

**AMENDMENT TO THE RULES COMMITTEE PRINT**

**116-47**

**OFFERED BY MS. JACKSON LEE OF TEXAS**

In title IX, add at the end the following:

1 **SEC. 904. GAO STUDY ON THE EFFECT OF CREDIT SCORES**  
2 **ON CERTAIN INSURANCE DETERMINATIONS**  
3 **AND HOW ADVERSE INFORMATION EFFECTS**  
4 **STUDENT BORROWERS.**

5 (a) STUDY.—The Comptroller General of the United  
6 States shall carry out a study of—

7 (1) how credit scores are used in auto and  
8 homeowners insurance determinations, including in-  
9 formation on treatment of different demographic  
10 populations; and

11 (2) how adverse information contained in a con-  
12 sumer's file at credit reporting agencies diminishes  
13 students' access to credit and impacts the credit  
14 scores of student borrowers.

15 (b) REPORT.—The Comptroller General shall issue a  
16 report to the Congress containing all findings and deter-  
17 minations made in carrying out the study required under  
18 subsection (a).

