

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE
OFFERED BY Mr. Courtney**

Page 52, beginning on line 15, strike section 30024
and insert the following:

**1 SEC. 30024. STRENGTHENING EFFORTS FOR RELIEF AND
2 VITAL INCENTIVES FOR COMMUNITY SERV-
3 ICE AND ENGAGEMENT.**

**4 (a) AMENDMENTS TO TERMS AND CONDITIONS OF
5 PUBLIC SERVICE LOAN FORGIVENESS.—**

6 (1) NUMBER OF MONTHLY PAYMENTS.—Para-
7 graph (1) of section 455(m) of the Higher Edu-
8 cation Act of 1965 (20 U.S.C. 1087e(m)) is amend-
9 ed—

10 (A) in the matter preceding subparagraph
11 (A), by striking “a borrower who” and inserting
12 “a borrower”;

13 (B) by amending subparagraph (A) to read
14 as follows:

15 “(A) who—

16 “(i) has made 96 qualifying monthly
17 payments on the eligible Federal Direct
18 Loan after October 1, 2007; and

1 “(ii) has been employed in a public
2 service job during the period in which the
3 borrower makes each of the 96 qualifying
4 monthly payments; and”; and
5 (C) by amending subparagraph (B) to read
6 as follows:

7 “(B) without regard to the employment
8 status of the borrower at the time of such can-
9 cellation.”.

10 (2) REDESIGNATIONS.—Section 455(m) of the
11 Higher Education Act of 1965 (20 U.S.C.
12 1087e(m)) is further amended by redesignating
13 paragraphs (2), (3), and (4), as paragraphs (3), (6),
14 and (7), respectively;

15 (3) MONTHLY PAYMENTS.—Section 455(m) of
16 the Higher Education Act of 1965 (20 U.S.C.
17 1087e(m)) is further amended—

18 (A) by inserting after paragraph (1), as so
19 amended, the following:

20 “(2) MONTHLY PAYMENTS.—

21 “(A) QUALIFYING MONTHLY PAYMENTS.—

22 For the purpose of determining under para-
23 graph (1) the number of qualifying monthly
24 payments made by a borrower on an eligible
25 Federal Direct Loan, the Secretary shall con-

1 sider the borrower to have made a qualifying
2 monthly payment for each month that—

3 “(i) the borrower pays (as a lump
4 sum or in multiple installments) an
5 amount that is not less than the monthly
6 payment amount due on the eligible Fed-
7 eral Direct Loan pursuant to any one or a
8 combination of the following—

9 “(I) payments under an income-
10 based repayment plan under section
11 493C;

12 “(II) payments under a standard
13 repayment plan under subsection
14 (d)(1)(A), based on a 10-year repay-
15 ment period;

16 “(III) monthly payments under a
17 repayment plan under subsection
18 (d)(1) or (g) of not less than the
19 monthly amount calculated under sub-
20 section (d)(1)(A), based on a 10-year
21 repayment period; or

22 “(IV) payments under an income
23 contingent repayment plan under sub-
24 section (d)(1)(D); or

1 “(ii) in lieu of a payment described in
2 clause (i), the borrower is in one of the fol-
3 lowing periods of deferment or forbear-
4 ance—

5 “(I) cancer treatment deferment
6 under section 427(a)(2)(C)(iv),
7 428(b)(1)(M)(v), or 455(f)(3);

8 “(II) rehabilitation training pro-
9 gram deferment under section
10 427(a)(2)(C)(i)(II),
11 428(b)(1)(M)(i)(II), or
12 455(f)(2)(A)(ii);

13 “(III) military service deferment
14 under section 428(b)(1)(M)(iii) or
15 455(f)(2)(C);

16 “(IV) unemployment deferment
17 under section 427(a)(2)(C)(ii),
18 428(b)(1)(M)(ii), 428B(d)(1)(A)(i), or
19 455(f)(2)(B);

20 “(V) deferment due to an eco-
21 nomic hardship described in section
22 427(a)(2)(C)(iii), section
23 428(b)(1)(M)(iv), section
24 428B(d)(1)(A)(i), section 435(o), or
25 section 455(f)(2)(D);

1 “(VI) Peace Corps service
2 deferment under section
3 682.210(b)(2)(ii) or 682.210(k) of
4 title 34, Code of Federal Regulations
5 (or successor regulations), as made
6 applicable to Direct Loan borrowers
7 under section 685.204(j) of such title
8 34;

9 “(VII) post-active-duty student
10 deferment under section 493D;

