

# Federal Student Loan Forgiveness and Loan Repayment Programs

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**Alexandra Hegji,**  
**Coordinator**  
Specialist in Social Policy

**Elayne J. Heisler**  
Specialist in Health  
Services

**Sylvia L. Bryan**  
Research Assistant

## Federal Student Loan Forgiveness and Loan Repayment Programs

Service-contingent student loan forgiveness and loan repayment programs enable borrowers to have all or part of their student loan debt forgiven or repaid in exchange for work or service in specific fields or professions. In both loan forgiveness and loan repayment programs, borrowers typically qualify for benefits by working or serving in certain capacities for a specified period. Upon qualifying for benefits, some or all of a borrower's student loan debt is forgiven or paid on their behalf.

A key distinction among these types of programs is whether they are considered a *loan forgiveness* or a *loan repayment* program. In general, loan forgiveness benefits are broadly available to borrowers of qualified loans, and the availability of the benefits is expressed to borrowers in their loan documents (e.g., in a master promissory note) and, thus, are considered an entitlement to qualified borrowers. Benefits that are entitlements to qualified borrowers are generally funded through mandatory appropriations and accounted for as part of federal student loan subsidy costs. In contrast, loan repayment benefits are generally offered through programs that are separate or distinct from the program through which a federal student loan is made and are generally available to a limited number of borrowers. Typically, the availability of loan repayment benefits is subject to the discretionary appropriation of funds.

Loan forgiveness and loan repayment programs typically are intended to support one or more of the following goals:

- Provide a financial incentive to encourage individuals to enter public service or a particular profession, occupation, or occupational specialty.
- Provide a financial incentive to encourage individuals to remain employed in a high-need profession or occupation—often in certain locations.

The number and availability of loan forgiveness and loan repayment programs have expanded considerably since the establishment of the first major federal loan forgiveness program by the National Defense Education Act of 1958. Currently, over 40 such programs are authorized at the federal level, approximately 30 of which were operational on October 1, 2021, or became operational sometime thereafter.

While existing loan forgiveness and loan repayment programs may support similar broader goals, there is great variety across programs in their design and scope. Some programs are widely available to all borrowers who meet program eligibility criteria. However, many programs are narrowly focused on supporting specific public service or workforce needs and are available only to individuals serving in certain occupations or working in certain geographic regions, or individuals employed by certain federal agencies. Programs are also distinguished by types of loans that qualify for forgiveness or repayment, qualifying periods of service, the amount of debt that may be discharged, and the tax treatment of discharged indebtedness.

Congress may explore whether loan forgiveness and loan repayment programs are effectively achieving policy objectives. Several issues might be examined. For instance, should multiple loan forgiveness and loan repayment programs continue to exist to provide debt relief to borrowers who engage in similar types of activities? Does the structure of some programs lead to a financial windfall for borrowers who engage in the same type of activity they might otherwise have in the absence of program benefits? Are programs appropriately targeted? Is sufficient information available to assess whether existing programs are effectively achieving their intended purposes?

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## Background and History of Loan Forgiveness and Loan Repayment Programs

Federal programs that make available student loan forgiveness or repayment in return for service in certain professions or occupations have existed since at least the enactment of the National Defense Education Act of 1958 (NDEA; P.L. 85-864), which authorized the National Defense Student Loan (NDSL) program. In recognition of the high costs to individuals of borrowing to finance postsecondary education expenses and to address identified needs for individuals to perform certain types of service or work in certain occupations, an array of student loan forgiveness and repayment programs have been enacted. These programs offer borrowers a means to have all or part of their student loan debt forgiven or repaid in return for work or service in specific fields or professions, including some of the professions for which borrowers incur high levels of student debt. Throughout the years, various federal service-contingent loan forgiveness and loan repayment programs have been created, and presently, over 40 such programs are authorized, approximately 30 of which were operational on October 1, 2021, or became operational sometime thereafter.<sup>1</sup>

Service-contingent loan forgiveness (sometimes also referred to as cancellation) programs and loan repayment programs are characterized by the federal government's forgiving all or a portion of an individual's student loan indebtedness or making loan payments on a borrower's behalf upon the individual completing a period of employment in public service or in certain other occupations. While the various programs operate somewhat differently, they are generally intended to support at least one of the following goals:

- Provide a financial incentive to encourage individuals to enter public service or a particular profession, occupation, or occupational specialty.
- Provide a financial incentive to encourage individuals to remain employed in a high-need profession or occupation—often in certain locations.

These types of loan forgiveness and loan repayment benefits provide debt relief to borrowers of federal student loans who make an active choice to enter public service or obtain employment in particular professions, occupations, specialties, or locations. Increasingly, however, loan forgiveness benefits have begun to be offered as a component of certain *income-driven repayment (IDR) plans*. Under these plans, loan forgiveness benefits are available to borrowers following a prolonged period during which their student loan debt burden is high relative to their income. Federal student loan borrowers may also be relieved of the responsibility to repay all or part of their loan debt via loan *discharge*, which is typically available to borrowers based on a borrower's hardship (e.g., total and permanent disability, bankruptcy). IDR plans and loan discharge are not discussed in this report.<sup>2</sup> Hereinafter, unless otherwise stated, loan forgiveness and loan repayment programs refer to those programs available to borrowers based on their completion of specified service or employment in specified occupations or locations.

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<sup>1</sup> CRS chose October 1, 2021, as the cut-off date due to variability in the availability of information and timing of agency reports on programs.

<sup>2</sup> For additional information on the student loan income-driven repayment plans and loan discharge options, see CRS Report R45931, *Federal Student Loans Made Through the William D. Ford Federal Direct Loan Program: Terms and Conditions for Borrowers*, by Alexandra Hegji.

## Early Student Loan Forgiveness and Repayment Programs

One of the earliest federal student loan programs that made loan forgiveness available to borrowers was the NDSL program, authorized under the NDEA in 1958. The NDSL program was established, in part, as a response to the Union of Soviet Socialist Republics' 1957 launch of the Sputnik satellite.<sup>3</sup> Many Members of Congress viewed this as an issue of national security, as they believed this event illustrated that the United States was falling behind in technological developments.

To address this perceived national security issue, Congress decided to target and fund improvements in education programs because national security required “the fullest development of mental resources and technical skills of its young men and women.”<sup>4</sup> The establishment of the NDSL program made low-interest loans available to college students to help them pursue their studies. As part of the NDSL program, Congress authorized a student loan forgiveness component, which was intended to increase the number and quality of teachers in U.S. schools.<sup>5</sup> Specifically, students who taught full-time in a public elementary or secondary school were eligible to have up to half of their student loans cancelled.<sup>6</sup>

Over the years, the NDSL loan forgiveness provisions were amended, with the teacher loan forgiveness benefits targeted at individuals who were either teaching in elementary or secondary schools at which low-income students made up more than 30% of the enrollment or were teaching students with disabilities full-time. Loan forgiveness benefits were also expanded to be available to individuals serving in a Head Start program and those serving in an area of hostility while in the Armed Forces. Through these provisions, qualified borrowers became eligible to have a portion of their loans canceled based on the number of years of public service completed.<sup>7</sup> The NDSL program was incorporated into the Higher Education Act of 1965 (HEA; P.L. 89-329) through the Education Amendments of 1972 (P.L. 92-318) and was later renamed the Federal Perkins Loan Program<sup>8</sup> by amendments made through the Higher Education Amendments of 1986 (P.L. 99-498).

Subsequent to the enactment of the NDEA, other federal student loan forgiveness and repayment programs were established to target borrowers who entered other professions and worked in high-need areas. For instance, in 1965, a loan forgiveness component modeled after the NDSL was incorporated into the Health Professions Student Loan Program (HPSLP), authorized under the Public Health Service Act (PHSA; P.L. 89-290). Under this program, borrowers who practiced medicine in locations with a health manpower shortage (as defined) could have up to 50% of their loans forgiven.<sup>9</sup> The end of the military draft in 1973 also led to the creation of health specific

<sup>3</sup> C. Ronald Kimberling, “Federal Student Aid: A History and Critical Analysis,” in *The Academy in Crisis: The Political Economy of Higher Education*, ed. John W. Sommer (Oakland: The Independent Institute, 1995), pp. 69-70.

<sup>4</sup> P.L. 85-864 §101.

<sup>5</sup> U.S. Congress, Senate Committee on Labor and Public Welfare, *National Defense Education Act of 1958*, Report to accompany S. 4237, 85<sup>th</sup> Cong., 2<sup>nd</sup> sess., August 8, 1958, Report No. 2242, p. 10.

<sup>6</sup> P.L. 85-864 §205(b)(3).

<sup>7</sup> For instance, individuals teaching students with disabilities full-time were eligible to have 100% of their loans forgiven, while individuals serving in the armed services in an area of hostility were eligible to have 50% of their loans forgiven. CRS Report LB2301, *The Experience with Loan Forgiveness and Service Payback in Federal and State Student Aid Programs*, archived, available to congressional clients upon request.

<sup>8</sup> For additional information on the Federal Perkins Loan program, see CRS Report RL31618, *Campus-Based Student Financial Aid Programs Under the Higher Education Act*.

<sup>9</sup> CRS Report LB2301, *The Experience with Loan Forgiveness and Service Payback in Federal and State Student Aid Programs*, archived, available to congressional clients upon request.

loan repayment programs: the National Health Service Corps and the Indian Health Loan Repayment program. These programs were intended to help replace the military clinicians who served in rural areas or at an Indian Health Service facility through the Public Health Service by incentivizing civilians to take on such positions.<sup>10</sup> Following these early student loan repayment and forgiveness programs, many additional programs were enacted and currently over 40 such programs exist.

## Overview of Federal Loan Forgiveness and Loan Repayment Programs

This report identifies and describes service-contingent federal student loan forgiveness and loan repayment programs that are currently authorized by federal law. It provides brief, summary descriptions of identified programs. These program descriptions are intended to provide policymakers with general information about the purpose of existing programs and how they are designed to operate. The program descriptions are not intended to be comprehensive in nature. Readers interested in comprehensive details about a particular program are encouraged to refer to additional resources, including federal statutes, regulations, and agency guidance. Resource citations are provided for the various programs identified in this report.

Over 40 federal student loan forgiveness and repayment programs are currently authorized under federal law. Although each program is designed to operate somewhat differently, they are all intended to provide student loan debt relief to borrowers who perform specified types of service, enter into and remain employed in certain professions, and/or serve in certain locations.

Each of the various programs has unique characteristics and may be distinguished by features such as differing borrower eligibility criteria, benefit amounts, the means through which benefits are provided, or how the program is funded. In this overview, several parameters are identified and used to broadly characterize various aspects of the currently authorized programs. As some of the terms commonly used to identify the benefits offered through these programs (e.g., loan forgiveness, cancellation, or repayment) are often used inconsistently from program to program, this report's use of a consistent set of parameters to characterize various aspects of the programs facilitates the description and examination of some of the similarities and differences between the various programs.

## Distinction Among Loan Forgiveness and Loan Repayment Programs

In service-contingent loan forgiveness and loan repayment programs, a borrower typically must work or serve in a certain function, profession, or geographic location for a specified period of time to qualify for benefits. In exchange for this service, some or all of the individual's qualifying student loan debt is forgiven or repaid on their behalf. The individual is thus relieved of responsibility for repaying that portion of their student loan debt. One of the most important distinctions among these types of programs is whether the availability of benefits is incorporated into the loan terms and conditions and is thus considered an entitlement to qualified borrowers or

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<sup>10</sup> David H. DeJong, "The Era of Self-Determination," in *Plagues, Politics and Policy: A Chronicle of the Indian Health Service, 1955-2008* (Plymouth, UK: Lexington Books, 2011), pp. 117-119. Physicians and dentists, among other health professionals, could fulfill their military commitments through the Public Health Service at rural (including Indian Health Service) facilities. This improved staffing of these facilities. After the draft ended, there were widespread vacancies at these facilities.



whether benefits are made available to qualified borrowers at the discretion of the entity administering the program and whether the benefits are subject to the availability of funds. For the purposes of this report, the former types of programs are referred to as *loan forgiveness* while the latter are referred to as *loan repayment*.

In general, loan forgiveness benefits are available to borrowers of qualified loans who complete service in broadly defined fields or occupations (e.g., public service). The availability of these benefits is expressed to borrowers in their loan documents, such as the master promissory note and the borrower's rights and responsibilities statement.<sup>11</sup> A borrower who satisfies the loan forgiveness program's eligibility criteria, as set forth in the loan terms and conditions, is entitled to the loan forgiveness benefits. Benefits that are entitlements to qualified borrowers are generally funded through mandatory appropriations and accounted for as part of federal student loan subsidy costs, which are discussed in detail later in the section titled "Cost of Loan Forgiveness and Loan Repayment Programs."

Loan repayment programs also provide debt relief to borrowers for service in a specific function, profession, or location. However, in contrast to loan forgiveness programs, the entity that administers a loan repayment program typically either directly repays some or all of the qualified borrower's student loan debt on their behalf or provides funding to a separate entity for purposes of implementing a loan repayment program and making such payments. Loan repayment benefits are generally offered through programs that are separate or distinct from the program through which a federal student loan is made. In many instances, these programs are designed to address broad employment needs or shortages (e.g., within a specific occupation or geographic location), while other such programs are intended to help individual federal agencies recruit and retain qualified employees, often serving as an additional form of compensation to targeted employees, who may be harder to recruit or retain. Both types of loan repayment benefits are generally available to a limited number of qualified borrowers. Typically, loan repayment benefits are discretionary and their availability is subject to the appropriation of funds.

A related distinguishing characteristic of the types of debt relief programs examined in this report is the extent to which an individual may incur a federal income tax liability based on receipt of the program's benefit. In general, debt forgiven under a service-contingent loan forgiveness program is excluded from a borrower's gross income for federal income tax purposes, and therefore, the borrower would not be responsible for paying the federal income tax liability associated with the forgiveness benefit received.<sup>12</sup> On the other hand, debt repaid for fulfilling service or employment requirements is often included in a borrower's gross income for federal income tax purposes, and therefore, the borrower would be responsible for paying the income tax liability associated with the forgiveness or repayment benefit received.<sup>13</sup>

The text box below provides a summary of some of the distinguishing features of the two categories of debt relief programs examined in this report: programs that provide loan forgiveness

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<sup>11</sup> Some loan forgiveness programs have been established and made available to individuals who have already borrowed their loans. The resulting change to the terms and conditions of an existing loan program is referred to as a loan modification.

<sup>12</sup> 26 U.S.C. §108(f). In March 2021, the American Rescue Plan Act of 2021 (ARPA; P.L. 117-2) amended the Internal Revenue Code (IRC) to exclude from taxation student loans discharged for almost any reason after December 31, 2020, and before January 1, 2026. This provision is separate from the IRC provision excluding from taxation student loans forgiven in connection with fulfilling a service or employment obligation.

<sup>13</sup> For additional information on the federal income tax treatment of discharged student loans, see U.S. Congress, Senate Committee on the Budget, *Tax Expenditures: Compendium of Background Material on Individual Provisions*, committee print, prepared by the Congressional Research Service, 117<sup>th</sup> Cong., 2<sup>nd</sup> sess., December 2022, S.Prt. 117-24 (Washington: GPO, 2022), pp. 743-750.



for fulfilling service or employment requirements and programs that provide loan repayment for fulfilling service or employment requirements.

### **Distinguishing Features of Service-Contingent Loan Forgiveness and Loan Repayment Programs**

#### **Loan forgiveness**

- Provides debt relief for borrowers employed in specific occupations, for specific employers, or in public service
- Benefits are potentially available to an open-ended number of qualified borrowers
- Availability of benefits is generally incorporated into the terms and conditions of certain federal student loans
- Benefits are considered an entitlement to qualified borrowers
- Funding for benefits is typically incorporated into loan subsidy costs
- Forgiven debt is generally excluded from the borrower's gross income for federal income tax purposes

#### **Loan repayment**

- Provides debt relief for borrowers employed in specific occupations, for specific employers, or in public service
- Benefits are generally available to a limited number of qualified borrowers, subject to the appropriation of funds
- Program-specific benefits may be designed to address broad employment needs or shortages in a specific occupation or geographic location, or may be offered by government agencies to support the recruitment and retention of qualified employees
- Benefits are not considered an entitlement to qualified borrowers
- Funding for benefits is typically provided through discretionary appropriations
- Repaid debt is generally included as part of the borrower's income for federal income tax purposes

## **Loans Eligible for Forgiveness or Repayment**

There are three broad categories of loans that may be eligible for inclusion in federal loan forgiveness and loan repayment programs.

- **Federal student loans made through programs authorized by Title IV of the Higher Education Act (HEA):** These include loans made under the Direct Loan program,<sup>14</sup> which is the primary federal student loan program under which loans are currently being made, and the Federal Family Education Loan (FFEL) and Perkins Loan programs,<sup>15</sup> under which no new loans are authorized to be made but previously borrowed loans remain outstanding. Under both the Direct Loan and FFEL programs, four types of loans are (or were) available: Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans. The Direct Loan, FFEL, and Perkins Loan programs are administered by the U.S. Department of Education (ED), Office of Federal Student Aid (FSA).
- **Student loans made through programs authorized by Title VII and Title VIII of the Public Health Service Act (PHSA):**<sup>16</sup> These include Health

<sup>14</sup> For additional information on Direct Loan program loans, see CRS Report R45931, *Federal Student Loans Made Through the William D. Ford Federal Direct Loan Program: Terms and Conditions for Borrowers*.

<sup>15</sup> For additional information on the Perkins Loan program, see CRS Report RL31618, *Campus-Based Student Financial Aid Programs Under the Higher Education Act*.

<sup>16</sup> For additional information on these programs, see CRS Report R46720, *Student Loan Programs Authorized by the Public Health Service Act: An Overview*.

Professions Student Loans, Loans for Disadvantaged Students, Primary Care Loans, Nursing Student Loans, and Nurse Faculty Loan Program loans, all of which currently make loans available to qualifying students and are administered by the U.S. Department of Health and Human Services (HHS), Health Resources and Services Administration (HRSA). PHSA Title VII also includes the Health Education Assistance Loan (HEAL) program, under which no new loans are authorized to be made but previously borrowed loans remain outstanding. The HEAL program is administered by ED, FSA.

- **Private (nonfederal) education loans:** These include loans made by a variety of nonfederal entities, such as private financial institutions (e.g., banks, credit unions), state-supported loan programs, and institutions of higher education (IHEs).

For most federal loan forgiveness and loan repayment programs, eligible loans include only federal student loans made through HEA or PHSA programs; however, for a small number of programs, eligible loans also include private education loans. **Table 1** provides summary information on student loan types that may be eligible for federal loan forgiveness or loan repayment programs. For each loan type, **Table 1** includes information on the federal program (if applicable) under which a loan is made, the program level (i.e., undergraduate or graduate or professional students) for which a loan is available, the number of loan recipients with outstanding loan balances, the total outstanding loan balance, the source of capital with which loans are made, and the loan holder.

In designing a federal student loan forgiveness or loan repayment program, the source of loan capital and loan holder may be important considerations, as differing mechanisms for administering program benefits may be needed depending on the circumstances. For example, as part of a loan forgiveness program administered by ED that provides benefits for ED-held loans, ED could be provided the authority to forgive the student loans it holds (i.e., ED would not be required to transfer payments to another entity). However, a loan repayment program administered by a non-ED federal agency may require that federal agency to either make loan repayments directly to borrowers to then apply to their student loans or to make loan repayments to the loan holder on the borrower's behalf.

**Table 1. Summary of Loan Types Potentially Eligible for Federal Student Loan Forgiveness and Loan Repayment Programs**

Loan Type	Level of Education for Which Available	Current Aggregate Borrowing Limit	Number of Recipients (in thousands)	Total Outstanding Loan Balance (\$ in millions)	Source of Capital	Loan Holder
<b>Higher Education Act student loan programs</b>						
<b>Direct Loan Program</b>						
Total	—	—	37,500	\$1,438,600	Federal government <sup>a</sup>	ED
Subsidized Loan	Undergraduate <sup>b</sup>	\$23,000	Included above	Included above	See above	See above
Unsubsidized Loan	Undergraduate, Graduate/Professional	\$31,000 (dependent students); \$57,500 (independent students and qualifying dependent students) <sup>c</sup> ; \$138,500 (graduate/professional students, in general) <sup>d</sup> ; \$224,000 (individuals in health professions programs) <sup>e</sup>	Included above	Included above	See above	See above
PLUS Loans	Graduate/Professional, Undergraduate (made to parents of dependent undergraduate students)	Not limited	Included above	Included above	See above	See above
Consolidation Loans <sup>f</sup>	Undergraduate, Graduate/Professional	n.a.	Included above	Included above	See above	See above
<b>Federal Family Education Loan Program<sup>g</sup></b>						
Total	—	—	7,500	\$169,000	Private lenders <sup>h</sup>	Private lenders, guaranty agencies (GAs), ED
Subsidized Loan	Undergraduate, Graduate/Professional	n.a. <sup>i</sup>	Included above	Included above	See above	See above
Unsubsidized Loan	Undergraduate, Graduate/Professional	n.a. <sup>i</sup>	Included above	Included above	See above	See above

Loan Type	Level of Education for Which Available	Current Aggregate Borrowing Limit	Number of Recipients (in thousands)	Total Outstanding Loan Balance (\$ in millions)	Source of Capital	Loan Holder
PLUS Loans	Graduate/Professional, Parents of dependent undergraduates	n.a. <sup>i</sup>	Included above	Included above	See above	See above
Consolidation Loans	Borrowers with existing federal student loans	n.a. <sup>i</sup>	Included above	Included above	See above	See above
Perkins Loan Program Loans	Undergraduate, Graduate/Professional <sup>i</sup>	n.a. <sup>k</sup>	1,100	\$3,300	Combination federal and institutional contributions <sup>l</sup>	Institutions of Higher Education (IHEs), ED
<b>Public Health Service Act student loan programs</b>						
Health Professions Student Loans	Graduate/Professional, Undergraduate in limited instances	Not limited	22.2 <sup>m</sup>	\$352.7	Combination federal and institutional contributions	IHEs
Primary Care Loans	Graduate/Professional	Not limited	1.0 <sup>m</sup>	\$85.9	Combination federal and institutional contributions	IHEs
Loans for Disadvantaged Students	Graduate/Professional, Undergraduate in limited instances	Not limited	6.1 <sup>m</sup>	\$173.4	Combination federal and institutional contributions	IHEs
Nursing Student Loans	Undergraduate, Graduate/Professional	\$17,000	26.0 <sup>m</sup>	\$110.6	Combination federal and institutional contributions	IHEs
Nurse Faculty Loan Program	Graduates/Professional	None specified <sup>n</sup>	2.7 <sup>m</sup>	\$71.2	Combination federal and institutional contributions	IHEs
Health Education Assistance Loans (HEALs)	Graduate/Professional <sup>o</sup>	n.a. <sup>p</sup>	6.7 <sup>q</sup>	\$423.0	Private lenders <sup>h</sup>	ED, private lenders

Loan Type	Level of Education for Which Available	Current Aggregate Borrowing Limit	Number of Recipients (in thousands)	Total Outstanding Loan Balance (\$ in millions)	Source of Capital	Loan Holder
<b>Other Loans</b>						
Private Education Loans	Varies by lender	Varies by lender	Unavailable	\$133,430	Private lenders	Private lenders

**Sources:** CRS analysis of HEA Title IV-D; PHSA Title VII and Title VIII; U.S. Department of Education, Office of Federal Student Aid, Federal Student Aid Data Center, “Federal Student Aid Portfolio Summary,” FY2024 Q3, <https://studentaid.gov/sites/default/files/fsawg/datacenter/library/PortfolioSummary.xls>; CRS communication with U.S. Department of Education, December 28, 2023; CRS communication with Health Resources and Services Administration (HRSA), September 30, 2024; and Enterval Analytics, LLC, *Private Student Loan Semi Annual Report Ending Q1 2024*, p. 8, August 22, 2024.

