

118TH CONGRESS  
1ST SESSION

# H. R. 4635

To amend the Higher Education Act of 1965 to remove the record of default on a loan made, insured, or guaranteed under title IV from a borrower's credit history upon repayment of the full amount due on such loan.

---

## IN THE HOUSE OF REPRESENTATIVES

JULY 13, 2023

Ms. ROSS (for herself, Ms. STEVENS, Ms. WILLIAMS of Georgia, and Ms. ADAMS) 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 the record of default on a loan made, insured, or guaranteed under title IV from a borrower's credit history upon repayment of the full amount due on such 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 Repayment Act of 2023”.

1 **SEC. 2. REMOVAL OF RECORD OF DEFAULT.**

2 Part G of title IV of the Higher Education Act of  
3 1965 (20 U.S.C. 1088 et seq.) is amended by adding at  
4 the end the following:

5 **“SEC. 495. REMOVAL OF RECORD OF DEFAULT.**

6 “Upon repaying in full the amount due on a defaulted  
7 loan made, insured, or guaranteed under this title, the  
8 Secretary, guaranty agency, or other holder of the loan  
9 shall request any consumer reporting agency to which the  
10 Secretary, guaranty agency, or holder, as applicable, re-  
11 ported the default of the loan, to remove any adverse item  
12 of information relating to such loan from the borrower’s  
13 credit history.”.

○