

117TH CONGRESS
2D SESSION

H. R. 8330

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

IN THE HOUSE OF REPRESENTATIVES

JULY 12, 2022

Mr. COURTNEY (for himself, Mrs. HAYES, Mr. BOWMAN, Ms. WILSON of Florida, Mr. SMITH of Washington, Ms. ADAMS, and Mr. JONES) introduced the following bill; which was referred to the Committee on Education and Labor

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 “Strengthening and Im-
5 proving Public Service Loan Forgiveness Act of 2022”.

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

7 (a) **REDUCING PAYMENTS.**—

1 (1) IN GENERAL.—Section 455(m)(1) of the
2 Higher Education Act of 1965 (20 U.S.C.
3 1087e(m)(1)) is amended—

4 (A) in subparagraph (A), by striking
5 “120” and inserting “60”; and

6 (B) in subparagraph (B)(ii), by striking
7 “120” and inserting “60”.

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

12 (b) MAKING WAIVERS PERMANENT.—Section
13 455(m) of the Higher Education Act of 1965 (20 U.S.C.
14 1087e(m)) is amended by adding at the end the following:

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

19 “(A) The Secretary shall consider as a
20 monthly payment under this subsection, any
21 monthly payment made while the borrower was
22 employed in a public service job on a loan
23 made, insured, or guaranteed under this title
24 before, on, or after the date of enactment of

1 this paragraph pursuant to any repayment plan
2 authorized under this Act.

3 “(B) The Secretary shall consider as a
4 monthly payment under this subsection, a pay-
5 ment described in subparagraph (A) that was
6 late or was for less than the full amount of the
7 monthly payment.

8 “(C) The Secretary shall count as a
9 monthly payment under this subsection, a
10 month for which a borrower is serving on active
11 duty (as described in section 101(d)(1) of title
12 10, United States Code) or serving in the Peace
13 Corps, even if the borrower’s loan was in
14 deferment or forbearance and not in active re-
15 payment.

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

23 “(E) The Secretary shall allow the bor-
24 rowers of a Joint Consolidation Loan or a Joint
25 Direct Consolidation Loan who are employed in

1 a public service job to consolidate such loan into
2 a Federal Direct Consolidation Loan in order to
3 receive loan cancellation pursuant to this sub-
4 section.”.

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