**Notes:** Number of recipients and total outstanding loan balances for each loan program are as of (1) June 30, 2024, for loans made under HEA Title IV, (2) September 30, 2024, for loans made under the Public Health Service Act student loan programs, excluding HEALs, (3) November 30, 2023, HEALs, and (3) September 30, 2023, for private education loans.

n.a. = not applicable

- a. Under the Direct Loan program, the federal government makes loans using federal capital (i.e., funds from the U.S. Treasury), and once made, outstanding loans constitute an asset of the federal government. ED holds all Direct Loan program loans and is responsible for administering the program. Many of the day-to-day administrative functions are fulfilled by contracted loan servicers.
- b. Graduate and professional students were able to borrow Direct Subsidized Loans for periods of instruction beginning before July 1, 2012. Aggregate borrowing limits for these loans equaled \$65,000.
- c. Aggregate loan limits for Direct Loan program Unsubsidized Loans includes amounts of Subsidized and Unsubsidized Loans borrowed through the Direct Loan program and the FFEL program.
- d. Aggregate loan limits for graduate and professional students include amounts borrower for undergraduate study.
- e. Students enrolled in programs in the following disciplines are eligible to annually borrow an additional \$20,000 more than regular students in Direct Unsubsidized Loans for programs with 9-month academic years, and an additional \$26,667 for programs with 12-month academic years: Doctor of Allopathic Medicine, Doctor of Osteopathic Medicine, Doctor of Dentistry, Doctor of Veterinary Medicine, Doctor of Optometry, Doctor of Podiatric Medicine; and, effective May 1, 2005, Doctor of Naturopathic Medicine and Doctor of Naturopathy. Amounts are prorated for 10- and 11-month programs.
- f. Consolidation Loans allow individuals who have borrowed at least one loan through either the Direct Loan program or the FFEL program to borrow a new loan and use the proceeds to pay off their existing federal student loan obligations.
- g. The authority to make new loans under the FFEL program terminated July 1, 2010. Information on FFEL program loan types and education level for which loans were available reflect program rules on June 30, 2010.
- h. Under this program loans were made with made with private (i.e., nonfederal) capital and the federal government guaranteed them against loss due to borrower default, death, permanent disability, and in limited circumstances, bankruptcy. In specified circumstances, ownership of loans may be transferred to a GA (in the case of FFEL program loans) or ED.

- i. The authority to make new loans under the FFEL program terminated July 1, 2010. In general, just prior to its termination, aggregate borrowing limits were the same as under the Direct Loan program.
- j. The authority to make new Perkins Loans to graduate and professional students expired September 30, 2016, and the authority to make new Perkins Loans to undergraduate students expired September 30, 2017. Information on the education level for which loans were available reflect program rules on September 30, 2016, and September 30, 2017, respectively.
- k. The authority to make new Perkins Loans to graduate and professional students expired September 30, 2016. On that date, the aggregate borrowing limit for Perkins Loans to graduate and professional students was \$60,000 (including Perkins Loans made to them as undergraduate students). Authority to make new Perkins Loans to undergraduate students expired September 30, 2017. On that date, the aggregate borrowing limit for Perkins Loans to undergraduate students was \$27,500 to students who had successfully completed two years of a program of education leading to a bachelor's degree but who had not completed the work necessary for the degree, and \$11,000 for any other student.
- l. Under the Perkins Loan program, loans were made by IHEs with a combination of capital from the federal government and IHEs. In specified circumstances, ownership of loans may be transferred from an IHE to ED.
- m. This figure represents the number of outstanding program loans, rather than the number of program borrowers. Data for this program are not tracked by individual borrowers for confidentiality reasons.
- n. The Health Resources & Services Administration, which administers the Nurse Faculty Loan Program, has set an annual loan limit of \$35,000 per student per academic year.
- o. The authority to make new HEAL program loans terminated September 30, 1998. Information on the education level for which loans were available reflect program rules on June 30, 2010.
- p. The authority to make new HEAL program loans terminated September 30, 1998. Just prior to its termination, aggregate borrowing limits to individuals were \$50,000 or \$80,000, depending on the student's program of study.
- q. ED had indicated that this figure may include duplicated borrower counts, as the department used multiple data systems to generate the figure.

## Loan Forgiveness and Loan Repayment Program Components

All student loan forgiveness and loan repayment programs provide some form of debt relief to borrowers who satisfy certain eligibility criteria. While these programs all support the broad common purpose of providing borrowers with debt relief, they are distinguished by unique program characteristics and features. This section of the report first outlines the two categories of service-contingent debt relief programs discussed above (see “Distinction Among Loan Forgiveness and Loan Repayment Programs”) and the qualifying criteria for borrowers associated with these two categories. It then identifies a number of program components or parameters that are used to characterize or classify the various programs and to facilitate the examination of and comparison between the various programs using a common terminology. Major program components examined include types of qualifying service, the consideration of borrower economic circumstances, amounts and timing of debt relief, and exclusions or limitations on benefits. For program-specific details on the programs discussed in this section, see **Appendix A**.

This section presents the primary categories of debt relief programs largely in order of their potential scope of availability to borrowers. First, the loan forgiveness entitlement programs that provide benefits based on a borrower’s completion of service or employment requirements are presented, as they are potentially the largest in scale. Programs providing loan repayment for broad public service or employment needs are then presented, because their availability to borrowers is generally limited to a discrete number of individuals and they are smaller in scale than programs providing loan forgiveness. Finally, programs providing loan repayment for service in government employment are presented, as they are generally more narrowly targeted to meet agency-specific recruitment and retention needs and are likely the smallest in scale of the loan repayment and forgiveness programs.

### Availability of Service-Contingent Loan Forgiveness

As described above, service-contingent loan forgiveness provides debt relief to qualified borrowers employed in certain occupations, for specific employers, or in public service. These benefits are considered entitlements and are written into the terms and conditions of widely available federal student loans (e.g., Direct Subsidized Loans and Direct Unsubsidized Loans and Perkins Loans). They are potentially available to an open-ended number of qualified borrowers.

**Table 2** provides a summary of the various service-contingent loan forgiveness programs offered. It highlights whether forgiveness benefits are available to borrowers who are employed with a single specified employer or one of multiple eligible employers. It also highlights whether benefits are available to borrowers who are employed in a single occupational category (e.g., teacher, doctor) or one of multiple eligible occupational categories. Finally, it highlights whether a borrower must qualify based, in part, on their economic circumstances during repayment (i.e., whether the program has an eligibility component that assesses the borrower’s income). The table also provides details on the operational status of the program. Programs are listed in descending order of their size to reflect the scale of benefits that have been or are estimated to be made available to borrowers.



**Table 2. Loan Forgiveness for Public Service Employment Programs**

Program Requirements and Details

Program	Eligible Employer	Eligible Occupational Category	Income Component (Y/N)	Operational Notes
Public Service Loan Forgiveness	Multiple	Multiple	N <sup>a</sup>	Currently active <sup>b</sup>
Stafford Loan Forgiveness for Teachers	Multiple	Single	N	Currently active <sup>b</sup>
Federal Perkins Loan Cancellation <sup>c</sup>	Multiple	Multiple	N	Currently active <sup>b</sup>

**Source:** CRS analysis of applicable statutory provisions in the Higher Education Act.**Notes:**

- a. To maximize the amount of loan forgiveness benefits realized under this program, borrowers must pay less than the amount they would pay under the Standard Repayment Plan with a 10-year repayment period. In practice, this means borrowers must qualify for reduced payments under one of the income-driven repayment plans. Thus, although the terms of the Public Service Loan Forgiveness program do not specify that the realization of benefits is income-driven, in practice it is often the case.
- b. A program is considered to have been active if, on or after October 1, 2021, borrowers have been eligible to qualify for or begin qualifying for loan forgiveness benefits under the program.
- c. Authority to make new Perkins Loans expired in 2017; however, some Perkins Loans are outstanding and borrowers remain responsible for repaying them.

**Table 2** illustrates that although loan forgiveness benefits are entitlements that are potentially available to a wide array of borrowers, to qualify for benefits borrowers must still meet specific eligibility criteria, including completing a specific type of service or entering into a particular occupation or profession.

All three programs are widely available to individuals serving as teachers, while Federal Perkins Loan Cancellation is available to individuals who also serve in other specific public service occupations, such as law enforcement personnel and public defenders, and Public Service Loan Forgiveness is available to an even broader array of individuals who are employed full-time in public service, which includes employment in federal, state, local, or tribal government agencies, and certain nonprofit organizations. Additionally, borrowers of loans made under these programs must serve for a minimum period of time. For these loan forgiveness programs, service commitments generally last between 1 year (for partial benefits) and 10 years.

## Availability of Service-Contingent Loan Repayment

Service-contingent loan repayment provides debt relief benefits to borrowers employed in specific occupations, for specific employers, or in public service. Some of these program benefits are often used to meet broad employment needs or shortages (e.g., within specific occupations or geographic locations), while others are intended to help individual government agencies recruit and retain qualified employees and often serve as additional compensation, similar to benefits offered by private employers. Both types of loan repayment benefits are generally available to a limited number of qualified borrowers, subject to the appropriation of program funds; they are not considered entitlements to qualified borrowers.

## Loan Repayment Programs Addressing Broad Employment Needs or Shortages

Loan repayment programs addressing broad employment needs or shortages are generally available to a limited number of qualified borrowers and subject to the appropriation of program funds. These programs are smaller in scale, when considering their availability to borrowers, than are the previously discussed loan forgiveness programs.

**Table 3** provides a summary of the various loan repayment programs offered for the purposes of meeting broad employment needs or shortages. It highlights whether repayment benefits are available to borrowers who are employed with a single specified employer or one of multiple eligible employers. It also highlights whether benefits are available to borrowers who are employed in a single occupational category (e.g., teacher, doctor) or one of multiple eligible occupational categories. Finally, it highlights whether borrowers must qualify based, in part, on their economic circumstances (i.e., whether the program has an eligibility component that assesses the borrower's income).<sup>17</sup>

The table is organized by operational status of each program, and within each operational subheading, programs are grouped by administering department or agency. Unlike the loan forgiveness programs presented in **Table 1**, these programs are not grouped by the potential scope of availability to borrowers and financial resources used to provide benefits, because such data are inconsistently available across programs.

**Table 3. Loan Repayment for Public Service Employment Programs Addressing Broad Employment Needs or Shortages**

Program Requirements and Details

Program	Eligible Employers	Eligible Occupational Category <sup>a</sup>	Income Component (Y/N)
<b>Currently Active Programs<sup>b</sup></b>			
Veterinary Medicine LRP	Multiple	Single	N
Indian Health Service LRP	Multiple	Single	N
John R. Justice Loan Repayment for Prosecutors and Public Defenders	Multiple	Single	N
National Health Service Corps LRP	Multiple	Single	N
National Health Service Corps Students to Service LRP	Multiple	Single	N
National Health Service Corps State LRP	Multiple	Single	N
Loan Repayments for Health Professional School Faculty	Multiple	Single	N
Dental Faculty Loan Repayment	Multiple	Single	N
Pediatric Specialty LRP	Multiple	Single	N

<sup>17</sup> For some programs, an administering agency may give awarding preference to individuals from disadvantaged backgrounds. Such instances are not noted in the table. See, for example, Health Resources and Services Administration, "National Health Service Corps Loan Repayment Program, Fiscal Year 2024 Application and Program Guidance," March 2024, p. 32, <https://nhsc.hrsa.gov/sites/default/files/nhsc/loan-repayment/lrp-application-guidance.pdf#page=32>.

Program	Eligible Employers	Eligible Occupational Category <sup>a</sup>	Income Component (Y/N)
Substance Use Disorder Treatment and Recovery LRP	Multiple	Single	N
Nurse Corps LRP	Multiple	Single	N
Nursing Faculty LRP	Multiple	Single	N
National Institutes of Health Extramural Loan Repayment Programs	Multiple	Single	Y
Temporary Expanded Public Service Loan Forgiveness	Multiple	Multiple	N
<b>Previously Active Programs<sup>c</sup></b>			
Civil Legal Assistance Attorney LRP <sup>d</sup>	Multiple	Single	N
<b>Never Active Programs<sup>e</sup></b>			
Loan Forgiveness for Service in Areas of National Need <sup>f</sup>	Multiple	Multiple	N
Indian Health Service: Mental Health Prevention and Treatment LRP	Multiple	Single	N
Nursing Workforce Development Student Loans: Loan Cancellations <sup>g</sup>	Multiple	Single	N
Eligible Individual Student Loan Repayment	Multiple	Single	N
<b>Program Information Unavailable<sup>h</sup></b>			
Public Health Workforce LRP	Multiple	Single	N

**Source:** CRS analysis of relevant statutory and regulatory provisions and additional resources.

**Notes:** The acronym “LRP” means “loan repayment program.”

- a. In this table, the term “eligible occupation(s)” is broadly used to indicate eligible types of employment or service that are significantly similar in nature or purpose, even if tasks performed as part of the employment or service may vary somewhat among employment opportunities. For example, some programs are available to health care occupations, and individuals employed in such occupations may be physicians, nurses, and other types of health care providers.
- b. Currently active programs are those that CRS can confirm were operational on October 1, 2021, or became operational sometime thereafter.
- c. Previously active programs are those that CRS can confirm operated at some point in time prior to October 1, 2021, and for which CRS can either verify that they are no longer operational or for which CRS cannot verify that they are currently operational. A program is considered to have been active if, since October 1, 2017, borrowers have been eligible to qualify for or begin qualifying for loan repayment benefits under the program.
- d. Appropriations have not been provided since FY2010.
- e. A program is considered never to have been active if it has been authorized but has not yet received appropriations.
- f. Despite the program’s name, this is classified as a loan repayment program, because benefits are contingent on discretionary appropriations.
- g. This program is only available to individuals who withdraw from nursing programs. They must have been unable to complete their studies, be in exceptionally needy circumstances, and have not resumed their studies within two years after they withdrew.
- h. Programs for which information is unavailable are those that CRS cannot confirm their operational status because there is no available information on which to make such a determination.

**Table 3** illustrates the variety of employment needs these broad-based loan repayment programs are currently intended to meet. In total, there are 20 such programs, and 17 of these programs are targeted, at least in part, to health-related occupations. Of these health-related occupations programs, eight are intended to specifically address health care provider shortages and four are intended to meet health care faculty needs. Other occupations specifically targeted by loan repayment programs to meet broad employment needs include legal occupations and large animal veterinarians who provide emergency services.

In all of the programs detailed in **Table 3**, borrowers need not fulfill their service obligations with a single individual employer. Rather, they may fulfill their service by working for multiple employers within the broader class of employers.<sup>18</sup> Some of these programs, however, require borrowers to serve in specific geographic locations, typically underserved rural or disadvantaged areas.<sup>19</sup>

Finally, like the loan forgiveness programs, borrowers participating in loan repayment programs must serve for a minimum period of time. For such programs, service commitments generally last between one and five years.

### **Loan Repayment Programs to Recruit and Retain Federal Government Employees**

Loan repayment programs to recruit and retain federal government employees are generally narrowly targeted to meet agency-specific recruitment and retention needs and are potentially the smallest in scale of the loan repayment and forgiveness programs. Although, for many of these programs, information on the programs' scale (e.g., number of benefit recipients and amount of benefits received) is not readily available, the Office of Personnel Management annually reports on the number of agencies participating in, the number of beneficiaries from, and the amount of benefits received from the Government Employee Student Loan Repayment Program.<sup>20</sup>

**Table 4** provides a summary of the various loan repayment programs offered for the purposes of individual federal agencies' recruiting and retaining qualified employees. It highlights whether repayment benefits are available only to borrowers who are employed by a single government agency or if benefits may be offered by federal government employers. It also highlights whether benefits are available only to borrowers who are employed in a single occupational category (e.g., teacher, doctor) or one of multiple eligible occupational categories. In addition, it highlights whether borrowers must qualify based, in part, on their economic circumstances (i.e., whether the program has an eligibility component that assesses the borrower's income).

The table is organized by operational status of each program, and within each operational subheading, programs are grouped by administering department or agency. Unlike the loan forgiveness programs presented in **Table 1**, these programs are not grouped by the potential scope of availability to borrowers and financial resources used to provide benefits, because such data are inconsistently available across programs.

<sup>18</sup> See, for example, "National Institutes of Health Extramural Loan Repayment Program: Health Disparities Research" in **Appendix A**.

<sup>19</sup> See, for example, "National Health Service Corps Loan Forgiveness Program" in **Appendix A**.

<sup>20</sup> See Office of Personnel Management, *Federal Student Loan Repayment Program: Calendar Year 2021*, October 2023.

**Table 4. Loan Repayment for Public Service Employment in the Federal Government**

Program Requirements and Details

Program	Eligible Employer	Eligible Occupational Category <sup>a</sup>	Income Component (Y/N)
<b>Currently Active Programs<sup>b</sup></b>			
Congressional Budget Office LRP	Single	Multiple	N
Capitol Police LRP	Single	Multiple	N
LRP for Senate Employees	Multiple <sup>c</sup>	Multiple	N
LRP for House Employees	Multiple <sup>d</sup>	Multiple	N
Government Employee Student LRP	Multiple	Multiple	N
Defense Acquisition Workforce LRP	Multiple <sup>e</sup>	Multiple	N
Armed Forces Education LRP: Enlisted Members on Active Duty in Specified Military Specialties	Multiple <sup>e</sup>	Multiple	N
Active Duty Health Professionals LRP	Multiple <sup>e</sup>	Single	N
Education LRP: Members of the Selected Reserve	Multiple <sup>e</sup>	Multiple	N
Selected Reserve Health Professionals LRP	Multiple <sup>a</sup>	Multiple	N
Education LRP: Chaplains Serving in the Selected Reserve	Multiple <sup>e</sup>	Single	N
Veterans Affairs Education Debt Reduction Program	Single	Multiple	N
Program for the Repayment of Educational Loans	Single	Single	N
Veterans Affairs Specialty Education Loan Repayment Program	Single	Single	N
Centers for Disease Control and Prevention/Agency for Toxic Substances and Disease Registry Educational LRP	Multiple	Multiple	Y
National Institutes of Health Intramural LRP	Single	Multiple	Y
National and Community Service Grant program, Educational Award	Single	Multiple	N
<b>Previously Active Programs</b>			
Federal Food, Drug, and Cosmetic Act LRP	Single	Single	Y
<b>Never Active Programs<sup>f</sup></b>			
Loan Repayment Program for Clinical Researchers from Disadvantaged Backgrounds	Single	Single	Y

Program	Eligible Employer	Eligible Occupational Category <sup>a</sup>	Income Component (Y/N)
<b>Program Information Unavailable<sup>g</sup></b>			
Armed Forces National Call to Service	Multiple <sup>e</sup>	Multiple	N
Armed Forces Student Loan Interest Payment Program for Members on Active Duty	Multiple <sup>e</sup>	Multiple	N
Coast Guard Education LRP	Single	Multiple	N
National Indian Forest Resources Management Postgraduation Recruitment Assumption of Student Loans	Single	Multiple	N
American Indian Agricultural Resource Management Postgraduation Recruitment Assumption of Student Loans	Multiple	Multiple	N

**Source:** CRS analysis of relevant statutory and regulatory provisions and additional resources.

**Notes:** The acronym “LRP” means “loan repayment program.”

- a. In this table, the term “eligible occupation(s)” is broadly used to indicate eligible types of employment or service that are significantly similar in nature or purpose, even if tasks performed as part of the employment or service may vary somewhat among employment opportunities. For example, some programs are available to health care occupations, and individuals employed in such occupations may be physicians, nurses, and other types of health care providers.
- b. Currently active programs are those that CRS can confirm were operational on October 1, 2021, or became operational sometime thereafter.
- c. Individuals working for U.S. Senate offices are employed by individual Member or committee offices that may offer loan repayment benefits at their discretion.
- d. Individuals working for U.S. House of Representatives offices are employed by individual Member or committee offices that may offer loan repayment benefits at their discretion.
- e. Individuals must be employed by or serving in the U.S. military. Individual service components (e.g., Department of the Army, Department of the Navy, Department of the Air Force) may offer program benefits to their employees or members.
- f. A program is considered never to have been active if it has been authorized but has not yet received appropriations.
- g. Programs for which information is unavailable are those that CRS cannot confirm their operational status because there is no available information on which to make such a determination.

**Table 4** shows the array of loan repayment programs operated by federal agencies as a means of recruiting and retaining qualified employees. There are 25 such programs, and of these programs, 8 are designed specifically to recruit and retain members of the Armed Forces, with many of the other programs available at federal agencies to varying degrees.

The programs detailed in **Table 4** vary as to whether benefits are available to any employee within an agency or only to employees in specific occupations at the agency. Several programs are generally open to any agency employee,<sup>21</sup> while others are available to employees employed

<sup>21</sup> See, for example, “Congressional Budget Office Student Loan Repayment” in **Appendix A**.

in fields or occupations designated by the administering agency as hard-to-fill or in-need,<sup>22</sup> and yet others are available to agency employees who are employed in certain fields or occupations.<sup>23</sup>

Finally, like the loan repayment programs designed to meet broad employment needs or shortages, borrowers participating in loan repayment programs must serve for a minimum period of time. For such programs, service commitments generally are between one and five years.

