

112TH CONGRESS
1ST SESSION

H. R. 85

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

IN THE HOUSE OF REPRESENTATIVES

JANUARY 5, 2011

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

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 2011” or
6 the “TEACH for Our Future Act of 2011”.

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)(1)(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

1 of teaching described in subsection (b)(1), the Sec-
 2 retary shall cancel not more than—

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

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

9 (B) in paragraph (3)—

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

12 (ii) in subparagraph (A)(i), by strik-
 13 ing “subsection (b)(1)” and inserting
 14 “subsection (b)(1)(B)”;

15 (iii) in subparagraph (B)(i), by strik-
 16 ing “subsection (b)(1)” and inserting
 17 “subsection (b)(1)(B)”;

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

20 (3) in subsection (g)—

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

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

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