

S 1098

Joint Consolidation Loan Separation Act

Congress: 117 (2021–2023, Ended)

Chamber: Senate

Policy Area: Education

Introduced: Apr 13, 2021

Current Status: Became Public Law No: 117-200.

Latest Action: Became Public Law No: 117-200. (Oct 11, 2022)

Law: 117-200 (Enacted Oct 11, 2022)

Official Text: <https://www.congress.gov/bill/117th-congress/senate-bill/1098>

Sponsor

Name: Sen. Warner, Mark R. [D-VA]

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

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Cornyn, John [R-TX]	R · TX		Apr 13, 2021
Sen. Rubio, Marco [R-FL]	R · FL		Apr 13, 2021
Sen. Smith, Tina [D-MN]	D · MN		Nov 18, 2021

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Hearings By (full committee)	May 5, 2022
Health, Education, Labor, and Pensions Committee	Senate	Discharged From	Jun 15, 2022

Subjects & Policy Tags

Policy Area:

Education

Related Bills

Bill	Relationship	Last Action
117 HRES 1361	Procedurally related	Sep 20, 2022: Motion to reconsider laid on the table Agreed to without objection.
117 HR 2460	Identical bill	Apr 13, 2021: Referred to the House Committee on Education and Labor.

Joint Consolidation Loan Separation Act

This act allows two borrowers, who had previously received a joint consolidation loan for their federal student loan debt, to submit a joint application to the Department of Education to sever their consolidated loan into two separate loans.

One borrower may submit a separate application in the event that the individual has experienced domestic or economic abuse from the other individual borrower or is unable to reasonably reach or access the loan information of the other borrower. In the case of a borrower who receives a separate consolidation loan due to those circumstances, the other individual borrower must become solely liable for the remaining balance of the joint consolidation loan.

Actions Timeline

- **Oct 11, 2022:** Presented to President.
- **Oct 11, 2022:** Signed by President.
- **Oct 11, 2022:** Became Public Law No: 117-200.
- **Sep 21, 2022:** Considered as unfinished business. (consideration: CR H8030-8032)
- **Sep 21, 2022:** On motion to commit Failed by the Yeas and Nays: 202 - 228 (Roll no. 447).
- **Sep 21, 2022:** Passed/agreed to in House: On passage Passed by the Yeas and Nays: 232 - 193 (Roll no. 448).
- **Sep 21, 2022:** On passage Passed by the Yeas and Nays: 232 - 193 (Roll no. 448). (text: 9/20/2022 CR H7993-7994)
- **Sep 21, 2022:** Motion to reconsider laid on the table Agreed to without objection.
- **Sep 20, 2022:** Rule H. Res. 1361 passed House.
- **Sep 20, 2022:** Considered under the provisions of rule H. Res. 1361. (consideration: CR H7993-7998)
- **Sep 20, 2022:** Rule provides for consideration of S. 1098 with 1 hour of general debate. Resolution also provides one motion to commit.
- **Sep 20, 2022:** DEBATE - The House proceeded with one hour of debate on S. 1098.
- **Sep 20, 2022:** The previous question was ordered pursuant to the rule.
- **Sep 20, 2022:** Ms. Foxx moved to commit to the Committee on Education and Labor.
- **Sep 20, 2022:** The previous question on the motion to commit was ordered pursuant to clause 2(b) of rule XIX.
- **Sep 20, 2022:** POSTPONED PROCEEDINGS - The Chair put the question on the motion to commit and by voice vote, announced that the noes had prevailed Ms. Foxx demanded the yeas and nays and the Chair postponed further proceedings on the motion to commit until a time to be announced.
- **Sep 19, 2022:** Rules Committee Resolution H. Res. 1361 Reported to House. Rule provides for consideration of S. 1098 with 1 hour of general debate. Resolution also provides one motion to commit.
- **Jun 17, 2022:** Received in the House.
- **Jun 17, 2022:** Held at the desk.
- **Jun 16, 2022:** Message on Senate action sent to the House.
- **Jun 15, 2022:** Senate Committee on Health, Education, Labor, and Pensions discharged by Unanimous Consent.
- **Jun 15, 2022:** Measure laid before Senate by unanimous consent. (consideration: CR S2961)
- **Jun 15, 2022:** Passed/agreed to in Senate: Passed Senate with an amendment by Unanimous Consent.(text of amendment in the nature of a substitute: CR S2961)
- **Jun 15, 2022:** Passed Senate with an amendment by Unanimous Consent. (text of amendment in the nature of a substitute: CR S2961)
- **May 5, 2022:** Committee on Banking, Housing, and Urban Affairs. Hearings held.
- **Apr 13, 2021:** Introduced in Senate
- **Apr 13, 2021:** Read twice and referred to the Committee on Health, Education, Labor, and Pensions.