

111TH CONGRESS  
1ST SESSION

# H. R. 13

To amend the Higher Education Act of 1965 to expand teacher loan forgiveness.

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IN THE HOUSE OF REPRESENTATIVES

JANUARY 6, 2009

Mr. BACA introduced the following bill; which was referred to the Committee on Education and Labor

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## A BILL

To amend the Higher Education Act of 1965 to expand teacher loan forgiveness.

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 “Teacher Education As-  
5 sistance Creating Hope for Our Future Act of 2009”, or  
6 the “TEACH for Our Future Act of 2009”.

7 **SEC. 2. FFEL PROGRAM LOAN FORGIVENESS FOR TEACH-**  
8 **ERS.**

9 Section 428J of the Higher Education Act of 1965  
10 (20 U.S.C. 1078–10) is amended—

1           (1) by amending subsection (b) to read as fol-  
2       lows:

3       “(b) PROGRAM AUTHORIZED.—The Secretary shall  
4       carry out a program, through the holder of the loan, of  
5       assuming the obligation to repay a qualified loan amount  
6       for a loan made under section 428 or 428H, in accordance  
7       with subsection (c), for any borrower—

8           “(1) who—

9               “(A) has been employed as a full-time ele-  
10           mentary school or secondary school teacher for  
11           5 consecutive complete school years at any pub-  
12           lic school; or

13               “(B) is a new borrower on or after October  
14           1, 1998, and who has been employed as a full-  
15           time private school teacher for 5 consecutive  
16           complete school years—

17               “(i) in a school that qualifies under  
18           section 465(a)(2)(A) for loan cancellation  
19           for Perkins loan recipients who teach in  
20           such schools; and

21               “(ii) if employed as an elementary  
22           school or secondary school teacher, is high-  
23           ly qualified as defined in section 9101 of  
24           the Elementary Secondary Education Act

1 of 1965, or meets the requirements of sub-  
2 section (g)(3); and

3 “(2) who is not in default on a loan for which  
4 the borrower seeks forgiveness.”;

5 (2) in subsection (c)—

6 (A) by amending paragraph (1) to read as  
7 follows:

8 “(1) IN GENERAL.—Of the loan obligation on a  
9 loan made under section 428 or 428H that is out-  
10 standing after the completion of the fifth complete  
11 school year of teaching described in subsection  
12 (b)(1), the Secretary shall repay not more than—

13 “(A) \$25,000 in the aggregate for a bor-  
14 rower described in subsection (b)(1)(A); and

15 “(B) \$5,000 in the aggregate for a bor-  
16 rower described in subsection (b)(1)(B), except  
17 as provided in paragraph (3) of this sub-  
18 section.”; and

19 (B) in paragraph (3)—

20 (i) in the header, by inserting “PRI-  
21 VATE SCHOOL” before “TEACHERS”;

22 (ii) in subparagraph (A)(i), by strik-  
23 ing “subsection (b)” and inserting “sub-  
24 section (b)(1)(B)”;

1 (iii) in subparagraph (B)(i), by strik-  
 2 ing “subsection (b)” and inserting “sub-  
 3 section (b)(B)”;

4 (iv) in subparagraph (B)(iii), by strik-  
 5 ing “public or” before “non-profit”; and

6 (3) in subsection (g)—

7 (A) in paragraph (1)(A), by striking  
 8 “(b)(1)(A)” and inserting “(b)(1)(B)(i)”;

9 (B) in paragraph (3), by striking  
 10 “(b)(1)(B)” and inserting “(b)(1)(B)(ii)”.

11 **SEC. 3. DIRECT LOAN PROGRAM LOAN FORGIVENESS FOR**  
 12 **TEACHERS.**

13 Section 460 of the Higher Education Act of 1965 (20  
 14 U.S.C. 1087j) is amended—

15 (1) by amending section (b) to read as follows:

16 “(b) PROGRAM AUTHORIZED.—The Secretary shall  
 17 carry out a program of canceling the obligation to repay  
 18 a qualified loan amount in accordance with subsection (c)  
 19 for Federal Direct Stafford Loans and Federal Direct Un-  
 20 subsidized Stafford Loans made under this part for any  
 21 borrower—

22 “(1) who—

23 “(A) has been employed as a full-time ele-  
 24 mentary school or secondary school teacher for

1           5 consecutive complete school years at any pub-  
2           lic school; or

3           “(B) is a new borrower on or after October  
4           1, 1998, and who has been employed as a full-  
5           time private school teacher for 5 consecutive  
6           complete school years—

7           “(i) in a school that qualifies under  
8           section 465(a)(2)(A) for loan cancellation  
9           for Perkins loan recipients who teach in  
10          such schools; and

11          “(ii) if employed as an elementary  
12          school or secondary school teacher, is high-  
13          ly qualified as defined in section 9101 of  
14          the Elementary Secondary Education Act  
15          of 1965, or meets the requirements of sub-  
16          section (g)(3); and

17          “(2) who is not in default on a loan for which  
18          the borrower seeks forgiveness.”;

19          (2) in subsection (c)—

20                (A) by amending paragraph (1) to read as  
21                follows:

22                “(1) IN GENERAL.—Of the loan obligation on a  
23                Federal Direct Stafford Loan or a Federal Direct  
24                Unsubsidized Stafford Loan that is outstanding  
25                after the completion of the fifth complete school year

of teaching described in subsection (b)(1), the Secretary shall cancel not more than—

“(A) \$25,000 in the aggregate for a borrower described in subsection (b)(1)(A); and

“(B) \$5,000 in the aggregate for a borrower described in subsection (b)(1)(B), except as provided in paragraph (3) of this subsection.”; and

(B) in paragraph (3)—

(i) in the header, by inserting “PRIVATE SCHOOL” before “TEACHERS”;

(ii) in subparagraph (A)(i), by striking “subsection (b)(1)” and inserting “subsection (b)(1)(B)”;

(iii) in subparagraph (B)(i), by striking “subsection (b)(1)” and inserting “subsection (b)(1)(B)”;

(iv) in subparagraph (B)(iii), by striking “public or” before “non-profit”; and

(3) in subsection (g)—

(A) in paragraph (1)(A), by striking “(b)(1)(A)” and inserting “(b)(1)(B)(i)”;

(B) in paragraph (3), by striking “(b)(1)(A)(ii)” and inserting “(b)(1)(B)(ii)”.

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