

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 6951
OFFERED BY MR. COURTNEY OF CONNECTICUT**

At the end of subpart 2 of part B of title II, insert the following (and conform the table of contents accordingly):

1 **SEC. 226. AMENDMENTS TO TERMS AND CONDITIONS OF**
2 **PUBLIC SERVICE LOAN FORGIVENESS.**

3 (a) NUMBER OF MONTHLY PAYMENTS; REPAYMENT
4 PLANS.—Paragraph (1) of section 455(m) of the Higher
5 Education Act of 1965 (20 U.S.C. 1087e(m)) is amend-
6 ed—

7 (1) in subparagraph (A)—

8 (A) in the matter preceding clause (i), by
9 striking “120” and inserting “96”;

10 (B) by striking “or” at the end of clause
11 (iii);

12 (C) in clause (iv), by striking “and” and
13 inserting “or”; and

14 (D) by adding at the end the following:

15 “(v) in lieu of such a payment, has
16 been in—

1 “(I) cancer treatment deferment
2 under section 427(a)(2)(C)(iv),
3 428(b)(1)(M)(v), or 455(f)(3);

4 “(II) rehabilitation training pro-
5 gram deferment under section
6 427(a)(2)(C)(i)(II),
7 428(b)(1)(M)(i)(II), or
8 455(f)(2)(A)(ii);

9 “(III) military service deferment
10 under section 428(b)(1)(M)(iii) or
11 455(f)(2)(C);

12 “(IV) unemployment deferment
13 under section 427(a)(2)(C)(ii),
14 428(b)(1)(M)(ii), 428B(d)(1)(A)(i), or
15 455(f)(2)(B);

16 “(V) deferment due to an eco-
17 nomic hardship described in section
18 427(a)(2)(C)(iii), section
19 428(b)(1)(M)(iv), section
20 428B(d)(1)(A)(i), section 435(o), or
21 section 455(f)(2)(D);

22 “(VI) Peace Corps service
23 deferment under section
24 682.210(b)(2)(ii) or 682.210(k) of
25 title 34, Code of Federal Regulations

1 (or successor regulations), as made
2 applicable to Direct Loan borrowers
3 under section 685.204(j) of such title
4 34;

5 “(VII) has been in post-active-
6 duty student deferment under section
7 493D;

8 “(VIII) AmeriCorps forbearance
9 under section 428(c)(3)(A)(i)(III);

10 “(IX) National Guard Duty for-
11 bearance under section
12 682.211(h)(2)(iii) or 685.205(a)(7) of
13 title 34, Code of Federal Regulations
14 (or successor regulations);

15 “(X) Department of Defense stu-
16 dent loan repayment program forbear-
17 ance under section
18 428(c)(3)(A)(i)(IV);

19 “(XI) Administrative forbearance
20 or mandatory administrative forbear-
21 ance under section 428(c)(3)(D) or
22 428H(e)(7); or

23 “(XII) Student loan debt burden
24 forbearance under section
25 428(c)(3)(A)(i)(II); and”;

1 (2) in subparagraph (B), by striking “(i) is em-
2 ployed” and all that follows through “has been” and
3 inserting “has been”.

4 (b) AUTOMATIC CANCELLATION.—Paragraph (2) of
5 section 455(m) of the Higher Education Act of 1965 (20
6 U.S.C. 1087e(m)(2)) is amended by adding at the end the
7 following: “In the case of a borrower who meets the re-
8 quirements under paragraph (1) for such cancellation,
9 such cancellation shall occur without further action by the
10 borrower.”.

11 (c) TREATMENT OF REFINANCED LOANS; ON-LINE
12 PORTAL; DATABASE OF PUBLIC SERVICE JOBS.—Section
13 455(m) of such Act (20 U.S.C. 1087e(m)) is further
14 amended—

15 (1) by redesignating paragraphs (3) and (4) as
16 paragraphs (6) and (7), respectively; and

17 (2) by inserting after paragraph (2) the fol-
18 lowing:

19 “(3) TREATMENT OF LOANS REFINANCED
20 UNDER SECTIONS 460A.—In the case of an eligible
21 refinanced Federal Direct Loan under section 460A,
22 any monthly payment pursuant to any repayment
23 plan listed in paragraph (1)(A) (including a period
24 of deferment or forbearance described in paragraph
25 (1)(A)(v)) made on a loan, for which the liability has

1 been discharged by such refinanced loan and without
2 regard to whether such loan is an eligible Federal
3 Direct Loan, shall be treated as a monthly payment
4 under paragraph (1)(A) on the portion of such refi-
5 nanced loan that is attributable to such discharged
6 loan.

7 “(4) ON-LINE PORTAL.—

8 “(A) BORROWERS.—The Secretary shall
9 ensure that borrowers have access to an on-line
10 portal that provides each borrower who signs on
11 to such portal with the following:

12 “(i) Instructions on how to access the
13 database under paragraph (5) so that the
14 borrower can determine whether the bor-
15 rower is employed in a public service job.

16 “(ii) An identification of the loans of
17 the borrower that are eligible Federal Di-
18 rect Loans.

