S 994

PROTECT Students Act of 2025

Congress: 119 (2025–2027, Current)
Chamber: Senate
Policy Area: Education
Introduced: Mar 12, 2025
Current Status: Read twice and referred to the Committee on Health, Education, Labor, and Pensions. (text: CR S1706-
Latest Action: Read twice and referred to the Committee on Health, Education, Labor, and Pensions. (text: CR S1706-1715) (Mar 12, 2025)
Official Text: https://www.congress.gov/bill/119th-congress/senate-bill/994

Sponsor

Name: Sen. Durbin, Richard J. [D-IL]
Party: Democratic • **State:** IL • **Chamber:** Senate

Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Merkley, Jeff [D-OR]	D · OR		Mar 12, 2025
Sen. Warren, Elizabeth [D-MA]	D · MA		Mar 12, 2025

Committee Activity

Committee	Chamber	Activity	Date
Health, Education, Labor, and Pensions Committee	Senate	Referred To	Mar 12, 2025

Subjects & Policy Tags

Policy Area:

Education

Related Bills

Bill	Relationship	Last Action
119 HR 2899	Identical bill	**Apr 10, 2025:** Referred to the Committee on Education and Workforce, and in addition to the Committee on the Judiciary, 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 Mar 12, 2025)

Preventing Risky Operations from Threatening the Education and Career Trajectories of Students Act of 2025 or the PROTECT Students Act of 2025

This bill sets forth provisions to address financial predatory practices in higher education, including by establishing additional protections for students and student loan borrowers.

Specifically, the bill provides statutory authority for Department of Education (ED) regulations related to gainful employment, borrower defense to repayment, and closed school discharges. For example, ED's 2023 gainful employment regulations specify that ED considers a career education program to be preparing students for gainful employment if it meets specified debt-to-earnings or earnings premium measures.

Additionally, the bill prohibits institutions of higher education (IHEs) that participate in federal student aid programs from taking specified actions, such as (1) restricting students' ability to pursue claims against IHEs in court, and (2) withholding official transcripts because of a balance owed by the student.

The bill requires IHEs to spend at least 30% of their tuition and fee revenue on instruction.

The bill also includes additional oversight measures, such as

- providing statutory authority for an enforcement unit within ED's Office of Federal Student Aid to assess complaints against IHEs, third-party servicers, and student loan servicers;
- establishing the For-Profit Education Oversight Coordination Committee within the executive branch; and
- requiring ED to establish and operate a system that tracks complaints or reports of suspicious activity by IHEs, third-party servicers, and student loan servicers.

The bill makes funding available to ED for the administrative costs of operating student aid programs.

Actions Timeline

- **Mar 12, 2025:** Introduced in Senate
- **Mar 12, 2025:** Read twice and referred to the Committee on Health, Education, Labor, and Pensions. (text: CR S1706-1715)

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