

HR 644

Student Loan Borrower Safety Net Act of 2023

Congress: 118 (2023–2025, Ended)

Chamber: House

Policy Area: Education

Introduced: Jan 31, 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. (Jan 31, 2023)

Official Text: <https://www.congress.gov/bill/118th-congress/house-bill/644>

Sponsor

Name: Rep. Bonamici, Suzanne [D-OR-1]

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

Cosponsors (19 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Jan 31, 2023
Rep. Carson, Andre [D-IN-7]	D · IN		Jan 31, 2023
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Jan 31, 2023
Rep. Courtney, Joe [D-CT-2]	D · CT		Jan 31, 2023
Rep. Davis, Danny K. [D-IL-7]	D · IL		Jan 31, 2023
Rep. Evans, Dwight [D-PA-3]	D · PA		Jan 31, 2023
Rep. McBath, Lucy [D-GA-7]	D · GA		Jan 31, 2023
Rep. Salinas, Andrea [D-OR-6]	D · OR		Jan 31, 2023
Rep. Takano, Mark [D-CA-39]	D · CA		Jan 31, 2023
Rep. Thompson, Mike [D-CA-4]	D · CA		Jan 31, 2023
Rep. Titus, Dina [D-NV-1]	D · NV		Jan 31, 2023
Rep. Vargas, Juan [D-CA-52]	D · CA		Jan 31, 2023
Rep. Wild, Susan [D-PA-7]	D · PA		Jan 31, 2023
Rep. Wilson, Frederica S. [D-FL-24]	D · FL		Jan 31, 2023
Rep. Leger Fernandez, Teresa [D-NM-3]	D · NM		Feb 1, 2023
Rep. Mrvan, Frank J. [D-IN-1]	D · IN		Feb 7, 2023
Rep. DeSaulnier, Mark [D-CA-10]	D · CA		Feb 8, 2023
Rep. Castor, Kathy [D-FL-14]	D · FL		Feb 17, 2023
Rep. Beyer, Donald S., Jr. [D-VA-8]	D · VA		May 17, 2023

Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred To	Jan 31, 2023

Subjects & Policy Tags

Policy Area:

Education

Related Bills

No related bills are listed.

Summary (as of Jan 31, 2023)

Student Loan Borrower Safety Net Act of 2023

This bill requires the Department of Education (ED) to carry out a program to notify borrowers that normal payment obligations on their federal student loans will resume.

Not later than 60 days before payment obligations are no longer suspended (as determined by ED), ED must provide at least six notices to borrowers indicating that their payment obligations will resume. These notices must also indicate the options for (1) enrolling in income-driven repayment plans, (2) participating in ED's Fresh Start program (this program offers special benefits for borrowers with defaulted federal student loans), and (3) rehabilitating or consolidating loans.

ED must provide priority notification to certain borrowers, including those who missed a payment in the first three months of entering repayment on a loan.

The bill allows borrowers to (1) submit an application or reapplication for an income-driven repayment plan and self-certify their income and family size, (2) change their repayment plan without a fee, and (3) apply for an economic hardship deferment.

If a borrower misses a payment or payments on a loan during the 60 days after the payment suspension ends, then the loan must be held in administrative forbearance for 90 days.

Actions Timeline

- **Jan 31, 2023:** Introduced in House
- **Jan 31, 2023:** Referred to the House Committee on Education and the Workforce.