

119TH CONGRESS
2D SESSION

H. R. 10399

To amend the Small Business Act to help small business concerns critically evaluate digital assets, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 15, 2026

Ms. SCHOLTEN introduced the following bill; which was referred to the
Committee on Small Business

A BILL

To amend the Small Business Act to help small business concerns critically evaluate digital assets, and for other purposes.

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 “Currency Options, In-
5 formation, and Navigation Act”.

6 **SEC. 2. DIGITAL ASSET EDUCATIONAL RESOURCES AND**
7 **MODULES FOR SMALL BUSINESS CONCERNS.**

8 (a) IN GENERAL.—The Small Business Act (15
9 U.S.C. 631 et seq.) is amended—

1 (1) by redesignating section 49 as section 50;

2 and

3 (2) by inserting after section 48 the following

4 new section:

5 **“SEC. 49. DIGITAL ASSET EDUCATIONAL RESOURCES AND**
6 **MODULES FOR SMALL BUSINESS CONCERNS.**

7 “(a) IN GENERAL.—The Administrator shall—

8 “(1) establish and maintain educational re-
9 sources and modules for small business concerns
10 with information on digital assets; and

11 “(2) make such educational resources and mod-
12 ules publicly available on an existing online learning
13 platform of the Administration.

14 “(b) CONTENTS.—The educational resources and
15 modules established under subsection (a) shall include, to
16 the extent practicable, information on—

17 “(1) the benefits and risks of using digital as-
18 sets in the operations of small business concerns, in-
19 cluding tax implications and security risks;

20 “(2) avoidance of security risks associated with
21 such use of digital assets;

22 “(3) deciding whether to use a third-party ven-
23 dor to handle digital asset transactions, including
24 evaluating fees and rates, processing and settlement
25 times, compliance and risk, reporting requirements,

1 and any additional features of a digital asset trans-
2 action;

3 “(4) methods used by digital asset payment
4 gateways and resources for the use of such gateways
5 by customers of such concerns, including supporting
6 infrastructure necessary to facilitate transactions;
7 and

8 “(5) the differences between types of digital as-
9 sets, including stablecoins, and the unique risks as-
10 sociated with using digital assets.

11 “(c) IN GENERAL.—To the extent practicable, the
12 Administrator shall ensure that the information contained
13 in the educational resources and modules established
14 under subsection (a) is factually accurate and current, in-
15 cluding by consulting with—

16 “(1) the Director of the National Institute of
17 Standards and Technology;

18 “(2) the Secretary of Commerce;

19 “(3) Secretary of the Treasury;

20 “(4) the Advisory Working Group established
21 under subsection (d);

22 “(5) the Board of Governors of the Federal Re-
23 serve System;

24 “(6) the Comptroller of the Currency;

1 “(7) the Federal Deposit Insurance Corpora-
2 tion;

3 “(8) the National Credit Union Administration
4 Board;

5 “(9) the Securities and Exchange Commission;

6 “(10) the Commodity Futures Trading Com-
7 mission; and

8 “(11) the head of any other Federal agency, as
9 determined by the Administrator.

10 “(d) ADVISORY WORKING GROUP.—

11 “(1) ESTABLISHMENT.—The Administrator
12 shall establish a working group (in this subsection
13 referred to as the ‘Advisory Working Group’) with
14 which the Administrator shall consult on an ongoing
15 basis regarding the information contained in the
16 educational resources and modules established under
17 subsection (a).

18 “(2) DUTIES.—The duties of the Advisory
19 Working Group shall include the identification and
20 recommendation of relevant information to the Ad-
21 ministrator for inclusion in the educational resources
22 and modules established under subsection (a).

23 “(3) MEMBERS.—The Advisory Working Group
24 shall be comprised of the following members, who
25 shall be selected by the Administrator:

1 “(A) At least one individual representing
2 the Financial Crimes Enforcement Network of
3 the Department of the Treasury.

4 “(B) At least one individual who is a tax
5 professional with expertise in digital asset tax-
6 ation.

7 “(C) Individuals with demonstrated exper-
8 tise in digital assets, including—

9 “(i) not less than one individual from
10 the private sector;

11 “(ii) not less than one individual from
12 academia;

13 “(iii) not less than one individual
14 from an organization with demonstrated
15 expertise in ensuring digital asset outputs
16 are reliable, secure, transparent, and not
17 used for illegal purposes; and

18 “(iv) not less than one individual with
19 demonstrated expertise in the creation of
20 educational or professional development
21 materials regarding digital assets.

22 “(D) Individuals with demonstrated exper-
23 tise in outreach to small business concerns, in-
24 cluding—

1 “(i) not less than one individual from
2 each resource partner;

3 “(ii) not less than one individual from
4 a district office of the Administration; and

5 “(iii) not less than one individual
6 from an association representing small
7 business concerns.

8 “(E) A financial services consumer advo-
9 cate.

10 “(F) An investor advocate for financial
11 services.

12 “(G) An individual with demonstrated ex-
13 pertise on the ongoing risks arising from scams
14 and fraudulent activity related to the use of
15 digital assets.

16 “(4) VACANCIES.—Any vacancy in the Advisory
17 Working Group shall be filled in the same manner
18 as the original appointment.

19 “(5) INAPPLICABILITY OF FACA.—The require-
20 ments of chapter 10 of title 5, United States Code,
21 shall not apply to the Advisory Working Group es-
22 tablished under this paragraph.

23 “(e) INCORPORATION OF INFORMATION IN EDU-
24 CATIONAL RESOURCES AND MODULES.—In establishing

1 and maintaining the educational resources and modules
2 under subsection (a), the Administrator—

3 “(1) shall consider relevant, existing informa-
4 tion developed by resource partners, financial serv-
5 ices consumer advocates, and investor advocates for
6 financial services; and

7 “(2) may incorporate information described in
8 subparagraph (A) into such educational resources
9 and modules.

10 “(f) RESOURCE PARTNER INVOLVEMENT.—The Ad-
11 ministrator shall coordinate with resource partners to dis-
12 seminate information to raise the awareness of small busi-
13 ness concerns about availability of the educational re-
14 sources and modules established under subsection (a).

15 “(g) MANNER.—The Administrator shall ensure that
16 the information in the educational resources and modules
17 established under subsection (a)—

18 “(1) is actionable and presented in a manner
19 that is easily comprehensible by small business con-
20 cerns; and

21 “(2) does not give preference to a digital asset
22 model or tool developed by a specific entity or group
23 of entities.

1 “(h) DIGITAL ASSET DEFINED.—In this section, the
2 term ‘digital asset’ has the meaning given such term in
3 section 2 of the GENIUS Act (12 U.S.C. 5901).”.

4 (b) DEADLINE.—The Administrator of the Small
5 Business Administration shall establish the educational re-
6 sources and modules required by section 49 of the Small
7 Business Act (15 U.S.C. 631 et seq.), as added by this
8 Act, not later than 180 days after the date of the enact-
9 ment of this Act.

10 **SEC. 3. COMPLIANCE WITH CUTGO.**

11 No additional amounts are authorized to carry out
12 this Act or the amendments made by this Act.

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