

HR 3159

Improving SCRA Benefit Utilization Act

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Armed Forces and National Security

Introduced: May 1, 2025

Current Status: Forwarded by Subcommittee to Full Committee by Voice Vote.

Latest Action: Forwarded by Subcommittee to Full Committee by Voice Vote. (Feb 24, 2026)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/3159>

Sponsor

Name: Rep. McClain Delaney, April [D-MD-6]

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

Cosponsors (18 total)

Cosponsor	Party / State	Role	Date Joined
Del. Moylan, James C. [R-GU-At Large]	R · GU		May 1, 2025
Rep. Bishop, Sanford D. [D-GA-2]	D · GA		May 1, 2025
Rep. Brownley, Julia [D-CA-26]	D · CA		May 1, 2025
Rep. Carson, André [D-IN-7]	D · IN		May 1, 2025
Rep. Davis, Donald G. [D-NC-1]	D · NC		May 1, 2025
Rep. DelBene, Suzan K. [D-WA-1]	D · WA		May 1, 2025
Rep. Deluzio, Christopher R. [D-PA-17]	D · PA		May 1, 2025
Rep. Fitzpatrick, Brian K. [R-PA-1]	R · PA		May 1, 2025
Rep. Gottheimer, Josh [D-NJ-5]	D · NJ		May 1, 2025
Rep. Moulton, Seth [D-MA-6]	D · MA		May 1, 2025
Rep. Strickland, Marilyn [D-WA-10]	D · WA		May 1, 2025
Rep. Titus, Dina [D-NV-1]	D · NV		May 1, 2025
Rep. Cherfilus-McCormick, Sheila [D-FL-20]	D · FL		May 15, 2025
Rep. Schrier, Kim [D-WA-8]	D · WA		May 29, 2025
Rep. Hamadeh, Abraham J. [R-AZ-8]	R · AZ		Jul 2, 2025
Rep. Bell, Wesley [D-MO-1]	D · MO		Jul 17, 2025
Rep. Horsford, Steven [D-NV-4]	D · NV		Oct 17, 2025
Rep. Salinas, Andrea [D-OR-6]	D · OR		Apr 9, 2026

Committee Activity

Committee	Chamber	Activity	Date
Armed Services Committee	House	Referred To	May 1, 2025
Veterans' Affairs Committee	House	Referred To	May 1, 2025
Veterans' Affairs Committee	House	Hearings By (subcommittee)	Jan 21, 2026
Veterans' Affairs Committee	House	Reported by	Feb 24, 2026

Subjects & Policy Tags

Policy Area:

Armed Forces and National Security

Related Bills

Bill	Relationship	Last Action
119 S 1550	Related bill	May 1, 2025: Read twice and referred to the Committee on Armed Services.

Summary (as of May 1, 2025)

Improving SCRA Benefit Utilization Act

This bill expands interest rate protections under the Servicemembers Civil Relief Act (SCRA) and requires expanded training for and outreach to servicemembers regarding financial literacy and SCRA protections.

The SCRA caps the maximum interest charged on any debt incurred by a servicemember prior to entering active duty at 6% annually if the servicemember's ability to pay is materially affected by active-duty status; servicemembers must provide notice and other documentation to creditors to receive this cap.

The bill requires creditors to apply this cap to all of a servicemember's obligations or liabilities with that creditor, regardless of whether a certain obligation or liability was specifically mentioned in the required notice provided by the member to invoke SCRA rights. Further, the bill requires creditors to provide all necessary mechanisms to ensure a servicemember is able to submit any required documentation.

The bill also requires that the financial literacy training program provided to servicemembers include information about consumer financial protections afforded to such members and their dependents, including protections regarding interest rate limits under the SCRA.

Additionally, the bill requires the military department concerned to provide written notice of benefits under the SCRA to servicemembers at the time they first enter military service and, for members of the reserve components, at the time they first enter service in the reserves and at any time when they are mobilized or ordered to active duty for more than 30 days.

- May 1, 2025:** Referred to the Committee on Veterans' Affairs, and in addition to the Committee on Armed Services, 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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