

HR 7656

Stop Reckless Student Loan Actions Act of 2022

Congress: 117 (2021–2023, Ended)

Chamber: House

Policy Area: Education

Introduced: May 3, 2022

Current Status: Referred to the Committee on Education and Labor, and in addition to the Committee on Rules, for a p

Latest Action: Referred to the Committee on Education and Labor, and in addition to the Committee on Rules, 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. (May 3, 2022)

Official Text: <https://www.congress.gov/bill/117th-congress/house-bill/7656>

Sponsor

Name: Rep. Murphy, Gregory [R-NC-3]

Party: Republican • **State:** NC • **Chamber:** House

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Gallagher, Mike [R-WI-8]	R · WI		May 3, 2022
Rep. Johnson, Dusty [R-SD-At Large]	R · SD		May 3, 2022
Rep. Babin, Brian [R-TX-36]	R · TX		Jun 13, 2022

Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred To	May 3, 2022
Rules Committee	House	Referred To	May 3, 2022

Subjects & Policy Tags

Policy Area:

Education

Related Bills

Bill	Relationship	Last Action
117 S 4094	Identical bill	Apr 27, 2022: Read twice and referred to the Committee on Health, Education, Labor, and Pensions. (Sponsor introductory remarks on measure: CR S2191-2192)

Stop Reckless Student Loan Actions Act of 2022

This bill limits executive authority to (1) suspend or defer federal student loan payments or interest accrual on such loans, and (2) cancel federal student loans.

Specifically, the bill prohibits the President or the Department of Education (ED) from suspending or deferring federal student loan payments or the accrual of interest on such loans for borrowers with annual household incomes over 400% of the federal poverty line.

Further, ED may only suspend or defer federal student loan payments or the accrual of interest for such loans for a total of 90 days after the declaration of a national emergency by the President. ED must submit recommendations to Congress on relief necessary for recipients of student financial-aid assistance.

Additionally, the bill prohibits the President or ED from cancelling the outstanding balances or portions of balances on student loans due to the COVID-19 national emergency or any other national emergency.

Executive or regulatory action to suspend or defer federal student loan payments or to cancel federal student loans shall be subject to congressional review.

The bill also revises the definition of *affected individual* for purposes of the Higher Education Relief Opportunities for Students (HEROES) Act of 2003 to exclude from relief under the act (1) an individual who resides or is employed in an area that is declared a disaster area in connection with a national emergency; or (2) an individual who suffered direct economic hardship as a direct result of a war, military operation, or national emergency.

Actions Timeline

- **May 3, 2022:** Introduced in House
- **May 3, 2022:** Referred to the Committee on Education and Labor, and in addition to the Committee on Rules, 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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