

119TH CONGRESS
1ST SESSION

H. R. 2852

To amend the Internal Revenue Code of 1986 to allow students to take the saver's credit and receive the saver's match.

IN THE HOUSE OF REPRESENTATIVES

APRIL 10, 2025

Ms. JOHNSON of Texas (for herself, Mr. JOHNSON of Georgia, and Ms. NORTON) introduced the following bill; which was referred to the Committee on Ways and Means

A BILL

To amend the Internal Revenue Code of 1986 to allow students to take the saver's credit and receive the saver's match.

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 “Expanded Student
5 Saver’s Tax Credit Act”.

1 **SEC. 2. SAVER'S CREDIT AND SAVER'S MATCH ALLOWED TO**
2 **INDIVIDUALS WHO ARE FULL-TIME STU-**
3 **DENTS.**

4 (a) SAVER'S CREDIT.—Section 25B(c)(2) of the In-
5 ternal Revenue Code of 1986 is amended—

6 (1) in the heading, by striking “AND FULL
7 TIME STUDENTS”, and

8 (2) by striking “include—” and all that follows
9 through the period and inserting “include any indi-
10 vidual with respect to whom a deduction under sec-
11 tion 151 is allowed to another taxpayer for a taxable
12 year beginning in the calendar year in which such
13 individual's taxable year begins.”.

14 (b) SAVER'S MATCH.—Section 6433(c)(2) of such
15 Code is amended—

16 (1) in the heading, by striking “AND FULL
17 TIME STUDENTS”, and

18 (2) by striking “include—” and all that follows
19 through the period and inserting “include any indi-
20 vidual with respect to whom a deduction under sec-
21 tion 151 is allowed to another taxpayer for a taxable
22 year beginning in the calendar year in which such
23 individual's taxable year begins.”.

24 (c) EFFECTIVE DATE.—

1 (1) SAVER’S CREDIT.—The amendments made
2 by subsection (a) shall apply to contributions made
3 after the date of the enactment of this Act.

4 (2) SAVER’S MATCH.—The amendments made
5 by subsection (b) shall take effect as if included in
6 section 103 of the SECURE 2.0 Act of 2022.

○