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1. [Bills & Resolutions](#)
2. S. 381 (119th)

S. 381: A bill to amend the Truth in Lending Act to cap credit card interest rates at 10 percent.

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Add a Note



Add a note about this bill. Your note is for you and will not be shared with anyone.

Because you are a member of panel, your positions on legislation and notes below will be shared with the panel administrators. ([More Info](#))

My notes on why I oppose or support this bill.

Save Note

Sponsor and status

Introduced

Feb 4, 2025

119th Congress (2025–2027)

Status

Introduced on Feb 4, 2025

This bill is in the first stage of the legislative process. It was introduced into Congress on February 4, 2025. It will typically be considered by committee next before it is possibly sent on to the House or Senate as a whole.

Other activity may have occurred on another bill with identical or similar provisions.

Sponsor

[Bernard “Bernie” Sanders](#)

Senior Senator for Vermont

Independent

Text

Not available yet.

Cosponsors

[1 Cosponsor](#) (1 Republican)

Prognosis

2% chance of being enacted ([details](#))

Source

[Congress.gov](#)

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History

FEB 4, 2025

Introduced

Bills and resolutions are referred to committees which debate the bill before possibly sending it on to the whole chamber.

If this bill has further action, the following steps may occur next:

—

Passed Committee

—

Passed Senate

— Passed House

— Signed by the President

S. 381 is a bill in the United States Congress.

A bill must be passed by both the House and Senate in identical form and then be signed by the President to become law.

Bills numbers restart every two years. That means there are other bills with the number S. 381. This is the one from the 119th Congress.

How to cite this information.

We recommend the following MLA-formatted citation when using the information you see here in academic work:

“S. 381 — 119th Congress: A bill to amend the Truth in Lending Act to cap credit card interest rates” www.GovTrack.us. 2025. February 6, 2025 <https://www.govtrack.us/congress/bills/119/s381?utm_campaign=govtrack_email_update&utm_source=govtrack/email_update&utm_medium=email>

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Where is this information from?

GovTrack automatically collects legislative information from a variety of governmental and non-governmental sources. This page is sourced primarily from [Congress.gov](#), the official portal of the United States Congress. Congress.gov is generally updated one day after events occur, and so legislative activity shown here may be one day behind. Data via the [congress project](#).

Prognosis Details



This bill has a . . .

2% chance of getting past committee.

2% chance of being enacted.

Only 11% of bills made it past committee and only about 2% were enacted in 2021–2023.

Factors considered:

- ↑ The bill was introduced in the first 90 days of the Congress.
- ↑ The bill was introduced in the first year of the Congress.
- ↑↓ The bill was referred to Senate Banking, Housing, and Urban Affairs.

These factors are correlated with either an increased or decreased chance of being enacted.

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