

119TH CONGRESS
1ST SESSION

H. R. 2829

To amend the Higher Education Act of 1965 to improve the Public Service
Loan Forgiveness program and reduce interest rates.

IN THE HOUSE OF REPRESENTATIVES

APRIL 10, 2025

Mr. COURTNEY (for himself and Mr. DESAULNIER) 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 improve
the Public Service Loan Forgiveness program and reduce
interest rates.

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 Efforts
5 for Relief and Vital Incentives for Community Service and
6 Engagement Act” or the “SERVICE Act”.

1 **SEC. 2. AMENDMENTS TO TERMS AND CONDITIONS OF PUB-**
2 **LIC SERVICE LOAN FORGIVENESS.**

3 (a) NUMBER OF MONTHLY PAYMENTS.—Paragraph
4 (1) of section 455(m) of the Higher Education Act of
5 1965 (20 U.S.C. 1087e(m)) is amended—

6 (1) in the matter preceding subparagraph (A),
7 by striking “a borrower who” and inserting “a bor-
8 rower”;

9 (2) by amending subparagraph (A) to read as
10 follows:

11 “(A) who—

12 “(i) has made 96 qualifying monthly
13 payments on the eligible Federal Direct
14 Loan after October 1, 2007; and

15 “(ii) has been employed in a public
16 service job during the period in which the
17 borrower makes each of the 96 qualifying
18 monthly payments; and”;

19 (3) by amending subparagraph (B) to read as
20 follows:

21 “(B) without regard to the employment
22 status of the borrower at the time of such can-
23 cellation.”.

24 (b) REDESIGNATIONS.—Section 455(m) of the High-
25 er Education Act of 1965 (20 U.S.C. 1087e(m)) is further

1 amended by redesignating paragraphs (2), (3), and (4),
2 as paragraphs (3), (6), and (7), respectively;

3 (c) MONTHLY PAYMENTS.—Section 455(m) of the
4 Higher Education Act of 1965 (20 U.S.C. 1087e(m)) is
5 further amended—

6 (1) by inserting after paragraph (1), as so
7 amended, the following:

8 “(2) MONTHLY PAYMENTS.—

9 “(A) QUALIFYING MONTHLY PAYMENTS.—

10 For the purpose of determining under para-
11 graph (1) the number of qualifying monthly
12 payments made by a borrower on an eligible
13 Federal Direct Loan, the Secretary shall con-
14 sider the borrower to have made a qualifying
15 monthly payment for each month that—

16 “(i) the borrower pays (as a lump
17 sum or in multiple installments) an
18 amount that is not less than the monthly
19 payment amount due on the eligible Fed-
20 eral Direct Loan pursuant to any one or a
21 combination of the following—

22 “(I) payments under an income-
23 based repayment plan under section
24 493C;

1 “(II) payments under a standard
 2 repayment plan under subsection
 3 (d)(1)(A), based on a 10-year repay-
 4 ment period;

5 “(III) monthly payments under a
 6 repayment plan under subsection
 7 (d)(1) or (g) of not less than the
 8 monthly amount calculated under sub-
 9 section (d)(1)(A), based on a 10-year
 10 repayment period; or

11 “(IV) payments under an income
 12 contingent repayment plan under sub-
 13 section (d)(1)(D); or

14 “(ii) in lieu of a payment described in
 15 clause (i), the borrower is in one of the fol-
 16 lowing periods of deferment or forbear-
 17 ance—

18 “(I) cancer treatment deferment
 19 under section 427(a)(2)(C)(iv),
 20 428(b)(1)(M)(v), or 455(f)(3);

21 “(II) rehabilitation training pro-
 22 gram deferment under section
 23 427(a)(2)(C)(i)(II),
 24 428(b)(1)(M)(i)(II), or
 25 455(f)(2)(A)(ii);

1 “(III) military service deferment
2 under section 428(b)(1)(M)(iii) or
3 455(f)(2)(C);

4 “(IV) unemployment deferment
5 under section 427(a)(2)(C)(ii),
6 428(b)(1)(M)(ii), 428B(d)(1)(A)(i), or
7 455(f)(2)(B);

8 “(V) deferment due to an eco-
9 nomic hardship described in section
10 427(a)(2)(C)(iii), section
11 428(b)(1)(M)(iv), section
12 428B(d)(1)(A)(i), section 435(o), or
13 section 455(f)(2)(D);

