

119TH CONGRESS
1ST SESSION

H. R. 5084

To amend the Higher Education Act of 1965 to provide undergraduate student loan forgiveness for public school teachers who provide 8 years of consecutive teaching service.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 2, 2025

Mr. FIELDS introduced the following bill; which was referred to the Committee on Education and Workforce, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To amend the Higher Education Act of 1965 to provide undergraduate student loan forgiveness for public school teachers who provide 8 years of consecutive teaching service.

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 “Teacher Loan Forgive-
5 ness Enhancement Act”.

1 **SEC. 2. PUBLIC SCHOOL TEACHER LOAN FORGIVENESS**
2 **FOR UNDERGRADUATE LOANS.**

3 Part G of title IV of the Higher Education Act of
4 1965 (20 U.S.C. 1088 et seq.) is amended by adding at
5 the end the following:

6 **“SEC. 494A. PUBLIC SCHOOL TEACHER LOAN FORGIVENESS**
7 **FOR UNDERGRADUATE LOANS.**

8 “(a) IN GENERAL.—The Secretary shall forgive, in
9 accordance with this section, the eligible Federal under-
10 graduate loans of a borrower who has been employed full-
11 time as a public school teacher for at least 8 consecutive
12 years.

13 “(b) METHOD OF LOAN FORGIVENESS.—To forgive
14 eligible Federal undergraduate loans under this section,
15 the Secretary shall carry out a program—

16 “(1) through the holder of the loan, to assume
17 the obligation to repay such a loan that is made, in-
18 sured, or guaranteed under part B of this title;

19 “(2) to cancel such a loan that is made under
20 this part; and

21 “(3) to cancel such a loan made under part E,
22 and to make payments to institutions of higher edu-
23 cation for an amount equal to the aggregate of the
24 amounts of loans from its student loan fund which
25 are canceled pursuant to this section, in accordance
26 with the requirements of section 465(b).

1 “(c) LOAN FORGIVENESS AMOUNTS.—Upon comple-
2 tion by a borrower of the 8 consecutive years of employ-
3 ment described in subsection (a), the Secretary shall for-
4 give, in accordance with subsection (b), the balance of
5 principal and interest due as of the time of such forgive-
6 ness, on the eligible Federal undergraduate loans of the
7 borrower.

8 “(d) LOAN FORGIVENESS NOT TAXABLE INCOME.—
9 The amount of a loan, including interest on a loan, for-
10 given under this section shall not be considered income
11 for purposes of the Internal Revenue Code of 1986.

12 “(e) DOUBLE BENEFITS AUTHORIZED.—An bor-
13 rower may, for the same service, receive a benefit under
14 both this section and—

15 “(1) section 428K;

16 “(2) section 460;

17 “(3) section 455(m); or

18 “(4) subtitle D of title I of the National and
19 Community Service Act of 1990 (42 U.S.C. 12601
20 et seq.).

21 “(f) DEFINITIONS.—In this section:

22 “(1) ELIGIBLE FEDERAL UNDERGRADUATE
23 LOAN.—The term ‘eligible Federal undergraduate
24 Loan’ means any loan made, insured, or guaranteed
25 under part B, this part, or part E that is attrib-

1 utable to an undergraduate course or program of
2 study.

3 “(2) ESEA TERMS.—The terms ‘elementary
4 school’ and ‘secondary school’ have the meanings
5 given such terms in section 8101 of the Elementary
6 and Secondary Education Act of 1965 (20 U.S.C.
7 7801).

8 “(3) PUBLIC SCHOOL TEACHER.—The term
9 ‘public school teacher’ means a teacher at a public
10 elementary school or public secondary school.”.

11 **SEC. 3. DEFERMENT FOR PUBLIC SCHOOL TEACHERS.**

12 (a) FEDERAL DIRECT LOANS.—Section 455(f) of the
13 Higher Education Act of 1965 (20 U.S.C. 1087e(f)) is
14 amended—

15 (1) by redesignating paragraphs (6) and (7) as
16 paragraphs (7) and (8), respectively; and

17 (2) by inserting after paragraph (5) the fol-
18 lowing:

19 “(6) DEFERMENT FOR BORROWERS WHILE
20 SERVING AS A PUBLIC SCHOOL TEACHER.—

21 “(A) EFFECT ON PRINCIPAL AND INTER-
22 EST.—A borrower of a loan made under this
23 part who meets the requirements of subpara-
24 graph (B) shall be eligible for a deferment, dur-

1 ing which periodic installments of principal
2 need not be paid, and interest shall not accrue.