11 “(VIII) AmeriCorps forbearance
12 under section 428(c)(3)(A)(i)(III);

13 “(IX) National Guard Duty for-
14 bearance under section
15 682.211(h)(2)(iii) or 685.205(a)(7) of
16 title 34, Code of Federal Regulations
17 (or successor regulations);

18 “(X) Department of Defense stu-
19 dent loan repayment program forbear-
20 ance under section
21 428(c)(3)(A)(i)(IV);

22 “(XI) administrative forbearance
23 or mandatory administrative forbear-
24 ance under section 428(c)(3)(D) or
25 428H(e)(7); or

1 “(XII) student loan debt burden
2 forbearance under section
3 428(c)(3)(A)(i)(II).

4 “(B) PREPAYMENTS.—

5 “(i) IN GENERAL.—Subject to clause
6 (ii), if, for any month, a borrower makes a
7 qualifying monthly payment on an eligible
8 Federal Direct Loan in an amount that ex-
9 ceeds the monthly payment amount due on
10 such loan for such month, the Secretary
11 shall—

12 “(I) if the excess amount is less
13 than the monthly payment amount
14 due for the subsequent month on such
15 loan, apply the excess amount toward
16 the monthly payment amount due for
17 such subsequent month;

18 “(II) if the excess amount is
19 equal to the monthly payment amount
20 due for the subsequent month on such
21 loan, treat the excess amount as the
22 monthly payment for such subsequent
23 month;

24 “(III) if the excess amount is
25 greater than the monthly payment

1 amount due for the subsequent month
2 on such loan, but less than the total
3 monthly payment amounts due for the
4 2 subsequent months on such loan—

5 “(aa) treat the portion of
6 the excess amount that covers
7 the monthly payment amount due
8 for the subsequent month as the
9 monthly payment for such subse-
10 quent month; and

11 “(bb) apply the remainder of
12 the excess amount toward the
13 monthly payment amount due for
14 the second subsequent month;

15 “(IV) if the excess amount is
16 equal to or greater than the monthly
17 payment amount due for the 2 subse-
18 quent months on such loan, but less
19 than the total monthly payment
20 amounts due for the 3 subsequent
21 months on such loan—

22 “(aa) treat the portion of
23 the excess amount that covers
24 the monthly payment amounts
25 due for the subsequent month

1 and the second subsequent month
2 as the monthly payments for
3 such months; and

4 “(bb) apply any remainder
5 of such excess amount toward the
6 monthly payment amount due for
7 the third subsequent month;

8 “(V) if the excess amount is
9 equal to the monthly payment
10 amounts due for the 3 subsequent
11 months on such loan, treat the excess
12 amount as the monthly payments for
13 such months;

14 “(VI) if the excess amount is
15 greater than the monthly payment
16 amounts due for the 3 subsequent
17 months on such loan—

18 “(aa) treat the portion of
19 the excess amount that covers
20 the monthly payment amounts
21 due for the 3 subsequent months
22 as the monthly payments for
23 such months; and

24 “(bb) apply any remainder
25 of such excess amount to the

1 principal balance of the eligible
2 Federal Direct loan; and

3 “(VII) notwithstanding sub-
4 clauses (I) through (VI), if the bor-
5 rower has a monthly payment amount
6 due on such loan for such month that
7 is equal to \$0, apply any excess
8 amount for such month to the prin-
9 cipal balance of the eligible Federal
10 Direct loan.

11 “(ii) ALTERNATIVE APPLICATION.—
12 Prior to or at the time of making a pay-
13 ment that exceeds the monthly payment
14 amount due on an eligible Federal Direct
15 Loan for such month, a borrower may re-
16 quest that any excess amount for such
17 month be applied to the principal balance
18 of an eligible Federal Direct loan in lieu of
19 such excess amount being applied in ac-
20 cordance with clause (i).

21 “(C) BUYBACK PAYMENT PROCESS.—

22 “(i) IN GENERAL.—The Secretary
23 shall establish a buyback payment process
24 under which a qualified borrower of an eli-
25 gible Federal Direct Loan may make a

1 buyback payment in order to have eligible
2 months of the borrower's public service
3 employment period during which the bor-
4 rower did not make a qualifying monthly
5 payment on such loan be treated as if the
6 borrower had made a qualifying monthly
7 payment on such loan.