14 “(VI) Peace Corps service
15 deferment under section
16 682.210(b)(2)(ii) or 682.210(k) of
17 title 34, Code of Federal Regulations
18 (or successor regulations), as made
19 applicable to Direct Loan borrowers
20 under section 685.204(j) of such title
21 34;

22 “(VII) post-active-duty student
23 deferment under section 493D;

24 “(VIII) AmeriCorps forbearance
25 under section 428(c)(3)(A)(i)(III);

1 “(IX) National Guard Duty for-
2 bearance under section
3 682.211(h)(2)(iii) or 685.205(a)(7) of
4 title 34, Code of Federal Regulations
5 (or successor regulations);

6 “(X) Department of Defense stu-
7 dent loan repayment program forbear-
8 ance under section
9 428(c)(3)(A)(i)(IV);

10 “(XI) administrative forbearance
11 or mandatory administrative forbear-
12 ance under section 428(c)(3)(D) or
13 428H(e)(7); or

14 “(XII) student loan debt burden
15 forbearance under section
16 428(c)(3)(A)(i)(II).

17 “(B) PREPAYMENTS.—

18 “(i) IN GENERAL.—Subject to clause
19 (ii), if, for any month, a borrower makes a
20 qualifying monthly payment on an eligible
21 Federal Direct Loan in an amount that ex-
22 ceeds the monthly payment amount due on
23 such loan for such month, the Secretary
24 shall—

1 “(I) if the excess amount is less
2 than the monthly payment amount
3 due for the subsequent month on such
4 loan, apply the excess amount toward
5 the monthly payment amount due for
6 such subsequent month;

7 “(II) if the excess amount is
8 equal to the monthly payment amount
9 due for the subsequent month on such
10 loan, treat the excess amount as the
11 monthly payment for such subsequent
12 month;

13 “(III) if the excess amount is
14 greater than the monthly payment
15 amount due for the subsequent month
16 on such loan, but less than the total
17 monthly payment amounts due for the
18 2 subsequent months on such loan—

19 “(aa) treat the portion of
20 the excess amount that covers
21 the monthly payment amount due
22 for the subsequent month as the
23 monthly payment for such subse-
24 quent month; and

1 “(bb) apply the remainder of
2 the excess amount toward the
3 monthly payment amount due for
4 the second subsequent month;

5 “(IV) if the excess amount is
6 equal to or greater than the monthly
7 payment amount due for the 2 subse-
8 quent months on such loan, but less
9 than the total monthly payment
10 amounts due for the 3 subsequent
11 months on such loan—

12 “(aa) treat the portion of
13 the excess amount that covers
14 the monthly payment amounts
15 due for the subsequent month
16 and the second subsequent month
17 as the monthly payments for
18 such months; and

19 “(bb) apply any remainder
20 of such excess amount toward the
21 monthly payment amount due for
22 the third subsequent month;

23 “(V) if the excess amount is
24 equal to the monthly payment
25 amounts due for the 3 subsequent

1 months on such loan, treat the excess
2 amount as the monthly payments for
3 such months;

4 “(VI) if the excess amount is
5 greater than the monthly payment
6 amounts due for the 3 subsequent
7 months on such loan—

8 “(aa) treat the portion of
9 the excess amount that covers
10 the monthly payment amounts
11 due for the 3 subsequent months
12 as the monthly payments for
13 such months; and

14 “(bb) apply any remainder
15 of such excess amount to the
16 principal balance of the eligible
17 Federal Direct loan; and

18 “(VII) notwithstanding sub-
19 clauses (I) through (VI), if the bor-
20 rower has a monthly payment amount
21 due on such loan for such month that
22 is equal to \$0, apply any excess
23 amount for such month to the prin-
24 cipal balance of the eligible Federal
25 Direct loan.

1 “(ii) ALTERNATIVE APPLICATION.—

2 Prior to or at the time of making a pay-
3 ment that exceeds the monthly payment
4 amount due on an eligible Federal Direct
5 Loan for such month, a borrower may re-
6 quest that any excess amount for such
7 month be applied to the principal balance
8 of an eligible Federal Direct loan in lieu of
9 such excess amount being applied in ac-
10 cordance with clause (i).

11 “(C) BUYBACK PAYMENT PROCESS.—

12 “(i) IN GENERAL.—The Secretary
13 shall establish a buyback payment process
14 under which a qualified borrower of an eli-
15 gible Federal Direct Loan may make a
16 buyback payment in order to have eligible
17 months of the borrower’s public service
18 employment period during which the bor-
19 rower did not make a qualifying monthly
20 payment on such loan be treated as if the
21 borrower had made a qualifying monthly
22 payment on such loan.

