

116TH CONGRESS
2D SESSION

H. R. 6230

To amend the Public Service Loan Forgiveness Program under the Higher Education Act of 1965 to require an on-line portal, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 12, 2020

Mr. BRENDAN F. BOYLE of Pennsylvania (for himself and Mr. JOYCE of Ohio) introduced the following bill; which was referred to the Committee on Education and Labor

A BILL

To amend the Public Service Loan Forgiveness Program under the Higher Education Act of 1965 to require an on-line portal, 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 “PSLF Administrative
5 Improvements Act”.

1 **SEC. 2. ADDITIONAL PUBLIC SERVICE LOAN FORGIVENESS**
2 **PROGRAM REQUIREMENTS FOR THE SEC-**
3 **RETARY OF EDUCATION.**

4 Section 455(m) of the Higher Education Act of 1965
5 (20 U.S.C. 1087e(m)) is amended by adding at the end
6 the following:

7 “(5) DATABASE OF PUBLIC SERVICE JOBS AND
8 ECF.—

9 “(A) IN GENERAL.—Not later than 18
10 months after the date of enactment of the
11 PSLF Administrative Improvements Act, the
12 Secretary shall—

13 “(i) establish and maintain a publicly
14 accessible database of public service em-
15 ployers, which shall include information re-
16 quired for the process for completion of the
17 employment certifications forms required
18 under this subsection; and

19 “(ii) ensure that such employment
20 certification forms are available in lan-
21 guages other than English.

22 “(B) EMPLOYER DEFINED.—For purposes
23 of this subsection, the term ‘public service em-
24 ployer’ has the meaning given the term ‘public
25 service organization’ in section 685.219(b) of

1 title 34, Code of Federal Regulations (or suc-
2 cessor regulations).

3 “(6) NOTICE OF PSLF REQUIREMENTS.—

4 “(A) EMPLOYERS.—With respect to each
5 employer whose contact information is main-
6 tained in the database described in paragraph
7 (5), the Secretary shall, on an annual basis and
8 in a manner that is consistent with Federal
9 laws on data privacy—

10 “(i) provide each such employer with
11 standardized information on the program
12 under this subsection, including eligibility
13 requirements; and

14 “(ii) encourage the employer to pro-
15 vide such information to new employees.

16 “(B) INSTITUTIONS OF HIGHER EDU-
17 CATION.—With respect to each institution of
18 higher education participating in any program
19 under this title, the Secretary shall, on an an-
20 nual basis, provide each such institution with
21 standardized information on the program under
22 this subsection, including eligibility require-
23 ments.

1 “(C) BORROWERS.—With respect to each
2 borrower who was denied loan cancellation
3 under this subsection, the Secretary shall—

4 “(i) without any further action by the
5 borrower and subject to the limitation on
6 total loan volume specified under section
7 315 of title III of division H of the Con-
8 solidation Appropriations Act, 2018 (Pub-
9 lic Law 115–141; 132 Stat. 752 et seq.)
10 and the availability of appropriations for
11 such section 315, determine whether the
12 borrower qualifies for the loan cancellation
13 program under such section 315, and if so,
14 cancel the borrower’s loans in accordance
15 with such program; and

16 “(ii) in a case in which a borrower’s
17 loans were not cancelled under clause (i),
18 notify the borrower of other options (such
19 as loan consolidation) to qualify for loan
20 cancellation under this subsection, and how
21 to successfully pursue such options.

22 “(7) DATA MATCHING AGREEMENTS.—

23 “(A) IN GENERAL.—The Secretary shall
24 enter into data matching agreements with rel-
25 evant Federal agencies who possess records

1 about the status of borrowers of loans made
2 under this part as employees of public service
3 employers for the purpose of eliminating, to the
4 extent practicable, the need for a borrower or
5 an employer to submit a certification of employ-
6 ment to the Secretary.

7 “(B) SPECIFIC FEDERAL AGENCIES.—Not-
8 withstanding any Federal law, the Secretary of
9 Labor, the Commissioner of Internal Revenue,
10 and the Commissioner of Social Security shall
11 disclose any relevant records to the Secretary
12 for the purposes of meeting the Secretary’s obli-
13 gations to reduce barriers to certification of em-
14 ployment as described in subparagraph (A).

