

Public Law 118–24  
118th Congress

An Act

Dec. 19, 2023  
[H.R. 3315]

To exempt for an additional 4-year period, from the application of the means-test presumption of abuse under chapter 7, qualifying members of reserve components of the Armed Forces and members of the National Guard who, after September 11, 2001, are called to active duty or to perform a homeland defense activity for not less than 90 days.

National Guard  
and Reservists  
Debt Relief  
Extension Act of  
2023.  
11 USC 101 note.

*Be it enacted by the Senate and House of Representatives of  
the United States of America in Congress assembled,*

**SECTION 1. SHORT TITLE.**

This Act may be cited as the “National Guard and Reservists  
Debt Relief Extension Act of 2023”.

**SEC. 2. NATIONAL GUARD AND RESERVISTS DEBT RELIEF AMEND-  
MENT.**

11 USC 707 note.

Section 4(b) of the National Guard and Reservists Debt Relief  
Act of 2008 (Public Law 110–438; 122 Stat. 5000) is amended  
by striking “15-year” and inserting “19-year”.

Approved December 19, 2023.

---

**LEGISLATIVE HISTORY—H.R. 3315:**

HOUSE REPORTS: No. 118–283 (Comm. on the Judiciary).

CONGRESSIONAL RECORD, Vol. 169 (2023):

Dec. 11, considered and passed House.

Dec. 14, considered and passed Senate.