8 “(ii) QUALIFIED BORROWER.—A bor-
9 rower is a qualified borrower for the pur-
10 poses of making a buyback payment in ac-
11 cordance with this subparagraph if the
12 borrower—

13 “(I) has an eligible Federal Di-
14 rect Loan that is not in default;

15 “(II) has been employed in a
16 public service job for not less than a
17 96 month employment period, but
18 during such employment period has
19 made fewer than 96 qualifying month-
20 ly payments on an eligible Federal Di-
21 rect Loan; and

22 “(III) requests to make a
23 buyback payment in accordance with
24 this subparagraph.

1 “(iii) ELIGIBLE MONTH.—For the
2 purposes of this subparagraph, an eligible
3 month means a month during which a
4 qualified borrower was employed in a pub-
5 lic service job, was not in an in-school
6 deferment or grace period, and did not
7 make a qualifying monthly payment on an
8 eligible Federal Direct Loan for such
9 month—

10 “(I) because the borrower made a
11 monthly payment on such eligible
12 Federal Direct Loan pursuant to a re-
13 payment plan that is not a qualifying
14 repayment plan;

15 “(II) because the borrower was
16 in a period of deferment or forbear-
17 ance other than a period described in
18 clause (ii) of subparagraph (A); or

19 “(III) for another reason deter-
20 mined appropriate by the Secretary.

21 “(iv) BUYBACK PAYMENT REQUIRE-
22 MENTS.—A buyback payment made in ac-
23 cordance with this subparagraph—

24 “(I) shall be made by a qualified
25 borrower as a lump sum payment

1 amount, and in an amount that equals
2 the total amount the borrower would
3 have paid in qualifying monthly pay-
4 ments on the eligible Federal Direct
5 Loan for all eligible months the bor-
6 rower is requesting to buyback, pursu-
7 ant to a qualifying repayment plan
8 applicable to the borrower, in accord-
9 ance with section 685.219(g)(6) of
10 title 34, Code of Federal Regulations
11 (as such section is in effect on the
12 date of enactment of this paragraph)
13 or any other relevant regulations in
14 effect on such date;

15 “(II) may not be made with re-
16 spect to an eligible Federal Direct
17 Loan that has been paid off, dis-
18 charged, or cancelled; and

19 “(III) with respect to an eligible
20 Federal Direct Loan that is a consoli-
21 dation loan, may not be used to
22 buyback eligible months that occurred
23 before the date of the consolidation of
24 such loan.

1 “(D) HOLD HARMLESS AGAINST RETRO-
2 ACTIVE DETERMINATIONS.—For purposes of
3 determining under paragraph (1) the number of
4 qualifying monthly payments made by a bor-
5 rower, any payment or period of deferment or
6 forbearance that is determined to be a quali-
7 fying monthly payment may not, at a later
8 time, be determined not to be a qualifying
9 monthly payment.”; and

10 (B) in paragraph (6), as redesignated by
11 paragraph (2), by adding at the end the fol-
12 lowing:

13 “(C) QUALIFYING REPAYMENT PLAN.—
14 The term ‘qualifying repayment plan’ means
15 any of the repayment plans listed in clause (i)
16 of paragraph (2)(A).”.

17 (4) LOAN CANCELLATION.—Paragraph (3) of
18 section 455(m) of the Higher Education Act of 1965
19 (20 U.S.C. 1087e(m)), as redesignated by paragraph
20 (2), is amended to read as follows:

21 “(3) LOAN CANCELLATION AMOUNT.—Upon
22 certification by a borrower of completion of 96 quali-
23 fying monthly payments by the borrower, the Sec-
24 retary shall determine whether the borrower meets
25 each of the requirements of paragraph (1), and—

1 “(A) if the Secretary determines that the
2 borrower does meet such requirements, cancel
3 the obligation to repay the balance of principal
4 and interest due as of the time of such cancella-
5 tion on the eligible Federal Direct Loans made
6 to the borrower under this part, without further
7 action by the borrower; or

8 “(B) if the Secretary determines that the
9 borrower does not meet such requirements, no-
10 tify the borrower of such determination in ac-
11 cordance with paragraph (4).”.

