee on Education and the W

**Latest Action:** Referred to the Committee on Ways and Means, and in addition to the Committee on Education and the Workforce, 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. (Sep 26, 2018)

**Official Text:** <https://www.congress.gov/bill/115th-congress/house-bill/6921>

### Sponsor

**Name:** Rep. Rice, Kathleen M. [D-NY-4]

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

### Cosponsors

*No cosponsors are listed for this bill.*

### Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred To	Sep 26, 2018
Ways and Means Committee	House	Referred To	Sep 26, 2018

### Subjects & Policy Tags

#### Policy Area:

Taxation

### Related Bills

*No related bills are listed.*

## **Students and Families Empowerment Act**

This bill amends the Internal Revenue Code, with respect to the deduction for interest on education loans, to replace the dollar limitation and the limitation based on modified adjusted gross income with a \$750,000 limit (\$1.5 million in the case of a joint return) on the aggregate amount of qualified education loans that may be taken into account for the deduction.

The bill excludes from gross income the discharge of any student loan debt pursuant to income contingent and income-based repayment plans under the Higher Education Act of 1965.

The bill also amends the Higher Education Act of 1965 to extend from 6 months to 12 months: (1) the grace period before payment must begin on Federal Direct Stafford Loans and Federal Direct Unsubsidized Stafford Loans after the student ceases to carry at least one-half of the normal full-time academic workload, and (2) the deferment periods for parent borrowers and graduate or professional student borrowers with Federal Direct PLUS Loans.

The bill prohibits interest from accruing on a Federal Direct Unsubsidized Stafford Loan or a Federal Direct PLUS Loan during the 12-month extension or deferral period.

## **Actions Timeline**

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- **Sep 26, 2018:** Introduced in House
- **Sep 26, 2018:** Referred to the Committee on Ways and Means, and in addition to the Committee on Education and the Workforce, 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.

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