

HR 2065

Affordable Loans for Any Student Act

Congress: 116 (2019–2021, Ended)

Chamber: House

Policy Area: Education

Introduced: Apr 3, 2019

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

Latest Action: Referred to the Committee on Education and Labor, and in addition to the Committees on Ways and Means, and Financial Services, 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. (Apr 3, 2019)

Official Text: <https://www.congress.gov/bill/116th-congress/house-bill/2065>

Sponsor

Name: Rep. DeLauro, Rosa L. [D-CT-3]

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

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred To	Apr 3, 2019
Financial Services Committee	House	Referred To	Apr 3, 2019
Ways and Means Committee	House	Referred To	Apr 3, 2019

Subjects & Policy Tags

Policy Area:

Education

Related Bills

Bill	Relationship	Last Action
116 HR 3674	Related bill	Jul 10, 2019: Referred to the House Committee on Education and Labor.
116 S 1696	Related bill	Jun 3, 2019: Read twice and referred to the Committee on Health, Education, Labor, and Pensions.
116 S 1489	Related bill	May 15, 2019: Read twice and referred to the Committee on Health, Education, Labor, and Pensions.
116 HR 2728	Related bill	May 14, 2019: Referred to the House Committee on Education and Labor.
116 S 1002	Identical bill	Apr 3, 2019: Read twice and referred to the Committee on Health, Education, Labor, and Pensions.
116 HR 640	Related bill	Jan 17, 2019: Referred to the Committee on Ways and Means, and in addition to the Committee on Education and Labor, 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.

Summary (as of Apr 3, 2019)

Affordable Loans for Any Student Act

This bill addresses repayment options, loan disclosures, and loan counseling for student loans.

The bill revises requirements concerning repayment options for student loan borrowers. For instance, the bill terminates interest capitalization and origination fees for Federal Direct Loans, provides assistance to low-income borrowers or borrowers who are delinquent on loan payments, and replaces the existing income-based repayment plans with two new plans. Under the new plans, borrowers may choose (1) a fixed repayment plan with equal monthly payments paid over a period of 10 years, or (2) an income-based repayment plan with monthly payments equal to 10% percent of their income above the poverty level. The income-based plan is capped at 20 years of payments.

The bill also revises requirements concerning student loan disclosures and student loan counseling for borrowers. For instance, the bill requires the Department of Education to maintain online counseling tools that provide borrowers with annual and exit student loan counseling.

Actions Timeline

- **Apr 3, 2019:** Introduced in House
- **Apr 3, 2019:** Referred to the Committee on Education and Labor, and in addition to the Committees on Ways and Means, and Financial Services, 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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