

119TH CONGRESS
2D SESSION

S. _____

To prohibit the Secretary of Education from garnishing social security payments from individuals in default on their Federal student loans.

IN THE SENATE OF THE UNITED STATES

Mr. SANDERS introduced the following bill; which was read twice and referred to the Committee on _____

A BILL

To prohibit the Secretary of Education from garnishing social security payments from individuals in default on their Federal student loans.

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 “Stop Social Security
5 Garnishment Act of 2026”.

6 **SEC. 2. PROHIBITION ON SOCIAL SECURITY OFFSET.**

7 Part G of title IV of the Higher Education Act of
8 1965 (20 U.S.C. 1088 et seq.) is amended by inserting
9 after section 493D the following:

1 **“SECTION 493E. PROHIBITION ON SOCIAL SECURITY OFF-**
2 **SET.**

3 “Notwithstanding section 3716(a) of title 31, United
4 States Code, beginning on the date of enactment of the
5 Stop Social Security Garnishment Act of 2026, any pay-
6 ments due to an individual under the Social Security Act
7 shall not be subject to offset under section
8 3716(c)(3)(A)(i) of such title in the event of a default on
9 a loan made, insured, or guaranteed under this title.”.