

119TH CONGRESS
1ST SESSION

H. R. 6224

To amend the Servicemembers Civil Relief Act to extend the interest rate limitation on debt entered into during military service to debt incurred during military service to consolidate or refinance student loans incurred before military service, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 20, 2025

Mrs. RAMIREZ (for herself, Ms. BONAMICI, Mr. LEVIN, Ms. McCLELLAN, Ms. TLAIB, Ms. SALINAS, Mr. HORSFORD, Mr. DAVIS of Illinois, Ms. NORTON, and Mr. GARCÍA of Illinois) introduced the following bill; which was referred to the Committee on Veterans' Affairs

A BILL

To amend the Servicemembers Civil Relief Act to extend the interest rate limitation on debt entered into during military service to debt incurred during military service to consolidate or refinance student loans incurred before military service, 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 “Servicemember Stu-
5 dent Loan Affordability Act of 2025”.

1 **SEC. 2. INTEREST RATE LIMITATION ON DEBT ENTERED**
2 **INTO DURING MILITARY SERVICE TO CON-**
3 **SOLIDATE OR REFINANCE STUDENT LOANS**
4 **INCURRED BEFORE MILITARY SERVICE.**

5 (a) IN GENERAL.—Subsection (a) of section 207 of
6 the Servicemembers Civil Relief Act (50 U.S.C. 3937) is
7 amended—

8 (1) in paragraph (1), by inserting “ON DEBT
9 INCURRED BEFORE SERVICE” after “LIMITATION TO
10 6 PERCENT”;

11 (2) by redesignating paragraphs (2) and (3) as
12 paragraphs (3) and (4), respectively;

13 (3) by inserting after paragraph (1) the fol-
14 lowing new paragraph (2):

15 “(2) LIMITATION TO 6 PERCENT ON DEBT IN-
16 CURRED DURING MILITARY SERVICE TO CONSOLI-
17 DATE OR REFINANCE STUDENT LOANS INCURRED
18 BEFORE MILITARY SERVICE.—

19 “(A) IN GENERAL.—Subject to subpara-
20 graph (B), an obligation or liability bearing in-
21 terest at a rate in excess of 6 percent per year
22 that is incurred by a servicemember, or the
23 servicemember and the servicemember’s spouse
24 jointly, during military service to consolidate or
25 refinance one or more student loans incurred by
26 the servicemember before such military service

1 shall not bear an interest at a rate in excess of
2 6 percent during the period of military service.

3 “(B) LIMITATION.—Subparagraph (A)
4 shall apply only to the consolidation or refi-
5 nancing of student loans described in such sub-
6 paragraph and shall not apply to the consolida-
7 tion or refinancing of any other obligation or li-
8 ability.”;

9 (4) in paragraph (3), as redesignated by para-
10 graph (2) of this subsection, by inserting “or (2)”
11 after “paragraph (1)”; and

12 (5) in paragraph (4), as so redesignated, by
13 striking “paragraph (2)” and inserting “paragraph
14 (3)”.

15 (b) IMPLEMENTATION OF LIMITATION.—Subsection
16 (b) of such section is amended—

17 (1) in paragraph (1)(A), by striking “the inter-
18 est rate limitation in subsection (a)” and inserting
19 “an interest rate limitation in paragraph (1) or (2)
20 of subsection (a)”; and

21 (2) in paragraph (2)—

22 (A) in the paragraph heading, by striking
23 “EFFECTIVE AS OF DATE OF ORDER TO ACTIVE
24 DUTY” and inserting “EFFECTIVE DATE”; and

1 (B) by inserting before the period at the
2 end the following: “in the case of an obligation
3 or liability covered by subsection (a)(1), or as of
4 the date the servicemember (or servicemember
5 and spouse jointly) incurs the obligation or li-
6 ability concerned under subsection (a)(2)”.

7 (c) STUDENT LOAN DEFINED.—Subsection (d) of
8 such section is amended by adding at the end the following
9 new paragraph:

10 “(3) STUDENT LOAN.—The term ‘student loan’
11 means—

12 “(A) a Federal student loan made, insured,
13 or guaranteed under title IV of the Higher
14 Education Act of 1965 (20 U.S.C. 1070 et
15 seq.); or

16 “(B) a private education loan as that term
17 is defined in section 140(a) of the Truth in
18 Lending Act (15 U.S.C. 1650(a)).”.

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