

116TH CONGRESS  
1ST SESSION

# H. R. 4750

To amend title 11 of the United States Code to make student loans dischargeable.

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IN THE HOUSE OF REPRESENTATIVES

OCTOBER 18, 2019

Mr. CLAY introduced the following bill; which was referred to the Committee on the Judiciary

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## A BILL

To amend title 11 of the United States Code to make student loans dischargeable.

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 “Relief from Excessive  
5        Debt Act” or the “RED Act”.

6        **SEC. 2. EXCEPTION TO DISCHARGE.**

7        Section 523(a) of title 11, United States Code, is  
8        amended—

9                (1) by striking paragraph (8); and

1           (2) by redesignating paragraphs (9) through  
2           (14B) as paragraphs (8) through (14A), respec-  
3           tively.

4 **SEC. 3. CONFORMING AMENDMENTS.**

5           Title 11, United States Code, is amended—

6           (1) in section 704(c)(1)(C)(iv)(I) by striking  
7           “(14A)” and inserting “(14)”;

8           (2) in section 1106(c)(1)(C)(iv)(I) by striking  
9           “(14A)” and inserting “(14)”;

10          (3) in section 1202(c)(1)(C)(iv)(I) by striking  
11          “(14A)” and inserting “(14)”;

12          (4) in section 1328(a)(2) by striking “(8), or  
13          (9)” and inserting “or (8)”.

14 **SEC. 4. EFFECTIVE DATE; APPLICATION OF AMENDMENTS.**

15          (a) **EFFECTIVE DATE.**—Except as provided in sub-  
16          section (b), this Act and the amendments made by this  
17          Act shall take effect on the date of the enactment of this  
18          Act.

19          (b) **APPLICATION OF AMENDMENTS.**—The amend-  
20          ments made by this Act shall apply only with respect to  
21          cases commenced under title 11 of the United States Code  
22          on or after the date of the enactment of this Act.

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