

116TH CONGRESS
2D SESSION

H. R. 7655

To amend title 11 of the United States Code to make dischargeable debts for educational loans of certain debtors whose income has been reduced for the duration of or as a result of the COVID-19 outbreak or who have a family member who died as a result of COVID-19.

IN THE HOUSE OF REPRESENTATIVES

JULY 16, 2020

Ms. SCANLON (for herself, Mr. NADLER, Mr. CICILLINE, Mr. GARCÍA of Illinois, Ms. ADAMS, and Mr. VARGAS) introduced the following bill; which was referred to the Committee on the Judiciary

A BILL

To amend title 11 of the United States Code to make dischargeable debts for educational loans of certain debtors whose income has been reduced for the duration of or as a result of the COVID-19 outbreak or who have a family member who died as a result of COVID-19.

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 “COVID-19 Student
5 Loan Relief Act (CSLRA) of 2020”.

1 **SEC. 2. DISCHARGEABLE EDUCATIONAL LOANS.**

2 Section 523 of title 11 of the United States Code is
3 amended by adding at the end the following:

4 “(f) Subsection (a) shall not apply with respect to a
5 debt of the kind described in paragraph (8) if—

6 “(1) the pre-tax income for a calendar year of
7 the debtor has declined—

8 “(A) by at least 20 percent, and the prior
9 income of the debtor was less than \$75,000 per
10 year;

11 “(B) by at least 30 percent, and the prior
12 income of the debtor was between \$75,000 and
13 \$125,000; or

14 “(C) by at least 40 percent, and the prior
15 income of the debtor was not less than
16 \$125,000;

17 beginning January 21, 2020 and extending until 60
18 days after the duration of the COVID-19 Emergency
19 or the duration of the COVID-19 outbreak or as a
20 result of the COVID-19 outbreak; or

21 “(2) the primary income-earner of the debtor’s
22 family died or became seriously disabled as a result
23 of COVID-19.”.

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