

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.

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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

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## 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                   “(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-

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

3 “(I) begin on the date of the bor-  
4 rower’s reconsideration request under  
5 this subparagraph; and

6 “(II) end on the date of the no-  
7 tice provided to the borrower under  
8 subparagraph (C)(i)(I) of the Sec-  
9 retary’s reconsideration decision.

10 “(B) CONSIDERATION OF RECONSIDER-  
11 ATION REQUEST.—In evaluating a reconsider-  
12 ation request from a borrower, the Secretary  
13 shall consider any relevant evidence or sup-  
14 porting documentation that may assist the Sec-  
15 retary in determining whether the borrower  
16 meets each of the requirements of paragraph  
17 (1) to qualify for loan cancellation under this  
18 subsection.

19 “(C) DECISION BY THE SECRETARY.—

20 “(i) IN GENERAL.—Not later than 6  
21 months after receipt of a borrower’s recon-  
22 sideration request, the Secretary shall—

23 “(I) notify the borrower of the  
24 reconsideration decision and the rea-  
25 son 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-

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

4           “(E) INDEPENDENT CONTRACTOR.—The  
5           term ‘independent contractor’ means an indi-  
6           vidual who is not an employee and who is work-  
7           ing in a public service job in a position or pro-  
8           viding services which, under applicable State  
9           law, cannot be filled or provided by an employee  
10          of the public service job.”.

11 **SEC. 4. ONLINE PORTAL AND DATABASE OF PUBLIC SERV-**  
12 **ICE JOBS.**

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

15           “(9) ONLINE PORTAL AND DATABASE OF PUB-  
16 LIC SERVICE JOBS.—

17           “(A) ONLINE PORTAL.—

18           “(i) BORROWERS.—The Secretary  
19 shall establish an online portal that pro-  
20 vides to borrowers of eligible Federal Di-  
21 rect Loans the following information:

22           “(I) Instructions on how to ac-  
23 cess the database established under  
24 subparagraph (B) so that the bor-  
25 rower 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).

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