

HR 4144

FAIR Act

Congress: 118 (2023–2025, Ended)

Chamber: House

Policy Area: Education

Introduced: Jun 15, 2023

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

Latest Action: Referred to the House Committee on Education and the Workforce. (Jun 15, 2023)

Official Text: <https://www.congress.gov/bill/118th-congress/house-bill/4144>

Sponsor

Name: Rep. Owens, Burgess [R-UT-4]

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

Cosponsors (12 total)

| Cosponsor | Party / State | Role | Date Joined |
|--|---------------|------|--------------|
| Rep. Foxx, Virginia [R-NC-5] | R · NC | | Jun 15, 2023 |
| Rep. McClain, Lisa C. [R-MI-9] | R · MI | | Jun 15, 2023 |
| Rep. Williams, Brandon [R-NY-22] | R · NY | | Jun 21, 2023 |
| Rep. Bacon, Don [R-NE-2] | R · NE | | Jul 11, 2023 |
| Rep. Grothman, Glenn [R-WI-6] | R · WI | | Jul 11, 2023 |
| Rep. Bean, Aaron [R-FL-4] | R · FL | | Jul 12, 2023 |
| Rep. Mills, Cory [R-FL-7] | R · FL | | Jul 25, 2023 |
| Rep. Burgess, Michael C. [R-TX-26] | R · TX | | Jul 27, 2023 |
| Rep. Langworthy, Nicholas A. [R-NY-23] | R · NY | | Aug 1, 2023 |
| Rep. Yakym, Rudy [R-IN-2] | R · IN | | Sep 12, 2023 |
| Rep. Houchin, Erin [R-IN-9] | R · IN | | Oct 25, 2023 |
| Rep. D'Esposito, Anthony [R-NY-4] | R · NY | | Nov 28, 2023 |

Committee Activity

| Committee | Chamber | Activity | Date |
|-----------------------------------|---------|-------------|--------------|
| Education and Workforce Committee | House | Referred To | Jun 15, 2023 |

Subjects & Policy Tags

Policy Area:

Education

Related Bills

| Bill | Relationship | Last Action |
|-------------|--------------|--|
| 118 HR 4711 | Related bill | Jul 18, 2023: Referred to the House Committee on Education and the Workforce. |

Federal Assistance to Initiate Repayment Act or the FAIR Act

This bill makes various changes to the federal student loan system, including by establishing a new income-driven repayment plan and limiting the authority of the Department of Education (ED) to propose or issue regulations and executive actions related to federal student aid programs.

The bill directs ED to provide at least 12 notices to each borrower of a federal student loan indicating (1) the date on which the borrower is required to make monthly loan payments; (2) the borrower's options for repayment; and (3) the options available to a borrower who is in default, including the option to consolidate or rehabilitate loans. ED must also conduct additional outreach to at-risk borrowers.

Additionally, the bill replaces existing federal student loan repayment plans with one standard 10-year repayment plan and one income-driven repayment plan. The bill outlines the terms of this new income-driven repayment plan.

The bill provides deferment options for borrowers with loans made on or after July 1, 2024. The bill prohibits ED from authorizing additional deferment options or periods of deferment other than those authorized by this bill.

The bill allows borrowers to rehabilitate a defaulted loan twice (currently, only once).

The bill also prohibits ED from issuing a proposed rule, final regulation, or executive action related to federal student aid programs if ED determines that the rule, regulation, or action (1) is economically significant, and (2) would result in an increase in a subsidy cost.

Actions Timeline

- **Jun 15, 2023:** Introduced in House
- **Jun 15, 2023:** Referred to the House Committee on Education and the Workforce.

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