## 117TH CONGRESS 1ST SESSION

## H. R. 4666

To amend the Higher Education Act of 1965 to modernize and improve the public service loan forgiveness program, and for other purposes.

## IN THE HOUSE OF REPRESENTATIVES

July 22, 2021

Mr. Panetta (for himself, Mr. Cuellar, and Mrs. McBath) introduced the following bill; which was referred to the Committee on Education and Labor

## A BILL

To amend the Higher Education Act of 1965 to modernize and improve the public service loan forgiveness program, 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 "Public Service Loan
- 5 Forgiveness Modernization Act".
- 6 SEC. 2. REPAYMENT PLAN FOR PUBLIC SERVICE EMPLOY-
- 7 **EES.**
- 8 Section 455(m) of the Higher Education Act of 1965
- 9 (20 U.S.C. 1087e(m)) is amended—

1	(1) by redesignating paragraph (3) as para-
2	graph (4); and
3	(2) by inserting after paragraph (2), the fol-
4	lowing:
5	"(3) Program modernization.—
6	"(A) Database of public service em-
7	PLOYERS.—
8	"(i) Establishment.—The Sec-
9	retary, in consultation with the Commis-
10	sioner of the Internal Revenue Service,
11	shall establish and regularly update a com-
12	prehensive database that identifies—
13	"(I) each qualified public service
14	employer; and
15	"(II) each position offered by
16	such employer that is a public service
17	job.
18	"(ii) Accessibility.—The database
19	established under clause (i) shall be made
20	available in an easily searchable format on
21	a publicly accessible website of the Depart-
22	ment of Education and via a free and se-
23	cure mobile software application.
24	"(B) Employer self-certification.—

1	"(i) In General.—The Secretary
2	shall establish a process through which an
3	employer may electronically submit to the
4	Secretary a certification that the employer
5	is a qualified public service employer.
6	"(ii) Secretarial review and
7	VERIFICATION.—The Secretary shall re-
8	view each self-certification submitted under
9	clause (i) to verify whether the employer
10	concerned is a qualified public service em-
11	ployer.
12	"(iii) PSLF CERTIFICATION SEAL.—
13	An employer verified by the Secretary
14	under clause (ii) shall receive permission to
15	use, for informational and marketing pur-
16	poses, a graphic seal-of-approval developed
17	by the Secretary to indicate the employer's
18	status as a qualified public service em-
19	ployer.
20	"(C) CERTIFICATION OF EMPLOYMENT.—
21	"(i) Forms and signatures.—The
22	Secretary shall ensure that any forms re-
23	quired to certify a borrower's employment
24	in a public service job are available to bor-
25	rowers and employers—

1	"(I) on a publicly accessible
2	website of the Department of Edu-
3	cation;
4	"(II) via a free and secure mobile
5	software application; and
6	"(III) in traditional hard copy
7	format.
8	"(ii) Electronic signature and
9	SUBMISSION.—The Secretary shall estab-
10	lish a process that enables borrowers and
11	employers—
12	"(I) to electronically sign any
13	forms required to certify a borrower's
14	employment in a public service job;
15	and
16	"(II) to submit such forms to the
17	Department of Education through an
18	online portal or via a free and secure
19	mobile software application.
20	"(iii) Notice of recertifi-
21	CATION.—In the case of a borrower who
22	has previously submitted an annual certifi-
23	cation of employment under this section,
24	the Secretary shall provide notice to the
25	borrower of the option to recertify such

1	employment not later than 60 days before
2	the expiration of the one year period fol-
3	lowing the date of the borrower's most re-
4	cently submitted employment certification.
5	The Secretary shall provide such notice to
6	a borrower via email and regular mail.
7	"(D) STATEMENT OF QUALIFYING PAY-
8	MENTS.—On an annual basis, the Secretary
9	shall provide to each borrower of an eligible
10	Federal Direct Loan who has submitted an an-
11	nual certification of employment under this sec-
12	tion the following information:
13	"(i) The number of monthly payments
14	made by the borrower on each eligible Fed-
15	eral Direct Loan of the borrower.
16	"(ii) The number of such payments
17	that qualify as monthly payments under
18	paragraph $(1)(A)$ .
19	"(iii) The number of monthly pay-
20	ments under paragraph (1)(A) remaining
21	on such loan before the borrower is eligible
22	for loan cancellation under paragraph (2).
23	"(E) Definitions.—In this paragraph:
24	"(i) The term 'Secretary' means the
25	Secretary of Education acting through the

1	Chief Operating Officer of the Office of
2	Federal Student Aid.
3	"(ii) The term 'qualified public service
4	employer' means an employer that offers
5	employment in a position that is a public
6	service job.".
7	SEC. 3. APPLICATION PROCESS FOR TEMPORARY EX-
8	PANDED PUBLIC SERVICE LOAN FORGIVE-
9	NESS.
10	(a) In General.—Notwithstanding any other provi-
11	sion of law, the Secretary of Education shall not require
12	a borrower to apply for and be denied loan cancellation
13	under section 455(m) of the Higher Education Act of
14	1965 (20 U.S.C. 1087e(m)) as a condition of eligibility
15	for loan forgiveness under the programs specified in sub-
16	section (b).
17	(b) Programs Specified.—The programs specified
18	in this subsection are the programs of student loan for-
19	giveness commonly known as "Temporary Expanded Pub-
20	lic Service Loan Forgiveness" established under the fol-
21	lowing provisions of law:
22	(1) Section 313 of the Department of Defense
23	and Labor, Health and Human Services, and Edu-
24	cation Appropriations Act, 2019 and Continuing Ap-
25	propriations Act. 2019 (Public Law 115–245).

1	(2) Section 315 of the Consolidated Appropria-
2	tions Act, 2018 (Public Law 115–141).
3	(c) Online Help Tool.—Not later than 180 days
4	after the date of the enactment of this Act, the Secretary
5	of Education shall develop, and make available on a pub-
6	licly accessible website, an online tool designed to help bor-
7	rowers—
8	(1) learn more about the Temporary Expanded
9	Public Service Loan Forgiveness Program;
10	(2) determine their eligibility for forgiveness
11	under the program; and
12	(3) identify any requirements for participation
13	in the program, including any application require-
14	ments.