

110TH CONGRESS  
1ST SESSION

# H. R. 2655

To provide for a loan forgiveness program for certain individuals who serve as early childhood educators.

---

IN THE HOUSE OF REPRESENTATIVES

JUNE 11, 2007

Ms. HIRONO introduced the following bill; which was referred to the Committee on Education and Labor

---

## A BILL

To provide for a loan forgiveness program for certain individuals who serve as early childhood educators.

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 “Early Educator Loan  
5 Forgiveness Act of 2007”.

6 **SEC. 2. LOAN FORGIVENESS FOR SERVICE AS AN EARLY**  
7 **CHILDHOOD EDUCATOR.**

8 Section 428K (20 U.S.C. 1078–11) is amended to  
9 read as follows:

1 **“SEC. 428K. LOAN FORGIVENESS FOR SERVICE AS AN**  
2 **EARLY CHILDHOOD EDUCATOR.**

3 “(a) PURPOSES.—The purposes of this section are—

4 “(1) to encourage highly trained individuals to  
5 enter and continue in service as early childhood edu-  
6 cators; and

7 “(2) to reduce the burden of student debt for  
8 Americans who dedicate their careers to service as  
9 early childhood educators.

10 “(b) PROGRAM AUTHORIZED.—

11 “(1) LOAN FORGIVENESS AUTHORIZED.—The  
12 Secretary is authorized to forgive, in accordance  
13 with this section, the student loan obligation of a  
14 borrower in the amount specified in subsection (c),  
15 for any new borrower after the date of enactment of  
16 the Early Educator Loan Forgiveness Act of 2007,  
17 who—

18 “(A) has been employed full-time for at  
19 least 5 consecutive complete school years as an  
20 early childhood educator in an eligible preschool  
21 program or eligible early childhood education  
22 program in a low-income community, and who  
23 is involved directly in the care, development,  
24 and education of infants, toddlers, or young  
25 children through age 5; and

1           “(B) is not in default on a loan for which  
2           the borrower seeks forgiveness.

3           “(2) METHOD OF LOAN FORGIVENESS.—To  
4           provide loan forgiveness under paragraph (1), the  
5           Secretary is authorized to carry out a program—

6           “(A) through the holder of the loan, to as-  
7           sume the obligation to repay a qualified loan  
8           amount for a loan made, insured, or guaranteed  
9           under this part; and

10           “(B) to cancel a qualified loan amount for  
11           a loan made under part D of this title.

12           “(3) REGULATIONS.—The Secretary is author-  
13           ized to issue such regulations as may be necessary  
14           to carry out the provisions of this section.

15           “(c) QUALIFIED LOAN AMOUNT.—The Secretary  
16           shall forgive not more than \$5,000 in the aggregate of  
17           the student loan obligation of a borrower that is out-  
18           standing after the completion of the fifth consecutive  
19           school year of employment described in subsection (b)(1).

20           “(d) CONSTRUCTION.—Nothing in this section shall  
21           be construed to authorize the refunding of any repayment  
22           of a loan.

23           “(e) AWARD BASIS.—Loan forgiveness under this  
24           section shall be on a first-come, first-served basis and sub-  
25           ject to the availability of appropriations.

1       “(f) INELIGIBILITY FOR DOUBLE BENEFITS.—No  
2 borrower may receive a reduction of loan obligations under  
3 both this section and section 428J or 460.

4       “(g) DEFINITIONS.—In this section:

5           “(1) EARLY CHILDHOOD EDUCATOR.—The  
6 term ‘early childhood educator’ means an early  
7 childhood educator who works directly with children  
8 in an eligible preschool program or eligible early  
9 childhood education program who has completed a  
10 baccalaureate or advanced degree in early childhood  
11 development, early childhood education, or in a field  
12 related to early childhood education.

13           “(2) ELIGIBLE PRESCHOOL PROGRAM.—The  
14 term ‘eligible preschool program’ means a program  
15 that provides for the care, development, and edu-  
16 cation of infants, toddlers, or young children  
17 through age 5, meets any applicable State or local  
18 government licensing, certification, approval, and  
19 registration requirements, and is operated by—

20                   “(A) a public or private school that may be  
21 supported, sponsored, supervised, or adminis-  
22 tered by a local educational agency;

23                   “(B) a Head Start agency serving as a  
24 grantee designated under the Head Start Act  
25 (42 U.S.C. 9831 et seq.);

1           “(C) a nonprofit or community based orga-  
2           nization; or

3           “(D) a child care program, including a  
4           home.

5           “(3) ELIGIBLE EARLY CHILDHOOD EDUCATION  
6           PROGRAM.—The term ‘eligible early childhood edu-  
7           cation program’ means—

8           “(A) a family child care program, center-  
9           based child care program, State prekind-  
10          garten program, school program, or other out-  
11          of-home early childhood development care pro-  
12          gram, that—

13               “(i) is licensed or regulated by the  
14               State; and

15               “(ii) serves 2 or more unrelated chil-  
16               dren who are not old enough to attend kin-  
17               dergarten;

18           “(B) a Head Start Program carried out  
19           under the Head Start Act (42 U.S.C. 9831 et  
20           seq.); or

21           “(C) an Early Head Start Program carried  
22           out under section 645A of the Head Start Act  
23           (42 U.S.C. 9840a).

24           “(4) LOW-INCOME COMMUNITY.—In this sub-  
25           section, the term ‘low-income community’ means a

1 community in which 70 percent of households earn  
2 less than 85 percent of the State median household  
3 income.

4 “(h) AUTHORIZATION OF APPROPRIATIONS.—There  
5 is authorized to be appropriated to carry out this section  
6 such sums as may be necessary for fiscal year 2008 and  
7 each of the 5 succeeding fiscal years.”.

○