

119TH CONGRESS  
2D SESSION

# S. 4478

To protect the credit of Federal workers during a government shutdown.

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## IN THE SENATE OF THE UNITED STATES

APRIL 30, 2026

Mr. KELLY (for himself, Mr. GALLEGRO, Mr. VAN HOLLEN, Mr. KAINE, Mr. WARNER, and Ms. ALSOBROOKS) introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

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## A BILL

To protect the credit of Federal workers during a  
government shutdown.

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 “Federal Worker Credit  
5       Protection Act of 2026”.

1 **SEC. 2. PROHIBITION ON REPORTING ADVERSE ITEMS OF**  
 2 **INFORMATION RELATING TO FEDERAL**  
 3 **WORKERS DURING GOVERNMENT SHUT-**  
 4 **DOWNS.**

5 (a) IN GENERAL.—Section 605 of the Fair Credit  
 6 Reporting Act (15 U.S.C. 1681c) is amended—

7 (1) in subsection (a), by adding at the end the  
 8 following:

9 “(9) With respect to a consumer reporting  
 10 agency described in section 603(p), any item of ad-  
 11 verse information related to the debt of Federal  
 12 workers during a covered period, as those terms are  
 13 defined in subsection (i).”; and

14 (2) by adding at the end the following:

15 “(i) GOVERNMENT SHUTDOWNS.—

16 “(1) DEFINITIONS.—In this subsection:

17 “(A) COVERED INDIVIDUAL.—The term  
 18 ‘covered individual’ means an employee of the  
 19 United States Government or the District of  
 20 Columbia whose employing agency is subject to  
 21 a lapse of appropriations.

22 “(B) COVERED PERIOD.—The term ‘cov-  
 23 ered period’ means the period beginning on the  
 24 date on which there is more than a 24-hour  
 25 lapse in appropriations and ending on the date

1           that is 30 days after the date on which there  
2           is no longer a lapse in appropriations.

3           “(2) REQUEST TO DELETE.—A consumer re-  
4           porting agency, upon receiving a direct request from  
5           a consumer who is a covered individual during a cov-  
6           ered period shall, free of charge, delete information  
7           excluded under subsection (a)(9) in the consumer re-  
8           port of the consumer and prohibit the consumer re-  
9           porting agency from disclosing such information in  
10          the consumer report of the consumer to any person  
11          requesting the consumer report.

12          “(3) NOTIFICATION.—The Director of the Of-  
13          fice of Management and Budget shall submit to each  
14          consumer reporting agency described in section  
15          603(p) a notification of the start and end of a lapse  
16          in appropriations impacting covered individuals.”.

17          (b) TECHNICAL AND CONFORMING AMENDMENT.—  
18          Section 605(c)(1) of the Fair Credit Reporting Act (15  
19          U.S.C. 1681c(c)(1)) is amended by striking “paragraphs  
20          (4) and (6)” and inserting “paragraphs (4), (6), and (9)”.

21          (c) EFFECTIVE DATE.—This Act, and the amend-  
22          ments made by this Act, shall apply to a covered period  
23          that begins on or after February 1, 2026.

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