

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

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.

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 Loan
5 Forgiveness for Public Service Workers Act”.

6 **SEC. 2. PUBLIC SERVICE LOAN FORGIVENESS PROGRAM.**

7 Section 455(m) of the Higher Education Act of 1965
8 (20 U.S.C. 1087e(m)) is amended—

1 (1) in paragraph (1)—

2 (A) in the matter preceding subparagraph
3 (A), by inserting “, except as provided in para-
4 graph (5),” after “on any eligible Federal Di-
5 rect Loan not in default”; and

6 (B) by striking subparagraph (B) and in-
7 serting the following:

8 “(B) has been employed in a public service
9 job during the period in which the borrower
10 makes each of the 120 payments described in
11 subparagraph (A).”; and

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

13 “(5) LOAN CANCELLATION FOR NEW LOANS.—

14 “(A) IN GENERAL.—Beginning after the
15 date of enactment of the Strengthening Loan
16 Forgiveness for Public Service Workers Act, the
17 Secretary shall cancel the percent specified in
18 subparagraph (B) of the total amount due on
19 any eligible Federal Direct Loan made after the
20 date of enactment of the Strengthening Loan
21 Forgiveness for Public Service Workers Act for
22 a borrower who is employed in a public service
23 job and for whom employment is certified pur-
24 suant to subparagraph (D).

1 “(B) PERCENT AMOUNT.—The percent of
2 a loan that shall be canceled under subpara-
3 graph (A) is as follows:

4 “(i) In the case of a borrower who has
5 made 24 monthly payments on any eligible
6 Federal Direct Loan made after the date
7 of enactment of the Strengthening Loan
8 Forgiveness for Public Service Workers
9 Act and was employed in a public service
10 job during the period in which the bor-
11 rower made each of the 24 monthly pay-
12 ments, 15 percent of the total amount due
13 on the eligible Federal Direct Loan on the
14 date the borrower entered repayment on
15 such eligible Federal Direct Loan.

16 “(ii) In the case of a borrower who
17 has made 48 monthly payments on any eli-
18 gible Federal Direct Loan made after the
19 date of enactment of the Strengthening
20 Loan Forgiveness for Public Service Work-
21 ers Act and was employed in a public serv-
22 ice job during the period in which the bor-
23 rower made each of the 48 monthly pay-
24 ments, an additional 15 percent of the
25 total amount due on the eligible Federal

1 Direct Loan on the date the borrower en-
2 tered repayment on such eligible Federal
3 Direct Loan.

4 “(iii) In the case of a borrower who
5 has made 72 monthly payments on any eli-
6 gible Federal Direct Loan made after the
7 date of enactment of the Strengthening
8 Loan Forgiveness for Public Service Work-
9 ers Act and was employed in a public serv-
10 ice job during the period in which the bor-
11 rower made each of the 72 monthly pay-
12 ments, an additional 15 percent of the
13 total amount due on the eligible Federal
14 Direct Loan on the date the borrower en-
15 tered repayment on such eligible Federal
16 Direct Loan.

17 “(iv) In the case of a borrower who
18 has made 96 monthly payments on any eli-
19 gible Federal Direct Loan made after the
20 date of enactment of the Strengthening
21 Loan Forgiveness for Public Service Work-
22 ers Act and was employed in a public serv-
23 ice job during the period in which the bor-
24 rower made each of the 96 monthly pay-
25 ments, an additional 15 percent of the

1 total amount due on the eligible Federal
2 Direct Loan on the date the borrower en-
3 tered repayment on such eligible Federal
4 Direct Loan.

5 “(C) CANCELLATION OF REMAINING BAL-
6 ANCE.—

7 “(i) IN GENERAL.—In the case of a
8 borrower who has made 120 monthly pay-
9 ments on any eligible Federal Direct Loan
10 made after the date of enactment of the
11 Strengthening Loan Forgiveness for Public
12 Service Workers Act and was employed in
13 a public service job during the period in
14 which the borrower made each of the 120
15 monthly payments, the Secretary shall can-
16 cel the obligation to repay the balance of
17 principal and interest due as of the time of
18 such cancellation on the eligible Federal
19 Direct Loan made to the borrower if em-
20 ployment is certified pursuant to subpara-
21 graph (D).

22 “(ii) DEFERMENT.—The Secretary
23 shall automatically place an eligible Fed-
24 eral Direct Loan of a borrower described
25 in clause (i) in deferment for the period

1 during which the Secretary processes the
2 loan cancellation described in clause (i).

3 “(D) EMPLOYMENT CERTIFICATION.—The
4 Secretary shall certify a borrower’s employment
5 for purposes of loan cancellation under this
6 paragraph—

7 “(i) without requiring the borrower to
8 submit information, if the Secretary is able
9 to confirm that the borrower meets the em-
10 ployment requirements under this para-
11 graph without such information; or

12 “(ii) in the case in which the Sec-
13 retary is not able to confirm that the bor-
14 rower meets the employment requirements
15 under this paragraph without information
16 from the borrower, if the borrower submits
17 to the Secretary an employment certifi-
18 cation form that is developed by the Sec-
19 retary and includes self-certification of em-
20 ployment and a separate part for employer
21 certification that indicates the dates of em-
22 ployment for purposes of loan cancellation
23 under this paragraph.

24 “(E) INTEREST CANCELED.—

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

6 “(ii) INTEREST CANCELED DURING
7 REVIEW.—The Secretary shall cancel any
8 interest that accrues that is not otherwise
9 canceled pursuant to this paragraph for a
10 borrower who receives loan cancellation
11 under this paragraph during the period be-
12 ginning on the date the borrower submits
13 an application for loan cancellation under
14 this paragraph until the date the borrower
15 receives loan cancellation pursuant to such
16 application that is approved.”.

○