

118TH CONGRESS  
1ST SESSION

# H. R. 1125

To require disclosure of the total amount of interest that would be paid over the life of a loan for certain Federal student loans.

---

## IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 21, 2023

Mr. FEENSTRA (for himself, Mrs. MILLER-MEEKS, and Mr. NUNN of Iowa) introduced the following bill; which was referred to the Committee on Education and the Workforce

---

## A BILL

To require disclosure of the total amount of interest that would be paid over the life of a loan for certain Federal student loans.

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 “Student Transparency  
5 for Understanding Decisions in Education Net Terms  
6 Act” or the “STUDENT Act”.

7 **SEC. 2. INTEREST DISCLOSURE.**

8 Section 433(a) of the Higher Education Act of 1965  
9 (20 U.S.C. 1083(a)) is amended—

1           (1) by redesignating paragraphs (18) and (19)  
2           as paragraphs (19) and (20), respectively; and

3           (2) by inserting after paragraph (17) the fol-  
4           lowing:

5           “(18) the total amount of interest that would  
6           be paid over the life of the loan based on a standard  
7           10-year repayment plan;”.

○