

**AMENDMENT TO H.R. 2547, AS REPORTED
OFFERED BY MS. OMAR OF MINNESOTA**

Redesignate title IX as title X.

Redesignate section 901 as section 1001.

In section 1001, as redesignated, strike “This Act” and insert “Except as otherwise provided in this Act, this Act”.

After title VIII insert the following:

1 **TITLE IX—REPORT ON EXPERI-**
2 **ENCES OF DELINQUENT BOR-**
3 **ROWERS OF PRIVATE EDU-**
4 **CATION LOANS**

5 **SEC. 901. REPORT ON EXPERIENCES OF DELINQUENT STU-**
6 **DENT LOAN BORROWERS.**

7 Not later than 18 months after the date of the enact-
8 ment of this Act, the Director of the Bureau of Consumer
9 Financial Protection Bureau shall carry out a study and
10 submit to Congress a report on the consumer experiences
11 and financial impacts of debt collection practices on delin-
12 quent borrowers of private education loans (as defined in
13 section 140(a) of the Truth in Lending Act (15 U.S.C.
14 1650(a)) and such report shall include an analysis of—

1 (1) the frequency and nature of private student
2 lenders challenging undue hardship bankruptcy peti-
3 tions made by borrowers of private education loans;
4 and

5 (2) whether private student lenders dispropor-
6 tionately challenge undue hardship petitions made
7 by low-income or otherwise vulnerable borrowers of
8 private education loans.

