

118TH CONGRESS
1ST SESSION

S. 409

To amend the Higher Education Act of 1965 to provide student loan
deferment for victims of terrorist attacks.

IN THE SENATE OF THE UNITED STATES

FEBRUARY 14, 2023

Mr. RUBIO introduced the following bill; which was read twice and referred
to the Committee on Health, Education, Labor, and Pensions

A BILL

To amend the Higher Education Act of 1965 to provide
student loan deferment for victims of terrorist attacks.

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 “Terrorism Survivors
5 Student Loan Deferment Act of 2023”.

6 **SEC. 2. STUDENT LOAN DEFERMENT FOR VICTIMS OF TER-**
7 **RORIST ATTACKS.**

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

1 (1) in clause (iii), by striking “or” after the
2 semicolon;

3 (2) in clause (iv), by striking the period at the
4 end and inserting “; or”; and

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

6 “(v) not in excess of 1 year due to the
7 borrower being a victim of a terrorist at-
8 tack;”.

9 (b) FFEL PROGRAM.—Section 428(b) of the Higher
10 Education Act of 1965 (20 U.S.C. 1078(b)) is amended—

11 (1) in paragraph (1)(M)—

12 (A) in clause (iv), by striking “or” after
13 the semicolon;

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

16 (C) by adding at the end the following:

17 “(vi) not in excess of 1 year due to
18 the borrower being a victim of a terrorist
19 attack as described in paragraph (10);”;
20 and

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

22 “(10) DEFERMENT FOR VICTIMS OF TERRORIST
23 ATTACKS.—For purposes of deferment under para-
24 graph (1)(M)(vi), a victim of a terrorist attack is an
25 individual who is designated as a victim of a ter-

1 rorist attack by the head of the Federal agency that
2 is handling the investigation of the attack.”.

3 (c) DIRECT LOANS.—Section 455 of the Higher Edu-
4 cation Act of 1965 (20 U.S.C. 1087e) is amended—

5 (1) in subsection (e)(7)(B)(i), by inserting “or
6 due to the borrower being a victim of a terrorist at-
7 tack” after “section 435(o)”; and

8 (2) in subsection (f)—

9 (A) in paragraph (2)—

10 (i) in subparagraph (C), by striking
11 “clause (i) or (ii); or” and inserting
12 “clause (i) or (ii);”;

13 (ii) in subparagraph (D), by striking
14 the period at the end and inserting “; or”;
15 and

16 (iii) by adding at the end the fol-
17 lowing:

18 “(E) not in excess of 1 year due to the
19 borrower being a victim of a terrorist attack as
20 described in paragraph (6).”; and

21 (B) by adding at the end the following:

22 “(6) DEFERMENT FOR VICTIMS OF TERRORIST
23 ATTACKS.—For purposes of deferment under para-
24 graph (2)(E), a victim of a terrorist attack is an in-
25 dividual who is designated as a victim of a terrorist

1 attack by the head of the Federal agency that is
2 handling the investigation of the attack.”.

3 (d) FEDERAL PERKINS LOANS.—Section 464(c)(2)
4 of the Higher Education Act of 1965 (20 U.S.C.
5 1087dd(c)(2)) is amended—

6 (1) in subparagraph (A)—

7 (A) in clause (v), by striking “or” after the
8 semicolon;

9 (B) in clause (vi), by inserting “or” after
10 the semicolon; and

11 (C) by inserting after clause (vi) the fol-
12 lowing:

13 “(vii) not in excess of 1 year due to
14 the borrower being a victim of a terrorist
15 attack as described in subparagraph (D);”;
16 and

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

18 “(D) For purposes of deferment under subpara-
19 graph (A)(vii), a victim of a terrorist attack is an in-
20 dividual who is designated as a victim of a terrorist
21 attack by the head of the Federal agency that is
22 handling the investigation of the attack.”.

23 (e) DESIGNATING VICTIMS OF TERRORIST AT-
24 TACKS.—The head of the Federal agency that is handling
25 the investigation of a terrorist attack, or has handled the

1 investigation of a terrorist attack, shall designate the indi-
2 viduals who are victims of such terrorist attack.

3 (f) ANTI-FRAUD PROTECTIONS.—The Secretary of
4 Education shall establish anti-fraud protections in car-
5 rying out the amendments made by this Act.

