

117TH CONGRESS  
2D SESSION

**S.** \_\_\_\_\_

To amend the Higher Education Act of 1965 to amend the public service loan forgiveness program.

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IN THE SENATE OF THE UNITED STATES

Mr. WHITEHOUSE (for himself and Mr. MERKLEY) introduced the following bill; which was read twice and referred to the Committee on \_\_\_\_\_

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**A BILL**

To amend the Higher Education Act of 1965 to amend the public service loan forgiveness program.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Simplifying and  
5 Strengthening Public Service Loan Forgiveness Act”.

6 **SEC. 2. PUBLIC SERVICE LOAN FORGIVENESS REFORM.**

7 (a) REDUCING PAYMENTS.—

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

1 (A) in subparagraph (A), by striking  
2 “120” and inserting “60”; and

3 (B) in subparagraph (B)(ii), by striking  
4 “120” and inserting “60”.

5 (2) EFFECTIVE DATE.—The amendments made  
6 by paragraph (1) shall apply with respect to any eli-  
7 gible Federal Direct Loan which is in repayment  
8 status on or after the date of enactment of this Act.

9 (b) MAKING WAIVERS PERMANENT.—Section  
10 455(m) of the Higher Education Act of 1965 (20 U.S.C.  
11 1087e(m)) is amended by adding at the end the following:

12 “(5) COUNTING PRIOR PAYMENTS; SIMPLIFYING  
13 PROGRAM.—Notwithstanding paragraph (1), in car-  
14 rying out this section, the Secretary shall comply  
15 with the following:

16 “(A) The Secretary shall consider as a  
17 monthly payment under this subsection, any  
18 monthly payment made while the borrower was  
19 employed in a public service job on a loan  
20 made, insured, or guaranteed under this title  
21 before, on, or after the date of enactment of  
22 this paragraph pursuant to any repayment plan  
23 authorized under this Act.

24 “(B) The Secretary shall consider as a  
25 monthly payment under this subsection, a pay-

1           ment described in subparagraph (A) that was  
2           late or was for less than the full amount of the  
3           monthly payment.

4           “(C) The Secretary shall count as a  
5           monthly payment under this subsection, a  
6           month for which a borrower is serving on active  
7           duty (as described in section 101(d)(1) of title  
8           10, United States Code) or serving in the Peace  
9           Corps, even if the borrower’s loan was in  
10          deferment or forbearance and not in active re-  
11          payment.

12          “(D) The Secretary shall allow a borrower  
13          of a Federal PLUS Loan, made on behalf of a  
14          dependent student, under section 428B who is  
15          employed in a public service job to consolidate  
16          such loan into a Federal Direct Consolidation  
17          Loan in order to receive loan cancellation pur-  
18          suant to this subsection.

19          “(E) The Secretary shall allow the bor-  
20          rowers of a Joint Consolidation Loan or a Joint  
21          Direct Consolidation Loan who are employed in  
22          a public service job to consolidate such loan into  
23          a Federal Direct Consolidation Loan in order to  
24          receive loan cancellation pursuant to this sub-  
25          section.”.