

119TH CONGRESS
1ST SESSION

H. R. 5083

To require the Bureau of Consumer Financial Protection and the Federal Trade Commission to conduct a study on use of additional key factors in credit scoring models, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 2, 2025

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

A BILL

To require the Bureau of Consumer Financial Protection and the Federal Trade Commission to conduct a study on use of additional key factors in credit scoring models, 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. STUDY ON USE OF ADDITIONAL KEY FACTORS**

4 **IN CREDIT SCORING MODELS.**

5 (a) IN GENERAL.—Not later than December 31,
6 2025, the Director of the Bureau of Consumer Financial
7 Protection and the Chairman of the Federal Trade Com-
8 mission shall jointly submit to Congress a report on—

1 (1) the use of credit scoring models that include
2 consideration of key factors described in subsection
3 (b); and

4 (2) how such models affect the ways in which
5 a creditor evaluates the creditworthiness of a con-
6 sumer.

7 (b) KEY FACTORS.—The key factors described in this
8 subsection are as follows:

9 (1) Brokerage account statements.

10 (2) Payment history for installment contracts,
11 such as “Buy Now, Pay Later” installment con-
12 tracts.

13 (3) Electronic benefit transfer system (as de-
14 fined in section 904(d)(2)(A)(i) of the Electronic
15 Fund Transfer Act (15 U.S.C. 1693b(d)(2)(A)(i)))
16 transaction records.

17 (4) Rental payment history.

18 (5) Utility payment history.

19 (6) Telecom and subscription-service payment
20 history.

21 (7) Transaction data from depository institu-
22 tion (as defined in section 3(a) of the Federal De-
23 posit Insurance Act (12 U.S.C. 1813(a))) and credit
24 union accounts.

1 (8) Payroll deposit or data on the frequency
2 with which an employee makes deposits to an ac-
3 count of a consumer.

4 (9) Payment history for insurance.

5 (10) Public record data relating to property
6 ownership, business licenses, and court filings relat-
7 ing to assets or real property.

8 (11) Peer-to-peer financial transaction activity.

9 (c) DEFINITIONS.—In this Act:

10 (1) CREDIT SCORING MODEL.—The term “cred-
11 it scoring model” means a model for developing a
12 credit score (as defined in section 609(f)(2)(A) of
13 the Fair Credit Reporting Act (15 U.S.C.
14 1681g(f)(2)(A))).

15 (2) KEY FACTOR.—The term “key factor” has
16 the meaning given in section 609(f)(2)(B) of the
17 Fair Credit Reporting Act (15 U.S.C.
18 1681g(f)(2)(B)).

○