

118TH CONGRESS
1ST SESSION

H. R. 6792

To amend the public service loan forgiveness program under the Higher Education Act of 1965 to require an on-line portal, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 14, 2023

Mr. BOYLE of Pennsylvania (for himself and Mr. JOYCE of Ohio) introduced the following bill; which was referred to the Committee on Education and the Workforce

A BILL

To amend the public service loan forgiveness program under the Higher Education Act of 1965 to require an on-line portal, 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 “PSLF Administrative
5 Improvements Act”.

1 **SEC. 2. ADDITIONAL PUBLIC SERVICE LOAN FORGIVENESS**
2 **PROGRAM REQUIREMENTS FOR THE SEC-**
3 **RETARY OF EDUCATION.**

4 Section 455(m) of the Higher Education Act of 1965
5 (20 U.S.C. 1087e(m)) is amended by adding at the end
6 the following:

7 “(5) DATABASE OF PUBLIC SERVICE JOBS.—

8 “(A) IN GENERAL.—Not later than 18
9 months after the date of enactment of the
10 PSLF Administrative Improvements Act, the
11 Secretary of Education, in conjunction with the
12 Secretary of Labor, shall—

13 “(i) establish and regularly update a
14 publicly accessible database of public serv-
15 ice employers, which shall include informa-
16 tion required for the process for completion
17 of the employment certifications forms re-
18 quired under this subsection; and

19 “(ii) ensure that such employment
20 certification forms are available in lan-
21 guages other than English.

22 “(B) DEFINITIONS.—For purposes of this
23 subsection:

24 “(i) PUBLIC SERVICE EMPLOYER.—
25 The term ‘public service employer’ has the
26 meaning given the term ‘public service or-

1 ganization’ in section 685.219(b) of title
2 34, Code of Federal Regulations (or suc-
3 cessor regulations).

4 “(ii) TEPSLF PROGRAM.—The term
5 ‘TEPSLF program’ means the Temporary
6 Expanded Public Service Loan Forgiveness
7 program carried out by the Department of
8 Education, including the program carried
9 out under section 311 of division H of the
10 Consolidated Appropriations Act, 2022
11 (Public Law 117–103).

12 “(6) NOTICE OF PSLF REQUIREMENTS.—

13 “(A) EMPLOYERS.—With respect to each
14 employer whose contact information is main-
15 tained in the database described in paragraph
16 (5), the Secretary shall, on an annual basis and
17 in a manner that is consistent with Federal
18 laws on data privacy—

19 “(i) provide each such employer with
20 standardized information on the program
21 under this subsection, including eligibility
22 requirements;

23 “(ii) encourage the employer to pro-
24 vide such information to new employees;
25 and

1 “(iii) in the case of an employer that
2 is likely to be subject to a determination by
3 the Secretary that the employer is failing
4 to meet the definition of public service em-
5 ployer—

6 “(I) notify such employer that
7 such a determination is likely, prior to
8 such determination; and

9 “(II) provide the employer an op-
10 portunity to make changes in order to
11 avoid such determination, and if ap-
12 plicable, an opportunity to appeal
13 such determination.

14 “(B) INSTITUTIONS OF HIGHER EDU-
15 CATION.—With respect to each institution of
16 higher education participating in any program
17 under this title, the Secretary shall, on an an-
18 nual basis, provide each such institution with
19 standardized information on the program under
20 this subsection, including eligibility require-
21 ments.

22 “(C) BORROWERS.—With respect to each
23 borrower who was denied loan cancellation
24 under this subsection, the Secretary shall—

1 “(i) without any further action by the
2 borrower and subject to the limitation on
3 total loan volume specified under the
4 TEPSLF program and the availability of
5 appropriations for such section 315, deter-
6 mine whether the borrower qualifies for the
7 loan cancellation program under the
8 TEPSLF, and if so, cancel the borrower’s
9 loans in accordance with such program;
10 and

11 “(ii) in a case in which a borrower’s
12 loans were not cancelled under clause (i),
13 notify the borrower of other options (such
14 as loan consolidation) to qualify for loan
15 cancellation under this subsection, and how
16 to successfully pursue such options.

17 “(7) DATA MATCHING AGREEMENTS.—

18 “(A) IN GENERAL.—The Secretary shall
19 enter into data matching agreements with rel-
20 evant Federal agencies who possess records
21 about the status of borrowers of loans made
22 under this part as employees of public service
23 employers for the purpose of eliminating, to the
24 extent practicable, the need for a borrower or

1 an employer to submit a certification of employ-
2 ment to the Secretary.

3 “(B) SPECIFIC FEDERAL AGENCIES.—Not-
4 withstanding any Federal law, the Secretary of
5 Labor, the Commissioner of Internal Revenue,
6 and the Commissioner of Social Security shall
7 disclose any relevant records to the Secretary
8 for the purposes of meeting the Secretary’s obli-
9 gations to reduce barriers to certification of em-
10 ployment as described in subparagraph (A).

11 “(C) NOTICE TO BORROWERS.—If the Sec-
12 retary receives employer or employment infor-
13 mation regarding a borrower from a Federal
14 agency pursuant to this paragraph, the Sec-
15 retary shall timely notify the borrower that—

16 “(i) the Secretary received the infor-
17 mation; and

18 “(ii) the borrower, for the duration of
19 the borrower’s employment by the em-
20 ployer—

21 “(I) is not required to submit a
22 certification of employment for the
23 employer under paragraph (8); or

24 “(II) if the information is not
25 complete, only needs to submit a re-

1 duced set of information to the Sec-
2 retary for the certification of employ-
3 ment.

