

119TH CONGRESS  
2D SESSION

# H. R. 8351

To amend the Higher Education Act of 1965 to remove from a borrower's credit history the record of default on a defaulted loan made, insured, or guaranteed under title IV of such Act upon repayment of the full amount due on such loan, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

APRIL 16, 2026

Ms. ROSS (for herself, Ms. STEVENS, Ms. WILLIAMS of Georgia, and Ms. ADAMS) introduced the following bill; which was referred to the Committee on Education and Workforce

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## A BILL

To amend the Higher Education Act of 1965 to remove from a borrower's credit history the record of default on a defaulted loan made, insured, or guaranteed under title IV of such Act upon repayment of the full amount due on such loan, 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 “Clean Slate through  
5       Repayment Act of 2026”.

1 **SEC. 2. REMOVAL OF RECORD OF DEFAULT.**

2 Part G of title IV of the Higher Education Act of  
3 1965 (20 U.S.C. 1088 et seq.) is amended by adding at  
4 the end the following:

5 **“SEC. 494A. REMOVAL OF RECORD OF DEFAULT.**

6 “With respect to a borrower who repays in full the  
7 amount due on a defaulted loan made, insured, or guaran-  
8 teed under this title, the Secretary, guaranty agency, or  
9 other holder of the loan, as applicable, shall request that  
10 any consumer reporting agency to which the default was  
11 reported remove the default (and any related adverse in-  
12 formation) from such borrower’s credit history.”.

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