## **Borrower's Economic Circumstances**

Individuals' economic circumstances may affect eligibility, with several loan forgiveness and loan repayment programs using a borrower's economic circumstances as one factor considered alongside others (e.g., qualifying types of service) as a criterion to qualify for benefits.<sup>24</sup> There are two primary ways that individuals may qualify for benefits based on their economic circumstances. Some programs allow individuals to qualify for benefits based on their economic circumstances at the time they borrow, for example, if they are from a disadvantaged background (based on family economic circumstances).<sup>25</sup> Other programs allow individuals to qualify for benefits based on their economic circumstances during repayment of their loans, for example, if their student loan debt exceeds their income by a specified percentage.<sup>26</sup>

## **Amount and Timing of Benefits**

Programs can also be categorized by the amount of loan forgiveness or loan repayment benefits provided and the schedule for providing those benefits to qualified borrowers. There are three primary methods used to determine the amount of benefits an individual is eligible to receive and when those benefits are realized. Generally, programs forgive the entire outstanding balance of a borrower's loans or forgive or repay either a flat dollar amount specified in the authorizing statute or a percentage of the outstanding loan.

One program offers to forgive the entire amount of an individual's outstanding student loans after a borrower makes a certain number of payments toward the balance of their student loans while simultaneously completing a service requirement.<sup>27</sup>

A second way in which benefits may be awarded is by an employer paying repayment benefits in the form of a flat dollar amount, usually either paid as a lump sum or in a series of regular payments (e.g., monthly, yearly).<sup>28</sup> Alternatively, some programs may offer varying flat rates that are available to individuals depending on the specific type of service performed.<sup>29</sup>

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<sup>22</sup> See, for example, "Armed Forces Educational Loan Repayment Program: Enlisted Members on Active Duty in Specified Military Specialties" in **Appendix A**.

<sup>23</sup> See, for example, "Defense Acquisition Workforce Student Loan Repayment Program" in **Appendix A**.

<sup>24</sup> For some programs, an administering agency may give awarding preference to individuals from disadvantaged backgrounds. See, for example, HHS, HRSA, "National Health Service Corps Loan Repayment Program, Fiscal Year 2024 Application and Program Guidance," March 2024, p. 32, <https://nhsc.hrsa.gov/sites/default/files/nhsc/loan-repayment/lrp-application-guidance.pdf#page=32>.

<sup>25</sup> See, for example, "National Institutes of Health Loan Repayment Program for Clinical Researchers from Disadvantaged Backgrounds" in **Appendix A**.

<sup>26</sup> See, for example, "National Institutes of Health Extramural Loan Repayment Programs" in **Appendix A**.

<sup>27</sup> See, for example, "Direct Loan Public Service Loan Forgiveness" in **Appendix A**.

<sup>28</sup> See, for example, "Government Employee Student Loan Repayment Program" in **Appendix A**.

<sup>29</sup> See, for example, "Stafford Loan Forgiveness for Teachers" in **Appendix A**.



Finally, some programs forgive or pay a percentage of an individual's outstanding loans,<sup>30</sup> with a handful offering borrowers the greater of a certain percentage of a borrower's outstanding loans or a flat dollar amount or an amount equal to a percentage of their outstanding loans.<sup>31</sup>

## **Exclusions and Limitations**

Many loan forgiveness and loan repayment programs contain provisions that may restrict or limit the availability of benefits in certain circumstances. In general, borrowers who have defaulted on their loans are ineligible for loan forgiveness or loan repayment benefits. Certain programs contain restrictions that prohibit borrowers from also receiving benefits under certain other federal student loan forgiveness or loan repayment programs for the same qualifying service. In some programs, borrowers must be U.S. citizens or nationals to be eligible for benefits. In programs that provide loan repayment benefits concurrent with or prior to the completion of the qualifying service, borrowers may be financially penalized if they do not complete their term of service.

## **Prohibition of Double Benefits**

Many federal loan forgiveness and loan repayment programs prohibit individuals from benefitting from multiple programs for completion of the same service. For instance, the Stafford Loan Forgiveness for Teachers program will not make benefits available to individuals for the same service used to qualify for benefits under the Public Service Loan Forgiveness (PSLF) program, the Loan Forgiveness for Service in Areas of National Need program, or for AmeriCorps Education Awards.<sup>32</sup> Alternatively, in some programs, individuals are ineligible for benefits if they are already receiving benefits under another program, but they may become eligible for program benefits once their obligation under the first program is completed.<sup>33</sup>

## **Citizenship and Immigration Status**

Some programs specifically require that participants be U.S. citizens, nationals, or legal permanent residents.<sup>34</sup> Many programs, on the other hand, do not expressly state such a requirement, but these programs may nonetheless only be available to these groups of individuals based on the type of loan eligible for forgiveness or repayment. For example, federal student loans made under the HEA, Title IV programs (e.g., Direct Loan program loans, FFEL program loans, and Perkins Loans) are only available to U.S. citizens, nationals, legal permanent residents, and other specified "eligible noncitizens."<sup>35</sup> Thus, the availability of programs that provide loan

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<sup>30</sup> See, for example, "Federal Perkins Loan Cancellation" in **Appendix A**.

<sup>31</sup> See, for example, "Armed Forces Educational Loan Repayment Program: Enlisted Members on Active Duty in Specific Military Specialties" in **Appendix A**.

<sup>32</sup> 20 U.S.C. §1078-10(g)(2).

<sup>33</sup> See, for example, "National Institutions of Health Extramural Loan Repayment Program: Health Disparities Research" in **Appendix A**.

<sup>34</sup> See, for example, "Indian Health Service Loan Repayment Program" in **Appendix A**.

<sup>35</sup> Those noncitizens eligible to receive federal student financial aid are: U.S. nationals (including natives of American Samoa and Swains Island); permanent U.S. residents with a green card; individuals with an I-94 Arrival/Departure Record designated showing "refugee," "asylum granted," "Conditional Resident Alien," "Cuban-Haitian Entrant," "Conditional Entrant" (valid only if issued before April 1, 1980), or "Parolee" (including individuals meeting modified parole requirements for "Ukrainian citizens and nationals into the United States between Feb. 24, 2022, and Sept. 30, 2023" and "Afghan citizens and nationals paroled into the United States between July 31, 2021, and Sept. 30, 2023"); individuals with a T-visa or whose parent holds a T-1 visa; and a "battered immigrant-qualified alien" who is a victim (continued...)

forgiveness or loan repayment benefits only for these types of loans (e.g., the PSLF program, which is only available for Direct Loan program loans) is restricted based on a borrower's citizenship and immigration status at the time the loans were obtained.<sup>36</sup> Programs that do not specify citizenship status may, by program design, be limited for certain noncitizens. For example, multiyear service commitments may be challenging for individuals in temporary immigration statuses (such as Deferred Action for Childhood Arrivals). As such, even in cases where programs do not explicitly exclude certain noncitizens, such individual may be unable to participate. Certain programs, such as the NHSC, require that individuals be eligible for federal employment, which is generally restricted to U.S. citizens or nationals.<sup>37</sup>

## Defaulted Loans

Depending on the program, the availability of loan forgiveness and loan repayment benefits may be restricted for borrowers who have defaulted on their loans. In some programs, the availability of benefits for borrowers whose loans are in default status depends on certain characteristics of the defaulted loans. For instance, in the Direct Loan Stafford Loan Forgiveness for Teachers program, borrowers are generally ineligible for loan forgiveness on defaulted loans, however, loan forgiveness may be granted to borrowers who have made satisfactory repayment arrangements for their loans.<sup>38</sup> While in the Perkins Loan Cancellation program, borrowers of defaulted loans whose loans have not been accelerated<sup>39</sup> may qualify for loan forgiveness on the same terms as borrowers who have not defaulted, and borrowers of defaulted loans whose loans have been accelerated may qualify for loan forgiveness based on service performed prior to, but not after, the date of acceleration.<sup>40</sup>

## Clawback Provisions

Provisions that require recipients of loan forgiveness or loan repayment benefits to pay back the amount of the benefits they received if they fail to complete their service obligations may be referred to as clawback provisions. Such provisions are common in federal loan forgiveness and loan repayment programs. Some clawback provisions only require participants to repay an amount equal to the unearned or disallowed portion of their benefits,<sup>41</sup> while others may require participants to repay an amount equal to the benefit received, plus interest.<sup>42</sup> Moreover, in some programs, clawback provisions may also require beneficiaries to pay punitive fees, in addition to

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of abuse by their citizen or permanent resident spouse or is a child of a person designated as a battered immigrant-qualified alien. Department of Education, Federal Student Aid, "Eligibility for Non-U.S. Citizens" <https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens>.

<sup>36</sup> 20 U.S.C. §1087e(m)(1).

<sup>37</sup> Health Resources and Services Administration, "National Health Service Corps Loan Repayment Program, Fiscal Year 2024 Application and Program Guidance," March 2024, p. 9, <https://nhsc.hrsa.gov/sites/default/files/nhsc/loan-repayment/lrp-application-guidance.pdf#page=9>.

<sup>38</sup> 34 C.F.R. §685.217(c)(11).

<sup>39</sup> When a loan is accelerated, the institution that made the loan may demand immediate repayment of the entire loan, including any late charges, collection costs, and accrued interest. (34 C.F.R. §674.31(b)(8)).

<sup>40</sup> 34 C.F.R. §674.52(d).

<sup>41</sup> See, for example, "Armed Forces Educational Loan Repayment Program: Enlisted Members on Active Duty in Specified Military Specialties" in **Appendix A**.

<sup>42</sup> See, for example, "Indian Health Service Loan Repayment Program" in **Appendix A**.

amounts equal to the unearned portion of their benefits.<sup>43</sup> Finally, many programs exempt borrowers from liability for unearned benefits if they become disabled, or upon death.<sup>44</sup>

## Tax Treatment of Loan Forgiveness and Repayment Benefits

In general, student loan debt (and other types of debt) that is forgiven or repaid on a borrower's behalf is generally included as part of the individual's gross income for the purposes of federal income taxation under the Internal Revenue Code (IRC) and hence subject to taxation.<sup>45</sup> However, in certain instances, student loan forgiveness and loan repayment benefits may be excluded from gross income<sup>46</sup> and, therefore, not taxable. Some of these exclusions currently are permanent in nature (i.e., they have no statutorily prescribed end date), while others are temporary.

### Permanent Exclusions

Some programs' authorizing statutes specifically state that loan forgiveness or loan repayment under those programs will be excluded from an individual's income for purposes of taxation. For instance, the HEA specifies that any part of a Federal Perkins Loan that is forgiven is excluded from gross income.<sup>47</sup>

For programs without authorizing statutes that specifically exclude loan forgiveness or loan repayment benefits from income, benefits may still be excluded if certain conditions in the IRC are met. Such exclusions include those that are found in IRC Section 108. Specifically, IRC Sections 108(f)(1)-(2) state that to be excluded from gross income, loans that are repaid or forgiven must have been borrowed to assist an individual in attending a qualified educational institution and must contain terms providing that some or all of the loan balance will be cancelled for work for a specified amount of time in certain professions or occupations and for any broad class of employers.<sup>48</sup> The loan must also have been made by specified types of lenders, including the federal and state governments. Additionally, IRC Section 108(f)(4) provides permanent exclusions from gross income for the National Health Service Corps Loan Repayment program (NHSCLRP) and the state loan repayment programs eligible to receive funds under the Public Health Service Act (PHSA).<sup>49</sup>

<sup>43</sup> See, for example, "National Health Service Corps Loan Repayment Program" in **Appendix A**.

<sup>44</sup> See, for example, "John R. Justice (JRJ) Loan Repayment for Prosecutors and Public Defenders Program" in **Appendix A** and 42 U.S.C. §3797cc-21(d)(1)(D).

<sup>45</sup> 26 U.S.C. §61(a)(11).

<sup>46</sup> Gross income (or total income) means "all income from whatever source derived" and includes, for example, compensation for services, gains derived from dealings in property, interest, rents, dividends, pensions, and income from discharge of indebtedness. 26 U.S.C. §61(a).

<sup>47</sup> 20 U.S.C. §1087ee(a)(5).

<sup>48</sup> Loans made under the FFEL, Direct Loan, and Perkins Loan programs all contain terms that provide that if borrowers work for a specified amount of time in certain professions, for certain broad classes of employers, some or all of the debt may be cancelled. Borrowers may also refinance existing loans borrowed from *any* lender by obtaining new loans from qualifying educational or other tax-exempt organizations in order to participate in a service program offered by that organization. The service program must be designed to encourage individuals to serve in specific occupations and in which the services performed are under the direction of a governmental or tax-exempt organization. If borrowers refinance their loans in this way, any loan forgiveness or repayment benefits received may be excluded from gross income.

<sup>49</sup> For additional information on the federal income tax treatment of discharged student loans, see U.S. Congress, Senate Committee on the Budget, *Tax Expenditures: Compendium of Background Material on Individual Provisions*, (continued...)

## Temporary Exclusions

The IRC also contains a few temporary exclusions from income for student loan repayment and loan forgiveness benefits. Thus, even if the conditions of the permanent exclusions described above are not met, for a limited time, some borrowers may be able to exclude student loan repayment and forgiveness benefits from their gross income, and thus they will not be taxable.

The American Rescue Plan Act of 2021 (ARPA; P.L. 117-2) amended the IRC to temporarily exclude most discharge student loan debt from taxation. Specifically, in a new IRC Section 108(f)(5), ARPA excludes from gross income qualifying student loans *discharged*, in whole or in part, for almost any reason after December 31, 2020, and before January 1, 2026. (This provision is in addition to the permanent IRC Sections 108(f)(1)-(4) exclusion from gross income of certain loan forgiveness or repayment benefits.) Thus, if a loan forgiveness or loan repayment program benefit occurring after December 31, 2020, and before January 1, 2026, that would not otherwise be eligible under the permanent IRC Section 108(f) exclusion is considered a discharge, it would appear to be excluded from a borrower's gross income for tax purposes. However, if such benefits include *payment on behalf of a borrower* (as could be the case with federal student loan repayment programs), then they may not fall under the ARPA exclusion from gross income.

In addition, the Coronavirus Aid, Relief, and Economic Security (CARES) Act (P.L. 116-136) amended IRC Section 127 to exclude from a borrower's gross income qualifying payments<sup>50</sup> of up to \$5,250 of student loan principal and interest paid by an employer to an employee or on an employee's behalf after March 27, 2020, and before January 1, 2021. The Taxpayer Certainty and Disaster Relief Act of 2020 (Division EE of the Consolidated Appropriations Act, 2021; P.L. 116-260) extended this exclusion through December 31, 2025.<sup>51</sup> Therefore, if student loan payments made under a federal student loan repayment program meet the criteria specified in IRC Section 127, up to \$5,250 of those payments may be excluded from the borrower's gross income. Should loan payments made under a federal student loan repayment program exceed the \$5,250 cap, that difference would be included in the gross income, and hence subject to taxation.

## Payment of Tax Liability on Behalf of a Borrower

If all or part of loan forgiveness and or loan repayment benefit is not excluded from income under either a permanent or temporary authority, borrowers may be responsible for paying any income tax liability associated with the loan forgiveness or loan repayment benefits received.<sup>52</sup> However, several loan forgiveness and repayment programs provide supplemental funds to borrowers to help offset any tax liability incurred as a result of the forgiveness or repayment of their debt.<sup>53</sup> For example, the Indian Health Service Loan Repayment program provides borrowers with up to

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committee print, prepared by the Congressional Research Service, 114<sup>th</sup> Cong., 2<sup>nd</sup> sess., December 2022, S.Prt. 117-24 (Washington: GPO, 2022), pp. 743-750.

<sup>50</sup> Payments are qualifying if, among other criteria, they are made as part of a written employer educational assistance program that is for the exclusive benefit of the employees and the program may not discriminate in favor of highly compensated employees. 26 U.S.C. §127(b).

<sup>51</sup> For additional information, see U.S. Congress, Senate Committee on the Budget, *Tax Expenditures: Compendium of Background Material on Individual Provisions*, committee print, prepared by the Congressional Research Service, 114<sup>th</sup> Cong., 2<sup>nd</sup> sess., December 2022, S.Prt. 117-24 (Washington: GPO, 2022), pp. 777-781.

<sup>52</sup> 26 U.S.C. §61(a).

<sup>53</sup> Receipt of additional funds to help pay the borrower's tax liability associated with the loan repayment benefit could produce income for which the borrower may incur an income tax liability. See 26 C.F.R. §16.61-14(a).

\$50,000 in loan repayment benefits, plus an additional 24% of a borrower's associated federal tax liability.<sup>54</sup>

## Effects of Loan Forgiveness and Loan Repayment Programs

Researchers debate whether providing loan repayment or forgiveness benefits is an effective way to encourage borrowers to enter specific professional or occupational fields, serve in specific geographic areas, or enter into government service. In general, three main issues are explored when determining the effect of these programs:

1. Whether individuals would enter into and/or remain in these fields or positions without the prospect of loan forgiveness or loan repayment.
2. Whether student loan debt is the only or the most substantial impediment to entering into and/or remaining in these fields or positions.
3. Whether the prospect of debt relief through loan repayment or loan forgiveness programs encourages students to finance a larger portion of their postsecondary education expenses with student loans than they otherwise would have without such prospects.

These issues largely focus on the individuals who receive loan forgiveness or loan repayment benefits,<sup>55</sup> but another aspect of effectiveness to consider is the cost of these programs to the federal government relative to the benefits received. The analysis below first discusses program effectiveness as it relates to individuals and is then followed by a discussion of the costs that the federal government incurs when operating loan forgiveness and loan repayment programs.

## Influence of Loan Repayment and Forgiveness Programs on Employment Choices

In assessing the influence of a loan forgiveness or loan repayment program on an individual's employment choice, one issue to consider is whether, in the absence of such a program, the recipient would have engaged in the qualifying service. Information on the influence of such programs might be gleaned from an examination that compares the career paths of individuals who have access to loan forgiveness or loan repayment benefits with the career paths of otherwise similarly situated individuals without such access. These types of evaluations generally have not been conducted for federal loan forgiveness and loan repayment programs. However, some data from one federal program may be instructive.

The National Institutes of Health (NIH) examined the career trajectories of loan repayment recipients in its Intramural Research Program (IRP) and compared them with similar individuals who did not receive loan repayment under the IRP. The purposes of the IRP's loan repayment component is to encourage individuals to complete medical research at the NIH and to encourage qualified health professionals to continue careers in medical research in general (e.g., at a

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<sup>54</sup> Indian Health Service, "Loan Repayment: Frequently Asked Questions," <https://www.ihs.gov/loanrepayment/faqs/#q11>, accessed January 4, 2024.

<sup>55</sup> The majority of research has examined loan repayment programs. In general, loan forgiveness programs occur after an individual has completed a period of service, thereby, rewarding an individual for choosing a specific occupation. This differs from loan repayment programs that provide repayment during or shortly after an individual is working in a specific occupation or geographic location.

university). The NIH found that individuals receiving loan repayment benefits were more likely to continue conducting medical research at the NIH than those who did not. Likewise, individuals who received loan repayment benefits but then left the NIH were more likely to continue a career as a medical researcher than those who did not.<sup>56</sup> This study suggests that the program may be meeting its stated goals.

While the NIH study indicates that its loan repayment program may be meeting its stated goals, the loan repayment program is unlikely the sole reason for at least some of the individuals to remain in the NIH's targeted positions. Other research has found that some individuals would have entered certain fields or taken certain positions in the absence of loan repayments for a variety of other reasons. If this were true, then the program would not have been necessary and, therefore, might be considered ineffective. For example, a loan repayment program may be an effective incentive when jobs are plentiful for recent graduates who are weighing multiple employment opportunities but may be unnecessary when there are fewer employment opportunities. In relatively recent years, for instance, law school graduates have had fewer employment opportunities<sup>57</sup> and may take a public interest or government job because of more limited private sector opportunities. Finally, individuals who accept loan repayment for a specific job might have taken the same job without loan repayment benefits. For example, one study found that health care providers who practice in rural areas would have done so without receiving a loan repayment award.<sup>58</sup>

Although in some cases loan forgiveness or loan repayment programs may appear to be unnecessary, in some instances there is evidence showing that participants would likely not have taken a particular position but for loan repayment. For example, the NIH examined its IRP loan repayment program and found that most loan repayment award recipients had competing job offers and stated that the potential for loan repayment was an attractive benefit that was unique to the NIH employment. This was particularly true for physicians who often had competing job offers at higher salaries. Physicians who received loan repayment benefits were also more likely to remain in research at the NIH, which demonstrates that loan repayment may be an important recruitment and retention tool.<sup>59</sup>

Other federal agencies have found that loan repayment programs are effective at recruiting and maintaining staff, but there are indications that some aspects of a program's design may undermine its effectiveness.<sup>60</sup> For example, discretionary programs may have their funding reduced or cut altogether, thus making the availability of loan repayment benefits to individuals uncertain. The effectiveness of these programs as a recruitment incentive may be hard to determine because job applicants do not know whether they will receive a loan repayment award until after having accepted a job.<sup>61</sup>

<sup>56</sup> Steven Glazerman and Neil Seftor, *The NIH Intramural Research Loan Repayment Program: Career Outcomes of Participants and Nonparticipants*, Mathematica Policy Research, Inc., Final Report, Washington, DC, November 30, 2005, [http://www.lrp.nih.gov/pdf/Intramural\\_LRP\\_Outcomes\\_Evaluation.pdf](http://www.lrp.nih.gov/pdf/Intramural_LRP_Outcomes_Evaluation.pdf) (hereinafter Glazerman, *NIH Intramural Research Loan Repayment Program*).

<sup>57</sup> National Association for Legal Career Professionals, *Class of 2011 Has Lowest Employment Rate Since Class of 1994*, NALP Bulletin, July 2012, <http://www.nalp.org/0712research>.

<sup>58</sup> D.M. Renner et al., "The Influence of Loan Repayment on Rural Healthcare Provider Recruitment and Retention in Colorado," *Rural and Remote Health*, vol. 10, no. 1605 (September 4, 2010).

<sup>59</sup> Glazerman, *NIH Intramural Research Loan Repayment Program*.

<sup>60</sup> U.S. Government Accountability Office, *Federal Student Loan Repayment Program: OPM Could Build on Its Efforts to Help Agencies Administer the Program and Measure Results*, 05-762, July 22, 2005.

