

# STATE OF NEW YORK

8227--A

2025-2026 Regular Sessions

## IN SENATE

May 23, 2025

Introduced by Sen. RAMOS -- read twice and ordered printed, and when printed to be committed to the Committee on Labor -- recommitted to the Committee on Labor in accordance with Senate Rule 6, sec. 8 -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

AN ACT to amend the general business law, in relation to prohibiting student loan payment history checks in making employment decisions

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Paragraphs 2 and 3 of subdivision (w) of section 380-a of  
2 the general business law, as added by chapter 681 of the laws of 2025,  
3 are amended and a new paragraph 4 is added to read as follows:

4 (2) credit score; ~~ex~~

5 (3) information an employer obtains directly from the individual  
6 regarding (i) details about credit accounts, including the individual's  
7 number of credit accounts, late or missed payments, charged-off debts,  
8 items in collections, credit limit or prior credit report inquiries, or  
9 (ii) bankruptcies, judgments or liens~~[-]~~; or

10 (4) student loan payment history, including information indicating the  
11 payment status of a student loan, as defined in subdivision fourteen of  
12 section sixteen hundred seventy-six of the public authorities law.

13 § 2. This act shall take effect immediately.

EXPLANATION--Matter in italics (underscored) is new; matter in brackets  
[-] is old law to be omitted.

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