

118TH CONGRESS  
1ST SESSION

# H. R. 1211

To prohibit the mass cancellation of student loans.

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## IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 27, 2023

Mr. DESJARLAIS introduced the following bill; which was referred to the Committee on Education and the Workforce, and in addition to the Committee on Energy and Commerce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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## A BILL

To prohibit the mass cancellation of student loans.

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 “Student Loan Account-  
5 ability Act”.

6 **SEC. 2. FINDINGS.**

7 Congress finds the following:

8 (1) Statutory authority has not been provided  
9 to the executive branch of the Federal Government  
10 to cancel student loans on a mass scale.

1           (2) It is unfair for taxpayers who paid student  
2           loans or did not attend college to pay for those who  
3           chose to take student loans.

4 **SEC. 3. PROHIBITION ON MASS CANCELLATION OF STU-**  
5 **DENT LOANS.**

6           (a) PROHIBITION.—

7           (1) IN GENERAL.—Notwithstanding any other  
8           provision of law, the Secretary of Education, the  
9           Secretary of the Treasury, or the Attorney General  
10          shall not take any action to cancel or forgive the  
11          outstanding balances, or portion of balances, of cov-  
12          ered loans, except as provided in paragraph (2).

13          (2) EXEMPTION.—The prohibition described in  
14          paragraph (1) shall not apply to targeted Federal  
15          student loan forgiveness, cancellation, or repayment  
16          programs carried out under the Higher Education  
17          Act of 1965 (20 U.S.C. 1001 et seq.), under final  
18          regulations as in effect on March 12, 2020.

19          (b) DEFINITIONS.—In this section, the term “covered  
20          loan” means—

21                 (1) a loan made, insured, or guaranteed under  
22                 part B, D, or E of title IV of the Higher Education  
23                 Act of 1965 (20 U.S.C. 1071 et seq.; 1087a et seq.;  
24                 1087aa et seq.) before, on, or after the date of en-  
25                 actment of this Act; or

1           (2) a loan under the Health Education Assist-  
2           ance Loan Program under title VII of the Public  
3           Health Service Act (42 U.S.C. 292 et seq.) made be-  
4           fore, on, or after the date of enactment of this Act.

5           (c) LIMITATION.—The Secretary of Education, the  
6           Secretary of the Treasury, or the Attorney General may  
7           not implement, or publish in any form, any regulation, or  
8           take any action, that modifies, alters, amends, cancels,  
9           discharges, forgives, or defers the repayment of any stu-  
10          dent debt not expressly permitted within statute or regula-  
11          tion as in effect on March 12, 2020, regarding covered  
12          loans, except to the extent that such regulation or action  
13          reflects the clear and unequivocal intent of Congress in  
14          legislation.

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