12 (5) RECONSIDERATION PROCESS.—Section
13 455(m) of the Higher Education Act of 1965 (20
14 U.S.C. 1087e(m)), as redesignated by paragraph
15 (2), is further amended by inserting after paragraph
16 (3), as so amended, the following:

17 “(4) INITIAL DETERMINATION OF INELIGI-
18 BILITY FOR LOAN CANCELLATION.—In a case in
19 which the Secretary determines that a borrower has
20 not met the requirements of paragraph (1), the Sec-
21 retary shall—

22 “(A) notify the borrower that—

23 “(i) the borrower’s application has
24 been denied, including the basis for such
25 denial;

1 “(ii) the borrower is in a 90-day for-
2 bearance period described in subparagraph
3 (B); and

4 “(iii) the Secretary will resume collec-
5 tion of the eligible Federal Direct Loans
6 for which the borrower was seeking loan
7 cancellation under this subsection after
8 such 90-day forbearance period, unless the
9 borrower opts to extend such forbearance
10 period under paragraph (5)(A)(ii); and

11 “(B) grant the borrower a 90-day forbear-
12 ance period, beginning on the date of the notice
13 described in subparagraph (A) provided to the
14 borrower, and during which—

15 “(i) payments of principal and inter-
16 est need not be made on the eligible Fed-
17 eral Direct Loans for which the borrower
18 was seeking loan cancellation under this
19 subsection; and

20 “(ii) any interest accrued and not
21 paid may not be capitalized.

22 “(5) RECONSIDERATION PROCESS.—

23 “(A) REQUEST FOR RECONSIDERATION.—

24 Not later than 90 days after the date of the no-

1 tice described in paragraph (4)(A) provided to
2 the borrower—

3 “(i) the borrower may request, on a
4 form approved by the Secretary, that the
5 Secretary reconsider the basis for the Sec-
6 retary’s denial under paragraph (4)(A)(i);
7 and

8 “(ii) if the Secretary grants the bor-
9 rower’s reconsideration request, offer the
10 borrower an extension of the 90-day for-
11 bearance period described in paragraph
12 (4)(B), which shall—

13 “(I) begin on the date of the bor-
14 rower’s reconsideration request under
15 this subparagraph; and

16 “(II) end on the date of the no-
17 tice provided to the borrower under
18 subparagraph (C)(i)(I) of the Sec-
19 retary’s reconsideration decision.

20 “(B) CONSIDERATION OF RECONSIDER-
21 ATION REQUEST.—In evaluating a reconsider-
22 ation request from a borrower, the Secretary
23 shall consider any relevant evidence or sup-
24 porting documentation that may assist the Sec-
25 retary in determining whether the borrower

1 meets each of the requirements of paragraph
2 (1) to qualify for loan cancellation under this
3 subsection.

4 “(C) DECISION BY THE SECRETARY.—

5 “(i) IN GENERAL.—Not later than 6
6 months after receipt of a borrower’s recon-
7 sideration request, the Secretary shall—

8 “(I) notify the borrower of the
9 reconsideration decision and the rea-
10 son for the Secretary’s determination;

11 “(II) in a case in which the re-
12 consideration request is granted, ad-
13 just the borrower’s number of quali-
14 fying monthly payments under para-
15 graph (1) or cancel the loan under
16 paragraph (3); and

17 “(III) in a case in which the Sec-
18 retary denies the reconsideration re-
19 quest, with respect to a borrower who
20 agrees to the forbearance extension
21 described in subparagraph (A)(ii), in-
22 clude in the notice provided to the
23 borrower under subclause (I), a re-
24 minder that the Secretary will resume
25 collection of the eligible Federal Di-

1 rect Loans for which the borrower
2 was seeking loan cancellation under
3 this subsection as of the date of such
4 notice.

5 “(ii) FINAL DECISION.—After the
6 Secretary makes a decision on the bor-
7 rower’s reconsideration request, the Sec-
8 retary’s decision is final, and the borrower
9 will not receive additional reconsider-
10 ation.”.

11 (b) TERMS AND CONDITIONS OF EMPLOYMENT.—

12 (1) INDEPENDENT CONTRACTORS.—Section
13 455(m) is further amended by adding at the end the
14 following:

15 “(8) TREATMENT OF INDEPENDENT CONTRAC-
16 TORS.—For purposes of this subsection, each ref-
17 erence to ‘employment’ and ‘employed’ shall be
18 treated as including work as an independent con-
19 tractor.”.

20 (2) DEFINITIONS.—Paragraph (6) of section
21 455(m) of the Higher Education Act of 1965 (20
22 U.S.C. 1087e(m)), as redesignated by subsection
23 (a)(2), is further amended by adding at the end the
24 following:

1 “(D) FULL-TIME.—The term ‘full-time’
2 means, with respect to a public service job,
3 working 1 or more such jobs—

4 “(i) a minimum average of 30 hours
5 per week during the period being certified;

6 “(ii) a minimum of 30 hours per week
7 throughout a contractual or employment
8 period of at least 8 months in a 12-month
9 period; and

10 “(iii) with respect to an individual
11 who is in nontenure track employment at
12 an institution of higher education, the
13 equivalent of 30 hours per week as deter-
14 mined by multiplying each credit or con-
15 tact hour taught by such individual per
16 week by a number to be determined by the
17 Secretary.

