

119TH CONGRESS
1ST SESSION

H. R. 2704

To amend the Fair Debt Collection Practices Act to prohibit debt collectors from collecting, or attempting to collect, on a debt of a consumer with respect to which the statute of limitations has expired, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

APRIL 8, 2025

Mr. COHEN introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Fair Debt Collection Practices Act to prohibit debt collectors from collecting, or attempting to collect, on a debt of a consumer with respect to which the statute of limitations has expired, 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 Debt Collection
5 Improvement Act”.

1 **SEC. 2. PROHIBITION ON COLLECTING TIME-BARRED DEBT.**

2 (a) IN GENERAL.—The Fair Debt Collection Prac-
3 tices Act (15 U.S.C. 1692 et seq.) is amended by inserting
4 after section 811 the following:

5 **“§ 811A. Prohibition on collecting time-barred debt**

6 “A debt collector may not collect, or attempt to col-
7 lect, any debt of a consumer with respect to which the
8 governing statute of limitations has expired.”.

9 (b) CLERICAL AMENDMENT.—The table of contents
10 for the Fair Debt Collection Practices Act is amended by
11 inserting after the item relating to section 811 the fol-
12 lowing:

“811A. Prohibition on collecting time-barred debt.”.

