

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO COMMITTEE PRINT
OFFERED BY MR. GROTHMAN OF WISCONSIN**

Page 96, after line 16, insert the following:

1 SEC. 20034. INSTITUTIONAL DETERMINED LOAN LIMITS.

2 Section 455(a) of the Higher Education Act of 1965
3 (20 U.S.C. 1087e(a)) is amended by adding at the end
4 the following new paragraph:

5 “(4) INSTITUTIONAL DETERMINED LIMITS.—

6 “(A) IN GENERAL.—Notwithstanding any
7 other provision of this Act, an institution of
8 higher education (at the discretion of a finan-
9 cial aid administrator at the institution) may
10 prorate or limit the amount of a loan any stu-
11 dent enrolled in a program of study at that in-
12 stitution may borrow under this part for an
13 academic year—

14 “(i) if the institution can reasonably
15 demonstrate that student debt levels are or
16 would be excessive for such program by
17 using the most recently available data for
18 the average starting salary in the region in
19 which the institution is located for typical

1 occupations pursued by graduates of such
2 program from the Bureau of Labor Statis-
3 tics, the applicable State agency, or the in-
4 stitution;

5 “(ii) in a case in which the student is
6 enrolled on a less than full-time basis or
7 the student is enrolled for less than the pe-
8 riod of enrollment to which the annual loan
9 limit applies under this part, based on the
10 student’s enrollment status;

11 “(iii) based on the credential level
12 (such as a degree, certificate, or other rec-
13 ognized educational credential) that the
14 student would attain upon completion of
15 such program; or

16 “(iv) based on the year of the pro-
17 gram for which the student is seeking such
18 loan.

19 “(B) INCREASES FOR INDIVIDUAL STU-
20 DENTS.—Upon the request of a student whose
21 loan amount for an academic year has been
22 prorated or limited under subparagraph (A), an
23 eligible institution (at the discretion of the fi-
24 nancial aid administrator at the institution)
25 may increase such loan amount to an amount

1 not exceeding the annual loan amount applica-
2 ble to such student under this part for such
3 academic year if such student demonstrates
4 special circumstances or exceptional need.

5 “(C) RULE OF CONSTRUCTION.—Nothing
6 in this paragraph shall be construed to author-
7 ize a proration or limiting of loan amounts by
8 an institution of higher education because of a
9 student’s race, color, religion, sex, marital sta-
10 tus, age, disability, or national origin.”.

