

[DISCUSSION DRAFT]

116TH CONGRESS
1ST SESSION

H. R. _____

To amend the Fair Debt Collection Practices Act to prohibit debt collectors from collecting on certain Federal student loan debt when the borrower would not be required to make payments under an income-driven repayment plan, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

M____ introduced the following bill; which was referred to the
Committee on _____

A BILL

To amend the Fair Debt Collection Practices Act to prohibit debt collectors from collecting on certain Federal student loan debt when the borrower would not be required to make payments under an income-driven repayment plan, 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 “Fair Student Loan
5 Debt Collection Practices Act”.

1 **SEC. 2. COLLECTION RESTRICTIONS WITH RESPECT TO**
2 **FEDERAL STUDENT LOANS.**

3 The Fair Debt Collection Practices Act (15 U.S.C.
4 1692 et seq.) is amended—

5 (1) by inserting after section 811 the following:

6 **“§ 811A. Collection restrictions with respect to Fed-**
7 **eral student loans**

8 “(a) PROHIBITION ON COLLECTING FROM BOR-
9 ROWERS BELOW CERTAIN INCOME GUIDELINES.—A debt
10 collector may not attempt to collect a debt with respect
11 to a Federal student loan during any period of time when
12 the borrower of such loan would not be required to make
13 a payment under an income-driven repayment plan.

14 “(b) DEFINITIONS.—In this section:

15 “(1) FEDERAL STUDENT LOAN.—The term
16 ‘Federal student loan’ means a loan made, insured,
17 or guaranteed under title IV of the Higher Edu-
18 cation Act of 1965.

19 “(2) INCOME-DRIVEN REPAYMENT PLAN.—The
20 term ‘income-driven repayment plan’ has the mean-
21 ing given such term by the Secretary of Education.”;
22 and

23 (2) in the table of contents for such Act, by in-
24 serting after the item relating to section 811 the fol-
25 lowing:

“811A. Collection restrictions with respect to Federal student loans.”.