

116TH CONGRESS
1ST SESSION

H. R. 4658

To require the Secretary of Education to develop and implement a process that enables certain borrowers to elect to repay certain loans through written, electronic, or verbal notice to the Secretary of Education, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 11, 2019

Mrs. MURPHY of Florida introduced the following bill; which was referred to the Committee on Education and Labor

A BILL

To require the Secretary of Education to develop and implement a process that enables certain borrowers to elect to repay certain loans through written, electronic, or verbal notice to the Secretary of Education, 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 “Empowering Student
5 Borrowers Act”.

1 **SEC. 2. WRITTEN, ELECTRONIC, OR VERBAL ENROLLMENT**
2 **IN INCOME-BASED REPAYMENT.**

3 (a) IN GENERAL.—The Secretary of Education shall
4 develop and implement a process that enables a covered
5 borrower of a loan made under part D of the Higher Edu-
6 cation Act of 1965 (20 U.S.C. 1087a et seq.) who desires
7 to elect to repay such loan under income-based repayment
8 under subparagraph (D) or (E) of section 455(d)(1) of
9 the Higher Education Act of 1965 (20 U.S.C.
10 1087e(d)(1)) to make such election through written, elec-
11 tronic, or verbal notice to the Secretary of Education.

12 (b) COVERED BORROWER DEFINED.—In this section,
13 the term “covered borrower” means a borrower of a loan
14 made under part D of the Higher Education Act of 1965
15 (20 U.S.C. 1087a et seq.) who—

16 (1) is enrolled in an income-based repayment
17 under subparagraph (D) or (E) of section 455(d)(1)
18 of the Higher Education Act of 1965 (20 U.S.C.
19 1087e(d)(1)); or

20 (2) has not yet selected a repayment plan and
21 is in the grace period for such loan.

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