S 3333

Emergency Savings Enhancement Act of 2025

Congress: 119 (2025–2027, Current)
Chamber: Senate
Policy Area: Taxation
Introduced: Dec 3, 2025
Current Status: Placed on Senate Legislative Calendar under General Orders. Calendar No. 544.
Latest Action: Placed on Senate Legislative Calendar under General Orders. Calendar No. 544. (Aug 5, 2026)
Official Text: https://www.congress.gov/bill/119th-congress/senate-bill/3333

Sponsor

Name: Sen. Young, Todd [R-IN]
Party: Republican • **State:** IN • **Chamber:** Senate

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Booker, Cory A. [D-NJ]	D · NJ		Dec 3, 2025
Sen. Cassidy, Bill [R-LA]	R · LA		Jul 21, 2026
Sen. Kaine, Tim [D-VA]	D · VA		Jul 21, 2026

Committee Activity

Committee	Chamber	Activity	Date
Health, Education, Labor, and Pensions Committee	Senate	Referred To	Dec 3, 2025
Health, Education, Labor, and Pensions Committee	Senate	Markup By	Jul 30, 2026
Health, Education, Labor, and Pensions Committee	Senate	Reported By	Aug 5, 2026

Subjects & Policy Tags

Policy Area:

Taxation

Related Bills

Bill	Relationship	Last Action
119 HR 6417	Identical bill	**Dec 3, 2025:** Referred to the Committee on Education and Workforce, and in addition to the Committee on Ways and Means, 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.
119 HR 6417	Related bill	**Dec 3, 2025:** Referred to the Committee on Education and Workforce, and in addition to the Committee on Ways and Means, 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.

Summary (as of Aug 5, 2026)

Emergency Savings Enhancement Act of 2025

This bill expands eligibility and increases the maximum contribution limit for pension-linked emergency savings accounts (PLESAs).

As background, PLESAs are savings accounts that are established and maintained in connection with a defined contribution retirement plan, such as a 401(k). Contributions to such accounts are subject to federal income tax, and withdrawals are allowed for any reason.

The bill expands eligibility for PLESAs by eliminating the exclusion of highly compensated employees. Thus, under the bill, individuals who meet the age, service, and other eligibility requirements of the plan, regardless of compensation, are eligible to participate in such a plan.

The bill also increases the maximum limit on the portion of a PLESA balance attributable to participant contributions to $5,000 (from $2,600 in 2026). This limit continues to be adjusted for inflation.

The bill also extends and provides additional funding for a Department of Labor program that awards grants to states to promote employee ownership and participation in businesses.

Actions Timeline

- **Aug 5, 2026:** Committee on Health, Education, Labor, and Pensions. Reported by Senator Cassidy with an amendment in the nature of a substitute. Without written report.
- **Aug 5, 2026:** Placed on Senate Legislative Calendar under General Orders. Calendar No. 544.
- **Jul 30, 2026:** Committee on Health, Education, Labor, and Pensions. Ordered to be reported with an amendment in the nature of a substitute favorably.
- **Dec 3, 2025:** Introduced in Senate
- **Dec 3, 2025:** Read twice and referred to the Committee on Health, Education, Labor, and Pensions.

LegiList

CONGRESS, MADE CLEAR.

Search Every Federal Bill, Law, and Vote

LegiList is the fastest way to research Congress. Track any bill from introduction to enactment, see how every legislator voted, follow committee activity, and read the full text of every bill — all in one place, always up to date.

legilist.com

Free Course: Learn How Congress Actually Works

LegiList Learn is a free, self-paced course that walks through the entire legislative process — from drafting a bill to a presidential signature. Seven modules, plain language, no politics. Earn a certificate when you finish.

legilist.com/learn

Public data belongs to the public. — legilist.com