15 “(C) NOTICE TO BORROWERS.—If the Sec-
16 retary receives employer or employment infor-
17 mation regarding a borrower from a Federal
18 agency pursuant to this paragraph, the Sec-
19 retary shall timely notify the borrower that—

20 “(i) the Secretary received the infor-
21 mation; and

22 “(ii) the borrower, for the duration of
23 the borrower’s employment by the em-
24 ployer—

1 “(I) is not required to submit a
2 certification of employment for the
3 employer under paragraph (8); or

4 “(II) if the information is not
5 complete, only needs to submit a re-
6 duced set of information to the Sec-
7 retary for the certification of employ-
8 ment.

9 “(8) ON-LINE PORTAL.—

10 “(A) BORROWERS.—Not later than 18
11 months after the date of enactment of the
12 PSLF Administrative Improvements Act, the
13 Secretary shall ensure that borrowers have ac-
14 cess to an on-line portal that provides each bor-
15 rower who signs on to such portal with the fol-
16 lowing:

17 “(i) Instructions on how to access the
18 database under paragraph (5) so that the
19 borrower can determine whether the bor-
20 rower is employed in a public service job.

21 “(ii) An identification of the loans of
22 the borrower that are eligible Federal Di-
23 rect Loans.

24 “(iii) With respect to each such eligi-
25 ble Federal Direct Loan, the number of

1 monthly payments on such loan that qual-
2 ify as a monthly payment under paragraph
3 (1)(A), and the estimated number of
4 monthly payments under paragraph (1)(A)
5 remaining on such loan before the bor-
6 rower may be eligible for loan cancellation
7 under this subsection.

8 “(iv) With respect to each loan of the
9 borrower that is not eligible for loan can-
10 cellation under this subsection, an expla-
11 nation of why the loan is not so eligible
12 and instructions on how what, if anything,
13 the borrower may do to make the loan so
14 eligible.

15 “(v) Instructions for the submission of
16 any forms associated with such loan can-
17 cellation, and an ability for the borrower to
18 use the portal to electronically sign and
19 submit such forms.

20 “(B) EMPLOYERS.—The Secretary shall
21 ensure that an employer of a borrower has the
22 ability to electronically sign and submit any
23 forms associated with loan cancellation under
24 this subsection.

1 “(C) INFORMATION.—The Secretary shall
2 ensure that any information provided through
3 the on-line portal described in this paragraph—

4 “(i) is up-to-date information; and

5 “(ii) that such information is also pro-
6 vided in a written-format through email or
7 regular mail, if so requested by the bor-
8 rower or employer.

9 “(9) STANDARD PROCEDURES.—Not later than
10 180 days after the date of enactment of the PSLF
11 Administrative Improvements Act, the Secretary
12 shall develop and make publicly available the proce-
13 dures the Secretary (including the contractors and
14 servicers involved) uses to determine whether a bor-
15 rower meets the requirements for loan cancellation
16 under this subsection.

17 “(10) ANNUAL REPORT.—The Secretary shall
18 submit to the authorizing committees, an annual re-
19 port with respect to the preceding fiscal year, on—

20 “(A) the number of borrowers who received
21 loan cancellation under this subsection, and the
22 number of such borrowers whose application for
23 such loan cancellation had been previously re-
24 jected;

1 “(B) the number of borrowers whose appli-
2 cation for loan cancellation under this sub-
3 section was rejected, and a description of why
4 each such application was so rejected,
5 disaggregated by category of public service job
6 listed in question 13 of the employment certifi-
7 cation form required under this subsection (as
8 in effect on the date of enactment of the PSLF
9 Administrative Improvements Act);

10 “(C) the number of borrowers whose appli-
11 cation for loan cancellation under this sub-
12 section had been rejected and who contacted the
13 Secretary to determine how to qualify for such
14 loan cancellation or for the loan cancellation
15 program under section 315 of title III of divi-
16 sion H of the Consolidation Appropriations Act,
17 2018 (Public Law 115–141; 132 Stat. 752 et
18 seq.); and

19 “(D) the reasons why a payment made on
20 a loan did not qualify as one of the 120 month-
21 ly payments under paragraph (1)(A).”.

22 **SEC. 3. CLARIFICATION OF TEPSLF.**

23 A borrower may qualify for loan cancellation under
24 section 315 of title III of division H of the Consolidation
25 Appropriations Act, 2018 (Public Law 115–141; 132 Stat.

- 1 752 et seq.), regardless of whether the borrower has been
- 2 rejected for loan cancellation under section 455(m) of the
- 3 Higher Education Act of 1965 (20 U.S.C. 1087e(m)).

