119TH CONGRESS
1ST SESSION

H. R. 6284

To amend the Higher Education Act of 1965 to provide for a percentage of student loan forgiveness for public service employment, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 21, 2025

Mr. SWALWELL (for himself, Mr. BOYLE of Pennsylvania, Mr. GARAMENDI, Ms. NORTON, Ms. PINGREE, Mr. HORSFORD, and Ms. LOFGREN) introduced the following bill; which was referred to the Committee on Education and Workforce

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A BILL

To amend the Higher Education Act of 1965 to provide for a percentage of student loan forgiveness for public service employment, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Strengthening Loan Forgiveness for Public Service Workers Act".

SEC. 2. PUBLIC SERVICE LOAN FORGIVENESS PROGRAM.

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

(1) in paragraph (1)—

(A) in the matter preceding subparagraph (A), by inserting ", except as provided in paragraph (5)," after "on any eligible Federal Direct Loan not in default"; and

(B) by striking subparagraph (B) and inserting the following:

"(B) has been employed in a public service job during the period in which the borrower makes each of the 120 payments described in subparagraph (A)."; and

(2) by adding at the end the following:

"(5) LOAN CANCELLATION FOR NEW LOANS.—

"(A) IN GENERAL.—Beginning after the date of enactment of the Strengthening Loan Forgiveness for Public Service Workers Act, the Secretary shall cancel the percent specified in subparagraph (B) of the total amount due on any eligible Federal Direct Loan made after the date of enactment of the Strengthening Loan Forgiveness for Public Service Workers Act for a borrower who is employed in a public service job and for whom employment is certified pursuant to subparagraph (D).

"(B) PERCENT AMOUNT.—The percent of a loan that shall be canceled under subparagraph (A) is as follows:

"(i) In the case of a borrower who has made 24 monthly payments on any eligible Federal Direct Loan made after the date of enactment of the Strengthening Loan Forgiveness for Public Service Workers Act and was employed in a public service job during the period in which the borrower made each of the 24 monthly payments, 15 percent of the total amount due on the eligible Federal Direct Loan on the date the borrower entered repayment on such eligible Federal Direct Loan.

"(ii) In the case of a borrower who has made 48 monthly payments on any eligible Federal Direct Loan made after the date of enactment of the Strengthening Loan Forgiveness for Public Service Workers Act and was employed in a public service job during the period in which the borrower made each of the 48 monthly payments, an additional 15 percent of the total amount due on the eligible Federal

Direct Loan on the date the borrower entered repayment on such eligible Federal Direct Loan.

"(iii) In the case of a borrower who has made 72 monthly payments on any eligible Federal Direct Loan made after the date of enactment of the Strengthening Loan Forgiveness for Public Service Workers Act and was employed in a public service job during the period in which the borrower made each of the 72 monthly payments, an additional 15 percent of the total amount due on the eligible Federal Direct Loan on the date the borrower entered repayment on such eligible Federal Direct Loan.

"(iv) In the case of a borrower who has made 96 monthly payments on any eligible Federal Direct Loan made after the date of enactment of the Strengthening Loan Forgiveness for Public Service Workers Act and was employed in a public service job during the period in which the borrower made each of the 96 monthly payments, an additional 15 percent of the total amount due on the eligible Federal Direct Loan on the date the borrower entered repayment on such eligible Federal Direct Loan.

"(C) CANCELLATION OF REMAINING BALANCE.—

"(i) IN GENERAL.—In the case of a borrower who has made 120 monthly payments on any eligible Federal Direct Loan made after the date of enactment of the Strengthening Loan Forgiveness for Public Service Workers Act and was employed in a public service job during the period in which the borrower made each of the 120 monthly payments, the Secretary shall cancel the obligation to repay the balance of principal and interest due as of the time of such cancellation on the eligible Federal Direct Loan made to the borrower if employment is certified pursuant to subparagraph (D).

"(ii) DEFERMENT.—The Secretary shall automatically place an eligible Federal Direct Loan of a borrower described in clause (i) in deferment for the period during which the Secretary processes the loan cancellation described in clause (i).

"(D) EMPLOYMENT CERTIFICATION.—The Secretary shall certify a borrower's employment for purposes of loan cancellation under this paragraph—

"(i) without requiring the borrower to submit information, if the Secretary is able to confirm that the borrower meets the employment requirements under this paragraph without such information; or

"(ii) in the case in which the Secretary is not able to confirm that the borrower meets the employment requirements under this paragraph without information from the borrower, if the borrower submits to the Secretary an employment certification form that is developed by the Secretary and includes self-certification of employment and a separate part for employer certification that indicates the dates of employment for purposes of loan cancellation under this paragraph.

"(E) INTEREST CANCELED.—

"(i) IN GENERAL.—If a portion of a loan is canceled under this paragraph for any year, the entire amount of interest on such loan that accrues for such year shall be canceled.

"(ii) INTEREST CANCELED DURING REVIEW.—The Secretary shall cancel any interest that accrues that is not otherwise canceled pursuant to this paragraph for a borrower who receives loan cancellation under this paragraph during the period beginning on the date the borrower submits an application for loan cancellation under this paragraph until the date the borrower receives loan cancellation pursuant to such application that is approved.".

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