

119TH CONGRESS  
1ST SESSION

# S. 2700

To improve transparency and accountability for Federal student loan  
borrowers.

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## IN THE SENATE OF THE UNITED STATES

SEPTEMBER 3, 2025

Mr. HUSTED (for himself and Mr. TUBERVILLE) introduced the following bill;  
which was read twice and referred to the Committee on Health, Edu-  
cation, Labor, and Pensions

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## A BILL

To improve transparency and accountability for Federal  
student loan borrowers.

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 “Debt, Earnings, and  
5       Cost Information Disclosure for Education Act” or the  
6       “DECIDE Act”.

7       **SEC. 2. IMPROVING TRANSPARENCY AND ACCOUNTABILITY**  
8               **FOR STUDENT LOAN BORROWERS.**

9               (a) PROGRAM-LEVEL DATA.—The Secretary of Edu-  
10       cation shall expand and update annually the College

1 Scorecard, or any successor, with the following program-  
2 level data for each certificate, degree, graduate, and pro-  
3 fessional program for which students are eligible to receive  
4 Federal student aid:

5           (1) The median annual earnings of the pro-  
6 grammatic cohort of students who received Federal  
7 funds (including Federal Pell Grants or student  
8 loans under title IV of the Higher Education Act of  
9 1965 (20 U.S.C. 1070 et seq.)) for enrollment in  
10 such program during the academic year that is 10  
11 years before the year of the determination, regard-  
12 less of completion status.

13           (2) The median amount of Federal Direct Staf-  
14 ford Loan debt, as determined by the Secretary of  
15 Education, that borrowers of such loans who com-  
16 pleted the program had at the time they entered re-  
17 payment on such Federal Direct Stafford Loans.

18           (3) In the case of a graduate or professional  
19 program, the median amount of Graduate Federal  
20 Direct PLUS loan debt, as determined by the Sec-  
21 retary of Education, that borrowers of such loans  
22 who completed the program had at the time they en-  
23 tered repayment on such Graduate PLUS loans.

24           (4) The median amount of Parent Federal Di-  
25 rect PLUS loan debt, as determined by the Sec-

1       retary of Education, for students who completed the  
 2       program and on whose behalf a parent borrowed  
 3       such Parent PLUS loans.

4           (5) The default rate of students who completed  
 5       the program, as determined by the Secretary of  
 6       Education.

7           (6) The repayment rate.

8       (b) INSTITUTION-LEVEL DATA.—The Secretary of  
 9       Education shall expand and update annually the College  
 10      Scorecard, or any successor, with the following institution-  
 11      level data:

12           (1) The cohort default rate.

13           (2) The repayment rate.

14           (3) The rate of default on Graduate Federal  
 15      Direct PLUS loans, as determined by the Secretary  
 16      of Education, and the repayment rate of such loans  
 17      for students who received such loans for attendance  
 18      at the institution.

19           (4) The rate of default on Parent Federal Di-  
 20      rect PLUS loans, as determined by the Secretary of  
 21      Education, and the repayment rate of such loans for  
 22      students on whose behalf a parent borrowed such  
 23      loans for the student's attendance at the institution.

24      (c) DEFINITIONS.—In this Act:

1           (1) COHORT DEFAULT RATE.—The term “co-  
2       hort default rate” has the meaning given the term  
3       in section 435(m) of the Higher Education Act of  
4       1965 (20 U.S.C. 1085(m)).

5           (2) REPAYMENT RATE.—

6                (A) IN GENERAL.—The term “repayment  
7       rate” means the share of borrowers that grad-  
8       uated with Federal student loans in repayment  
9       that belong to a status category described in  
10      subparagraph (B), 2 years after entering repay-  
11      ment.

12              (B) STATUS CATEGORIES.—The status cat-  
13      egories shall be determined by the Secretary of  
14      Education and may include the categories: mak-  
15      ing progress, not making progress, deferment,  
16      paid in full, forbearance, defaulted, delinquent,  
17      and discharged.

18              (C) EXCLUSIONS.—The repayment rate  
19      shall exclude private student loans and Federal  
20      loans originated at a different institution.

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