

119TH CONGRESS  
1ST SESSION

# H. R. 1506

To amend the Internal Revenue Code of 1986 to treat qualified water competency and water safety lesson expenses as medical expenses.

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## IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 21, 2025

Mr. STEUBE (for himself, Ms. ROSS, Mr. MOYLAN, and Mr. DAVIS of North Carolina) introduced the following bill; which was referred to the Committee on Ways and Means

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## A BILL

To amend the Internal Revenue Code of 1986 to treat qualified water competency and water safety lesson expenses as medical expenses.

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 “Safe Water Instruction  
5 for Minors Act of 2025” or the “SWIM Act of 2025”.

6 **SEC. 2. CERTAIN AMOUNTS PAID FOR WATER COMPETENCY**  
7 **AND LIFE SAVING WATER SAFETY LESSONS.**

8 (a) IN GENERAL.—Section 213(d)(1) of the Internal  
9 Revenue Code of 1986 is amended by striking “or” at the

1 end of subparagraph (C), by striking the period at the end  
2 of subparagraph (D) and inserting “, or”, and by inserting  
3 after subparagraph (D) the following new subparagraph:

4                   “(E) for qualified water competency and  
5                   water safety lesson expenses.”.

6           (b) QUALIFIED WATER COMPETENCY AND WATER  
7 SAFETY LESSON EXPENSES.—Section 213(d) of the In-  
8 ternal Revenue Code of 1986 is amended by adding at the  
9 end the following new paragraph:

10                   “(12) QUALIFIED WATER COMPETENCY AND  
11                   WATER SAFETY LESSON EXPENSES.—

12                   “(A) IN GENERAL.—The term ‘qualified  
13                   water competency and water safety lesson ex-  
14                   penses’ means amounts paid to participate in  
15                   basic water safety and basic swimming instruc-  
16                   tion or for equipment necessary for such par-  
17                   ticipation.

18                   “(B) OVERALL DOLLAR LIMITATION.—The  
19                   aggregate amount treated as water competency  
20                   and water safety expenses with respect to any  
21                   taxpayer for any taxable year shall not exceed  
22                   \$500 (\$1,000 in the case of a joint return or  
23                   a head of household (as defined in section  
24                   2(b)).

1           “(C) LIMITATIONS RELATED TO WATER  
2           COMPETENCY AND WATER SAFETY LESSONS.—  
3           Amounts paid for lessons described in subpara-  
4           graph (A) shall be treated as qualified expenses  
5           only—

6                   “(i) if such lessons are focused on  
7                   water safety and competency lessons and  
8                   are not intended for competitive swimming  
9                   or training lessons, and

10                   “(ii) in the case of amounts paid for  
11                   any single item equipment, such amounts  
12                   do not exceed \$100.”.

13           (c) EFFECTIVE DATE.—The amendments made by  
14           this section shall apply to taxable years beginning after  
15           the date of the enactment of this Act.

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