

119TH CONGRESS
1ST SESSION

H. R. 6134

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

NOVEMBER 19, 2025

Mr. FEENSTRA (for himself, Mrs. HINSON, and Mr. NUNN of Iowa) introduced
the following bill; which was referred to the Committee on Education and
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 455(p) of the Higher Education Act of 1965
9 (20 U.S.C. 1087e(p)) is amended—

1 (1) by striking “shall, with respect to loans”
2 and inserting the following: “shall—
3 “(1) with respect to loans”;
4 (2) by striking “part B.” and inserting “part
5 B; and”; and
6 (3) by adding at the end the following:
7 “(2) include in the disclosure required under
8 section 433(a) the total amount of interest that
9 would be paid over the life of the loan, using the
10 standard repayment plan applicable based on the
11 total outstanding principal of all loans of the bor-
12 rower.”.

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