<sup>61</sup> Glazerman, *NIH Intramural Research Loan Repayment Program*.



Additionally, loan repayment award amounts may not be a sufficient incentive for individuals to enter into and remain in certain professions. Some researchers have theorized that loan repayment programs may be more likely to be successful in meeting recruitment and retention needs if the financial benefits are sufficiently meaningful to offset a reasonable share of the costs associated with borrowing to pursue a postsecondary education.<sup>62</sup>

Similarly, in some circumstances, while the dollar amount of loan repayment benefits may be perceived as sufficient, additional program design elements such as an individual's responsibility to pay federal income taxes associated with receiving a loan payment may make the benefit less attractive for an individual. Specifically, under the Government Employee Student Loan Repayment Program (GESLRP), participants are responsible for the tax liability, which some agencies estimate can account for 39% of the loan repayment amount.<sup>63</sup> Some agencies suggest that this makes the program less attractive to participants than it would be if benefits were excluded from taxation.<sup>64</sup>

Another consideration is the short-term nature of many of these programs (e.g., providing loan repayment benefits in exchange for a two-year employment commitment), which may contribute to turnover, as individuals may decide to change jobs once they have realized the full benefit of a program. This could possibly lead to a less stable workforce for employers. For example, some researchers have found that individuals who have a service obligation have shorter tenures in a particular position than do individuals who do not have service obligations.<sup>65</sup>

## Influence of Student Debt on Employment Choices

A second issue regarding the assessment of loan forgiveness and loan repayment programs is whether individuals would otherwise enter a certain field or take a specific job but for their student loan debt. Loan forgiveness and loan repayment programs are predicated on the assumption that student loan debt is a large factor in making employment decisions. However, researchers have found that career choices are more complex; that debt, in some instances, may have little or no effect on career or job choices; and that a number of other deterrents may reduce student interest in a specific field or may make students less likely to seek employment in certain geographic areas.<sup>66</sup> For example, the National Health Service Corps Loan Repayment Program (NHSCLRP) provides loan repayment benefits to physicians (among other health professionals) who enter primary care and practice in specific geographic areas. Although lower levels of compensation are one deterrent that keep physicians from entering primary care medicine, physicians might not enter these fields for other reasons as well. For instance, a physician may prefer to focus in a specialty or may not want to assume the increased administrative duties that

<sup>62</sup> Anna Podolsky and Tara Kini, *How Effective Are Loan Forgiveness and Service Scholarships for Recruiting Teachers?*, Learning Policy Institute, Policy Brief, April 2016, p. 7. See also, Department of Justice, Bureau of Justice Assistance, John R. Justice Loan Repayment Program: Impact Report, December 14, 2016, p. 4, <https://www.bja.gov/publications/JRJ-Impact-Report-122016.pdf>.

<sup>63</sup> For student loan repayment benefits paid after March 27, 2020, and before January 1, 2026, up to \$5,250 may be excluded from a borrower's gross income, if the loan repayment program meets certain conditions. See 26 U.S.C. §127.

<sup>64</sup> U.S. Government Accountability Office, *Federal Student Loan Repayment Program: OPM Could Build on Its Efforts to Help Agencies Administer the Program and Measure Results*, 05-762, July 22, 2005, p. 22.

<sup>65</sup> Till Barnighausen and David E. Bloom, "Financial Incentives for Return of Service in Underserved Areas: A Systematic Review," *BMC Health Services Research*, vol. 9, no. 86 (May 29, 2009).

<sup>66</sup> Robert L. Phillips Jr. et al., *Specialty and Geographic Distribution of the Physician Workforce: What Influences Medical Student and Resident Choices?*, Robert Graham Center and Josiah B. Macy Foundation, Washington, DC, March 2, 2009, <http://www.graham-center.org/online/etc/medialib/graham/documents/publications/mongraphs-books/2009/rgcmo-specialty-geographic.Par.0001.File.tmp/Specialty-geography-compressed.pdf>.



primary care physicians incur.<sup>67</sup> Moreover, others have found that debt levels may play a greater role in career decisions for certain racial and ethnic groups.<sup>68</sup> Because it may be difficult or undesirable to target programs by racial and ethnic group, loan forgiveness and loan repayment programs may be available to individuals for whom debt is not a factor in career choice.

A related critique of loan forgiveness and loan repayment programs is that despite these programs' providing a financial inducement for individuals to enter a specific field that is relatively lower paying (e.g., primary care medicine versus a specialty field), the amount received is generally far less than the overall lifetime earnings gap. One study estimated that over a lifetime, the average primary care physician earns \$3.5 million less than a specialty physician.<sup>69</sup> Given that borrowers are unlikely to have \$3.5 million in student loan debt, loan repayments cannot fully make up for the lower lifetime earnings from entering primary care.

Other research has found that high levels of debt do influence job choice. For example, in a literature review of the influence of law school debt on legal practice, the author found that high levels of law school debt often make it more likely for recent graduates to work at large law firms, where they are likely to earn more.<sup>70</sup> Similarly, when examining the career trajectories of undergraduates, researchers have found that undergraduate students with higher debt levels are more likely to choose higher salary jobs and less likely to enter education-related fields, work for a government agency, or work at a nonprofit organization—all job choices that traditionally are associated with a lower income than their private sector counterparts.<sup>71</sup> Some studies, however, have found that law school debt levels may play a secondary role in an individual's determination of which occupations to enter after graduation, while demographic characteristics may be a more dominant factor in the decision-making process (similar to the finding noted above that there is racial and ethnic variation in the importance of debt on career trajectories). This may indicate that loan repayment programs have little or no effect on the career choice of law school graduates.<sup>72</sup>

## Influence of Loan Repayment and Forgiveness Programs on Student Debt

A third issue regarding the effects of student loan forgiveness and loan repayment programs is whether the prospect of debt relief through loan repayment or loan forgiveness programs encourages students to finance a larger portion of their postsecondary education expenses with student loans than they otherwise would have without such prospects. This issue has been specifically raised with regard to the PSLF program, which provides an open-ended amount of

<sup>67</sup> U.S. Government Accountability Office, Graduate Medical Education: Trends in Training and Student Debt, 09-438R, May 4, 2009, <http://www.gao.gov/new.items/d09438r.pdf>.

<sup>68</sup> The Committee on Legal Education and Admission to the Bar, "Law School Debt and the Practice of Law," *The Record of the Association of the City of New York*, 2003.

<sup>69</sup> The Council on Graduate Medical Education, Twentieth Report, Advancing Primary Care, Rockville, MD, December 2010.

<sup>70</sup> Erica Field, "Educational Debt Burden and Career Choice: Evidence from a Financial Aid Experiment at NYU Law School," *American Economic Journal: Applied Economics*, vol. 1, no. 1 (January 2009), pp. 1-21. This study also examined how the design of a law school's loan repayment program also influenced its effectiveness. Specifically, the author found that scholarship programs were more effective for encouraging students to enter public interest law when compared to loan repayment programs.

<sup>71</sup> Jesse Rothstein and Cecilia Elena Rouse, "Constrained After College: Student Loans and Early Career Occupational Choices," *Journal of Public Economics*, 95(1-2) (February 2011), pp. 149-163.

<sup>72</sup> The Committee on Legal Education and Admission to the Bar, "Law School Debt and the Practice of Law," *The Record of the Association of the City of New York*, 2003.

student loan debt relief after borrowers make student loan payments that are capped at a smaller portion of their discretionary income for a limited duration (i.e., 10 years).

Under the PSLF program, individuals may gain the largest amount of forgiveness benefit by repaying their loans under an income-driven repayment (IDR) plan for 10 years while working in public service. Under IDR plans, monthly payments are tied to income, not amount owed, and monthly payments are limited to a portion (e.g., 10%, 15%) of discretionary income. Some argue that PSLF's program design may provide incentives to individuals to over-borrow, under the assumption that they may make relatively small monthly payments under an IDR plan and ultimately have the full remaining outstanding balance of their debt will be forgiven. In addition, some hypothesize that the lack of student incentive to limit borrowing also may make some students less sensitive to the price of education.<sup>73</sup>

## Cost of Loan Forgiveness and Loan Repayment Programs

The granting of loan forgiveness and loan repayment benefits to borrowers results in costs to the federal government. The nature of the costs that are incurred by the government depends on the structure of the applicable program through which these benefits are made available. There are three categories of costs that typically may be associated with loan forgiveness and loan repayment programs: loan subsidy costs, appropriated program costs, and administrative costs.

### Loan Subsidy Costs

Loan forgiveness programs typically make available benefits that are incorporated into the terms and conditions of loans that are made through the federal student loan programs, most of which are classified as federal credit programs for federal budgeting purposes. Federal credit consists of federal direct loans and federal loan guarantees.<sup>74</sup> The William D. Ford Federal Direct Loan program is a direct loan program, and the Federal Family Education Loan (FFEL) program is a guaranteed loan program. Loan subsidy costs for these programs are funded through mandatory indefinite appropriations. According to requirements of the Federal Credit Reform Act of 1990 (FCRA),<sup>75</sup> the budgetary costs of direct loans and loan guarantees are measured on the basis of their estimated long-term costs to the government on a net present value basis, and these costs are attributable to the fiscal year during which a direct loan obligation or guaranteed loan commitment is made (as opposed to the year during which the cash flows associated with these benefits occur). The federal budget reflects the unreimbursed costs of making or guaranteeing loans—the subsidy cost of loans (discussed below) and administrative costs (which are expressed separately on a cash basis, and discussed in a following section).<sup>76</sup>

<sup>73</sup> See, for example, Jason Delisle and Alexander Holt, *Zero Marginal Cost: Measuring Subsidies for Graduate Education in the Public Service Loan Forgiveness Program*, New America, September 2014.

<sup>74</sup> In a federal direct loan program, the federal government directly lends federal funds to a borrower. In a federal loan guarantee program, the federal government guarantees lenders against loss through borrower default, death, permanent disability, and in limited circumstances, bankruptcy.

<sup>75</sup> Title V of P.L. 101-508.

<sup>76</sup> For additional background on federal credit programs, see CRS Report R42632, *Budgetary Treatment of Federal Credit (Direct Loans and Loan Guarantees): Concepts, History, and Issues for Congress*, archived, available to congressional clients upon request; and Office of Management and Budget, Budget of the United States Government, Fiscal Year 2024, Analytical Perspectives, "Budget Concepts: Federal Credit," pp. 172-173, [https://www.whitehouse.gov/wp-content/uploads/2023/03/spec\\_fy2024.pdf](https://www.whitehouse.gov/wp-content/uploads/2023/03/spec_fy2024.pdf).

The loan subsidy cost is the estimated present value of the cash flows from the government (excluding administrative expenses), less the estimated present value of the cash flows to the government, resulting from a direct loan or loan guarantee, and discounted to the time when the loan is disbursed. A positive loan subsidy cost means that there is a cost to the government of providing the loan subsidy to borrowers. A negative loan subsidy cost means that the government earns a positive return from the extension of credit to borrowers. With regard to loan forgiveness benefits that are incorporated into the terms and conditions of direct loan or guaranteed loan programs, the availability (and eventual granting) of these benefits alters the expected cash flows of the program and results in an increase in loan subsidy costs.<sup>77</sup>

For example, in the Direct Loan program, Stafford Loan Forgiveness to Teachers is a benefit that is made available to qualified borrowers. When borrowers qualify for loan forgiveness under the program, a portion of each borrower's loan balance (e.g., \$5,000, \$17,500) is discharged by the government. As a consequence, these borrowers are relieved of responsibility for repaying some portion of their loans and the cash flows to the government associated with these loans are reduced. This results in an increase in loan subsidy costs for the program. While these loan forgiveness benefits may not be provided until many years after a loan is made, the estimated cost of providing these loan forgiveness benefits is accounted for in the loan subsidy costs for the fiscal year during which the loan was originally made. The PSLF program is another example of this type of program.

Limited information is available on the costs to the government of loan forgiveness programs; although, in general, information is often available on items such as the total amount of loans forgiven or the number of borrowers who received benefits in a given fiscal year. Loan forgiveness benefits are part of the broader set of terms and conditions that apply to federal student loans. As such, the estimated costs associated with these policies are not accounted for separately in the budget but rather included in the overall subsidy costs of the programs.<sup>78</sup> While the cost to the government of a loan forgiveness benefit expressed on a net present value basis is not necessarily equal to the nominal dollar amount of loans forgiven,<sup>79</sup> the latter may nonetheless serve as an indicator of the general scale of the program. Data on the amount of loan forgiveness benefits provided and the number of recipients under each loan forgiveness program is presented in **Appendix A** on a program-by-program basis.

## Appropriated Program Costs

In loan repayment programs, the direct costs of borrower benefits are not incorporated into the subsidy rates of the federal credit programs through which the federal student loans were made, but rather are funded through the appropriation of funds for the fiscal year during which the loan repayment benefits are made available. (However, the early repayment of a loan may also have an effect on loan subsidy costs.) Funding may be provided through either discretionary or mandatory appropriations. For these types of programs, benefits are available to borrowers only in years for which appropriations have been made and only to the extent that the availability of funds allows. Thus, for these types of programs, sufficient funding might not be available to extend benefits to all borrowers who satisfy the eligibility criteria for loan repayment benefits. Examples of

<sup>77</sup> Loan subsidy costs are estimated for each cohort of loans and these rates are reestimated annually while loans in the cohort are still outstanding. A final accounting of loan subsidies is not available until loans in the cohort are no longer outstanding.

<sup>78</sup> When the terms and conditions of outstanding loans are changed, such as by introducing a new loan forgiveness benefit, a *loan modification* cost is recorded in the federal budget.

<sup>79</sup> Confounding factors such as interest, the time-value of money, and the uncertain future performance of loans may cause the cost of loan forgiveness to be different from the dollar amount forgiven.

programs funded through discretionary appropriations include the Government Employee Student Loan Repayment (GESLR) program and the John R. Justice (JRJ) Loan Repayment for Prosecutors and Public Defenders Program. An example of a program funded through mandatory appropriations is the National Health Service Corps Loan Repayment program (NHSCLRP).<sup>80</sup>

The manner of providing funding for Perkins Loan Cancellation benefits is unique. The availability of Perkins Loan Cancellation benefits is specified in the terms and conditions of Perkins Loans and all borrowers who satisfy program eligibility criteria must be granted loan forgiveness by the institution that made the Perkins Loan. However, whereas most loan forgiveness program benefits are components of federal credit programs, the Perkins Loan program is not a federal credit program. Funding for reimbursement from the federal government to institutions for Perkins Loan Cancellation benefits is authorized to be made available through discretionary appropriations. While funding was last appropriated for Perkins Loan Cancellation reimbursements in FY2009, qualified borrowers have continued to have their loans canceled despite no funding being appropriated. Since the Perkins Loan program is a revolving loan fund program, for several years, institutions that canceled Perkins Loans for eligible borrowers absorbed the costs of loan cancellation without having these costs reimbursed by the federal government. In 2019, however, ED determined it has the authority to reimburse institutions for at least some of those loan cancellation costs from Perkins Loan funds they otherwise would have been required to return to ED as part of the wind-down of the Perkins Loan program.<sup>81</sup>

As with the loan forgiveness programs, limited information is made available on the costs to the government of loan repayment programs; although, in general, information is often made available on items such as the total amount of loans repaid or the number of borrowers who received benefits in a given fiscal year. As the amount of loan repayment benefits reflects a specific amount of federal outlays for a given program, this may be an informative measure when considering program costs. For a limited set of programs for which relevant data are available, data on the amount of loan repayment benefits provided and the number of recipients is presented in **Appendix A** on a program-by-program basis.

## Administrative Costs

Whereas most of the costs associated with loan forgiveness and loan repayment programs may be considered programmatic costs and are either incorporated into loan subsidy rates or are funded on a fiscal year basis through discretionary or mandatory appropriations for the applicable program, the costs of administering these programs are generally accounted for and funded separately. For loan forgiveness benefits that are offered through federal credit programs, in accordance with requirements of the FCRA, administrative costs are accounted for separately on a cash basis and are funded through annual appropriations. Loan repayment programs are administered by numerous agencies and there is variation across programs in how administrative

<sup>80</sup> The National Health Service Corps Loan Repayment Program had been a discretionary program prior to its receiving mandatory funding beginning in FY2011. Between FY2012 and FY2017, the program was funded exclusively with mandatory funding. Since FY2018, the program has received both mandatory and discretionary funds, with mandatory funding representing more than 70% of annual funding. In FY2021, the American Rescue Plan Act of 2021 provided a one-time appropriation of \$800 million to temporarily expand the number of loan repayment (as well as scholarship) awards the NHSC can make. See CRS Report R44970, *The National Health Service Corps*.

<sup>81</sup> U.S. Department of Education, Office of Federal Student Aid, Electronic Announcement, “Distribution of Assets from the Perkins Loan Revolving Fund and Reimbursement for Perkins Service Cancellations,” September 10, 2019, <https://fsapartners.ed.gov/knowledge-center/library/electronic-announcements/2019-09-10/distribution-assets-perkins-loan-revolving-fund-and-reimbursement-perkins-service-cancellations>; “2016-2017 Federal Perkins Loan Service Cancellation Reimbursement,” May 4, 2018.

costs are funded. For ED programs administered by Federal Student Aid, discretionary appropriations are provided for federal student aid administration.

## Issues for Congress

Congress may explore whether existing policy on the availability of federal student loan forgiveness and loan repayment programs is optimal or whether changes should be made. Several issues related to loan forgiveness and loan repayment policy might be examined. For instance, should multiple programs make available loan forgiveness or loan repayment benefits for borrowers who engage in similar types of activities? How might policies to provide broad-based student loan debt relief impact the current array of federal student loan repayment and forgiveness programs? Does the structure of some loan forgiveness or loan repayment programs lead to a financial windfall for borrowers who engage in the same type of activity they otherwise would have even if debt relief were not available? Is sufficient information available to assess whether existing programs are effectively achieving their intended purposes?

## Overlapping of Benefits Across Programs

Programs may be considered to overlap if multiple programs have the same or substantially similar goals and activities. There are two primary ways that student loan forgiveness and repayment programs can be considered overlapping. First, the same borrower could receive benefits from two different programs for the same service performed. Second, multiple programs may be available to the same group of individuals and may serve the same purpose, such that the federal government could be spending money on administrative costs for both programs when only one may be sufficient.

Individuals potentially may be able to qualify for benefits under multiple programs. Although some programs (e.g., Stafford Loan Forgiveness for Teachers) specifically state that recipients are not allowed to receive benefits under that and certain other programs for the same qualifying service, other programs do not contain such restrictions. Without such limitations, recipients may be able to receive benefits from multiple sources for the same service performed. For instance, an individual working in a federal agency may be eligible to receive up to \$10,000 per year in loan repayment benefits (and up to \$60,000 in total) under the Government Employee Student Loan Repayment program (GESLRP), while concurrently qualifying for forgiveness of the remainder of their student loan debt after 10 years of service with a federal agency and 120 concurrent monthly loan payments under the PSLF program.<sup>82</sup> If the individual applied the benefits received under the GESLRP toward the 120 monthly payments necessary to qualify for loan forgiveness under the PSLF, he or she potentially would be receiving benefits under two programs for the same federal government service.<sup>83</sup>

Another way in which programs can overlap is that multiple programs may be available to the same groups of individuals. Here, the federal government may be funding administrative costs for two separate programs that are serving the same purpose or same group of people. The Nursing Education Loan Repayment Program (Nurse Corps), for instance, provides repayment benefits to, among others, individuals who serve as nurse faculty at accredited nursing schools.<sup>84</sup> The Nursing Faculty Loan Repayment Program (NFLRP) is available to individuals who serve as nurse faculty

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<sup>82</sup> 5 U.S.C. §5379; 20 U.S.C. §1087e(m).

<sup>83</sup> In such a case, individuals are not making a profit. Rather, they are having more of their loans paid off than is typically expected as a part of these programs.

<sup>84</sup> 42 U.S.C. §297n



at accredited nursing schools.<sup>85</sup> Both programs are intended to increase the number of qualified nursing faculty,<sup>86</sup> and both programs are administered by the Department of Health and Human Services, Health Resources and Services Administration (HRSA). However, under the Nurse Corps, the HRSA grants money to nursing schools that establish their own loan repayment programs and then choose which individuals may receive benefits. These programs may be creating an administrative burden on HRSA if it is responsible for administering both the Nurse Corps and also granting money to the NFLRP when both programs are available to the same group of individuals and are intended to serve the same purpose.

While a number of programs provide benefits to similar groups of individuals, some may serve similar, yet distinct, purposes. As an example, several programs provide benefits to health professionals. For instance, behavioral health professionals, such as psychologists, are eligible to apply to the National Health Service Corps (NHSC) and the Substance Abuse Treatment and Recovery (STAR) Loan Repayment Program. These programs permit different types of behavioral health professionals to participate and permit service to be fulfilled at different types of facilities.<sup>87</sup> HRSA administers both programs, which may create an administrative burden as noted above; however, Congress created the STAR loan repayment to include facilities that were not eligible to receive NHSC clinicians. Additionally, it is not uncommon for health professionals to have high levels of student debt. For example, the Association of American Medical Colleges estimates that 70% of medical students in the class of 2023 had medical student debt, owing an average of nearly \$207,000.<sup>88</sup> As such, the availability of multiple programs may be useful in providing options for this group of professionals who often carry high debt levels.

Congress may consider combining, altering, or eliminating programs that make available double benefits to individuals for the same service. Congress may consider how the PSLF program, which is more broadly available for individuals in multiple career paths for a 10-year service commitment, interacts with programs that provide repayment for a single career path and for shorter service commitments. Congress may also consider whether multiple program that make benefits available to similar individuals or for similar purposes can be streamlined or combined.

## Broad-Based Student Loan Cancellation

In recent years, policies that would provide for student loan debt relief that is broader than what is currently available—including policies to cancel all student loan debt—have gained considerable attention.<sup>89</sup> Proposals in previous Congresses,<sup>90</sup> from the Biden Administration,<sup>91</sup> and from varied

<sup>85</sup> 42 U.S.C. §297n-1.

<sup>86</sup> In addition, it is possible that there is significant overlap among individuals eligible for these programs and individuals eligible for PSLF, as the types of employment eligible for PSLF are quite broad. This potential overlap in eligibility likely exists in PSLF and other federal student loan repayment and loan forgiveness programs.

<sup>87</sup> CRS In Focus IF12184, *Federal Student Loan Repayment Programs for Behavioral Health Service Providers*.