18 “(E) INDEPENDENT CONTRACTOR.—The
19 term ‘independent contractor’ means an indi-
20 vidual who is not an employee and who is work-
21 ing in a public service job in a position or pro-
22 viding services which, under applicable State
23 law, cannot be filled or provided by an employee
24 of the public service job.”.

1 (c) ONLINE PORTAL AND DATABASE OF PUBLIC
2 SERVICE JOBS.—Section 455(m) of the Higher Education
3 Act of 1965 is further amended by adding at the end the
4 following:

5 “(9) ONLINE PORTAL AND DATABASE OF PUB-
6 LIC SERVICE JOBS.—

7 “(A) ONLINE PORTAL.—

8 “(i) BORROWERS.—The Secretary
9 shall establish an online portal that pro-
10 vides to borrowers of eligible Federal Di-
11 rect Loans the following information:

12 “(I) Instructions on how to ac-
13 cess the database established under
14 subparagraph (B) so that the bor-
15 rower can determine whether the bor-
16 rower is employed in a public service
17 job.

18 “(II) An identification of the
19 loans of the borrower that are eligible
20 Federal Direct Loans, and an identi-
21 fication of the qualifying repayment
22 plans for which such eligible Federal
23 Direct Loans qualify.

24 “(III) With respect to each such
25 eligible Federal Direct Loan—

1 “(aa) the number of quali-
2 fying monthly payments the bor-
3 rower has made in accordance
4 with paragraph (1); and

5 “(bb) the estimated number
6 of qualifying monthly payments
7 under such paragraph remaining
8 on such loan before the borrower
9 may be eligible for loan cancella-
10 tion under this subsection.

11 “(IV) With respect to each loan
12 of the borrower that is not eligible for
13 loan cancellation under paragraph (3)
14 of this subsection, an explanation of
15 why the loan is not so eligible and in-
16 structions on how what, if anything,
17 the borrower may do to make the loan
18 so eligible.

19 “(V) Instructions for the submis-
20 sion of any forms associated with such
21 loan cancellation, and an ability for
22 the borrower to use the portal to elec-
23 tronically sign and submit such forms.

24 “(VI) In a case in which a bor-
25 rower submits to the Secretary an ap-

1 plication for loan cancellation under
2 this subsection that is denied by the
3 Secretary—

4 “(aa) a notice of such denial
5 that meets each of the require-
6 ments of paragraph (4)(A), in-
7 cluding an explanation of the 90-
8 day forbearance period;

9 “(bb) a form that meets
10 each of the requirements of para-
11 graph (5)(A), which the borrower
12 may use to request reconsider-
13 ation of such denial, including
14 accepting an extension of the 90-
15 day forbearance period; and

16 “(cc) a notice of the Sec-
17 retary’s reconsideration decision,
18 which meets each of the require-
19 ments of paragraph (5)(C).

20 “(VII) An explanation of the
21 buyback payment process described in
22 paragraph (2)(C), and a form to re-
23 quest such a buyback, including the
24 eligible months for which the borrower
25 may request a buyback, and the

1 amount that the borrower would be
2 required to pay for such buyback.

3 “(VIII) An explanation of how
4 consolidating one or more Direct
5 Loans into a Direct Consolidation
6 Loan, including a Direct PLUS Loan
7 made to a parent borrower, will affect
8 the number of qualifying monthly pay-
9 ments attributed to the borrower.

10 “(ii) APPROPRIATE CONTACTS.—The
11 Secretary shall ensure that an appropriate
12 contact for a public service job of a bor-
13 rower has the option to electronically sign
14 and submit any forms associated with loan
15 cancellation under paragraph (3) of this
16 subsection.

17 “(iii) INFORMATION.—The Secretary
18 shall ensure that any information provided
19 through the online portal described in this
20 subparagraph contains up-to-date informa-
21 tion.

22 “(B) DATABASE OF PUBLIC SERVICE
23 JOBS.—

24 “(i) IN GENERAL.—The Secretary, in
25 consultation with the Secretary of Labor,

1 shall establish and regularly update a data-
2 base that lists public service jobs.

