

119TH CONGRESS
2D SESSION

H. R. 8356

To amend the Higher Education Act of 1965 to require the removal of the record of default from credit history upon obtaining a Federal Direct Consolidation Loan that discharges the defaulted loan.

IN THE HOUSE OF REPRESENTATIVES

APRIL 16, 2026

Ms. STEVENS (for herself, Ms. ADAMS, Ms. ROSS, and Ms. WILLIAMS of Georgia) 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 require the removal of the record of default from credit history upon obtaining a Federal Direct Consolidation Loan that discharges the defaulted loan.

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 Consolidation Act”.

1 **SEC. 2. REMOVAL OF RECORD OF DEFAULT FROM CREDIT**
2 **HISTORY UPON LOAN CONSOLIDATION.**

3 Section 455(g) of the Higher Education Act of 1965
4 (20 U.S.C. 1087e(g)) is amended by adding at the end
5 the following:

6 “(4) CONSUMER REPORTING AGENCIES.—With
7 respect to a borrower who obtains a Federal Direct
8 Consolidation Loan that discharges the liability on a
9 defaulted loan made, insured, or guaranteed under
10 this title, the Secretary, guaranty agency, or other
11 holder of such loan shall request that any consumer
12 reporting agency to which the default was reported
13 remove the default from the borrower’s credit his-
14 tory.”.

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