<sup>88</sup> Association of American Medical Colleges, Medical Student Education, Debt, Costs and Loan Repayment Fact Card for the Class of 2023, October 2023, <https://students-residents.aamc.org/media/12846/download>.

<sup>89</sup> See, for example, H.R. 6807 (117<sup>th</sup> Congress); S. 2235 (116<sup>th</sup> Congress); Michael Stratford, “Senate Democrats seek \$10K in debt relief for each student loan borrower,” *Politico*, March 19, 2020; Tiffany Jones and Victoria Jackson, “5 Reasons to Support Student Debt Cancellation,” *Inside Higher Ed*, July 21, 2020; and Zack Freidman, “5 Reasons Not to Cancel Student Loans,” *Forbes*, November 25, 2020.

<sup>90</sup> See, for example, S.Res. 46 (117<sup>th</sup> Congress); H.Res. 100 (117<sup>th</sup> Congress); H.R. 3448 (116<sup>th</sup> Congress); and H.R. 8514 (116<sup>th</sup> Congress).

<sup>91</sup> Department of Education, “Federal Student Aid Programs (Federal Perkins Loan Program, Federal Family Education Loan Program, and William D. Ford Federal Direct Loan Program),” 87 *Federal Register* 61512, October 12, 2022. (continued...)

stakeholders<sup>92</sup> have called for providing varying degrees of large-scale student loan debt cancellation to broad classes of borrowers. A policy of widespread debt cancellation of large amounts of student loan debt may fundamentally change the operation and need for the current federal framework of providing student loan repayment or forgiveness benefits for individuals completing specified service. Some may question the utility of or necessity for the ongoing existence of such programs should widespread student loan cancellation in large amounts occur. However, should the loan cancellation be a one-time occurrence, an argument might be made in favor of retaining the existing student loan repayment and forgiveness programs, as a need for them might remain.

In addition, there may be other noteworthy ways in which broad-based student loan cancellation (in large or more modest amounts) might potentially either undermine or work in conjunction with the current federal framework. If borrowers' student loan debt burden were significantly lessened under a policy of broadly available student debt cancellation, some individuals may be less likely to enter and remain in professions and service deemed desirable by federal policymakers, as the financial incentive to do so could be reduced. On the other hand, some borrowers may be more likely to do so because they may be able to take lower paying jobs—which are often targeted by federal student loan repayment and forgiveness programs—as a result of the financial burden associated with student loan debt being lessened. Broad-based student loan cancellation efforts may also raise equity concerns. Though overall totals of student debt levels are high, not all individuals incur student debt, and student debt levels are highly concentrated in a small subset of those who incur debt. Specifically, one study estimated that over half of the total student debt is held by 16% of all borrowers.<sup>93</sup>

## **Debt Relief or Windfall?**

Many loan forgiveness and repayment programs are intended to encourage individuals to enter into specified jobs, careers, or public service that may otherwise be undesirable or hard-to-fill. While this may be an effective way of recruiting and retaining some individuals who might not have otherwise considered entering such fields, these programs could be providing windfalls for other individuals who would have entered the field regardless of benefit availability.

For instance, there are no limits on the amounts that may be forgiven under certain loan forgiveness plans (e.g., the PSLF program and loan forgiveness following income-driven repayment). Notably, the PSLF program operates in conjunction with the income-driven repayment (IDR) plans, under which borrowers make monthly payments based on a percentage of their discretionary income. Some concerns have been raised that certain characteristics of these programs, combined with the large amounts that individuals may borrow—particularly amounts borrowed as PLUS Loans made to graduate and professional students—may create situations in which individuals may borrow larger amounts than they otherwise would, knowing that the

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See also, Department of Education, “Proposed Regulatory Text: Student Loan Debt Relief Negotiated Rulemaking, Session 3,” December 11-12, 2023, <https://www2.ed.gov/policy/highered/reg/hearulemaking/2023/new-student-loan-debt-relief-proposed-regulatory-text-session-3-v1.pdf>.

<sup>92</sup> See, for example, Letter from 350.org, Action Center on Race and Economy (ACRE), Advocates for Youth et al. to President-Elect Biden and Vice President-Elect Harris, January 15, 2021, <https://ourfinancialsecurity.org/2021/01/sign-on-letter-over-325-orgs-call-on-president-elect-biden-to-cancel-federal-student-debt-on-day-one-using-executive-action/>.

<sup>93</sup> Anna E. Huffman, “Forgive and Forget: An Analysis of Student Loan Forgiveness Plans,” *North Carolina Banking Institute*, vol. 24 (2020), pp. 449-478.



possibility exists for loan forgiveness.<sup>94</sup> The program design—coupling the forgiveness of the full outstanding balance of qualifying student loan debt with the making of relatively low monthly payments under an IDR plan—may also serve as a disincentive for borrowers to pay down their loan debt more quickly. Congress may consider whether limits should be established on amounts that may be forgiven under certain loan forgiveness programs.<sup>95</sup>

Some research indicates that some individuals may take certain positions or enter into certain fields in the absence of loan forgiveness for a variety of other reasons.<sup>96</sup> In addition, the design of certain programs, such as the NHSCLRP, requires that individuals have a position at a qualifying facility before an award is made.<sup>97</sup> If the goal of loan forgiveness and loan repayment programs is to immediately place individuals in or attract highly skilled employees to specified occupations or service and they are already seeking employment within such fields, then the programs may be considered ineffective, as they may not have played a role in individual employment decisions. However, if the goal of these programs is to create pipelines for future careers or retain highly skilled employees, then the programs may be somewhat effective, as some reports indicate that loan repayment programs do play at least some role in an individual's choice in staying in a specific job or career.<sup>98</sup>

To tailor loan repayment programs to more specific needs, Congress may consider implementing more sensitive funding controls, such as more narrowly defining the circumstances in which individuals could become eligible for repayment benefits, rather than giving administering agencies broad discretion in implementation. Alternatively, since many programs are funded through discretionary appropriations, Congress could also direct the use of funds through language included in appropriations measures.

## Data on Program Outcomes and Effectiveness

In general, insufficient data are available on federal loan forgiveness and loan repayment programs to assess their effectiveness in achieving program objectives. For many programs, only a limited amount of programmatic data, such as number of program participants, is available. In programs in which only one or a few types of occupations (e.g., dental school faculty under the General, Pediatric, and Public Health Dentistry Faculty Loan Repayment Program) qualify an individual for the benefit, this level of detail may be sufficient to help stakeholders understand program participation and uptake among employee types. For programs that make benefits available to a broader set of individuals, however, this level of detail may be insufficient in

<sup>94</sup> Jason Delisle and Alexander Holt, *Zero Marginal Cost: Measuring Subsidies for Graduate Education in the Public Service Loan Forgiveness Program*, New America, September 2014.

<sup>95</sup> For example, in his FY2015 Budget, President Obama had proposed capping the amount that may be forgiven under the Direct Loan Public Service Loan Forgiveness program at \$57,500. (See U.S. Department of Education, *FY 2015 Department of Education Justifications of Appropriation Estimates to the Congress*, Student Loans Overview, p. S-15).

<sup>96</sup> See the section of this report titled “Influence of Loan Repayment and Forgiveness Programs on Employment Choices.”

<sup>97</sup> Specifically, the National Health Service Corps Loan Repayment application requires that individuals “be employed by, or have accepted a position at a National Health Service Corps-approved site.” HHS, HRSA, “National Health Service Corps Loan Repayment Program, Fiscal Year 2024 Application and Program Guidance,” March 2024, <https://nhsc.hrsa.gov/sites/default/files/nhsc/loan-repayment/lrp-application-guidance.pdf>, p. 9.

<sup>98</sup> Office of Personnel Management, *Federal Student Loan Repayment Program Calendar Year 2016*, February 2018, pp. 7-8, <https://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/reports/2016.pdf>. (hereinafter OPM, *Federal Student LRP*); Glazer, *NIH Intramural Research Loan Repayment Program*. In addition, the National Health Service Corps program has found that its program participants are more likely to remain in shortage areas after their service commitment has ended. See discussion in “Provider Retention” section of CRS Report R44970, *The National Health Service Corps*.

understanding program participation. For example, in the PSLF program, borrowers must remain employed by a qualifying employer(s) for 10 years while making 120 monthly payments on their loans. Qualifying employers include federal, state, local, or tribal government agencies, organizations, or entities; nonprofit entities under Section 501(c)(3) of the Internal Revenue Code (IRC) that are tax-exempt under IRC Section 501(a); and certain other private nonprofit entities that are providers of public services. Because the program's employment criteria are defined in broad terms, ED does not collect more granular data about the specific occupations (e.g., teacher, doctor, military service) in which individuals are employed to meet PSLF criteria. Such limitations may inhibit policymakers' ability to refine program goals, should there be an interest in further targeting program benefits or conducting outreach efforts to specific populations.

For many programs, longitudinal data are not collected on participants beyond what is necessary for program administration. Thus, while data may be available to verify that a borrower remained employed in a targeted position long enough to qualify for benefits, it may be difficult to determine whether a beneficiary remained in their position after the qualifying period of employment ended. Where data are collected and available, the data may provide information on program outcomes, but may be of limited use in assessing program effects. This may be particularly problematic for programs that require participants to be employed in the targeted position before qualifying for benefits. For example, the NHSCLRP requires that individuals be employed at or have accepted employment at an eligible facility with employment beginning before the award is made.<sup>99</sup> The program collects limited data about retention after the individuals' service commitment has ended, but Congress may wish to consider whether this program, and others with similar design, collect sufficient longitudinal data on program participants and the appropriate timeframe for such data collection. Congress may also wish to consider whether programs have the capacity and authority to collect such data and whether program modifications are needed to ensure that the appropriate data are collected.

While improved data collection and reporting may be resource intensive, the improved availability of information may be necessary for determining program effects and whether program design changes could improve effectiveness.<sup>100</sup> In addition, as noted previously, few loan forgiveness and loan repayment programs have been systematically evaluated, which may be useful for Congress to assess their effectiveness. Improved data collection may be necessary for systematic program evaluations to be undertaken.

## **Qualifying Loan Types and Amounts**

There is variation from program to program in the types and amounts of student loan debt that may qualify for debt relief. For some programs, debt relief is limited to specific loan types (e.g., Perkins Loan cancellation), or to specific amounts (e.g., \$5,000 or \$17,500 for Stafford Teacher Loan Forgiveness). While for other programs, debt relief is available for multiple loan types (e.g., John R. Justice [JRJ] Loan Repayment), or with few limitations on maximum amounts (e.g., PSLF).

Consideration might be given to whether additional limitations should be imposed on the types and amounts of student loan debt that qualifies under loan forgiveness and loan repayment programs. For instance, in recent years, amounts that students may borrow in non-need-based

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<sup>99</sup> HHS, HRSA, "National Health Service Corps Loan Repayment Program, Fiscal Year 2024 Application and Program Guidance," March 2024, <https://nhsc.hrsa.gov/sites/default/files/nhsc/loan-repayment/lrp-application-guidance.pdf>, p. 9.

<sup>100</sup> It would take evaluation, however, to assess what would have happened in the absence of the availability of benefits.

loan aid<sup>101</sup> have increased substantially—particularly due to PLUS Loans being made available to graduate and professional student borrowers.<sup>102</sup> In addition, concerns have been raised that the availability of some student loan repayment or forgiveness programs may provide incentives to students to borrow more than they would have in the absence of such programs.<sup>103</sup> Should individuals continue to be permitted to borrow non-need-based federal student loans to finance expenses that, according to federal need analysis rules, would otherwise be met by contributions from their family or themselves,<sup>104</sup> and then have a substantial portion of that amount discharged through federal student loan forgiveness or loan repayment programs? Should limits be established on the amount or type of student loan debt that may qualify for debt relief?

## Variability of Selection Criteria Among Administering Agencies

Selection criteria among agencies administering student loan repayment programs can vary greatly.<sup>105</sup> For example, the GESLRP permits federal agencies to administer their own student loan repayment programs so long as they meet basic statutory requirements. Because of this, selection criteria may be unpredictable throughout the federal government, and in some cases, agencies may not administer a repayment program at all. In calendar year (CY) 2021, of the many federal agencies, 29 agencies provided employees with loan repayment benefits under the GESLRP.<sup>106</sup>

Under the GESLRP, all participants must sign a service agreement to serve in the paying agency for at least three years and they must reimburse a paying agency for any benefits received if they do not complete their service. Also, participants cannot be employees in the excepted service due to their position being confidential, policy-determining, policy-making, or policy-advocating in nature.<sup>107</sup> Beyond these limitations, however, agencies can otherwise determine to whom benefits are given. The Department of Defense, for example, uses its program extensively to recruit employees in contracting, engineering, and nursing positions.<sup>108</sup> The U.S. Department of State

<sup>101</sup> Some federal student loans, such as Direct Loan program Subsidized Loans, are available to borrowers who demonstrate financial need. Other types of federal student loans, such as Direct Loan program Unsubsidized Loans, PLUS Loans to graduate and professional students, and PLUS Loans to parents of dependent undergraduate students, are available to borrowers regardless of financial need.

<sup>102</sup> Unlike Direct Subsidized Loans to undergraduate students and Direct Unsubsidized Loans to undergraduate, graduate, and professional students, there are no aggregate borrowing limits on Direct PLUS Loans to graduate and professional students.

<sup>103</sup> See, for example, Jason Delisle and Alexander Holt, *Zero Marginal Cost: Measuring Subsidies for Graduate Education in the Public Service Loan Forgiveness Program*, New America, September 2014.

<sup>104</sup> For award years prior to 2024-2025, this is known as the expected family contribution (EFC). For award year 2024-2025 and award years thereafter, this is known as the student aid index (SAI). The SAI is similar to the EFC: both metrics are a dollar amount that synthesizes personal and financial characteristics to estimate the ability of a federal student aid applicant to pay for postsecondary education.

<sup>105</sup> For a table summarizing how many of the federal agencies administer their programs, see, U.S. Government Accountability Office, *Federal Student Loan Repayment Program: OPM Could Build on Its Efforts to Help Agencies Administer the Program and Measure Results*, 05-762, July 22, 2005, p. 16, Table 1, <http://www.gao.gov/assets/250/247197.pdf>.

<sup>106</sup> Office of Personnel Management, *Federal Student Loan Repayment Program: Calendar Year 2021*, October 2023, p. 1, <https://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/reports/calendar-year-2021-slrp-report.pdf> [hereinafter OPM, *Federal Student LRP CY2021*].

<sup>107</sup> 5 U.S.C. §5379(a)(2).

<sup>108</sup> OPM, *Federal Student LRP CY2021*, p. 4.

provides benefits to Parent PLUS Loan borrowers, as well as to individuals with non-Parent PLUS Loan debt.<sup>109</sup>

Although individual agencies can tailor their specific loan repayment program to meet their unique needs, these variations throughout a single government-wide program can make eligibility requirements difficult for participants to discern. If the goal of the program is to attract qualified individuals to work in the federal government, the GESLRP may only attract individuals to work in a limited number of agencies that administer the program.<sup>110</sup>

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<sup>109</sup> OPM, *Federal Student LRP CY2021*, p. 14.

<sup>110</sup> Moreover, because each agency's funding levels differ and the GESLRP is a discretionary program that may have its funding reduced or cut altogether, the availability of benefits to individuals among agencies may be uncertain, and applicants may not know whether they will receive benefits until after accepting a job. Glazerman, *NIH Intramural Research Loan Repayment Program*.

## **Appendix A. Program-Specific Details**

The following appendix provides program-specific details about each program included in this report's analysis. Efforts were made to present the information in a relatively consistent manner; however, the programs are sufficiently different that information varies in scope and level of detail.

For each program, the following information, where available, is provided:

- statutory and regulatory citations,
- the federal administering agency and (where appropriate) the specific office within that agency,
- the program's purpose,
- types of loans eligible for forgiveness or repayment,
- qualifying service required of program participants,
- maximum amount of benefits program participants can receive,
- restrictions on eligibility for program benefits,
- requirements for program participants after receipt of all or part of a program's benefits,
- federal income tax treatment of benefits,
- budgetary classification of the program's spending,
- for programs operational on October 1, 2021, or that became operational sometime thereafter, for FY2021 or after, the most recent available annual amounts appropriated, annual amount of loans discharged or repaid, and/or annual number of program beneficiaries, and
- citations to relevant CRS reports and additional resources.

Information was derived from statutes, regulations, agency websites, or other authoritative sources.

Only selected information that is relevant to the overall analysis of this report is included in these program descriptions. Programs are described as they exist as of the date of this report and based on information available to CRS. For complete information about a particular program of interest, readers are referred to the legal citations provided, the federal administering agency, or the identified CRS report. Readers should not rely on this information in assessing whether a particular individual (e.g., a constituent) is eligible for a program's benefits. A notation of "N/A" indicates that criteria are not applicable to a specific program. Abbreviations used throughout this appendix include Federal Family Education Loan (FFEL) program and the Public Health Service Act (PHSA).

The various programs are presented in the same order as discussed earlier in this report. Loan forgiveness programs for public service are presented first. Next, loan repayment programs for public service addressing broad employment needs or shortages are presented. Loan repayment programs for public service employment in the federal government are presented last.

### **Loan Forgiveness for Public Service Employment Programs**

The loan forgiveness programs presented in this section provide debt relief to qualified borrowers employed in certain occupations, for specific employers, or in public service. These benefits are

considered entitlements and are written into the terms and conditions of widely available federal student loans. They are potentially available to an open-ended number of qualified borrowers and are presented first in this appendix, as they have a potentially large scope of availability to borrowers.

### **Public Service Loan Forgiveness (PSLF) program**

**Authority:** *Statute:* HEA, Title IV, §455(m); 20 U.S.C. §1087e(m). *Regulations:* 34 C.F.R. §§685.212(i) & 685.219.

**Federal administering agency:** U.S. Department of Education, Federal Student Aid.

**Purpose or description of program:** To provide student loan forgiveness for the balance of any principal and interest that remains due on the Direct Loan program loans of borrowers who, after October 1, 2007, have made 120 full, scheduled, monthly payments (10 years) on those loans, according to certain repayment plans, while concurrently employed full-time in public service.

**Eligible loan types:** Direct Loan program Subsidized Loans, Unsubsidized Loans, Graduate PLUS Loans, and Consolidation Loans.

**Qualifying service or other activity:** To qualify for loan forgiveness, borrowers must be employed full-time by a qualifying employer or serving full-time in an AmeriCorps or Peace Corps position. Qualifying employers include federal, state, local, or tribal government agencies, organizations, or entities; tribal colleges and universities; public child or family service agencies; nonprofit organizations that are tax-exempt under IRC §501(c)(3); and private nonprofit organizations (other than labor unions or partisan political organizations) that provides nongovernmental public services. Nongovernmental public services are those provided by nongovernmental qualified employers that have devoted the majority of their full-time equivalent employees to working in one of the following areas: emergency management, military civilian personnel, military service, public safety, law enforcement, public interest law services, early childhood education, public service for individuals with disabilities and the elderly, public health, public education, public library services, and school library or other school-based services.

**Maximum benefit amount:** The maximum amount that may be forgiven is any loan balance that remains after 120 qualifying monthly payments have been made on the loan.

**Restrictions on eligibility:** Borrowers must make 120 qualifying monthly payments. Payments must be made according to one of the income-driven repayment plans or another Direct Loan program repayment plan if the payment amounts are equal to or greater than the amount that would be required according to a standard repayment plan with a 10-year repayment period. Borrowers must be employed (or serving) full-time in qualifying employment (or service) at the time each of the required 120 payments are made and at the time the application for forgiveness is made. Borrowers' loans may not be in default.

**Clawback and other post-award conditions:** N/A

**Federal tax treatment:** The amount of student loans forgiven is excluded from gross income.

**Budgetary classification and funding:** Mandatory. Amounts provided for loan forgiveness are incorporated into student loan subsidy costs.

**Amounts discharged or repaid:** July 1, 2022-June 30, 2023: \$36.3 billion (includes individuals who received benefits of the Limited PSLF Waiver). For details on the waiver, see CRS Report R46314, *Federal Student Loan Debt Relief in the Context of COVID-19*, by Alexandra Hegji.



**Annual number of beneficiaries:** July 1, 2022-June 30, 2023: 507,306 (includes individuals who received benefits of the Limited PSLF Waiver). For details on the waiver, see CRS Report R46314, *Federal Student Loan Debt Relief in the Context of COVID-19*, by Alexandra Hegji.

**CRS reports:** CRS Report R45931, *Federal Student Loans Made Through the William D. Ford Federal Direct Loan Program: Terms and Conditions for Borrowers*, by Alexandra Hegji.

**Additional resources:** U.S. Department of Education, Federal Student Aid, “Public Service Loan Forgiveness,” <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>.

## Stafford Loan Forgiveness for Teachers

**Authority:** *Statute:* HEA, Title IV, §§428J and 460; 20 U.S.C. §§1078-10 and 1087j.

*Regulations:* 34 C.F.R. §§682.216, 685.212(h), and 685.217.

**Federal administering agency:** U.S. Department of Education, Federal Student Aid.

**Purpose of program:** To encourage individuals to enter into and continue in the teaching profession.

**Eligible loan types:** FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, and Consolidation Loans to the extent used to repay a Subsidized Loan or an Unsubsidized Loan.

**Qualifying service or other activity:** To qualify for loan repayment benefits, a borrower must serve as a full-time teacher for at least five consecutive complete academic years in a designated public nonprofit school, a private nonprofit school, or a public education service agency (ESA) that serves children from low-income families. For teaching service in a school, at least one of the five school years must be after the 1997-1998 school year, and for teaching service in an ESA, a portion of the five school years must be after the 2007-2008 school year. A borrower whose five-year service periods began on or after October 30, 2004, must be a “highly qualified teacher,” as defined under the Elementary and Secondary Education Act (ESEA) of 1965, as amended, for the full five years of service.

**Maximum benefit amount:** Up to \$5,000, in general, and up to \$17,500 for special education teachers and secondary school teachers of mathematics or science. Forbearance from making loan payments may be granted during the five-year service period.

**Restrictions on eligibility:** Repayment benefits are available to borrowers who had no outstanding balance on any federal student loan made through a program authorized under Title IV of the HEA on October 1, 1998, or as of the date the borrower first borrowed such a loan after October 1, 1998. Loans must have been obtained prior to the end of the five consecutive complete academic years of teaching service and may not be in default. Loan forgiveness may not be provided for the same service used to qualify for benefits under the Direct Loan Public Service Loan Forgiveness (PSLF) program, the Loan Forgiveness for Service in Areas of National Need program, or AmeriCorps education awards.