19 “(iii) With respect to each such eligi-
20 ble Federal Direct Loan, the number of
21 monthly payments on such loan that qual-
22 ify as a monthly payment under paragraph
23 (1)(A), and the estimated number of
24 monthly payments under paragraph (1)(A)
25 remaining on such loan before the bor-

1 borrower may be eligible for loan cancellation
2 under this subsection.

3 “(iv) With respect to each loan of the
4 borrower that is not eligible for loan can-
5 cellation under this subsection, an expla-
6 nation of why the loan is not so eligible
7 and instructions on how what, if anything,
8 the borrower may do to make the loan so
9 eligible.

10 “(v) Instructions for the submission of
11 any forms associated with such loan can-
12 cellation, and an ability for the borrower to
13 use the portal to electronically sign and
14 submit such forms.

15 “(vi) In the case of a borrower who
16 disputes a determination of the Secretary
17 relating to the entitlement of the borrower
18 to loan cancellation under paragraph (2)—

19 “(I) an ability for the borrower
20 to file a claim with the Secretary to
21 dispute such determination through
22 the portal; and

23 “(II) in the case of such a claim
24 that has been filed, the status of such
25 claim, for which updates shall be pro-

1 vided not fewer than once every 90
2 days.

3 “(B) EMPLOYERS.—The Secretary shall
4 ensure that an employer of a borrower has the
5 option to electronically sign and submit any
6 forms associated with loan cancellation under
7 this subsection.

8 “(C) INFORMATION.—The Secretary shall
9 ensure that any information provided through
10 the on-line portal described in this paragraph is
11 up-to-date information.

12 “(5) DATABASE OF PUBLIC SERVICE JOBS.—

13 “(A) IN GENERAL.—The Secretary, in con-
14 sultation with the Secretary of Labor, shall es-
15 tablish and regularly update a database that
16 lists public service jobs.

17 “(B) PUBLIC AVAILABILITY.—The data-
18 base established under subparagraph (A) shall
19 be made available on a publicly accessible
20 website of the Department in an easily search-
21 able format.”.

22 (d) DEFINITIONS.—Section 455(m) of such Act is
23 further amended in paragraph (6)(A) (as so redesignated
24 by subsection (c))—

1 (1) by inserting before the period at the end the
2 following: “(including any Federal Direct Stafford
3 Loan, Federal Direct PLUS Loan, Federal Direct
4 Unsubsidized Stafford Loan, or Federal Direct Con-
5 solidation Loan refinanced under section 460A)”;

6 (2) by striking “The term” and inserting the
7 following:

8 “(i) IN GENERAL.—The term”; and

9 (3) by adding at the end the following:

10 “(ii) TREATMENT OF CERTAIN CON-
11 SOLIDATION LOAN PAYMENTS.—In the
12 case of an eligible Federal Direct Loan
13 that is a Federal Direct Consolidation
14 Loan made on or after the date of enact-
15 ment of the College Cost Reduction Act,
16 any monthly payment pursuant to any re-
17 payment plan listed in paragraph (1)(A)
18 (including a period of deferment or for-
19 bearance described in paragraph (1)(A)(v))
20 made on a loan, for which the liability has
21 been discharged by the proceeds of such
22 Federal Direct Consolidation Loan and
23 without regard to whether the loan is an
24 eligible Federal Direct Loan, shall be
25 treated as a monthly payment under para-

1 graph (1)(A) on the portion of such Fed-
2 eral Direct Consolidation Loan that is at-
3 tributable to such discharged loan, except
4 that in a case of a borrower who previously
5 received a Federal Direct Consolidation
6 Loan, any monthly payment made on a
7 loan for which the liability has been dis-
8 charged by such previous consolidation
9 loan shall not be treated as a monthly pay-
10 ment on a portion of the subsequent Fed-
11 eral Direct Consolidation Loan made on or
12 after such date of enactment.”.

13 (e) TREATMENT OF DOUBLE BENEFITS.—Section
14 455(m) of such Act is further amended in paragraph (7)
15 (as so redesignated by subsection (c)) by striking “both
16 this subsection and section 428J, 428K, 428L, or 460”
17 and inserting “both this subsection and section 428K or
18 428L”.

19 **SEC. 227. LOAN FORGIVENESS FOR TEACHERS.**

20 The Higher Education Act of 1965 (20 U.S.C. 1001
21 et seq.) is further amended—

22 (1) in section 428J(g)(2) (20 U.S.C. 1078–
23 10(g)(2))—

24 (A) in subparagraph (A), by inserting “or”
25 after the semicolon at the end;

1 (B) by striking subparagraph (B); and
2 (C) by redesignating subparagraph (C) as
3 subparagraph (B); and
4 (2) in section 460(g)(2) (20 U.S.C.
5 1087j(g)(2))—
6 (A) in subparagraph (A), by inserting “or”
7 after the semicolon at the end;
8 (B) by striking subparagraph (B); and
9 (C) by redesignating subparagraph (C) as
10 subparagraph (B).