3 “(ii) PUBLIC AVAILABILITY.—The
4 database established under clause (i) shall
5 be made available on a publicly accessible
6 website of the Department of Education in
7 an easily searchable format.”.

8 (d) TREATMENT OF PERIODS OF DEFERMENT AND
9 FORBEARANCE.—

10 (1) IN GENERAL.—Section 455(f) of the Higher
11 Education Act of 1965 (20 U.S.C. 1087e(f)) is
12 amended—

13 (A) in the subsection heading, by inserting
14 “AND FORBEARANCE” at the end;

15 (B) in paragraph (1)(B), by striking “cap-
16 italized or”; and

17 (C) by adding at the end the following:

18 “(7) FORBEARANCE.—With respect to a loan
19 that is in a period of forbearance, interest on such
20 loan may not be capitalized after the conclusion of
21 such period.”.

22 (2) APPLICATION OF AMENDMENT.—The
23 amendments made by subsection (a) shall apply to
24 any period of deferment or forbearance in effect as
25 of the date of the enactment of this Act, and any pe-

1 riod of deferment or forbearance beginning on or
2 after such date of enactment.

3 (e) TREATMENT OF CONSOLIDATED AND REFI-
4 NANCED LOANS.—Section 455(m)(2) of the Higher Edu-
5 cation Act of 1965 (20 U.S.C. 1087e(m)(2), as amended
6 by the preceding provisions of this Act, is further amended
7 by inserting after subparagraph (D) the following:

8 “(E) DETERMINATION OF NUMBER OF
9 QUALIFYING MONTHLY PAYMENTS FOR CON-
10 SOLIDATION LOANS.—With respect to deter-
11 mining the number of qualifying monthly pay-
12 ments for a borrower seeking loan forgiveness
13 under this subsection who consolidates one or
14 more Direct Loans into a Direct Consolidation
15 Loan, including a Direct PLUS Loan made to
16 a parent borrower, the Secretary shall use the
17 weighted average of the payments the borrower
18 made on the Direct Loans prior to consoli-
19 dating that met the criteria under this sub-
20 section.”.

21 (f) LOAN FORGIVENESS FOR TEACHERS.—

22 (1) IN GENERAL.—The Higher Education Act
23 of 1965 (20 U.S.C. 1001 et seq.) is further amend-
24 ed—

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

3 (i) in subparagraph (A), by inserting
4 “or” after the semicolon at the end;

5 (ii) by striking subparagraph (B); and

6 (iii) by redesignating subparagraph
7 (C) as subparagraph (B); and

8 (B) in section 460(g)(2) (20 U.S.C.
9 1087j(g)(2))—

10 (i) in subparagraph (A), by inserting
11 “or” after the semicolon at the end;

12 (ii) by striking subparagraph (B); and

13 (iii) by redesignating subparagraph
14 (C) as subparagraph (B).

15 (2) CONFORMING AMENDMENT.—Section
16 455(m)(7) of the Higher Education Act of 1965, as
17 redesignated by section 2(b) of this Act, is amended
18 by striking “section 428J, 428K, 428L, or 460” and
19 inserting “section 428K or 428L”.

20 (g) GAO STUDY ON DATA MATCHING AGREEMENTS
21 FOR PUBLIC SERVICE LOAN FORGIVENESS.—

22 (1) IN GENERAL.—The Comptroller General of
23 the United States shall conduct a study on the feasi-
24 bility of establishing data matching agreements for
25 public service loan forgiveness under section 455(m)

1 of the Higher Education Act of 1965 (20 U.S.C.
2 1087e(m)) that would allow a borrower to forego re-
3 questing certification of employment from the appro-
4 priate contact for the public service job of the bor-
5 rower. The study shall include an examination of the
6 Department of Education and the Department of
7 Defense's progress towards automatic data matching
8 for military and veteran borrowers.

9 (2) REPORT.—Not later than 1 year after the
10 date of enactment of this Act, the Comptroller Gen-
11 eral shall submit a report to the Committee on Edu-
12 cation and Workforce of the House of Representa-
13 tives and the Committee on Health, Education,
14 Labor, and Pensions of the Senate containing the
15 findings and recommendations resulting from the
16 study required under paragraph (1).

17 (3) COOPERATION.—The head of each relevant
18 Federal agency, including the Secretary of Edu-
19 cation, Secretary of Defense, and Commissioner of
20 Internal Revenue, shall cooperate with the Comp-
21 troller General to facilitate the completion of the
22 study required under paragraph (1).

