

117<sup>TH</sup> CONGRESS  
1<sup>ST</sup> SESSION

**H.R./S. \_\_\_\_\_**

# New Adult Credit Act

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IN THE HOUSE OF REPRESENTATIVES / SENATE

December 12, 2021

Vincent Dean Cordova, Jr., introduced the following bill;  
which was referred to the Committee of the Whole House on  
the Senate and ordered to be printed

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## **A BILL**

### New Adult Credit Act

“To protect our Children’s opportunities as a new adult from abusive behavior masked as capitalism, that is just a tool for monopolies and to make your naturally born child have to earn their place in America, by a credit system designed by Corporations, not ‘We the People’.”

1. *Be it enacted by the Senate and House of Representatives of the United States of America*

2. *in Congress assembled.*

3. SECTION. 1.

4. Short Title: New Adult Credit Act

5. SECTION. 2.

6. (a) “Credit” means all credit bureau/systems/etc. new and old and scores/marks/indications of all types.

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7. (b) “New Adult” means by this Act for credit at age 17.

8. (c) “New Adult Credit Act” will henceforth be referred to as “Act.”

9. SECTION.3.

10. This Act will ORDER an automatic credit score of an 850 or the highest credit rating available, upon any existing or any new credit bureaus corporations/businesses/etc., upon reaching the age of seventeen (17) and upon a satisfactory completion of an understanding how the credit system works and how important it is to protect your credit from your School or Parent. It is encouraged that our education system teaches our students the importance of credit and to protect their opportunity.

11. This Act will also ORDER that any existing Credit Bureaus, Corporations, Businesses, etc. are not to manipulate this order/law to limit credit of our “New Adult.” If this Act needs to be modified, it will be through a bill, and it must hold our children to the highest regards.

12. That’s all. (*Devil wears Prada*)

13. SECTION.4.

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14. This Act will NOT require appropriations to adjust a systematic score for a credit system. At the time of making this bill law, the Federal Trade Commission can enforce, provide oversight, and investigate all Credit Bureaus for noncompliance and manipulations.
15. **SECTION.5.**
16. Shall the Credit Bureau fail to comply or manipulate our Children, their business license shall be revoked FORTHWITH.
17. This Act shall be enacted FORTHWITH.