23 “(ii) QUALIFIED BORROWER.—A bor-
24 rower is a qualified borrower for the pur-
25 poses of making a buyback payment in ac-

1 cordance with this subparagraph if the
2 borrower—

3 “(I) has an eligible Federal Di-
4 rect Loan that is not in default;

5 “(II) has been employed in a
6 public service job for not less than a
7 96 month employment period, but
8 during such employment period has
9 made fewer than 96 qualifying month-
10 ly payments on an eligible Federal Di-
11 rect Loan; and

12 “(III) requests to make a
13 buyback payment in accordance with
14 this subparagraph.

15 “(iii) ELIGIBLE MONTH.—For the
16 purposes of this subparagraph, an eligible
17 month means a month during which a
18 qualified borrower was employed in a pub-
19 lic service job, was not in an in-school
20 deferment or grace period, and did not
21 make a qualifying monthly payment on an
22 eligible Federal Direct Loan for such
23 month—

24 “(I) because the borrower made a
25 monthly payment on such eligible

1 Federal Direct Loan pursuant to a re-
2 payment plan that is not a qualifying
3 repayment plan;

4 “(II) because the borrower was
5 in a period of deferment or forbear-
6 ance other than a period described in
7 clause (ii) of subparagraph (A); or

8 “(III) for another reason deter-
9 mined appropriate by the Secretary.

10 “(iv) BUYBACK PAYMENT REQUIRE-
11 MENTS.—A buyback payment made in ac-
12 cordance with this subparagraph—

13 “(I) shall be made by a qualified
14 borrower as a lump sum payment
15 amount, and in an amount that equals
16 the total amount the borrower would
17 have paid in qualifying monthly pay-
18 ments on the eligible Federal Direct
19 Loan for all eligible months the bor-
20 rower is requesting to buyback, pursu-
21 ant to a qualifying repayment plan
22 applicable to the borrower, in accord-
23 ance with section 685.219(g)(6) of
24 title 34, Code of Federal Regulations
25 (as such section is in effect on the

1 date of enactment of this paragraph)
2 or any other relevant regulations in
3 effect on such date;

4 “(II) may not be made with re-
5 spect to an eligible Federal Direct
6 Loan that has been paid off, dis-
7 charged, or cancelled; and

8 “(III) with respect to an eligible
9 Federal Direct Loan that is a consoli-
10 dation loan, may not be used to
11 buyback eligible months that occurred
12 before the date of the consolidation of
13 such loan.

14 “(D) HOLD HARMLESS AGAINST RETRO-
15 ACTIVE DETERMINATIONS.—For purposes of
16 determining under paragraph (1) the number of
17 qualifying monthly payments made by a bor-
18 rower, any payment or period of deferment or
19 forbearance that is determined to be a quali-
20 fying monthly payment may not, at a later
21 time, be determined not to be a qualifying
22 monthly payment.”; and

23 (2) in paragraph (6), as redesignated by section
24 2(b), by adding at the end the following:

1 “(C) QUALIFYING REPAYMENT PLAN.—

2 The term ‘qualifying repayment plan’ means
3 any of the repayment plans listed in clause (i)
4 of paragraph (2)(A).”.

5 (d) LOAN CANCELLATION.—Paragraph (3) of section
6 455(m) of the Higher Education Act of 1965 (20 U.S.C.
7 1087e(m)), as redesignated by subsection (b), is amended
8 to read as follows:

9 “(3) LOAN CANCELLATION AMOUNT.—Upon
10 certification by a borrower of completion of 96 quali-
11 fying monthly payments by the borrower, the Sec-
12 retary shall determine whether the borrower meets
13 each of the requirements of paragraph (1), and—

14 “(A) if the Secretary determines that the
15 borrower does meet such requirements, cancel
16 the obligation to repay the balance of principal
17 and interest due as of the time of such cancella-
18 tion on the eligible Federal Direct Loans made
19 to the borrower under this part, without further
20 action by the borrower; or

21 “(B) if the Secretary determines that the
22 borrower does not meet such requirements, no-
23 tify the borrower of such determination in ac-
24 cordance with paragraph (4).”.

