

119TH CONGRESS
1ST SESSION

S. 1863

To amend section 455(m) of the Higher Education Act of 1965 to modify the eligibility requirements of the public service loan forgiveness program for certain members of the Armed Forces, the National Guard, and the commissioned corps of the National Oceanic and Atmospheric Administration, and for other purposes.

IN THE SENATE OF THE UNITED STATES

MAY 22, 2025

Mr. BLUMENTHAL introduced the following bill; which was read twice and referred to the Committee on Health, Education, Labor, and Pensions

A BILL

To amend section 455(m) of the Higher Education Act of 1965 to modify the eligibility requirements of the public service loan forgiveness program for certain members of the Armed Forces, the National Guard, and the commissioned corps of the National Oceanic and Atmospheric Administration, 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 “Veteran and Active
5 Loan Obligation Relief Act of 2025” or the “VALOR Act
6 of 2025”.

1 **SEC. 2. MODIFICATION OF PUBLIC SERVICE LOAN FOR-**
 2 **GIVENESS ELIGIBILITY FOR BORROWERS IN**
 3 **COVERED ACTIVE DUTY SERVICE.**

4 Section 455(m) of the Higher Education Act of 1965
 5 (20 U.S.C. 1087e(m)) is amended—

6 (1) by redesignating paragraphs (3) and (4) as
 7 paragraphs (4) and (5), respectively; and

8 (2) by inserting after paragraph (2) the fol-
 9 lowing:

10 “(3) SPECIAL RULES WITH RESPECT TO BOR-
 11 ROWERS IN COVERED ACTIVE DUTY SERVICE.—

12 “(A) IN GENERAL.—In carrying out this
 13 subsection with respect to a borrower whose
 14 public service includes or consists of covered ac-
 15 tive duty service, including National Guard
 16 service, the Secretary shall—

17 “(i) deem each monthly payment that
 18 was deferred under subsection (f)(2)(C) or
 19 section 428(b)(1)(M)(iii) (relating to cer-
 20 tain National Guard duty or active duty
 21 deferment) or section 493D, or that would
 22 have been due while the loan was in for-
 23 bearance under subsection (l)(2) or section
 24 428(c)(3)(A)(i)(iv), to be a qualifying
 25 monthly payment made by the borrower

1 for purposes of subparagraphs (A) and
2 (B)(ii) of paragraph (1);

3 “(ii) waive the requirement of para-
4 graph (1)(B)(i) if the borrower completed
5 10 years of full-time employment in cov-
6 ered active duty service during the period
7 of the loan; and

8 “(iii) ensure that a borrower whose
9 public service job included covered active
10 duty service and who meets the require-
11 ments of this subsection is able to receive
12 public service loan forgiveness in accord-
13 ance with the terms of this subsection,
14 without regard as to when the borrower
15 enrolled in the public service loan forgive-
16 ness program.

17 “(B) COVERED ACTIVE DUTY SERVICE DE-
18 FINED.—In this paragraph, the term ‘covered
19 active duty service’ means—

20 “(i) active service (as that term is de-
21 fined in section 101(d) of title 10, United
22 States Code); and

23 “(ii) full-time duty in the active serv-
24 ice of the commissioned corps of the Na-

- 1 tional Oceanic and Atmospheric Adminis-
- 2 tration.”.

