

119TH CONGRESS
1ST SESSION

H. R. 2028

To amend the Higher Education Act of 1965 to provide for interest-free deferment on student loans for borrowers serving in a medical or dental internship or residency program.

IN THE HOUSE OF REPRESENTATIVES

MARCH 11, 2025

Mr. BABIN (for himself and Ms. HOULAHAN) introduced the following bill;
which was referred to the Committee on Education and Workforce

A BILL

To amend the Higher Education Act of 1965 to provide for interest-free deferment on student loans for borrowers serving in a medical or dental internship or residency 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 “Resident Education
5 Deferred Interest Act” or the “REDI Act”.

1 **SEC. 2. DEFERMENT DURING A MEDICAL OR DENTAL IN-**
2 **TERNSHIP OR RESIDENCY PROGRAM.**

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

5 (1) in paragraph (1), in the matter preceding
6 subparagraph (A), by striking “A borrower” and in-
7 serting “Except as provided in paragraph (7), a bor-
8 rower”;

9 (2) in paragraph (2)(A)—

10 (A) in clause (i), by striking “or” after the
11 semicolon;

12 (B) by striking the matter following clause
13 (ii);

14 (C) in clause (ii), by striking the comma at
15 the end and inserting “; or”; and

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

17 “(iii) is serving in a medical or dental
18 internship or residency program;”; and

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

20 “(7) SPECIAL RULE FOR CERTAIN IN SCHOOL
21 DEFERMENT.—Notwithstanding any other provision
22 of this Act, a borrower described in paragraph
23 (2)(A)(iii) shall be eligible for a deferment, during
24 which periodic installments of principal need not be

- 1 paid and interest shall not accrue on any loan made
- 2 to the borrower under this part.”.

