

109TH CONGRESS  
1ST SESSION

# S. 1246

To require the Secretary of Education to revise regulations regarding student loan repayment deferment with respect to borrowers who are in postgraduate medical or dental internship, residency, or fellowship programs.

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## IN THE SENATE OF THE UNITED STATES

JUNE 14, 2005

Mr. DODD (for himself, Mr. JEFFORDS, Mr. KERRY, and Mr. FEINGOLD) introduced the following bill; which was read twice and referred to the Committee on Health, Education, Labor, and Pensions

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## A BILL

To require the Secretary of Education to revise regulations regarding student loan repayment deferment with respect to borrowers who are in postgraduate medical or dental internship, residency, or fellowship programs.

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 “Medical Education Af-  
5       fordability Act”.

6       **SEC. 2. REGULATION REVISION REQUIRED.**

7       (a) ACTION REQUIRED.—Not later than 90 days  
8       after the date of enactment of this Act, the Secretary of

1 Education shall revise the regulations of the Department  
 2 of Education that are promulgated to carry out the provi-  
 3 sions relating to student loan repayment deferment under  
 4 the Federal Family Education Loan Program under part  
 5 B of title IV of the Higher Education Act of 1965 (20  
 6 U.S.C. 1071 et seq.), the William D. Ford Federal Direct  
 7 Loan Program under part D of title IV of such Act (20  
 8 U.S.C. 1087a et seq.), and the Federal Perkins Loan Pro-  
 9 gram under part E of title IV of such Act (20 U.S.C.  
 10 1087aa et seq.), which are promulgated under sections  
 11 682.210, 685.204, and 674.34 of title 34, Code of Federal  
 12 Regulations, to comply with the requirements of sub-  
 13 section (b).

14 (b) REQUIREMENTS.—The student loan repayment  
 15 deferment regulations shall be revised to provide, with re-  
 16 spect to a borrower who is in a postgraduate medical or  
 17 dental internship, residency, or fellowship program, that  
 18 if the borrower qualifies for student loan repayment  
 19 deferment under the economic hardship provision—

20 (1) the deferment shall be available for the  
 21 length of the internship, residency, or fellowship pro-  
 22 gram if the program—

23 (A) must be successfully completed by the  
 24 borrower before the borrower may begin profes-  
 25 sional practice or service; or

1                   (B) leads to a degree or certificate award-  
2                   ed by a health professional school, hospital, or  
3                   health care facility that offers postgraduate  
4                   training; and

5                   (2) the borrower shall not be required to apply  
6                   annually for such student loan repayment deferment  
7                   during the length of the program.

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