**Clawback and other post-award conditions:** N/A

**Federal tax treatment:** The amount of student loans forgiven is excluded from gross income.

**Budgetary classification and funding:** Mandatory. Amounts provided for loan forgiveness are incorporated into student loan subsidy costs.

**Amounts discharged or repaid:**

FFEL program loans: FY2023: \$14.4 million.

Direct Loan program loans: FY2023: \$112.8 million.



**Annual number of beneficiaries:**

FFEL program loans: FY2023: 2,100.

Direct Loan program loans: FY2023: 10,300.

**CRS report:** CRS Report R45931, *Federal Student Loans Made Through the William D. Ford Federal Direct Loan Program: Terms and Conditions for Borrowers*, by Alexandra Hegji.

**Additional resources:** U.S. Department of Education, Federal Student Aid, “Teacher Loan Forgiveness,” <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher>.

## **Federal Perkins Loan Cancellation**

**Authority:** *Statute:* HEA, Title IV, §465; 20 U.S.C. §1087ee. *Regulations:* 34 C.F.R. §674, Part D.

**Federal administering agency:** U.S. Department of Education, Federal Student Aid.

**Purpose of program:** To provide loan forgiveness benefits to borrowers of Perkins Loans for each complete year that they are employed or serve full-time in certain public service occupations.

**Eligible loan types:** Federal Perkins Loans.

**Qualifying service or other activity:** To qualify for cancellation benefits, borrowers must be employed or serve full-time in the following categories of occupations: teachers in low-income schools; staff in Head Start and other state-licensed preschool programs; special education teachers; members of the Armed Forces who serve in areas of hostilities; Peace Corps or AmeriCorps VISTA volunteers; law enforcement personnel and public defenders; teachers of mathematics, science, foreign languages, bilingual education, or other shortage subject areas; nurses and medical technicians; providers of social services to high-risk children; fire fighters; faculty members at Tribal Colleges and Universities; librarians with master’s degrees in library science; and speech language pathologists who have a master’s degree and who work exclusively with Elementary and Secondary Education Act, Title I-A schools.

**Maximum benefit amount:** Perkins Loan cancellation is based on both the number of years of service a borrower has completed and a rate of cancellation applicable to each particular type of service. For most types of service, up to 100% of a borrower’s loan balance may be cancelled according to the following schedule: 15% of the outstanding loan balance is cancelled for each of the first and second years of service; 20% is cancelled for each of the third and fourth years of service; and the remaining 30% is cancelled for the fifth year of service. For service as Peace Corps and AmeriCorps VISTA volunteers, loan cancellation is provided at these rates for up to only four years of service (for a maximum of 70%). For work in Head Start and other state-licensed preschool programs, loan cancellation is provided at the rate of 15% per year for up to five years of service (for a maximum of 75%). Perkins Loan borrowers are also granted deferment from making payments on their loans (during which interest does not accrue) while performing service that qualifies for loan cancellation.

**Restrictions on eligibility:** Perkins Loans may not be cancelled for service performed prior to the loan being disbursed nor during the enrollment period covered by the loan. A complete year of service consists of 12 consecutive months of service, except for teaching service where a full academic year is considered a complete year of service. Loans to be canceled may not be in default. Loan cancellation may not be provided for the same service used to qualify for AmeriCorps education awards.

**Clawback and other post-award conditions:** N/A

**Federal tax treatment:** The amount of student loans cancelled is excluded from gross income

**Budgetary classification and funding:** The Secretary of Education is required—to the extent feasible—to reimburse institutions of higher education for Perkins Loans that are cancelled for borrowers engaged in public service.

**Amounts discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS report:** CRS Report RL31618, *Campus-Based Student Financial Aid Programs Under the Higher Education Act*, by Adam K. Edgerton.

**Additional resources:** U.S. Department of Education, Federal Student Aid, *2024-2025 Federal Student Aid Handbook*, Volume 6. Chapter 4—Perkins Repayment Plans, Forbearance, Deferment, Discharge and Cancellation, [https://fsapartners.ed.gov/sites/default/files/2024-2025/2024-2025\\_Federal\\_Student\\_Aid\\_Handbook/\\_knowledge-center\\_fsa-handbook\\_2024-2025\\_vol6\\_ch4-perkins-repayment-plans-forbearance-deferment-discharge-and-cancellation.pdf](https://fsapartners.ed.gov/sites/default/files/2024-2025/2024-2025_Federal_Student_Aid_Handbook/_knowledge-center_fsa-handbook_2024-2025_vol6_ch4-perkins-repayment-plans-forbearance-deferment-discharge-and-cancellation.pdf).

## Loan Repayment for Public Service Employment Programs Supportive of Broad Employment Needs or Shortages

Loan repayment programs addressing broad employment needs or shortages are presented third in this appendix, as they are generally available to a limited number of qualified borrowers and subject to the appropriation of program funds, thus, they are likely to be smaller in scale than most, if not all, of the previously presented loan forgiveness programs.

### Veterinary Medicine Loan Repayment Program

**Authority:** *Statute:* National Agricultural Research, Extension, and Teaching Policy Act of 1977, as amended, §1415A; 7 U.S.C. §3151a. *Regulations:* 7 C.F.R. §§3431.1 et seq.

**Federal administering agency:** U.S. Department of Agriculture (USDA), National Institute of Food and Agriculture (NIFA).

**Purpose of program:** To provide loan repayment for large animal veterinarians who provide short-term services in designated shortage areas during emergency situations.

**Eligible loan types:** Any loan used to pay all or part of the cost of tuition and reasonable educational and living expenses to attend an accredited college of veterinary medicine, resulting in a Doctor of Veterinary Medicine or an equivalent (this may include FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans; Perkins Loans; and private education loans).

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be large animal veterinarians who provide short-term services to the federal government in designated shortage areas during emergency situations. Borrowers must complete a maximum of 60 days of service per year for a minimum of three years and can agree to complete additional years of service.

**Maximum benefit amount:** \$25,000 per year, up to three years for a total of \$75,000. Borrowers also receive salary and travel expenses during the time they are providing emergency services.

**Restrictions on eligibility:** Repayment benefits are awarded on a competitive basis, and borrowers must be nominated by State Animal Health Officials.

**Clawback and other post-award conditions:** Individuals who breach their program contract are liable for an amount equal to the sum of (1) the amount of loan repayments paid to the participant for a period of service not completed; (2) \$7,500 multiplied by the months of service not completed; and (3) the interest on the sum of (1) and (2) calculated at the maximum prevailing rate—as determined by the Treasury—from the date of the contract breach.

**Federal tax treatment:** Borrowers can receive an additional 39% of the total loan repayment amount for income tax liability.

**Budgetary classification and funding:** Discretionary. \$10.0 million appropriated in FY2024.

**Annual amounts discharged or repaid:** FY2022: \$8.9 million.

**Annual number of beneficiaries:** FY2022: 89.

**CRS report:** None.

**Additional resources:** U.S. Department of Agriculture, National Institute of Food and Agriculture, Veterinary Medicine Loan Repayment Program 2010 to 2022 Program Summary, [https://www.nifa.usda.gov/sites/default/files/2024-02/VMLRP%20Program%20Summary%20February%202024\\_v4%20508.pdf](https://www.nifa.usda.gov/sites/default/files/2024-02/VMLRP%20Program%20Summary%20February%202024_v4%20508.pdf).

## Indian Health Service Loan Repayment Program

**Authority:** *Statute:* Indian Health Care Improvement Act, Title I, §108; 25 U.S.C. §§1616a & 1616a-1. *Regulations:* None.

**Federal administering agency:** U.S. Department of Health and Human Services (HHS), Indian Health Service (IHS).

**Purpose of program:** To assure an adequate supply of health professionals necessary to maintain accreditation of, and provide health care services to Indians through Indian health programs (“Indian health programs” refers to facilities operated by the IHS, an Indian Tribe, a Tribal Organization, or an Urban Indian Organization).

**Eligible loan types:** Government and private loans obtained for tuition, other educational expenses, and reasonable living expenses for undergraduate education, graduate education, or both.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must hold a degree in and be licensed in an eligible health profession, be enrolled in their final year of a health profession program at an accredited institution, or be enrolled in an approved graduate training program in a health profession. Eligible health professions are identified by the HHS Secretary. Borrowers must complete at least two years of service and can agree to complete additional years of service.

**Maximum benefit amount:** Up to \$50,000 per two-year term (generally, IHS makes annual awards of \$25,000 per year).

**Restrictions on eligibility:** Repayment benefits are awarded on a competitive basis. Priority is given to American Indians and Alaska Natives, IHS scholarship recipients, current employees, certain health professions, and borrowers serving at the Indian Health Programs with the greatest shortages. Repayment benefits are limited to U.S. citizens or nationals. Borrowers must be eligible to hold an appointment as a commissioned officer in the Regular or Reserve Corps of the

Public Health Service, be eligible for selection for a civilian service position in the Regular or Reserve Corps of the Public Health Service, and must meet the standards for civil service employment in the IHS or be employed in an Indian health program. Individuals may not have a service obligation under another program.

**Clawback and other post-award conditions:** Borrowers must pay an amount equal to three times the loan repayments made on their behalf, plus interest, if they fail to complete their service commitment. The amount to be repaid is adjusted to account for any period of the service commitment that was completed.

**Federal tax treatment:** IHS makes additional payments, up to \$6,000 per year, for any loan repayments that result in borrowers' income tax liability.

**Budgetary classification and funding:** Discretionary. The program is permanently authorized. \$80.6 million appropriated in FY2023, including amounts appropriated for the Indian Health Service Scholarship Program.

**Annual amounts discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** FY2023: 739 new two-year contracts, 541 one-year extension contracts, and 541 health professionals starting the second year of their FY2022 two-year contract.

**CRS reports:** CRS Report R41630, *The Indian Health Care Improvement Act Reauthorization and Extension as Enacted by the ACA: Detailed Summary and Timeline*, by Elayne J. Heisler.

**Additional resources:** U.S. Department of Health and Human Services, Indian Health Service, "IHS Loan Repayment Program Overview," <http://www.ihs.gov/loanrepayment/>; various years of the Department of Health and Human Services, Justification of Estimates for Appropriations Committees.

## John R. Justice (JRJ) Loan Repayment for Prosecutors and Public Defenders Program

**Authority:** *Statute:* The Omnibus Crime Control and Safe Streets Act of 1968, as amended, Title I, Part JJ, §3001; 34 U.S.C. §10671. *Regulations:* None.

**Federal administering agency:** U.S. Department of Justice, Office of Justice Programs, Bureau of Justice Assistance.

**Purpose or description of program:** To encourage qualified attorneys to enter and continue employment as prosecutors and public defenders for at least 36 months.

**Eligible loan types:** FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, Graduate PLUS Loans, and Consolidation Loans (other than Consolidation Loans used to repay Parent PLUS Loans); and Perkins Loans.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be employed as full-time prosecutors and public defenders. Borrowers must be attorneys who are continually licensed to practice law and, in general, must complete at least three years of service.

**Maximum benefit amount:** Up to \$10,000 per year and \$60,000 in cumulative benefits.

**Restrictions on eligibility:** Borrowers may not be in default on their loans. The program is administered as a partnership between the Bureau of Justice Assistance and state governors. Funds are awarded to states to operate loan repayment programs. In general, within each state, loan repayment benefits must be equally distributed between prosecutors and public defenders.

Within each state, priority consideration must be given to eligible beneficiaries who have the least ability to repay their student loans. While receiving loan repayment benefits, recipients are required to continue making payments on their federal student loans. Individuals who receive benefits in one year are not guaranteed to receive benefits for any subsequent years that are covered by a service agreement. Funds for loan repayment are allocated to states in proportion to each state's share of the national population, with a minimum state allocation of \$100,000.

**Clawback and other post-award conditions:** Borrowers must repay the Department of Justice for any benefits received if, prior to completing the required three-year term of service, they voluntarily separate from employment or are involuntarily separated for misconduct or unacceptable performance.

**Federal tax treatment:** The amount of student loans repaid is excluded from gross income.

**Budgetary classification and funding:** Discretionary. Amounts provided are subject to annual appropriations. \$5.0 million appropriated in FY2023.

**Amounts discharged or repaid:** FY2023: \$4.5 million for grants to states for that operation of state loan repayment programs.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS reports:** None.

**Additional resources:** U.S. Department of Justice, Bureau of Justice Assistance, "John R. Justice (JRJ) Program," [https://www.bja.gov/ProgramDetails.aspx?Program\\_ID=65](https://www.bja.gov/ProgramDetails.aspx?Program_ID=65); "John R. Justice (JRJ) Grant Program, FY2018 State Solicitation Frequently Asked Questions (FAQs) (Revised 4/3/2018)," <https://www.bja.gov/Funding/FY18-JRJ-FAQs.pdf>. Letter from U.S. Department of the Treasury, Internal Revenue Service to Rafael A. Madan, General Counsel, Department of Justice, December 31, 2012, <https://www.bja.gov/Programs/IRS-JRJ-Letter.pdf>. U.S. Department of Justice, Office of the Inspector General, Audit of the Office of Justice Programs Bureau of Justice Assistance John R. Justice Grant Program, Audit Report 14-23, May 2014, <http://www.justice.gov/oig/reports/2014/a1423.pdf>.

## National Health Service Corps Loan Repayment Program

**Authority:** *Statute:* PHS Act, Title III, §§331-336, 338B-338E; 42 U.S.C. §§254d-254f, 254l-1, 254m, 254n, 254o. *Regulations:* 42 C.F.R. §§62.21 et seq.

**Federal administering agency:** U.S. Department of Health and Human Services, Health Resources and Services Administration (HRSA).

**Purpose of program:** To eliminate health manpower shortages in health professional shortage areas (HPSAs).

**Eligible loan types:** Government and private loans obtained for tuition, other educational expenses, and reasonable living expenses for undergraduate education, graduate education, or both. PLUS loans made to parents are ineligible.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must serve as a health professional in a HPSA as designated by HRSA. Borrowers must complete at least two years of service. Borrowers can enter into additional one year service agreements, for up to a total of six years of service (i.e., six years of loan repayment).

**Maximum benefit amount:** Up to \$60,000 per year or \$240,000 in total. Loan repayment amounts vary by the HPSA score of the location where the borrowers are fulfilling their National Health Service Corps (NHSC) service commitment; borrowers serving at sites with lower HPSA

scores (i.e., sites with less severe shortages) receive \$40,000 per year. Clinicians may receive half of the typical amounts in return for half-time service (e.g., \$30,000 or \$20,000 per year in return for a two-year half-time commitment). Beginning in FY2018 and continuing through FY2024, the NHSC received funding to support Opioid and Substance Use Disorder (SUD) Treatment. Under this expansion, qualified providers may receive up to \$75,000 in total loan repayment for a three-year service commitment. In addition, SUD treatment providers in rural areas may receive up to \$100,000 in total loan repayment for a three-year service commitment.

**Restrictions on eligibility:** Repayment benefits are awarded on a competitive basis, and awards may be based on the demonstrated interest of an applicant and other factors determined to be relevant. Repayment benefits are limited to U.S. citizens or nationals who are trained as, or in their last year of training to become, primary care physicians, dentists, primary care certified nurse practitioners, certified nurse midwives, primary care physician assistants, registered dental hygienists, health service psychologists, licensed clinical social workers, psychiatric nurse specialists, marriage and family therapists, or licensed professional counselors. For FY2018 through FY2024, additional providers are eligible for the NHSC program expansion for Opioid and Substance Use Disorder Treatment. These providers include physician assistants who are eligible to administer Medication Assisted Treatment and substance use disorder counselors.

**Clawback and other post-award conditions:** Borrowers must pay an amount equal to the sum of (1) the amount of loan repayments paid to them for a period of service not completed; (2) \$7,500 multiplied by the months of service not completed; and (3) the interest on the sum of (1) and (2) calculated at the maximum prevailing rate—as determined by the Treasury—from the date of the contract breach if they do not complete their service commitment.

**Federal tax treatment:** The amount of student loan repayments received is excluded from gross income if the loan meets certain conditions.

**Budgetary classification and funding:** Mandatory from FY2011 through FY2024 due to funds appropriated in the Affordable Care Act (P.L. 111-148, as amended) and subsequent extensions. Most recently extended in P.L. 118-42 through December 31, 2024. Received discretionary funding beginning in FY2018. In FY2024, the program received \$128.6 million in discretionary appropriations.

**Annual amount discharged or repaid:** FY2023: \$254 million.

**Annual number of beneficiaries:** FY2023: 4,173 new awards and 2,421 continuation awards.

**CRS report:** CRS Report R44970, *The National Health Service Corps*, by Elayne J. Heisler.

**Additional resources:** Health Resources and Services Administration, “National Health Service Corps Loan Repayment Program,” <https://nhsc.hrsa.gov/loanrepayment/loanrepaymentprogram.html>; various years of the Department of Health and Human Services, Health Resources and Services Administration, Justification of Estimates for Appropriations Committees.

## National Health Service Corps Students to Service Loan Repayment Program

**Authority:** *Statute:* PHS Act, Title III, §§331-336, 338B-338E; 42 U.S.C. §§254d-254f, 254l-1, 254m, 254n, 254o. *Regulations:* 42 C.F.R. §§62.21 et seq.

**Federal administering agency:** U.S. Department of Health and Human Services, Health Resources and Services Administration.

**Purpose of program:** To eliminate health manpower shortages in health professional shortage areas (HPSAs).



**Eligible loan types:** Government and private loans obtained for tuition and other educational expenses and reasonable living expenses for undergraduate education, graduate education, or both. PLUS Loans made to parents are ineligible.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must practice full- or part-time primary care (internal medicine, family practice, pediatrics, obstetrics and gynecology, or geriatrics) at an approved site in a HPSA. Borrowers must complete three years of service.

**Maximum benefit amount:** Up to \$40,000 per year or \$120,000 total; a half-time option is available in exchange for a six-year service commitment.

**Restrictions on eligibility:** Repayment benefits are awarded on a competitive basis, and if there are more applicants than available funds, priority is given to applicants from disadvantaged backgrounds. Repayment benefits are available only to full-time medical students, who are U.S. citizens or U.S. nationals, in their last year of medical school, dental school, a physician assistant program, a nurse midwifery program, or a nurse practitioner training program. Borrowers must be planning to complete a residency (if applicable) and enter practice in a primary care field (internal medicine, family practice, pediatrics, obstetrics and gynecology, or geriatrics).

**Clawback and other post-award conditions:** Borrowers must pay an amount equal to the sum of (1) the amount of loan repayments paid to them for a period of service not completed; (2) \$7,500 multiplied by the months of service not completed; and (3) the interest on the sum of (1) and (2) calculated at the maximum prevailing rate—as determined by the Treasury—from the date of the contract breach if they do not complete their service commitment.

**Federal tax treatment:** The amount of student loan repayments received is excluded from gross income if the loan meets certain conditions.

**Budgetary classification and funding:** Mandatory from FY2011 through FY2024 due to funds appropriated in the Affordable Care Act (P.L. 111-148, as amended) and subsequent extensions. Most recently extended in P.L. 118-42 through December 31, 2024. In FY2023, \$16.9 million was allocated to the Student-to-Service loan repayment program. FY2024, amounts allocated to the Student-to-Service Program from the overall appropriation for the National Health Service Corps program are currently unavailable to CRS.

**Annual amounts discharged or repaid:** FY2023: \$17 million.

**Annual number of beneficiaries:** FY2023: 157.

**CRS report:** CRS Report R44970, *The National Health Service Corps*, by Elayne J. Heisler.

## National Health Service Corps State Loan Repayment Program

**Authority:** *Statute:* PHSA, Title III, §338I; 42 U.S.C. §254q-1. *Regulations:* 42 C.F.R. §§62.51 et seq.

**Federal administering agency:** U.S. Department of Health and Human Services, Health Resources and Services Administration.

**Purpose of program:** To increase the availability of primary care services in state-designated shortage areas.

**Eligible loan types:** Government and private loans obtained for tuition, other educational expenses, and reasonable living expenses for undergraduate education, graduate education, or both.



**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be health professionals who provide health services in a state-designated shortage area. Matching grants are provided to states operating National Health Service Corps student loan repayment programs (NHSCSLRPs). Service requirements and eligible health professions vary by state.

**Maximum benefit amount:** Amounts available vary by state. Amounts in excess of the amount provided to NHSC health professionals (NHSCSLRP) must be awarded using state funds.

**Restrictions on eligibility:** Loan repayment awards criteria vary by state.

**Clawback and other post-award conditions:** Borrowers must repay the relevant state if they do not complete their service commitment. States are required to have penalties in place for a breach; specific penalties vary by state.

**Federal tax treatment:** The amount of student loan repayments received is excluded from gross income if the loan meets certain conditions.

**Budgetary classification and funding:** Mandatory from FY2011 through FY2024 due to funds appropriated in the Affordable Care Act (P.L. 111-148, as amended) and subsequent extensions. Most recently extended in P.L. 118-42 through December 31, 2024. Amounts allocated from the National Health Service Corps appropriation for the state loan repayment program are currently unavailable to CRS.

**Annual amounts discharged or repaid:** Project period 2022-2025: \$100 million.

**Annual number of beneficiaries:** FY2023: 1,047.

**CRS report:** CRS Report R44970, *The National Health Service Corps*, by Elayne J. Heisler.

**Additional resources:** NHSC, “State Loan Repayment Program (SLRP),” <https://nhsc.hrsa.gov/loan-repayment/state-loan-repayment-program>, and various years of the Department of Health and Human Services, Health Resources and Services Administration, Justification of Estimates for Appropriations Committees.

## Loan Repayments for Health Professional School Faculty

**Authority:** *Statute:* PHSA, Title VII, §738(a); 42 U.S.C. §293b. *Regulations:* None.

**Federal administering agency:** U.S. Department of Health and Human Services, Health Resources and Services Administration.

**Purpose of program:** To provide loan repayment benefits to borrowers from disadvantaged backgrounds, based on environmental and/or economic factors, and who serve as faculty at health professions schools.

**Eligible loan types:** Government and private loans obtained for tuition, other educational expenses, and reasonable living expenses for undergraduate education, graduate education, or both.

**Qualifying service or other activity:** To qualify for loan repayment, borrowers must be from a disadvantaged background—based on environmental and/or economic factors—have a degree in medicine, osteopathic medicine, dentistry, nursing, or another health profession or be in the final year of study in an approved graduate training program in one of these fields and agree to serve as faculty at a school of medicine, nursing, osteopathic medicine, pharmacy, allied health, podiatric medicine, optometry, veterinary medicine, or public health, or at a school offering physician assistant education programs or graduate programs in behavioral and mental health. Borrowers must complete at least two years of service.