4 “(8) ON-LINE PORTAL.—

5 “(A) BORROWERS.—Not later than 18
6 months after the date of enactment of the
7 PSLF Administrative Improvements Act, the
8 Secretary shall ensure that borrowers have ac-
9 cess to an on-line portal, integrated with the
10 Federal Student Aid dashboard (or any suc-
11 cessor dashboard or similar website) that pro-
12 vides each borrower who signs on to such portal
13 with the following:

14 “(i) Instructions on how to access the
15 database under paragraph (5) so that the
16 borrower can determine whether the bor-
17 rower is employed in a public service job.

18 “(ii) An identification of the loans of
19 the borrower that are eligible Federal Di-
20 rect Loans.

21 “(iii) With respect to each such eligi-
22 ble Federal Direct Loan, the number of
23 monthly payments on such loan that qual-
24 ify as a monthly payment under paragraph
25 (1)(A), and the estimated number of

1 monthly payments under paragraph (1)(A)
2 remaining on such loan before the bor-
3 rower may be eligible for loan cancellation
4 under this subsection.

5 “(iv) With respect to each loan of the
6 borrower that is not eligible for loan can-
7 cellation under this subsection, an expla-
8 nation of why the loan is not so eligible
9 and instructions on what, if anything, the
10 borrower may do to make the loan so eligi-
11 ble.

12 “(v) Instructions for the submission of
13 any forms associated with such loan can-
14 cellation, and an ability for the borrower to
15 use the portal to electronically sign and
16 submit such forms.

17 “(vi) In the case of a borrower who
18 disputes a determination of the Secretary
19 relating to the entitlement of the borrower
20 to loan cancellation under paragraph (2) or
21 with respect to a determination that a loan
22 is not eligible pursuant to clause (iv)—

23 “(I) an ability for the borrower
24 to file a claim with the Secretary to

1 dispute such determination through
2 the portal; and

3 “(II) in the case of such a claim
4 that has been filed the status of such
5 claim, for which updates shall be pro-
6 vided not fewer than once every 90
7 days.

8 “(B) EMPLOYERS.—The Secretary shall
9 ensure that an employer of a borrower has the
10 ability to electronically sign and submit any
11 forms associated with loan cancellation under
12 this subsection.

13 “(C) INFORMATION.—The Secretary shall
14 ensure that any information provided through
15 the on-line portal described in this paragraph—

16 “(i) is up-to-date information; and

17 “(ii) that such information is also pro-
18 vided in a written-format through email or
19 regular mail, if so requested by the bor-
20 rower or employer.

21 “(9) STANDARD PROCEDURES.—Not later than
22 180 days after the date of enactment of the PSLF
23 Administrative Improvements Act, the Secretary
24 shall develop and make publicly available the proce-
25 dures the Secretary (including the contractors and

1 servicers involved) uses to determine whether a bor-
2 rower meets the requirements for loan cancellation
3 under this subsection.

4 “(10) ANNUAL REPORT.—The Secretary shall
5 submit to the authorizing committees, an annual re-
6 port with respect to the preceding fiscal year, on—

7 “(A) the number of borrowers who received
8 loan cancellation under this subsection, and the
9 number of such borrowers whose application for
10 such loan cancellation had been previously re-
11 jected, disaggregated by each category of public
12 service job listed in the employment certifi-
13 cation form required under this subsection;

14 “(B) the number of borrowers whose appli-
15 cation for loan cancellation under this sub-
16 section was rejected, and a description of why
17 each such application was so rejected,
18 disaggregated by each category of public service
19 job described in subparagraph (A);

20 “(C) the number of borrowers whose appli-
21 cation for loan cancellation under this sub-
22 section had been rejected and who contacted the
23 Secretary to determine how to qualify for such
24 loan cancellation or loan cancellation under the
25 TEPSLF program;

1 “(D) each reason why a payment made on
2 an eligible Federal Direct Loan did not qualify
3 as one of the 120 monthly payments under
4 paragraph (1)(A);

5 “(E) the number of borrowers employed by
6 an employer that—

7 “(i) is not an organization described
8 in section 501(c)(3) of the Internal Rev-
9 enue Code of 1986 and exempt from tax-
10 ation under section 501(a) of such Code;
11 and

12 “(ii) was determined to meet the defi-
13 nition of public service employer; and

14 “(F) the number of borrowers employed by
15 an employer described in subparagraph (E)(i)
16 that was determined to not meet the definition
17 of public service employer.”.

18 **SEC. 3. CLARIFICATION OF TEPSLF.**

19 A borrower may qualify for loan forgiveness under
20 the Temporary Expanded Public Service Loan Forgive-
21 ness program carried out by the Department of Edu-
22 cation, including the program carried out under section
23 311 of division H of the Consolidated Appropriations Act,
24 2022 (Public Law 117–103), without regard to whether
25 the borrower’s application for loan cancellation under sec-

1 tion 455(m) of the Higher Education Act of 1965 (20
2 U.S.C. 1087e(m)), as amended by this Act, is rejected.

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