

119TH CONGRESS
2D SESSION

H. R. 10298

To amend the Higher Education Act of 1965 to allow certain payments made by public service employees to qualify for public service repayment, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 4, 2026

Mr. FOSTER (for himself, Mr. FITZPATRICK, Ms. ADAMS, Mr. BISHOP, Mr. CARSON, Ms. CLARKE of New York, Ms. CRAIG, Mr. FIGURES, Mr. GARCÍA of Illinois, and Ms. NORTON) introduced the following bill; which was referred to the Committee on Education and Workforce

A BILL

To amend the Higher Education Act of 1965 to allow certain payments made by public service employees to qualify for public service repayment, 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 Inclusion Act of 2026”.

1 **SEC. 2. QUALIFYING PAYMENTS.**

2 (a) IN GENERAL.—Section 455(m)(1)(A) of the
3 Higher Education Act of 1965 (20 U.S.C.
4 1087e(m)(1)(A)) is amended—

5 (1) by amending clause (iii) to read as follows:

6 “(iii) monthly payments under a re-
7 payment plan under subsection (d)(1) or
8 (g)—

9 “(I) with respect to the first 60
10 monthly payments, without regard to
11 the amount of such payment; and

12 “(II) with respect to each subse-
13 quent monthly payment, of not less
14 than the monthly amount calculated
15 under subsection (d)(1)(A), based on
16 a 10-year repayment period;”;

17 (2) in clause (iv), by striking “or” at the end;

18 (3) in clause (v), by striking “and” at the end
19 and inserting “or”; and

20 (4) by adding at the end the following:

21 “(vi) monthly payments under the
22 standard repayment plan under subsection
23 (d)(7)(A)(i); and”.

24 (b) SUSPENDED PAYMENTS.—Section 455(m)(3) of
25 the Higher Education Act of 1965 (20 U.S.C.

1 1087e(m)(3)) is amended by adding at the end the fol-
 2 lowing:

3 “(C) MONTHLY PAYMENT.—The term
 4 ‘monthly payment’ includes a payment de-
 5 scribed in clauses (i) through (vi) of paragraph
 6 (1)(A) that would have been made by a bor-
 7 rower for a month during any period in
 8 which—

9 “(i) repayment is suspended by reason
 10 of administrative forbearance; and

11 “(ii) the borrower is employed in a
 12 public service job.”.

13 (c) NOTIFICATION TO BORROWERS; APPLICA-
 14 BILITY.—

15 (1) NOTIFICATION.—Not later than 180 days
 16 after the date of the enactment of this Act, the Sec-
 17 retary of Education shall—

18 (A) inform each borrower of a loan made
 19 under part D of title IV of the Higher Edu-
 20 cation Act of 1965 (20 U.S.C. 1087a et seq.)
 21 of—

22 (i) subclause (I) of section
 23 455(m)(1)(A)(iii) of the Higher Education
 24 Act of 1965 (20 U.S.C.
 25 1087e(m)(1)(A)(iii)), as added by this Act;

1 (ii) subparagraph (C) of section
2 455(m)(3) of the Higher Education Act of
3 1965 (20 U.S.C. 1087e(m)(3)), as added
4 by this Act; and

5 (iii) the effect of such subclause and
6 such subparagraph on loan cancellation
7 under section 455(m) (20 U.S.C.
8 1087e(m)); and

9 (B) provide information to such borrowers
10 on how to change repayment plans.

11 (2) APPLICABILITY.—The amendment made by
12 subsection (a) with respect to payment amounts of
13 the first 60 monthly payments under section 455(m)
14 of the Higher Education Act of 1965 (20 U.S.C.
15 1087e(m)) shall apply to borrowers who, on or after
16 the date of the enactment of this section, have made
17 fewer than 120 monthly payments pursuant to such
18 section.

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