3 “(B) ELIGIBILITY.—A borrower of a loan
4 made under this part shall be eligible for a
5 deferment during—

6 “(i) any period in which such bor-
7 rower is serving as a public school teacher
8 (as defined in section 494A); and

9 “(ii) the 6 months after such period.

10 “(C) APPLICABILITY.—This paragraph
11 shall apply with respect to loans—

12 “(i) made on or after the date of the
13 enactment of this paragraph; or

14 “(ii) in repayment on the date of the
15 enactment of this paragraph.”.

16 (b) FFEL LOANS.—

17 (1) Section 427(a)(2)(C) of the Higher Edu-
18 cation Act of 1965 (20 U.S.C. 1077(a)(2)(C)) is
19 amended—

20 (A) in clause (iii), by striking “or” at the
21 end;

22 (B) in clause (iv), by striking the period at
23 the end and inserting “; or”; and

24 (C) by inserting after clause (iv), as so
25 amended, the following:

1 “(v) during which the borrower is
2 serving as a public school teacher (as de-
3 fined in section 494A) and the 6 months
4 after such period;”.

5 (2) Section 428(b)(1)(M) of the Higher Edu-
6 cation Act of 1965 (20 U.S.C. 1077(b)(1)(M)) is
7 amended—

8 (A) in clause (iv), by striking “or” at the
9 end;

10 (B) in clause (v), by inserting “or” at the
11 end; and

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

13 “(vi) during which the borrower is
14 serving as a public school teacher (as de-
15 fined in section 494A) and the 6 months
16 after such period;”.

17 (c) PERKINS LOANS.—Section 464(c)(2)(A) of the
18 Higher Education Act of 1965 (20 U.S.C.
19 1087dd(c)(2)(A))—

20 (1) in clause (v), by striking “or” at the end;

21 (2) in clause (vi), by adding “or” at the end;

22 and

23 (3) by inserting after clause (vi), as so amend-
24 ed, the following:

1 “(vii) during which the borrower is
 2 serving as a public school teacher (as de-
 3 fined in section 494A) and the 6 months
 4 after such period;”.

5 **SEC. 4. AUTHORIZATION OF DISCLOSURE BY SECRETARY**
 6 **OF THE TREASURY.**

7 (a) IN GENERAL.—Section 6103(l)(13) of the Inter-
 8 nal Revenue Code of 1986 is amended by adding at the
 9 end the following new subparagraph:

10 “(G) PUBLIC TEACHER LOAN FORGIVE-
 11 NESS.—The Secretary shall, upon written re-
 12 quest from the Secretary of Education, disclose
 13 to any authorized person, only for the purpose
 14 of (and to the extent necessary in) discharging
 15 loans under section 494A the Higher Education
 16 Act of 1965, the following return information
 17 from returns (for any taxable year specified by
 18 the Secretary of Education as relevant to such
 19 purpose) of an individual:

20 “(i) The return information described
 21 in clauses (i) and (vi) of subparagraph (A).

22 “(ii) The employer identification num-
 23 ber of each employer employing the indi-
 24 vidual during a specified taxable year.

1 “(iii) Verification of whether an indi-
 2 vidual was employed by an employer dur-
 3 ing a specified taxable year.

4 “(iv) The name of each employer em-
 5 ploying the individual during a specified
 6 taxable year.

7 “(v) The type indicator of the em-
 8 ployer employing the individual during a
 9 specified taxable year.”.

10 (b) CONFORMING AMENDMENTS.—

11 (1) Section 6103(p) of such Code is amended—

12 (A) in paragraph (3)(A), by inserting
 13 “(13)(G),” before “(14),” and

14 (B) in paragraph (4) by inserting
 15 “(13)(G),” after “(13)(D)(i),” each place it ap-
 16 pears.

17 (2) Section 7213(a)(2) of such Code is amended
 18 by inserting “(13)(G),” after “(10), (12),”.

19 (c) EFFECTIVE DATE.—The amendments made by
 20 this section shall apply to disclosures made on or after
 21 the date of the enactment of this Act.

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