

## S 2516

Stop Debt Collection Abuse Act of 2019

**Congress:** 116 (2019–2021, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Sep 19, 2019

**Current Status:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

**Latest Action:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Sep 19, 2019)

**Official Text:** <https://www.congress.gov/bill/116th-congress/senate-bill/2516>

### Sponsor

**Name:** Sen. Booker, Cory A. [D-NJ]

**Party:** Democratic • **State:** NJ • **Chamber:** Senate

### Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Lee, Mike [R-UT]	R · UT		Sep 19, 2019

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Sep 19, 2019

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

Bill	Relationship	Last Action
116 HR 4403	Related bill	Dec 15, 2020: Placed on the Union Calendar, Calendar No. 538.

## Stop Debt Collection Abuse Act of 2019

This bill applies certain consumer protections regarding debt collection to debt owed to a federal agency and to debt buyers.

A federal agency that is a creditor may not sell or transfer a debt to a debt collector until 90 days after the obligation arises. Specified notice to the consumer of such a sale or transfer is required.

A collector of debt owed to a federal agency may not collect any interest, fee, charge, or expense that is (1) unreasonable in relation to actual costs, (2) not authorized by a contract between the debt collector and the federal agency, or (3) greater than 10% of the amount collected.

The Government Accountability Office shall report on the use of debt collectors by federal, state, and local government agencies.

## Actions Timeline

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- **Sep 19, 2019:** Introduced in Senate
- **Sep 19, 2019:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.