

HR 4078

Free Credit Scores for Consumers Act of 2021

Congress: 117 (2021–2023, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jun 23, 2021

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Jun 23, 2021)

Official Text: <https://www.congress.gov/bill/117th-congress/house-bill/4078>

Sponsor

Name: Rep. Beatty, Joyce [D-OH-3]

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

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jun 23, 2021

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
117 HR 4120	Related bill	Jun 24, 2021: Referred to the House Committee on Financial Services.

Summary (as of Jun 23, 2021)

Free Credit Scores for Consumers Act of 2021

This bill requires credit reporting agencies to provide free credit scores to consumers with their free annual consumer reports. The bill also provides for automatic free credit scores and consumer reports in specified circumstances. Credit reporting agencies must provide consumers with additional information regarding the calculation of their credit score.

Specified lenders must give consumers free copies of any consumer reports and credit scores they used for underwriting before consumers sign the respective loan agreements.

Actions Timeline

- **Jun 23, 2021:** Introduced in House
- **Jun 23, 2021:** Referred to the House Committee on Financial Services.