1 (e) RECONSIDERATION PROCESS.—Section 455(m) of
2 the Higher Education Act of 1965 (20 U.S.C. 1087e(m)),
3 as redesignated by subsection (b), is further amended by
4 inserting after paragraph (3), as so amended, the fol-
5 lowing:

6 “(4) INITIAL DETERMINATION OF INELIGI-
7 BILITY FOR LOAN CANCELLATION.—In a case in
8 which the Secretary determines that a borrower has
9 not met the requirements of paragraph (1), the Sec-
10 retary shall—

11 “(A) notify the borrower that—

12 “(i) the borrower’s application has
13 been denied, including the basis for such
14 denial;

15 “(ii) the borrower is in a 90-day for-
16 bearance period described in subparagraph
17 (B); and

18 “(iii) the Secretary will resume collec-
19 tion of the eligible Federal Direct Loans
20 for which the borrower was seeking loan
21 cancellation under this subsection after
22 such 90-day forbearance period, unless the
23 borrower opts to extend such forbearance
24 period under paragraph (5)(A)(ii); and

1 “(B) grant the borrower a 90-day forbear-
2 ance period, beginning on the date of the notice
3 described in subparagraph (A) provided to the
4 borrower, and during which—

5 “(i) payments of principal and inter-
6 est need not be made on the eligible Fed-
7 eral Direct Loans for which the borrower
8 was seeking loan cancellation under this
9 subsection; and

10 “(ii) any interest accrued and not
11 paid may not be capitalized.

12 “(5) RECONSIDERATION PROCESS.—

13 “(A) REQUEST FOR RECONSIDERATION.—
14 Not later than 90 days after the date of the no-
15 tice described in paragraph (4)(A) provided to
16 the borrower—

17 “(i) the borrower may request, on a
18 form approved by the Secretary, that the
19 Secretary reconsider the basis for the Sec-
20 retary’s denial under paragraph (4)(A)(i);
21 and

22 “(ii) if the Secretary grants the bor-
23 rower’s reconsideration request, offer the
24 borrower an extension of the 90-day for-

bearance period described in paragraph
(4)(B), which shall—

“(I) begin on the date of the borrower’s reconsideration request under this subparagraph; and

“(II) end on the date of the notice provided to the borrower under subparagraph (C)(i)(I) of the Secretary’s reconsideration decision.

“(B) CONSIDERATION OF RECONSIDERATION REQUEST.—In evaluating a reconsideration request from a borrower, the Secretary shall consider any relevant evidence or supporting documentation that may assist the Secretary in determining whether the borrower meets each of the requirements of paragraph (1) to qualify for loan cancellation under this subsection.

“(C) DECISION BY THE SECRETARY.—

“(i) IN GENERAL.—Not later than 6 months after receipt of a borrower’s reconsideration request, the Secretary shall—

“(I) notify the borrower of the reconsideration decision and the reason for the Secretary’s determination;

1 “(II) in a case in which the re-
2 consideration request is granted, ad-
3 just the borrower’s number of quali-
4 fying monthly payments under para-
5 graph (1) or cancel the loan under
6 paragraph (3); and

7 “(III) in a case in which the Sec-
8 retary denies the reconsideration re-
9 quest, with respect to a borrower who
10 agrees to the forbearance extension
11 described in subparagraph (A)(ii), in-
12 clude in the notice provided to the
13 borrower under subclause (I), a re-
14 minder that the Secretary will resume
15 collection of the eligible Federal Di-
16 rect Loans for which the borrower
17 was seeking loan cancellation under
18 this subsection as of the date of such
19 notice.

20 “(ii) FINAL DECISION.—After the
21 Secretary makes a decision on the bor-
22 rower’s reconsideration request, the Sec-
23 retary’s decision is final, and the borrower
24 will not receive additional reconsider-
25 ation.”.

1 **SEC. 3. TERMS AND CONDITIONS OF EMPLOYMENT.**

2 (a) INDEPENDENT CONTRACTORS.—Section 455(m)
3 is further amended by adding at the end the following:

4 “(8) TREATMENT OF INDEPENDENT CONTRAC-
5 TORS.—For purposes of this subsection, each ref-
6 erence to ‘employment’ and ‘employed’ shall be
7 treated as including work as an independent con-
8 tractor.”.

9 (b) DEFINITIONS.—Paragraph (6) of section 455(m)
10 of the Higher Education Act of 1965 (20 U.S.C.
11 1087e(m)), as redesignated by section 2(b), is further
12 amended by adding at the end the following:

13 “(D) FULL-TIME.—The term ‘full-time’
14 means, with respect to a public service job,
15 working 1 or more such jobs—

16 “(i) a minimum average of 30 hours
17 per week during the period being certified;

18 “(ii) a minimum of 30 hours per week
19 throughout a contractual or employment
20 period of at least 8 months in a 12-month
21 period; and

22 “(iii) with respect to an individual
23 who is in nontenure track employment at
24 an institution of higher education, the
25 equivalent of 30 hours per week as deter-
26 mined by multiplying each credit or con-

tact hour taught by such individual per week by a number to be determined by the Secretary.

