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# Minter introduces student loan reform bill

By Julianna Lowe For the Daily News

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Students walk around the campus of Western Kentucky University on W Green, has introduced House Bill 239, also known as the Student Loan B transparency to student loan borrowers so they can have full disclosure Ramey/photo@bgdailynews.com)

Grace Ramey



State Rep. Patti Minter, D-Bowling Green, has introduced legislation called the Student Loan Borrower Bill of Rights in the Kentucky General Assembly.

House Bill 239 focuses on providing more transparency to student loan borrowers so they can have full disclosure in the borrowing process, she said.

“This is not canceling student debt,” she said. “This bill would not relieve student debt because those are federal issues. State governments can’t do that.”

The bill aims to end predatory lending by banning deceptive practices, increasing oversight and requiring more transparency in the student loan borrowing process, she said.

“This bill will create greater transparency in the process,” Minter said. “When there are disputes, we’ll create a mediator so that borrowers

have an advocate and lenders operate within a set of rules that are fair for everybody.”

The bill, which was modeled after similar bills in Connecticut, New York and California, is co-sponsored by Rep. Attica Scott, D-Louisville.

Scott “knows firsthand how crippling student debt can be because she is still paying off her own student loans, and she has a daughter in college now,” Minter said.

The bill includes a ban on fraudulent, deceptive or abusive lending practices, a limit on the amount of time that a loan payment can process and the ability for borrowers to sue lending services for engaging in prohibited behavior.

“This will help people know what they’re getting into,” said Minter, a professor at Western Kentucky University.

The bill would also create an ombudsman's office to mediate between borrowers and lenders, Minter said.

"The support has been overwhelming," she said of the bill. "I certainly hope that his bill will get a hearing."

The legislature is in session until March 30.