

118TH CONGRESS
1ST SESSION

H. R. 4594

To amend the Higher Education Act of 1965 to remove all adverse credit history related to a loan from the credit history of a borrower who has rehabilitated the loan.

IN THE HOUSE OF REPRESENTATIVES

JULY 12, 2023

Ms. WILLIAMS of Georgia (for herself, Ms. ADAMS, Ms. ROSS, and Ms. STEVENS) introduced the following bill; which was referred to the Committee on Education and the Workforce

A BILL

To amend the Higher Education Act of 1965 to remove all adverse credit history related to a loan from the credit history of a borrower who has rehabilitated the loan.

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 “Clean Slate through
5 Rehabilitation Act”.

6 **SEC. 2. DEFAULT REDUCTION PROGRAM.**

7 Section 428F(a)(1)(C) of the Higher Education Act
8 of 1965 (20 U.S.C. 1078–6(a)(1)(C)) is amended by strik-

1 ing “to remove the record of the default from the bor-
2 rower’s credit history” and inserting “to remove any ad-
3 verse item of information relating to such loan from the
4 borrower’s credit history”.

○