

118TH CONGRESS
1ST SESSION

S. 3524

To establish an interactive online dashboard to improve public access to information about student loan forgiveness programs, repayment programs, and repayment plans.

IN THE SENATE OF THE UNITED STATES

DECEMBER 14, 2023

Mr. MANCHIN (for himself and Mr. BRAUN) introduced the following bill; which was read twice and referred to the Committee on Health, Education, Labor, and Pensions

A BILL

To establish an interactive online dashboard to improve public access to information about student loan forgiveness programs, repayment programs, and repayment plans.

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 “Streamlining More Ac-
5 cessible, Reliable and Transparent Educational Resources
6 for Debt Act” or the “SMARTER Debt Act”.

7 **SEC. 2. INTERACTIVE DASHBOARD.**

8 (a) ESTABLISHMENT.—

1 (1) IN GENERAL.—Not later than 2 years after
2 the date of enactment of this Act, the Secretary of
3 Education (referred to in this section as the “Sec-
4 retary”) shall establish and operate an interactive,
5 internet website-based dashboard (referred to in this
6 section as the “dashboard”) that improves public ac-
7 cess to information about student loan forgiveness
8 and cancellation programs, repayment programs,
9 and repayment plans, that are authorized under
10 Federal law, including for potential applicants for
11 such programs and plans.

12 (2) DESIGN.—The dashboard shall be designed
13 in a manner that complies with the Americans with
14 Disabilities Act of 1990 (42 U.S.C. 12101 et seq.)
15 and section 508 of the Rehabilitation Act of 1973
16 (29 U.S.C. 794d).

17 (3) CONSULTATION.—

18 (A) IN GENERAL.—In establishing the
19 dashboard under paragraph (1), the Secretary
20 may consult with—

21 (i) the Secretary of Veterans Affairs,
22 the Secretary of Defense, the Secretary of
23 Health and Human Services, the Secretary
24 of Agriculture, the Secretary of Labor, the
25 Chief Executive Officer of the Corporation

1 for National and Community Service, the
 2 Secretary of each military department, the
 3 Attorney General, the Director of the Of-
 4 fice of Personnel Management, the Capitol
 5 Police Board, the President pro tempore of
 6 the Senate, the Chief Administrative Offi-
 7 cer of the House of Representatives, and
 8 heads of other relevant agencies, as the
 9 Secretary determines appropriate;

10 (ii) Indian Tribes and Tribal organi-
 11 zations (as defined in section 4 of the In-
 12 dian Self-Determination and Education
 13 Assistance Act (25 U.S.C. 5304)); and

14 (iii) relevant entities who may use the
 15 dashboard, including—

16 (I) students and prospective stu-
 17 dents at institutions of higher edu-
 18 cation;

19 (II) institutions of higher edu-
 20 cation, including historically Black
 21 colleges and universities (as defined
 22 for purposes of section 322 of the
 23 Higher Education Act of 1965 (20
 24 U.S.C. 1061), Tribal colleges or uni-
 25 versities (as defined in section 316(b))

1 of the Higher Education Act of 1965
2 (20 U.S.C. 1059c(b)), and other mi-
3 nority-serving institutions, as such in-
4 stitutions are described in section
5 371(a) of the Higher Education Act
6 of 1965 (20 U.S.C. 1067q));

7 (III) local educational agencies
8 and secondary schools (as such terms
9 are defined in section 8101 of the Ele-
10 mentary and Secondary Education
11 Act of 1965 (20 U.S.C. 7801));

12 (IV) State educational agencies
13 (as defined in such section 8101);

14 (V) nonprofit organizations; and

15 (VI) any other entities that the
16 Secretary determines are relevant.

17 (B) TOPICS.—The consultation with stake-
18 holders and entities described in subparagraph
19 (A)(ii) shall be with respect to elements of the
20 dashboard, such as search functions, grant
21 data, user-friendly design, and any other ele-
22 ments that the Secretary determines are appro-
23 priate for purposes of this subsection.

24 (4) IMPLEMENTATION PLAN.—The Secretary,
25 in consultation with representatives of relevant agen-

1 cies described in paragraph (3)(A), shall, not later
2 than 180 days after the date of enactment of this
3 Act, publicly issue a plan to launch the dashboard,
4 including opportunities to improve upon existing
5 publicly accessible websites that may be updated by
6 the Secretary to meet the requirements under sub-
7 section (c).

8 (b) UPDATES.—The Secretary shall continually main-
9 tain the dashboard established under subsection (a) to
10 keep up-to-date information about all relevant programs
11 posted.

12 (c) REQUIREMENTS.—The dashboard established
13 under subsection (a) shall, at a minimum, meet the fol-
14 lowing requirements:

15 (1) Provide the following information:

16 (A) The name of each program authorized
17 under Federal law that—

18 (i) provides for the cancellation or for-
19 giveness of all, or a portion of, covered stu-
20 dent loans for certain eligible individuals;

21 (ii) provides that an entity (such as
22 an employing office) may agree to repay,
23 by direct payments on behalf of certain eli-
24 gible individuals, some or all of the covered

1 student loan indebtedness of such eligible
 2 individuals that is outstanding; or

3 (iii) provides for an income-driven re-
 4 payment plan that sets monthly student
 5 loan payments at an amount that is in-
 6 tended to be affordable based on income
 7 and family size.

8 (B) An explanation about whether the au-
 9 thorized program is currently operating.

10 (C) An explanation of who may be eligible
 11 or qualify for that program, including require-
 12 ments relating to employment, loan type, mili-
 13 tary service, or other requirements.

14 (2) Allow individuals to search the dashboard
 15 by key categories for which programs are available,
 16 including by career field, program of study, and loan
 17 type, and by location (if applicable).

18 (3) Provide, as appropriate, access or links to
 19 the respective program information pages and online
 20 applications.

21 (d) COVERED STUDENT LOAN.—In this Act, the
 22 term “covered student loan” means—

23 (1) a loan made, insured, or guaranteed under
 24 title IV of the Higher Education Act of 1965 (20
 25 U.S.C. 1070 et seq.), including Federal Family Edu-

1 cation Loans under part B of such title, Federal Di-
2 rect Loans under part D of such title, and Federal
3 Perkins Loans under part E of such title;

4 (2) a health education assistance loan made or
5 insured under part A of title VII of the Public
6 Health Service Act (42 U.S.C. 292 et seq.), or under
7 part E of title VIII of such Act (42 U.S.C. 297a et
8 seq.); or

9 (3) another loan for postsecondary education
10 that is made, insured, or guaranteed by the Federal
11 Government.

○