“(E) INDEPENDENT CONTRACTOR.—The term ‘independent contractor’ means an individual who is not an employee and who is working in a public service job in a position or providing services which, under applicable State law, cannot be filled or provided by an employee of the public service job.”.

SEC. 4. ONLINE PORTAL AND DATABASE OF PUBLIC SERVICE JOBS.

Section 455(m) of the Higher Education Act of 1965 is further amended by adding at the end the following:

“(9) ONLINE PORTAL AND DATABASE OF PUBLIC SERVICE JOBS.—

“(A) ONLINE PORTAL.—

“(i) BORROWERS.—The Secretary shall establish an online portal that provides to borrowers of eligible Federal Direct Loans the following information:

“(I) Instructions on how to access the database established under subparagraph (B) so that the borrower can determine whether the bor-

1 rower is employed in a public service
2 job.

3 “(II) An identification of the
4 loans of the borrower that are eligible
5 Federal Direct Loans, and an identi-
6 fication of the qualifying repayment
7 plans for which such eligible Federal
8 Direct Loans qualify.

9 “(III) With respect to each such
10 eligible Federal Direct Loan—

11 “(aa) the number of quali-
12 fying monthly payments the bor-
13 rower has made in accordance
14 with paragraph (1); and

15 “(bb) the estimated number
16 of qualifying monthly payments
17 under such paragraph remaining
18 on such loan before the borrower
19 may be eligible for loan cancella-
20 tion under this subsection.

21 “(IV) With respect to each loan
22 of the borrower that is not eligible for
23 loan cancellation under paragraph (3)
24 of this subsection, an explanation of
25 why the loan is not so eligible and in-

1 instructions on how what, if anything,
2 the borrower may do to make the loan
3 so eligible.

4 “(V) Instructions for the submis-
5 sion of any forms associated with such
6 loan cancellation, and an ability for
7 the borrower to use the portal to elec-
8 tronically sign and submit such forms.

9 “(VI) In a case in which a bor-
10 rower submits to the Secretary an ap-
11 plication for loan cancellation under
12 this subsection that is denied by the
13 Secretary—

14 “(aa) a notice of such denial
15 that meets each of the require-
16 ments of paragraph (4)(A), in-
17 cluding an explanation of the 90-
18 day forbearance period;

19 “(bb) a form that meets
20 each of the requirements of para-
21 graph (5)(A), which the borrower
22 may use to request reconsider-
23 ation of such denial, including
24 accepting an extension of the 90-
25 day forbearance period; and

1 “(cc) a notice of the Sec-
2 retary’s reconsideration decision,
3 which meets each of the require-
4 ments of paragraph (5)(C).

5 “(VII) An explanation of the
6 buyback payment process described in
7 paragraph (2)(C), and a form to re-
8 quest such a buyback, including the
9 eligible months for which the borrower
10 may request a buyback, and the
11 amount that the borrower would be
12 required to pay for such buyback.

13 “(VIII) An explanation of how
14 consolidating one or more Direct
15 Loans into a Direct Consolidation
16 Loan, including a Direct PLUS Loan
17 made to a parent borrower, will affect
18 the number of qualifying monthly pay-
19 ments attributed to the borrower.

20 “(ii) APPROPRIATE CONTACTS.—The
21 Secretary shall ensure that an appropriate
22 contact for a public service job of a bor-
23 rower has the option to electronically sign
24 and submit any forms associated with loan

1 cancellation under paragraph (3) of this
2 subsection.

3 “(iii) INFORMATION.—The Secretary
4 shall ensure that any information provided
5 through the online portal described in this
6 subparagraph contains up-to-date informa-
7 tion.

8 “(B) DATABASE OF PUBLIC SERVICE
9 JOBS.—

10 “(i) IN GENERAL.—The Secretary, in
11 consultation with the Secretary of Labor,
12 shall establish and regularly update a data-
13 base that lists public service jobs.

14 “(ii) PUBLIC AVAILABILITY.—The
15 database established under clause (i) shall
16 be made available on a publicly accessible
17 website of the Department of Education in
18 an easily searchable format.”.

