

117TH CONGRESS
2D SESSION

H. R. 6466

To amend the Higher Education Act of 1965 to remove all adverse credit history related to a loan from the credit history of a borrower who has rehabilitated the loan.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 20, 2022

Ms. WILLIAMS of Georgia (for herself, Ms. ROSS, Ms. STEVENS, Ms. ADAMS, Mrs. LAWRENCE, Mr. MOULTON, Ms. JACKSON LEE, Mrs. MCBATH, Ms. MANNING, Mr. BISHOP of Georgia, Ms. WILSON of Florida, and Ms. NORTON) introduced the following bill; which was referred to the Committee on Education and Labor

A BILL

To amend the Higher Education Act of 1965 to remove all adverse credit history related to a loan from the credit history of a borrower who has rehabilitated the loan.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Student Loan Rehabili-
5 tation and Credit Score Improvement Act of 2022”.

1 **SEC. 2. DEFAULT REDUCTION PROGRAM.**

2 Section 428F(a)(1)(C) of the Higher Education Act
3 of 1965 (20 U.S.C. 1078–6(a)(1)(C)) is amended by strik-
4 ing “to remove the record of the default from the bor-
5 rower’s credit history” and inserting “to remove any ad-
6 verse item of information relating to such loan from the
7 borrower’s credit history”.

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