**Maximum benefit amount:** Up to \$40,000 for a two-year period or \$20,000 per year.

**Restrictions on eligibility:** Repayment benefits are awarded on a competitive basis. Borrowers must be U.S. citizens or nationals from disadvantaged backgrounds, based on environmental and/or economic factors.

**Clawback and other post-award conditions:** Borrowers are placed in default and are liable for an amount equal to the sum of the amount of loan repayments paid to them for a period of service not completed, plus 39% of that amount (representing the amount paid/withheld for federal taxes on that amount), and \$1,000 for each month of service not completed if borrowers do not complete their service commitment. Borrowers breaching their service contract are ineligible to apply for this program in the future and may also be disqualified from certain other federal programs.

**Federal tax treatment:** Borrowers receive funds, up to 39% of the award amount, to offset the tax burden associated with receiving loan repayment.

**Budgetary classification and funding:** Discretionary. \$2.3 million appropriated in FY2024.

**Annual amounts discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** FY2023: 41.

**CRS reports:** CRS Report R46334, *Selected Health Provisions in Title III of the CARES Act (P.L. 116-136)*, coordinated by Elayne J. Heisler.

**Additional resources:** U.S. Department of Health and Human Services, Health Resources and Services Administration, “Faculty Loan Repayment Program,” <http://www.hrsa.gov/loanscholarships/repayment/Faculty/index.html> <https://bhwh.hrsa.gov/loansscholarships/flrp>; and various years of the Department of Health and Human Services, Health Resources and Services Administration, Justification of Estimates for Appropriations Committees.

## Dental Faculty Loan Repayment

**Authority:** *Statute:* PHSA, Title VII, §748(a)(2); 42 U.S.C. §293k-2. *Regulations:* None.

**Federal administering agency:** U.S. Department of Health and Human Services, Health Resources and Services Administration.

**Purpose of program:** To provide loan repayment for general, pediatric, and public health dental faculty.

**Eligible loan types:** Any outstanding student loan (this may include FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans; Perkins Loans; and private education loans).

**Qualifying service or other activity:** Borrowers must serve as full-time faculty in general, pediatric, or public health dentistry.

**Maximum benefit amount:** Borrowers receive the following loan repayment amounts for each year of service as a full-time faculty member: 10% of their student loan balance in the first year, 15% in the second year, 20% in the third year, 25% in the fourth year, and 30% in the fifth year.

**Restrictions on eligibility:** Grants are awarded on a competitive basis to dental or dental hygiene schools or approved residency or advanced education programs in general, pediatric, or public health dentistry to, among other activities, award repayment benefits. Entities may partner with schools of public health.

**Clawback and other post-award conditions:** N/A

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and classification:** Discretionary. \$42.7 million appropriated in FY2024. This amount represents the entire appropriation for all training in general, pediatric, and public health dentistry programs; amount includes, but is not exclusive to, loan repayment.

**Annual amounts discharged or repaid:** AY2022-2023: \$3.7 million repaid.

**Annual number of beneficiaries:** AY2016-AY2022: 148.

**CRS report:** CRS Report R46334, *Selected Health Provisions in Title III of the CARES Act (P.L. 116-136)*, coordinated by Elayne J. Heisler.

**Additional resources:** U.S. Department of Health and Human Services, Health Resources and Services Administration, “Dental Faculty Loan Repayment Program,” <https://bhwh.hrsa.gov/fundingopportunities/?id=fffeea86-88b9-4fcb-8283-18eaba8447ec> and various years of the Department of Health and Human Services, Health Resources and Services Administration, Justification of Estimates for Appropriations Committees.

## Pediatric Specialty Loan Repayment Program

**Authority:** *Statute:* PHSA, Title VII, §775; 42 U.S.C. §295f. *Regulations:* None.

**Federal administering agency:** U.S. Department of Health and Human Services, Health Resources and Services Administration.

**Purpose of program:** To provide loan repayment to pediatric medical, surgical, and mental health subspecialists who provide care in a health professional shortage area (HPSA).

**Eligible loan types:** Any loans used to pay all or part of the cost of attendance at an institution of higher education, including loans incurred for undergraduate, graduate, or graduate medical education expenses. (This may include FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans; Perkins Loans; and private education loans.)

**Qualifying service or other activity:** To qualify for loan repayment benefits, borrowers must be employed full-time as pediatric medical or surgical subspecialists or health professionals in child or adolescent mental and behavioral health care facilities. They must be employed in a HPSA or a medically underserved area. Borrowers may also be in training in one of these fields. Borrowers must complete at least two years of service, and they can agree to complete an additional year of service.

**Maximum benefit amount:** Up to \$100,000 in exchange for a three-year service commitment.

**Restrictions on eligibility:** U.S. citizens or legal permanent residents who are licensed to practice in one of the eligible fields or those who are enrolled in an accredited graduate program in one of these fields.

**Clawback and other post-award conditions:** Borrowers must repay the amount of all student loan payments received prorated for days served, plus interest if they do not complete their service commitment. Borrowers must repay within one year.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. \$10 million appropriated in FY2024.

**Annual amounts discharged or repaid:** FY2023: \$11.97 million.

**Annual number of beneficiaries:** FY2023: 121.

**CRS report:** CRS Report R46334, *Selected Health Provisions in Title III of the CARES Act (P.L. 116-136)*, coordinated by Elayne J. Heisler.

**Additional resources:** Department of Health and Human Services, Health Resources and Services Administration, Justification of Estimates for Appropriations Committees, FY2025 and Department of Health and Human Services, Health Resources and Services Administration, Health Workforce, “Pediatric Specialty Loan Repayment Program, Fiscal Year 2024, Application and Program Guidance,” <https://bhwh.hrsa.gov/sites/default/files/bureau-health-workforce/funding/pediatric-specialty-lrp-application-guidance.pdf>.

### Substance Use Disorder Treatment and Recovery Loan Repayment Program

**Authority:** *Statute:* PHSA, Title VII, §781. *Regulations:* None.

**Federal administering agency:** U.S. Department of Health and Human Services, Health Resources and Services Administration.

**Purpose of program:** To provide loan repayment benefits to borrowers who are employed as substance use disorder treatment providers in mental health professional shortage areas or in areas with high rates of drug overdose deaths.

**Purpose of program:** Government and private loans obtained for tuition, other educational expenses, and reasonable living expenses for undergraduate education, graduate education, or both.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must serve as substance use disorder treatment providers in either a mental health professional shortage area or in an area with high rates of drug overdose deaths. Borrowers must complete at least two years of service. Borrowers can enter into additional one-year service agreements, for up to a total of six years of service (i.e., six years of loan repayment).

**Maximum benefit amount:** Up to \$250,000 over a six-year period. For each year of obligated service, a borrower receives one-sixth of the principal and interest on their eligible loans that are outstanding as of the date that the individual began fulfilling their service commitment.

**Restrictions on eligibility:** Loan repayment benefits may not be provided for the same service used to qualify for benefits under any federally supported loan forgiveness program, including under the National Health Service Corps (NHSC) Loan Repayment Program, the NHSC Students to Service Loan Repayment Program, the NHSC State Loan Repayment Program, the Nursing Education Loan Repayment Program (NURSE Corps), Stafford Loan Forgiveness for Teachers, the Civil Legal Assistance Attorney Student Loan Repayment Program, and the Public Service Loan Forgiveness Program.

**Clawback and other post-award conditions:** The HHS Secretary is authorized to establish a formula to determine damages owed by the borrower in the event that a borrower does not complete their service commitment.

**Federal tax treatment:** Amount is withheld from award for federal taxes.

**Budgetary classification and funding:** Discretionary. \$40 million appropriated FY2024.

**Annual amounts discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** FY2023: 295.

**CRS reports:** CRS Report R45423, *Public Health and Other Related Provisions in P.L. 115-271, the SUPPORT for Patients and Communities Act*, coordinated by Elayne J. Heisler and Johnathan H. Duff.

**Additional resources:** U.S. Department of Health and Human Services, Health Resources and Services Administration, “Substance Use Disorder and Treatment Loan Repayment Program, Fiscal Year 2024 Application & Program Guidance” <https://bhwh.hrsa.gov/sites/default/files/bureau-health-workforce/funding/star-lrp-application-guidance.pdf>; and various years of the Department of Health and Human Services, Health Resources and Services Administration, Justification of Estimates for Appropriations Committees.

## Nurse Corps Loan Repayment Program

**Authority:** *Statute:* PHS Act Title VIII, §846(a), (b), & (c); 42 U.S.C. §297n & 297n-1. *Regulations:* 42 C.F.R. §57.312.

**Federal administering agency:** U.S. Department of Health and Human Services, Health Resources and Services Administration.

**Purpose of program:** To provide loan repayment benefits to borrowers who serve as nurses at health care facilities with a critical shortage of nurses or as nurse faculty at accredited schools of nursing.

**Eligible loan types:** Eligible loans include those made under nursing student loan programs and any other education loan for nurse training costs (relevant loan programs are not specified).

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must serve as nurses at health care facilities with a shortage of nurses or as nurse faculty at accredited schools of nursing. Nurses at shortage facilities must have received a diploma or a baccalaureate, associate, or graduate degree in nursing in exchange for services as a nurse at a nonprofit health care facility. Nurse faculty members must have received a graduate degree. Borrowers must complete at least two years of service.

**Maximum benefit amount:** Up to 85% of a borrower’s loan balance may be repaid in the following installments: 30% of the principal and interest of their loan balance in exchange for one year of service; another 30% of the principal and interest in exchange for the second year of service; and 25% in exchange for a third year of service.

**Restrictions on eligibility:** Repayment benefits are awarded on a competitive basis. Funding preference is giving to (1) applicants with the greatest financial need, defined as individuals whose loans are 20% or greater of their annual base salary, and (2) individuals who either work in facilities that have the most severe nursing shortages or as nursing faculty. Awards are made first to applicants who meet the debt-to-income ratio criteria. Within this category, individuals employed at facilities that target the underserved and faculty members at nursing schools receive preference.

**Clawback and other post-award conditions:** Borrowers must repay the amount of all student loan payments received, plus interest, at the maximum legal prevailing rate from the date of breach if they do not complete their service commitment. Borrowers who breach a one-year continuation contract are liable to repay all loan repayments received for the third year of service (including amounts withheld for federal taxes), plus interest, at the maximum legal prevailing rate from the date of breach. Borrowers who breach either an initial or continuing loan repayment award are also permanently disqualified from receiving future awards under this or another

federal loan repayment program. Borrowers who breach a loan repayment award must repay the amount owed to the federal government (including interest amount owed) within three years of the breach date. Borrowers who do not repay within the three-year period may be assessed penalties.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Authorization of appropriations provided for FY2003-FY2007. \$92.6 million appropriated in FY2023 for both program scholarships and loan repayments.

**Annual amounts discharged or repaid:** FY2023: \$61.8 million.

**Annual number of beneficiaries:** FY2023: 376 new awards and 283 award extensions.

**CRS report:** CRS Report R46334, *Selected Health Provisions in Title III of the CARES Act (P.L. 116-136)*, coordinated by Elayne J. Heisler.

**Additional resources:** U.S. Department of Health and Human Services, Health Resources and Services Administration, “NURSE Corps, Loan Repayment Program,” <https://bhwh.hrsa.gov/loansscholarships/nursecorps>; and various years of the Department of Health and Human Services, Health Resources and Services Administration, Justification of Estimates for Appropriations Committees.

## Nursing Faculty Loan Repayment Program

**Authority:** *Statute:* PHS Act Title VIII, §846A; 42 U.S.C. §297n-1. *Regulations:* None.

**Federal administering agency:** U.S. Department of Health and Human Services, Health Resources and Services Administration.

**Purpose of program:** To increase the number of qualified nursing faculty.

**Eligible loan types:** Government and private loans obtained for tuition, fees, books, other educational expenses, and reasonable living expenses. Eligible loans must be repayable over a 10-year period that begins 9 months after a borrower completes nursing school, and the interest rate is limited to 3% per year. Individual nursing schools operating a loan repayment fund may determine eligible loan types that meet the above criteria.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must serve as full-time faculty at accredited nursing schools.

**Maximum benefit amount:** Up to 85% of a borrower’s loan balance may be repaid in the following installments: 20% of their loan balance for each of three years of service and 25% of their loan balance for a fourth year of service.

**Restrictions on eligibility:** Grants are awarded on a competitive basis to nursing schools to establish a loan repayment program. Individual nursing schools determine repayment recipients.

**Clawback and other post-award conditions:** N/A

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Authorization of appropriations provided for FY2010-FY2014. \$28.5 million appropriated in FY2024. These amounts represent the



amounts awarded to schools to administer student loan funds and not the amounts used for loan repayment.

**Annual amounts discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** AY2022-2023: 2,746.

**CRS reports:** CRS Report R46720, *Student Loan Programs Authorized by the Public Health Service Act: An Overview*, by Elayne J. Heisler and Alexandra Hegji.

**Additional resources:** U.S. Department of Health and Human Services, Health Resources and Services Administration, “Nurse Faculty Loan Program (NFLP),” <https://bhwh.hrsa.gov/fundingopportunities/?id=92be63e6-2b39-4627-abdc-b6174968f4bb> and various years of the Department of Health and Human Services, Health Resources and Services Administration, Justification of Estimates for Appropriations Committees.

## National Institutes of Health Extramural Loan Repayment Programs

**Authority:** *Statute:* PHS Act, Title IV, §487B, as amended by P.L. 114-255 ; 42 U.S.C. §288-2. *Regulations:* 42 C.F.R. §68c.

**Federal administering agency:** U.S. Department of Health and Human Services, National Institutes of Health (NIH).

**Purpose of program:** To recruit highly qualified health professionals to conduct research at NIH on topics related to contraception and infertility, pediatric research (including pediatric pharmacological research), minority health disparities research, clinical research, clinical research conducted by individuals from disadvantaged backgrounds, and areas of emerging scientific or workforce needs.

**Eligible loan types:** FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, Graduate PLUS Loans, and Consolidation Loans; loans made available under PHS Act Title VII-A and Title VIII-E; loans made or guaranteed by a state, the District of Columbia, the Commonwealth of Puerto Rico, or a territory or possession of the United States; loans made by academic institutions; and private education loans including MEDLOANS.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must conduct research on issues related to contraception and/or infertility, pediatrics, minority health disparities, clinical research, or an area of emerging scientific need at an eligible institution (a domestic nonprofit foundation, a university, a professional association, another type of nonprofit institution, or a U.S. government agency (federal, state, or local)). Borrowers must hold a health professional degree (e.g., a doctoral degree in medicine, pharmacy, dentistry, optometry, osteopathic medicine, nursing, psychology, veterinary medicine) or a PhD. Borrowers must complete at least 20 hours of research per week for at least two years and can agree to complete one or two additional years of service.

**Maximum benefit amount:** Up to \$50,000 per year.

**Restrictions on eligibility:** Repayment benefits are awarded on a competitive basis, based on NIH’s research priorities. Borrowers must be U.S. citizens or nationals and may not have a federal judgment or lien against their property. Individuals must have qualifying educational debt in excess of 20% of their annual base salary. Borrowers must not have received support from any of the following programs: Physicians Shortage Area Scholarship Program, National Research Service Award Program, Public Health Service Scholarship Program, National Health Service Corps Scholarship Program, Primary Care Loan Program, Armed Forces (Army, Navy, or Air Force) Professions Scholarship Program, and the Indian Health Service Scholarship Program, but



they may be eligible if they receive a deferral from their service commitment. Borrowers who have breached another NIH loan repayment contract may not receive support under this program. Borrowers may not concurrently receive support under an NIH intramural research program or an NIH Cancer research and training program, and they may not receive any income from a for-profit source or from private practice.

**Clawback and other post-award conditions:** Borrowers must pay \$7,500 per month of service not completed, plus all the amounts paid on their behalf for months that were not served. Borrowers must also pay interest on the amount owed, with interest accruing from the date of breach. The U.S. government is entitled to recover not less than \$31,000. Borrowers may terminate renewal contracts at any time without penalties. Loan repayments are prorated and terminated on the date that research stops.

**Federal tax treatment:** Borrowers can receive an additional 39% of the total loan repayment amount for federal income tax liability.

**Budgetary classification and funding:** Discretionary. Amounts appropriated are included in individual institute's operating budgets.

**Annual amounts discharged or repaid:** FY2023: \$92.5 million.

**Annual number of beneficiaries:** FY2023: 1,323.

**CRS reports:** CRS Report R41705, *The National Institutes of Health (NIH): Background and Congressional Issues*, by Judith A. Johnson and Kavya Sekar; CRS Report R44720, *The 21st Century Cures Act (Division A of P.L. 114-255)*, coordinated by Amanda K. Sarata (archived).

**Additional resources:** Various years of Department of Health and Human Services, National Institutes of Health, Justification of Estimates for Congressional Committees, Office of the Director, Washington, DC and U.S. Department of Health and Human Service, National Institutes of Health, NIH Division of Loan Repayment, "LRP Dashboard," <https://dashboard.lrp.nih.gov/app/#/>. NIH Data Book at <https://report.nih.gov/nihdatabook/category/29>.

## Temporary Expanded Public Service Loan Forgiveness Program

**Authority:** *Statute:* The Consolidated Appropriations Act, 2018 (P.L. 115-141); The Department of Defense and Labor, Health and Human Services, and Education Appropriations Act, 2019 and Continuing Appropriations Act, 2019 (P.L. 115-245); The Further Consolidated Appropriations Act, 2020 (P.L. 116-94), The Omnibus Appropriations Act, 2021 (P.L. 116-260), The Consolidated Appropriations Act, 2022 (P.L. 117-103).

**Federal administering agency:** U.S. Department of Education, Federal Student Aid.

**Purpose or description of program:** To provide student loan forgiveness for the balance of any principal and interest that remains due on the Direct Loan program loans of borrowers who would have qualified for Direct Loan Public Service Loan Forgiveness (PSLF) but for the fact that a borrower made certain non-PSLF qualifying payments.

**Eligible loan types:** Direct Loan program Subsidized Loans, Unsubsidized Loans, Graduate PLUS Loans, and Consolidation Loans.

**Qualifying service or other activity:** To qualify for loan forgiveness, borrowers must be employed full-time by a qualifying employer or serving full-time in an AmeriCorps or Peace Corps position. Qualifying employers include federal, state, local, or tribal government agencies, organizations, or entities; tribal colleges and universities; public child or family service agencies; nonprofit organizations that are tax-exempt under IRC §501(c)(3); and private nonprofit

organizations (other than labor unions or partisan political organizations) that provides nongovernmental public services. Nongovernmental public services are those provided by nongovernmental qualified employers that have devoted the majority of their full-time equivalent employees to working in one of the following areas: emergency management, military civilian personnel, military service, public safety, law enforcement, public interest law services, early childhood education, public service for individuals with disabilities and the elderly, public health, public education, public library services, and school library or other school-based services

**Maximum benefit amount:** The maximum amount that may be forgiven is any loan balance that remains after 120 qualifying monthly payments have been made on the loan.

**Restrictions on eligibility:** Borrowers must make 120 full, scheduled monthly payments within 15 days of the due date. Each of the payments must be made according to either the income-based repayment (IBR) plan, the income-contingent (ICR) plan, the Pay-As-You-Earn (PAYE) plan, the former Revised Pay-As-You-Earn (REPAYE) plan, the Saving on a Valuable Education (SAVE) plan, a standard repayment plan with a 10-year repayment period, or another Direct Loan program repayment plan if the payment amounts are equal to or greater than the amount that would be required according to a standard repayment plan with a 10-year repayment period. Monthly payments not made according to these plans may qualify if they were made in accordance with a graduated or extended repayment plan in amount less than the amount calculated under a standard repayment plan with a 10-year repayment period, and if monthly payments made 12 months before and immediately prior to application for loan forgiveness were each equal to or greater than the monthly amount that would have been calculated under the income-driven repayment plan (IBR, ICR, PAYE, REPAYE, or SAVE plan) for which the borrower would otherwise qualify.

Borrowers must be employed (or serving) full-time in qualifying employment (or public service) at the time each of the required 120 payments are made and at the time the application for forgiveness is made. Borrowers' loans may not be in default.

**Clawback and other post-award conditions:** N/A

**Federal tax treatment:** The amount of student loans forgiven is excluded from gross income.

**Budgetary classification and funding:** Discretionary. FY2022: \$25 million.

**Amounts discharged or repaid:** July 1, 2022-June 30, 2023: \$1.6 million.

**Annual number of beneficiaries:** July 1, 2022-June 30, 2023: 22.

**CRS reports:** CRS Report R45931, *Federal Student Loans Made Through the William D. Ford Federal Direct Loan Program: Terms and Conditions for Borrowers*, by Alexandra Hegji.

**Additional resources:** U.S. Department of Education, Federal Student Aid, "Temporary Expanded Public Service Loan Forgiveness, (TEPSLF)" <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service/temporary-expanded-public-service-loan-forgiveness>.

## Civil Legal Assistance Attorney Student Loan Repayment Program

**Authority:** *Statute:* HEA, Title IV, §428L; 20 U.S.C. §1078-12. *Regulations:* None.

**Federal administering agency:** U.S. Department of Education, Office of Federal Student Aid.

**Purpose of program:** To encourage qualified individuals to enter into and continue employment as civil legal assistance attorneys.

**Eligible loan types:** FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, Graduate PLUS Loans, and Consolidation Loans (other than Consolidation Loans used to repay Parent PLUS Loans) and Perkins Loans.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must enter into service agreements to remain employed full-time as civil legal assistance attorneys and must be continually licensed to practice law. Borrowers must complete at least three years of service, and they subsequently can agree to complete additional year of service.

**Maximum benefit amount:** Up to \$6,000 per year and \$40,000 cumulatively.

**Restrictions on eligibility:** Loan repayment benefits are made available to borrowers on a first-come, first-served basis and are subject to the appropriation of funds for each fiscal year. Benefits are only available until funds are fully committed and the receipt of benefits in one year does not guarantee benefits for subsequent years covered by a service agreement. Loans to be repaid may not be in default. Loan forgiveness may not be provided for the same service used to qualify for benefits under the Loan Forgiveness for Service in Areas of National Need program or the Direct Loan Public Service Loan Forgiveness (PSLF) program.