19 **SEC. 5. TREATMENT OF PERIODS OF DEFERMENT AND FOR-**
20 **BEARANCE.**

21 (a) IN GENERAL.—Section 455(f) of the Higher Edu-
22 cation Act of 1965 (20 U.S.C. 1087e(f)) is amended—

23 (1) in the subsection heading, by inserting
24 “AND FORBEARANCE” at the end;

1 (2) in paragraph (1)(B), by striking “capital-
2 ized or”; and

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

4 “(7) FORBEARANCE.—With respect to a loan
5 that is in a period of forbearance, interest on such
6 loan may not be capitalized after the conclusion of
7 such period.”.

8 (b) APPLICATION OF AMENDMENT.—The amend-
9 ments made by subsection (a) shall apply to any period
10 of deferment or forbearance in effect as of the date of the
11 enactment of this Act, and any period of deferment or for-
12 bearance beginning on or after such date of enactment.

13 **SEC. 6. TREATMENT OF CONSOLIDATED AND REFINANCED**
14 **LOANS.**

15 Section 455(m)(2) of the Higher Education Act of
16 1965 (20 U.S.C. 1087e(m)(2), as amended by the pre-
17 ceding provisions of this Act, is further amended by insert-
18 ing after subparagraph (D) the following:

19 “(E) DETERMINATION OF NUMBER OF
20 QUALIFYING MONTHLY PAYMENTS FOR CON-
21 SOLIDATION LOANS.—With respect to deter-
22 mining the number of qualifying monthly pay-
23 ments for a borrower seeking loan forgiveness
24 under this subsection who consolidates one or
25 more Direct Loans into a Direct Consolidation

1 Loan, including a Direct PLUS Loan made to
 2 a parent borrower, the Secretary shall use the
 3 weighted average of the payments the borrower
 4 made on the Direct Loans prior to consoli-
 5 dating that met the criteria under this sub-
 6 section.”.

7 **SEC. 7. LOAN FORGIVENESS FOR TEACHERS.**

8 (a) IN GENERAL.—The Higher Education Act of
 9 1965 (20 U.S.C. 1001 et seq.) is further amended—

10 (1) in section 428J(g)(2) (20 U.S.C. 1078–
 11 10(g)(2))—

12 (A) in subparagraph (A), by inserting “or”
 13 after the semicolon at the end;

14 (B) by striking subparagraph (B); and

15 (C) by redesignating subparagraph (C) as
 16 subparagraph (B); and

17 (2) in section 460(g)(2) (20 U.S.C.
 18 1087j(g)(2))—

19 (A) in subparagraph (A), by inserting “or”
 20 after the semicolon at the end;

21 (B) by striking subparagraph (B); and

22 (C) by redesignating subparagraph (C) as
 23 subparagraph (B).

24 (b) CONFORMING AMENDMENT.—Section 455(m)(7)
 25 of the Higher Education Act of 1965, as redesignated by

1 section 2(b) of this Act, is amended by striking “section
2 428J, 428K, 428L, or 460” and inserting “section 428K
3 or 428L”.

4 **SEC. 8. GAO STUDY ON DATA MATCHING AGREEMENTS FOR**
5 **PUBLIC SERVICE LOAN FORGIVENESS.**

6 (a) IN GENERAL.—The Comptroller General of the
7 United States shall conduct a study on the feasibility of
8 establishing data matching agreements for public service
9 loan forgiveness under section 455(m) of the Higher Edu-
10 cation Act of 1965 (20 U.S.C. 1087e(m)) that would allow
11 a borrower to forego requesting certification of employ-
12 ment from the appropriate contact for the public service
13 job of the borrower. The study shall include an examina-
14 tion of the Department of Education and the Department
15 of Defense’s progress towards automatic data matching
16 for military and veteran borrowers.

17 (b) REPORT.—Not later than 1 year after the date
18 of enactment of this Act, the Comptroller General shall
19 submit a report to the Committee on Education and
20 Workforce of the House of Representatives and the Com-
21 mittee on Health, Education, Labor, and Pensions of the
22 Senate containing the findings and recommendations re-
23 sulting from the study required under subsection (a).

24 (c) COOPERATION.—The head of each relevant Fed-
25 eral agency, including the Secretary of Education, Sec-

- 1 retary of Defense, and Commissioner of Internal Revenue,
- 2 shall cooperate with the Comptroller General to facilitate
- 3 the completion of the study required under subsection (a).

○