



(Original Signature of Member)

117TH CONGRESS  
2D SESSION

**H. R.** \_\_\_\_\_

To direct the Secretary of Education to forgive the Federal student loans of borrowers who are enrolled for benefits under part A of title XVIII of the Social Security Act, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

Mr. SCHIFF introduced the following bill; which was referred to the Committee  
on \_\_\_\_\_

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**A BILL**

To direct the Secretary of Education to forgive the Federal student loans of borrowers who are enrolled for benefits under part A of title XVIII of the Social Security Act, 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 “Student Loan Relief  
5 for Medicare and Social Security Recipients Act of 2022”.

1 **SEC. 2. FEDERAL STUDENT LOAN FORGIVENESS FOR BOR-**  
2 **ROWERS ENROLLED IN MEDICARE.**

3 (a) **FORGIVENESS REQUIRED.**—Notwithstanding any  
4 other provision of law, the Secretary of Education shall  
5 forgive the outstanding balance of principal, interest, and  
6 fees due on the eligible Federal student loans of borrowers  
7 who meet the requirements of subsection (b).

8 (b) **ELIGIBILITY.**—A borrower is eligible to receive  
9 forgiveness under this section if, at the time of application  
10 for forgiveness, such borrower is—

11 (1) enrolled for benefits under part A of title  
12 XVIII of the Social Security Act (42 U.S.C. 1395c  
13 et seq.); or

14 (2) in the 24-month waiting period for such  
15 benefits as described under section 226(b) of the So-  
16 cial Security Act (42 U.S.C. 426(b)).

17 (c) **APPLICATION.**—A borrower seeking forgiveness  
18 under this section shall submit to the Secretary of Edu-  
19 cation an application at such time, in such manner, and  
20 containing such information as the Secretary may require.

21 (d) **METHOD OF LOAN FORGIVENESS.**—As soon as  
22 practicable after the Secretary of Education confirms that  
23 an applicant meets the requirements of subsection (b), the  
24 Secretary of Education shall—

25 (1) for each eligible Federal student loan of the  
26 borrower that is held by the Department of Edu-

1 cation, cancel the outstanding balance of principal,  
2 interest, and fees due on the loan; and

3 (2) for each eligible Federal student loan of the  
4 borrower that is not held by the Department of Edu-  
5 cation—

6 (A) through the holder of a loan, assume  
7 the obligation to repay the outstanding balance  
8 of principal, interest, and fees due on the loan;  
9 and

10 (B) upon assuming such obligation, cancel  
11 the outstanding balance of such principal, inter-  
12 est, and fees.

13 (e) REPAYMENT REFUNDS PROHIBITED.—Nothing  
14 in this section shall be construed to authorize the refund  
15 of any payments made by a borrower on an eligible Fed-  
16 eral student before the date on which the borrower’s loans  
17 are forgiven in accordance with this section.

18 (f) DEFINITIONS.—In this section:

19 (1) ELIGIBLE FEDERAL STUDENT LOAN.—The  
20 term “eligible Federal student loan” means a loan—

21 (A) received by a borrower at least 10  
22 years before the date on which such borrower  
23 applies for forgiveness under subsection (c);

24 (B) used to pay for—

1 (i) the undergraduate or graduate  
2 education of the borrower; or

3 (ii) in the case of a loan made to a  
4 parent on behalf a dependent student, the  
5 undergraduate or graduate education of  
6 such dependent student; and

7 (C) made, insured, or guaranteed under—

8 (i) part B, part D, or part E of title  
9 IV of the Higher Education Act of 1965  
10 (20 U.S.C. 1070 et seq.), including a con-  
11 solidation loan; or

12 (ii) part E of title VIII of the Public  
13 Health Service Act.

14 (2) FEES.—The term “fees” means any  
15 amounts owed by a borrower, other than principal  
16 and interest, on an eligible Federal student loan, in-  
17 cluding the amounts of any outstanding administra-  
18 tive fees, late charges, and collection costs.

19 (3) GRADUATE EDUCATION.—The term “grad-  
20 uate education” means a postbaccalaureate program  
21 of study that leads to a graduate degree, including  
22 a master’s or doctoral degree.

23 (4) INSTITUTION OF HIGHER EDUCATION.—The  
24 term “institution of higher education” has the

1 meaning given that term in section 102 of the High-  
2 er Education Act of 1965 (20 U.S.C. 1002).

3 (5) UNDERGRADUATE EDUCATION.—The term  
4 “undergraduate education” means a postsecondary  
5 program of study at an institution of higher edu-  
6 cation that leads to a certificate, associate degree, or  
7 baccalaureate degree.