

119TH CONGRESS
1ST SESSION

S. 2764

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 SENATE OF THE UNITED STATES

SEPTEMBER 10, 2025

Ms. ERNST (for herself, Ms. KLOBUCHAR, Mr. KAINE, Mrs. MOODY, Mr. GRASSLEY, and Ms. HASSAN) introduced the following bill; which was read twice and referred to the Committee on Health, Education, Labor, and Pensions

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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