

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.

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## 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.

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.”.

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