

119TH CONGRESS
1ST SESSION

H. R. 3159

To amend title 10, United States Code, to include training regarding financial protections under the Servicemembers Civil Relief Act in certain financial literacy training programs for members of the Armed Forces, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MAY 1, 2025

Mrs. MCCLAIN DELANEY (for herself, Mr. BISHOP, Ms. BROWNLEY, Mr. CARSON, Mr. DAVIS of North Carolina, Ms. DELBENE, Mr. DELUZIO, Mr. FITZPATRICK, Mr. GOTTHEIMER, Mr. MOULTON, Mr. MOYLAN, Ms. STRICKLAND, and Ms. TITUS) introduced the following bill; which was referred to the Committee on Veterans' Affairs, and in addition to the Committee on Armed Services, 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

A BILL

To amend title 10, United States Code, to include training regarding financial protections under the Servicemembers Civil Relief Act in certain financial literacy training programs for members of the Armed Forces, 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,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Improving SCRA Ben-
3 efit Utilization Act”.

4 **SEC. 2. FINANCIAL LITERACY TRAINING REGARDING THE**
5 **SERVICEMEMBERS CIVIL RELIEF ACT.**

6 Section 992 of title 10, United States Code, is
7 amended—

8 (1) in subsection (a)(1)—

9 (A) by redesignating subparagraphs (D)
10 and (E) as subparagraphs (E) and (F), respec-
11 tively; and

12 (B) by inserting, after subparagraph (C),
13 the following new subparagraph (D):

14 “(D) consumer financial protections afforded to
15 members and their dependents under the law, in-
16 cluding protections regarding interest rate limits
17 under section 207 of the Servicemembers Civil Relief
18 Act (50 U.S.C. 3937);” and

19 (2) in subsection (d)(1), by inserting “(includ-
20 ing with regards to knowledge and use of protections
21 regarding interest rates under section 207 of the
22 Servicemembers Civil Relief Act (50 U.S.C. 3937))”
23 after “preparedness”.

1 **SEC. 3. NOTIFICATION OF BENEFITS UNDER THE**
2 **SERVICEMEMBERS CIVIL RELIEF ACT TO**
3 **SERVICEMEMBERS CALLED OR ORDERED TO**
4 **ACTIVE DUTY OR TO ACTIVE SERVICE.**

5 Section 105 of the Servicemembers Civil Relief Act
6 (50 U.S.C. 3915) is amended—

7 (1) by striking the period at the end and insert-
8 ing “, including—”; and

9 (2) by adding at the end the following new
10 paragraphs:

11 “(1) at the time a person first enters military
12 service; and

13 “(2) in the case of a person who is a member
14 of a reserve component—

15 “(A) at the time the person first enters
16 service in the reserve component; and

17 “(B) at any time when the person is mobi-
18 lized or otherwise individually called or ordered
19 to active duty for a period of more than 30
20 days.”.

21 **SEC. 4. FINANCIAL INSTITUTION OBLIGATION TO APPLY**
22 **MAXIMUM RATE OF INTEREST ON ALL SERV-**
23 **ICEMEMBER DEBTS INCURRED BEFORE MILI-**
24 **TARY SERVICE.**

25 Section 207(b) of the Servicemembers Civil Relief Act
26 (50 U.S.C. 3937) is amended—

1 (1) in paragraph (2)—

2 (A) by striking “the creditor shall treat the
3 debt in accordance with subsection (a), effective
4 as of the date on which the servicemember is
5 called to military service.” and inserting “the
6 creditor shall—”; and

7 (B) by adding at the end the following new
8 subparagraphs:

9 “(A) treat the debt in accordance with sub-
10 section (a), effective as of the date on which the
11 servicemember is called to military service; and

12 “(B) treat any other obligation or liability
13 of the servicemember to the creditor in accord-
14 ance with subsection (a), whether or not such
15 obligation or liability was specifically mentioned
16 in a notice provided by the servicemember
17 under paragraph (1)(A).”; and

18 (2) by adding at the end the following new
19 paragraph:

20 “(3) SUBMISSION OF DOCUMENTS.—A creditor
21 shall provide all necessary mechanisms to ensure
22 that a servicemember is able to submit any docu-
23 ments required in order for an obligation or liability
24 of the servicemember to be subject to the interest
25 rate limitation in subsection (a) either online, by

1 mail, or by fax, at the election of the servicemem-
2 ber.”.

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