

HR 4747

Making College More Affordable Act

Congress: 116 (2019–2021, Ended)

Chamber: House

Policy Area: Education

Introduced: Oct 18, 2019

Current Status: Referred to the House Committee on Education and Labor.

Latest Action: Referred to the House Committee on Education and Labor. (Oct 18, 2019)

Official Text: <https://www.congress.gov/bill/116th-congress/house-bill/4747>

Sponsor

Name: Rep. Cicilline, David N. [D-RI-1]

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

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Jackson Lee, Sheila [D-TX-18]	D · TX		Oct 18, 2019
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Oct 18, 2019
Rep. Serrano, Jose E. [D-NY-15]	D · NY		Oct 18, 2019

Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred To	Oct 18, 2019

Subjects & Policy Tags

Policy Area:

Education

Related Bills

No related bills are listed.

Making College More Affordable Act

This bill creates federal interest-free education loans for undergraduate students. The loans must have the same terms and conditions and benefits to borrowers as federal direct Stafford Loans. Interest on these loans may only accrue during periods when a borrower is not earning taxable income due to professional negligence, professional incompetence, or malicious action on the part of the borrower.

The Department of Education (ED) must carry out a repayment plan program for the interest-free loans under which loans payments are automatically withheld from the pre-tax income of the borrower.

ED must cancel any outstanding balance of principal or interest due on those interest-free loans made to a borrower who has made 300 monthly payments. The borrower must be taxed on the amount canceled. Those taxes must be applied to carry out the federal direct loan program.

Actions Timeline

- **Oct 18, 2019:** Introduced in House
- **Oct 18, 2019:** Referred to the House Committee on Education and Labor.

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