

**AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO THE RULES COMMITTEE PRINT FOR H.R. 3193
OFFERED BY MS. ESTY OF CONNECTICUT**

Strike all after the enacting clause and insert the following:

1 SECTION 1. STUDY ON PREDATORY STUDENT LENDING.

2 (a) STUDY.—The Bureau of Consumer Financial
3 Protection shall carry out a study on predatory lending
4 practices that target low-income families for student loan
5 services.

6 (b) REPORT.—Not later than the end of the 3-month
7 period beginning on the date of the enactment of this Act,
8 the Bureau shall issue a report to the Congress containing
9 all findings and determinations made in carrying out the
10 study required under subsection (a).

