

**AMENDMENT TO THE AMENDMENT IN THE  
NATURE OF A SUBSTITUTE  
OFFERED BY M s. Bonamici**

At the end of section 30021, add the following new subsection:

1       (g) PROTECTION OF LOW-INCOME BORROWERS.—  
2 Notwithstanding any other provision of this title, this sec-  
3 tion and the amendments made by this section shall not  
4 take effect until the Inspector General of the Department  
5 of Education certifies to Congress that this section and  
6 the amendments made by this section will not result in  
7 an increase of the monthly student loan payment amount  
8 of a loan under title IV of the Higher Education Act of  
9 1965 (20 U.S.C. 1070 et seq.) for any low-income bor-  
10 rower (as determined under section 402A of such Act (20  
11 U.S.C. 1070a-11)).

