

119TH CONGRESS
2D SESSION

H. R. 8351

To amend the Higher Education Act of 1965 to remove from a borrower's credit history the record of default on a defaulted loan made, insured, or guaranteed under title IV of such Act upon repayment of the full amount due on such loan, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

APRIL 16, 2026

Ms. ROSS (for herself, Ms. STEVENS, Ms. WILLIAMS of Georgia, and Ms. ADAMS) introduced the following bill; which was referred to the Committee on Education and Workforce

A BILL

To amend the Higher Education Act of 1965 to remove from a borrower's credit history the record of default on a defaulted loan made, insured, or guaranteed under title IV of such Act upon repayment of the full amount due on such loan, 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 “Clean Slate through
5 Repayment Act of 2026”.

1 **SEC. 2. REMOVAL OF RECORD OF DEFAULT.**

2 Part G of title IV of the Higher Education Act of
3 1965 (20 U.S.C. 1088 et seq.) is amended by adding at
4 the end the following:

5 **“SEC. 494A. REMOVAL OF RECORD OF DEFAULT.**

6 “With respect to a borrower who repays in full the
7 amount due on a defaulted loan made, insured, or guaran-
8 teed under this title, the Secretary, guaranty agency, or
9 other holder of the loan, as applicable, shall request that
10 any consumer reporting agency to which the default was
11 reported remove the default (and any related adverse in-
12 formation) from such borrower’s credit history.”.

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