

115TH CONGRESS  
1ST SESSION

# H. R. 4597

To amend the Higher Education Act of 1965 to allow for the deferment of certain student loans during a period in which a borrower is enrolled in a drug treatment program.

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## IN THE HOUSE OF REPRESENTATIVES

DECEMBER 7, 2017

Mr. MACARTHUR (for himself, Ms. ESTY of Connecticut, Mr. FOSTER, and Mr. CARSON of Indiana) introduced the following bill; which was referred to the Committee on Education and the Workforce

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## A BILL

To amend the Higher Education Act of 1965 to allow for the deferment of certain student loans during a period in which a borrower is enrolled in a drug treatment 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 “College Loan  
5       Deferment for Recovery Act”.

1 **SEC. 2. STUDENT LOAN DEFERMENT FOR BORROWERS EN-**  
2 **ROLLED IN A DRUG TREATMENT PROGRAM.**

3 (a) DIRECT LOANS.—Section 455(f) of the Higher  
4 Education Act of 1965 (20 U.S.C. 1087e(f)) is amended—

5 (1) by redesignating paragraphs (3) and (4) as  
6 paragraphs (4) and (5), respectively; and

7 (2) by inserting after paragraph (2) the fol-  
8 lowing:

9 “(3) DEFERMENT FOR BORROWERS ENROLLED  
10 IN A DRUG TREATMENT PROGRAM.—

11 “(A) EFFECT ON PRINCIPAL AND INTER-  
12 EST.—A borrower of a loan made under this  
13 part who meets the requirements of subpara-  
14 graph (B) shall be eligible for a deferment, dur-  
15 ing which periodic installments of principal  
16 need not be paid, and interest shall not accrue.

17 “(B) ELIGIBILITY.—A borrower of a loan  
18 made under this part shall be eligible for a  
19 deferment during—

20 “(i) any period in which such bor-  
21 rower is enrolled in a drug treatment pro-  
22 gram; and

23 “(ii) the 30 days after such period.

24 “(C) DRUG TREATMENT PROGRAM DE-  
25 FINED.—In this paragraph, the term ‘drug  
26 treatment program’ means a program certified

1 or licensed by a State to provide drug treat-  
 2 ment in the State.

3 “(D) APPLICABILITY.—This paragraph  
 4 shall apply with respect to loans—

5 “(i) made on or after the date of the  
 6 enactment of this paragraph; or

7 “(ii) in repayment on the date of the  
 8 enactment of this paragraph.”.

9 (b) TERMS OF FEDERALLY INSURED STUDENT  
 10 LOANS.—Section 427(a)(2)(C) of the Higher Education  
 11 Act of 1965 (20 U.S.C. 1077(a)(2)(C)) is amended—

12 (1) in clause (ii), by striking “; or” and insert-  
 13 ing a semicolon;

14 (2) in clause (iii), by inserting “or” after the  
 15 semicolon; and

16 (3) by inserting after clause (iii) the following:

17 “(iv) in which the borrower is enrolled  
 18 in a drug treatment program (as defined in  
 19 section 455(f)(3)(C)), and the 30 days  
 20 after such period.”.

21 (c) FFEL PROGRAM.—Section 428(b)(1)(M) of the  
 22 Higher Education Act of 1965 (20 U.S.C. 1078(b)(1)(M))  
 23 is amended—

24 (1) in clause (iii), by striking “or (II); or” and  
 25 inserting “or (II);”;

1           (2) in clause (iv), by inserting “or” after the  
2       semicolon; and

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

4                       “(v) during which the borrower is en-  
5                       rolled in a drug treatment program (as de-  
6                       fined in section 455(f)(3)(C)), and the 30  
7                       days after such period;”.

8       (d) FEDERAL PERKINS LOANS.—Section 464(c)(2)  
9 of the Higher Education Act of 1965 (20 U.S.C.  
10 1087dd(c)(2)) is amended—

11           (1) in subparagraph (A)—

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

14                       (B) in clause (v), by inserting “or” after  
15                       the semicolon; and

16                       (C) by inserting after clause (v) the fol-  
17                       lowing:

18                       “(vi) during which the borrower is enrolled in  
19                       a drug treatment program (as defined in section  
20                       455(f)(3)(C)), and the 30 days after such period;”.

21       (e) INTEREST ON UNSUBSUSIDIZED STAFFORD  
22 LOANS.—Section 428H(e)(2) of the Higher Education Act  
23 of 1965 (20 U.S.C. 1078–8(e)(2)) is amended—

1           (1) in subparagraph (A), by striking “Interest”  
2           and inserting, “Except as provided in subparagraph  
3           (C), interest”; and

4           (2) by adding at the end the following:

5           “(C) Interest shall not accrue on a loan de-  
6           ferred under section 428(b)(1)(M)(v) or  
7           427(a)(2)(C)(iv).”.

8           (f) APPLICABILITY.—The amendments made by this  
9           Act shall apply with respect to loans—

10           (1) made on or after the date of the enactment  
11           of this Act; or

12           (2) in repayment on the date of the enactment  
13           of this Act.

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