**Clawback and other post-award conditions:** Borrowers must repay any benefits received if they voluntarily separate from employment or are involuntarily separated for misconduct before the end of the service agreement.

**Federal tax treatment:** The amount of student loans repaid is excluded from gross income.

**Budgetary classification and funding:** Discretionary. Authorization of appropriations provided for FY2010-FY2014.

**Amounts discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS reports:** None.

**Additional resources:** None.

## Loan Forgiveness for Service in Areas of National Need

**Authority:** *Statute:* HEA, Title IV, §428K; 20 U.S.C. §1078-11. *Regulations:* None.

**Federal administering agency:** U.S. Department of Education.

**Purpose or description of program:** To provide loan forgiveness to borrowers who are employed full-time in an area of national need.

**Eligible loan types:** FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, Graduate PLUS Loans, and Consolidation Loans (other than Consolidation Loans used to repay Parent PLUS Loans).

**Qualifying service or other activity:** To qualify for forgiveness benefits, borrowers must be employed full-time in one of the following areas of national need: early childhood educator; nurse; foreign language specialist; librarian; highly qualified teacher; child welfare worker; speech-language pathologist or audiologist; school counselor; public sector employee in public safety, emergency management, public health, or public interest legal services; nutrition professional; medical specialist; mental health professional; dentist; employee in the science, technology, engineering, and mathematics (STEM) fields; physical therapist; superintendent, principal, or other (school) administrator; occupational therapist; and allied health professional.

**Maximum benefit amount:** Up to \$2,000 per school year, academic year, or calendar year of full-time employment in an area of national need completed on or after August 14, 2008, and \$10,000 cumulatively.

**Restrictions on eligibility:** Forgiveness benefits are available to borrowers on a first-come, first-served basis. Full-time employment in an area of national need must be completed on or after August 14, 2008, and loans to be forgiven may not be in default. Loan forgiveness may not be provided for the same service used to qualify for benefits under the Stafford Loan Forgiveness for Teachers program, the Direct Loan Public Service Loan Forgiveness (PSLF) program, or the Civil Legal Assistance Attorney Student Loan Repayment Program (CLAARP).

**Clawback and other post-award conditions:** N/A

**Federal tax treatment:** Undetermined, as the program has not yet been implemented.

**Budgetary classification and funding:** Discretionary. Authorization of appropriations provided for FY2009-FY2016. Funding has never been appropriated for the program.

**Amounts discharged or repaid:** N/A

**Annual number of beneficiaries:** N/A

**CRS reports:** None.

**Additional resources:** None.

### **Indian Health Service: Mental Health Prevention and Treatment Loan Repayment Program**

**Authority:** *Statute:* Indian Health Care Improvement Act, Title I, §209(f); 25 U.S.C. §1621h.  
*Regulations:* None.

**Federal administering agency:** U.S. Department of Health and Human Services, Indian Health Service (IHS).

**Purpose of program:** To recruit and retain personnel providing mental health services.

**Eligible loan types:** Loans used to pursue a health profession education.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be employees of an Indian health program (“Indian health programs” refers to facilities operated by the IHS, an Indian Tribe, a Tribal Organization, or an Urban Indian Organization). The duration of the service commitment is undetermined, as the program has not yet been implemented. Priority is given to borrowers who provide mental health services to children and adolescents with mental health problems.

**Maximum benefit amount:** Undetermined, as the program has not yet been implemented.

**Restrictions on eligibility:** Undetermined, as the program has not yet been implemented.

**Clawback and other post-award conditions:** Undetermined, as the program has not yet been implemented.

**Federal tax treatment:** Undetermined, as the program has not yet been implemented.

**Budgetary classification and funding:** Discretionary. The program has not yet received any appropriations.

**Annual amounts discharged or repaid:** N/A

**Annual number of beneficiaries:** N/A

**CRS reports:** CRS Report R41630, *The Indian Health Care Improvement Act Reauthorization and Extension as Enacted by the ACA: Detailed Summary and Timeline*, by Elayne J. Heisler; CRS Report R43330, *The Indian Health Service (IHS): An Overview*, by Elayne J. Heisler.

**Additional resources:** None.

## **Nursing Workforce Development Student Loans: Loan Cancellation**

**Authority:** *Statute:* PHSa §836(b)(3); 42 U.S.C. §297b(b)(3). *Regulations:* None.

**Federal administering agency:** U.S. Department of Health and Human Services, Health Resources and Services Administration.

**Purpose of program:** To provide loan cancellation for borrowers who are employed as professional full-time nurses (including as a teacher, administrator, supervisor, or consultant in a nursing field) in public or nonprofit private agencies, institutions, or organizations.

**Eligible loan types:** Loans made to nursing students by schools from funds established under the statute (i.e., nursing education loans).

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must have received their loans before September 29, 1995, and must be employed as professional full-time nurses (including as a teacher, administrator, supervisor, or consultant in a nursing field) in a public or nonprofit private agencies, institutions, or organizations.

**Maximum benefit amount:** Up to 85% of the total loan made under the statute. 15% of the loan amount is repaid for each the first three years of service and 20% is paid for the fourth and fifth years of service.

**Restrictions on eligibility:** Undetermined, as the program has not yet been implemented.

**Clawback and other post-award conditions:** Undetermined, as the program has not yet been implemented.

**Federal tax treatment:** Undetermined, as the program has not yet been implemented.

**Budgetary classification and funding:** Discretionary. The program has not yet received any appropriations.

**Annual amounts discharged or repaid:** N/A

**Annual number of beneficiaries:** N/A

**CRS report:** CRS Report R41278, *Public Health, Workforce, Quality, and Related Provisions in ACA: Summary and Timeline*, coordinated by C. Stephen Redhead and Elayne J. Heisler (archived).

**Additional resources:** None.

## **Eligible Individual Student Loan Repayment**

**Authority:** *Statute:* PHSa §847. 42 U.S.C. §297o. *Regulations:* None.

**Federal administering agency:** U.S. Department of Health and Human Services, Health Resources and Services Administration.

**Purpose of program:** To increase the number of qualified nursing faculty.

**Eligible loan types:** Any loan used to pursue a nursing degree.

**Qualifying service or other activity:** To qualify for loan repayment, borrowers must be licensed nurses who have completed a master's or doctoral degree program (or are currently enrolled in such a program) and agree to serve as full-time nursing faculty members. Borrowers must complete at least four years of service during a six-year period that begins either when they receive their degrees or when they enter into loan repayment agreements.

**Maximum benefit amount:** Master's level nurses may receive up to \$10,000 per year for a maximum total of \$40,000. Doctoral degree nurses may receive \$20,000 per year for a maximum total of \$80,000. These amounts apply to FY2010 and FY2011 and are adjusted annually thereafter to account for cost-of-attendance increases.

**Restrictions on eligibility:** Undetermined, as the program has not yet been implemented, but at a minimum, borrowers must be U.S. citizens, nationals, or lawful permanent residents.

**Clawback and other post-award conditions:** Borrowers must repay the total amount of all student loan repayments made on their behalf, plus interest calculated at the prevailing rate, if they do not complete their service agreement.

**Federal tax treatment:** Undetermined, as the program has not yet been implemented.

**Budgetary classification and funding:** Discretionary. The program has not yet received an appropriation.

**Annual amounts discharged or repaid:** N/A

**Annual number of beneficiaries:** N/A

**CRS reports:** None.

**Additional resources:** None.

## **Public Health Workforce Loan Repayment Program**

**Authority:** *Statute:* PHSa §776; 42 U.S.C. §295f-1. *Regulations:* None.

**Federal administering agency:** U.S. Department of Health and Human Services (HHS), Health Resources and Services Administration.

**Purpose of program:** To ensure an adequate supply of public health professionals to eliminate critical public health workforce shortages in state, local, and tribal public health agencies. In addition, a pilot program is authorized from FY2023 through FY2025 to provide loan repayment for infectious disease and emergency preparedness and response professionals who work at certain specified health facilities, including federal health care facilities, Indian Health Services facilities, and health facilities in health professional shortage areas.

**Eligible loan types:** Any loan used to pay for the borrower's undergraduate or graduate education (this may include FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans; Perkins Loans; and private education loans).

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be employed full-time or have accepted a full-time position at a state, local, or tribal public health agency (or a specified health facility for the pilot program) or must be completing a related training fellowship. Borrowers must complete at least three years of service in a priority service area as determined by the HHS Secretary.



**Maximum benefit amount:** \$50,000 per year for borrowers with a student loan balance greater than \$150,000 and one-third of the loan balance per year for borrowers with a lower balance.

**Restrictions on eligibility:** Repayment benefits are awarded on a competitive basis. Borrowers must be U.S. citizens and must not have received benefits under the Public Service Loan Forgiveness, Stafford Loan Forgiveness for Teachers, Loan Forgiveness for Service in Areas of National Need, Civil Legal Assistance Attorneys Loan Repayment, or Perkins Loan Cancellation programs for the same service. Borrowers must have graduated in the last 10 years with a public health or health professions degree.

**Clawback and other post-award conditions:** Borrowers must pay an amount equal to the sum of (1) the amount of loan repayments paid to them for a period of service not completed; (2) \$7,500 multiplied by the months of service not completed; and (3) the interest on the sum of (1) and (2) calculated at the maximum prevailing rate—as determined by the Treasury—from the date of the contract breach if they do not complete their service commitment.

**Federal tax treatment:** Borrowers can receive an additional 39% of the total loan repayment amount for income tax liability.

**Budgetary classification and funding:** Discretionary. Funding was last appropriated in FY2010.

**Annual amounts discharged or repaid:** N/A

**Annual number of beneficiaries:** N/A

**CRS report:** CRS Report R47649, *PREVENT Pandemics Act (P.L. 117-328, Division FF, Title II)*, coordinated by Kavya Sekar.

**Additional resources:** None.

## Loan Repayment for Public Service Employment in the Federal Government

Loan repayment programs to recruit and retain federal government employees are presented last in this appendix, as they are narrowly targeted to meet agency-specific recruitment and retention needs and, in general, are likely to be smaller in scale than the other loan repayment and forgiveness programs.

### Congressional Budget Office Student Loan Repayment

**Authority:** *Statute:* Congressional Appropriations Act, 2002, Title I, §127; 2 U.S.C. §610.  
*Regulations:* None.

**Federal administering agency:** Congressional Budget Office.

**Purpose of program:** To recruit or retain qualified personnel.

**Eligible loan type:** Any student loan previously taken out by a qualifying employee (this may include FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans; and Perkins Loans).

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be employees of the Congressional Budget Office.

**Maximum benefit amount:** Up to \$6,000 per year and \$40,000 in cumulative benefits.



**Restrictions on eligibility:** Repayment benefits are available only for the amount of a borrower's outstanding debts on the date a repayment agreement is executed.

**Clawback and other post-award conditions:** Borrowers must repay the amount of all student loan payments made on their behalf if they voluntarily separate or violate a condition of a service agreement before the end of the service agreement.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. \$18,000 appropriated in FY2023.

**Annual amount discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS report:** None.

**Additional resources:** None.

### Capitol Police Student Loan Repayment

**Authority:** *Statute:* Department of Defense Appropriations Act, 2002, Div. B, Ch. 9, §908; 2 U.S.C. §1926. *Regulations:* None.

**Federal administering agency:** U.S. Capitol Police.

**Purpose of program:** To recruit or retain qualified personnel.

**Eligible loan type:** Any student loan previously taken out by a qualifying employee (this may include FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans; and Perkins Loans).

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be employees of the Capitol Police and agree to serve for a period of at least two years.

**Maximum benefit amount:** Up to \$10,000 per year and \$80,000 in total.

**Restrictions on eligibility:** Repayment benefits are only available for the amount of a borrower's outstanding debts on the date a repayment agreement is executed.

**Clawback and other post-award conditions:** Borrowers must repay the amount of all student loan payments made on their behalf if they voluntarily separate or involuntarily separate for poor performance before they complete the required service period, unless the Chief of Police waives the requirement.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Information on previous amounts appropriated is currently unavailable to CRS.

**Annual amount discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS report:** CRS Report RL31102, *Student Loan Repayment for Federal Employees* (nondistributable but available to congressional clients on request).

**Additional resources:** United States Capitol police Office of Inspector General, *Performance Audit of the United States Capitol Police Student Loan Repayment Program*, Report No. OIG-

2020-09, August 2020, <https://www.uscp.gov/sites/evo-subsites/www.uscp.gov/files/evo-media-document/OIG-2020-09%20Performance%20Audit%20of%20the%20USCP%20Student%20Loan%20Repayment%20Program.pdf>.

## **Student Loan Repayment Program for Senate Employees**

**Authority:** *Statute:* 2 U.S.C. §4579. *Regulations:* None.

**Federal administering agency:** The Secretary of the Senate establishes standard procedures for program administration, and each employing office has the option of participating in the program.

**Purpose of program:** To recruit or retain qualified personnel.

**Eligible loan types:** FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans; Perkins Loans; and loans made available under PHSA Title VII-A and Title VIII-E.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be employees of the U.S. Senate or the Office of Congressional Accessibility Service. Individuals must agree to complete at least one year of service and can enter into additional service agreements for successive one-year increments.

**Maximum benefit amount:** Up to \$833 in any month and \$80,000 in cumulative benefits.

**Restrictions on eligibility:** Repayment benefits are only available for the amount of a borrower's outstanding debt on the date that a service agreement is executed. Borrowers' salaries cannot exceed the rate of basic pay for a position at the level of IV of the Executive Schedule under 5 U.S.C. §3515. Any loan payment made in any month cannot cause a borrower's monthly salary to be greater than 1/12<sup>th</sup> of the statutorily maximum allowed salary. Loans to be repaid may not be in default or arrears. Loan repayment to employees of the Congressional Accessibility Service may not be provided for the same service used to qualify for benefits under the Government Employee Student Loan Repayment Program. A Member of the U.S. Senate is ineligible.

**Clawback and other post-award conditions:** Borrowers must repay the amount of all student loan payments made on their behalf if they voluntarily separate, engage in misconduct, do not meet an acceptable level of performance, or violate a condition of a service agreement before they complete the required service period in a service agreement.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Authorizations of appropriations provided for FY2002 and each year thereafter. Authorized amount for each employing office is 2% of the total amount appropriated for its administrative and clerical salaries. \$9.8 million appropriated in FY2023.

**Annual amount discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS report:** None.

**Additional resources:** None.

## Student Loan Repayment Program for House Employees

**Authority:** *Statute:* 2 U.S.C. §4536. *Regulations:* None.

**Federal administering agency:** The Committee on House Administration establishes regulations for program administration, and each employing office has the option of participating in the program.

**Purpose of program:** To recruit or retain qualified personnel.

**Eligible loan types:** “Any student loan previously taken out” by the individual.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be employees of the U.S. House of Representatives. Borrowers must agree to complete at least one year of service.

**Maximum benefit amount:** \$80,000 in cumulative benefits.

**Restrictions on eligibility:** Repayment benefits are only available for the amount of a borrower’s outstanding debt on the date that a service agreement is executed. Loans to be repaid may not be in default or arrears. A Member of the U.S. House of Representatives (including a Delegate or Resident Commissioner to the Congress) is ineligible.

**Clawback and other post-award conditions:** Borrowers must repay the amount of all student loan payments made on their behalf if they voluntarily separate or are involuntarily separated before they complete the required service period in the service agreement.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Authorization of appropriations provided for FY2003 and each fiscal year thereafter. Authorized amounts for each employing office is 3.5% of the amount available for office salaries and operating costs.

**Annual amount discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS report:** None.

**Additional resources:** None.

## Government Employee Student Loan Repayment Program

**Authority:** *Statute:* National Defense Authorization Act for Fiscal Year 1991, Div. A, Title XII, §1206(b)(1); 5 U.S.C. §5379. *Regulations:* 5 C.F.R. §537.

**Federal administering agency:** Individual executive agencies.

**Purpose of program:** To recruit or retain highly qualified personnel.

**Eligible loan types:** FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans; Perkins Loans; and loans made available under PHSA Title VII-A and PHSA Title VIII-E.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be employees of an Executive branch agency; certain Legislative branch agencies including the Government Accountability Office, the Government Publishing Office, the Library of Congress, the Architect of the Capitol, the Botanic Garden, the Office of Congressional Accessibility; or

government corporations (e.g., the Federal Deposit Insurance Corporation). Individual agencies can choose to provide repayment benefits to all employees or can target a particular occupation. Borrowers can be permanent employees; temporary employees who are serving appointments that can be converted to term or permanent appointments; term employees with at least three years left on their appointments; and employees serving in excepted appointments that can be converted to term, career, or career conditional appointments (e.g., Presidential Management Fellow, Career Intern). Borrowers must agree to complete at least three years of service.

**Maximum benefit amount:** Up to \$10,000 per year and \$60,000 in cumulative benefits.

**Restrictions on eligibility:** Repayment benefits are not available to borrowers who are employees in the excepted service because their position is confidential, policy-determining, policy-making, or policy-advocating in nature. Repayment benefits are only available for the amount of a borrower's outstanding debts on the date a repayment agreement is executed. An agency may not authorize student loan repayment benefits to recruit an individual from outside the agency who is currently in the federal service. An individual agency may specify that only student loans made within a certain timeframe are eligible for repayment.

**Clawback and other post-award conditions:** Borrowers must repay employing agencies for the amount of all student loan payments made on their behalf if they voluntarily separate or are involuntarily terminated before the end of the service agreement. However, reimbursement may not be required if borrowers voluntarily enter into service with another agency.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Amounts provided are subject to annual appropriations for each administering agency.

**Annual amount discharged or repaid:** Beginning in calendar year 2009, the Office of Personnel Management, which is the agency responsible for reporting on the program, changed from fiscal year to calendar year reporting to synchronize and simplify agency reporting requirements. CY2021: \$75.3 million.

**Annual number of beneficiaries:** CY2021: 9,143 within 65 agencies.

**CRS report:** None.

**Additional resources:** Office of Personnel Management, *Federal Student Loan Repayment Program Calendar Year 2021*, October 2023, <https://www.opm.gov/about-us/reports-publications/2021-federal-student-loan-repayment-program.pdf>.

## Defense Acquisition Workforce Student Loan Repayment Program

**Authority:** *Statute:* Defense Acquisition Workforce Improvement Act, Div. A, Title XII, §1202(a); 10 U.S.C. §1745. *Regulations:* None.

**Federal administering agency:** Department of Defense, applicable military branch.

**Purpose of program:** To recruit and retain qualified acquisition employees.

**Eligible loan types:** FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans; Perkins Loans; and loans made available under PHSA Title VII-A and Title VIII-E.

**Qualifying service or other activity:** To qualify for loan repayment benefits, borrowers must be acquisition personnel in the Department of Defense. Borrowers must agree to complete at least three years of service.

**Maximum benefit amount:** Up to \$10,000 per year and \$60,000 in cumulative benefits.

**Restrictions on eligibility:** Benefits are only available for the amount of a borrower's outstanding student loan debt on the date a repayment agreement is executed.

**Clawback and other post-award conditions:** Borrowers must reimburse employing agencies for the amount of all student loan payments made on their behalf if they voluntarily separate or are involuntarily terminated due to misconduct before they complete their service.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Funds for loan repayment benefits under the Department of Defense Acquisition Workforce Student Loan Repayment Program are available from the Department of Defense Acquisition Workforce Development Account (DAWDA). DAWDA provides annual dedicated funding for the recruitment, training, and retention of acquisition personnel. Funds from DAWDA may be used for a variety of activities, which may include student loan repayment benefits and personnel training and development. Statute specifies DAWDA is funded with "amounts Appropriated to the account by law." (10 U.S.C. §1705) \$88 million appropriated for DAWDA in FY2021.

**Annual amount discharged or repaid:**

Department of the Army. FY2021: \$6.3 million.

Department of the Navy. Information currently unavailable to CRS.

Department of the Air Force. Information currently unavailable to CRS.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS Reports:** None.

**Additional resources:** Department of Defense Acquisition Workforce Development Account: FY2021 Annual Report, June 2022, <https://www.hci.mil/docs/Policy/FY21DAWDAAnnualReport.pdf>.

### **Armed Forces Education Loan Repayment Program: Enlisted Members on Active Duty in Specified Military Specialties**

**Authority:** *Statute:* Department of Defense Authorization Act, 1986, Title VI, Part F, §671(a)(1); 10 U.S.C. §2171. *Regulations:* None.

**Federal administering agency:** Department of Defense, applicable military branch.

**Purpose of program:** To recruit individuals to serve in certain military occupational specialties.

**Eligible loan types:** FFEL and Direct Loan program Subsidized Stafford Loans, Unsubsidized Stafford Loans, PLUS Loans, and Consolidation Loans; Perkins Loans; and specified state and private education loans.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must perform active duty in an officer program or military specialty specified by the Secretary of Defense.

Borrowers must complete at least one year of service, and loan repayments are made for each complete year of service. Both officers and enlisted members on active duty are eligible.

**Maximum benefit amount:** The greater of 33 1/3% of a borrower's outstanding student loan debt or \$1,500 for each year of service. The Departments of the Army, Navy, and Air Force (including the Judge Advocate general Corps) offer up to \$65,000 in cumulative benefits.

**Restrictions on eligibility:** Benefits are only available for the amount of a borrower's outstanding student loan debt on the date a repayment agreement is executed; outstanding accrued interest and capitalized interest is not repaid.

**Clawback and other post-award conditions:** Borrowers must repay an amount equal to the unearned portion of loan repayments if they fail to complete their service.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Amounts appropriated are included as part of the relevant military service component's personnel appropriation.

**Annual Amount Discharged or repaid:**

Department of the Army. FY2023: \$8.4 million.

Department of the Navy. FY2023: \$3.0 million.

Department of the Air Force. FY2023: \$13.7 million.

Air Force, Judge Advocate General Corps. FY2023: \$5.0 million.

**Annual number of beneficiaries:**

Department of the Army. FY2023: 527.

Department of the Navy. FY2023: 345.

The Air Force reports number of beneficiaries based on work years. Work year is a concept that is commonly used in budget and cost analyses and generally represents the number of hours that a full-time employee can work in a year (on average, 2,087 work hours in a calendar year). However, due to the number of hours an employee may actually have worked, information reported by the Air Force may not represent the total number of individuals who have received the program's benefits.

Department of the Air Force. FY2023: 211 work years.

Air Force, Judge Advocate General Corps. FY2023: 233 work years.

**CRS reports:** None.

**Additional resources:** Department of Defense, Individual Military Services, Congressional Budget Justifications, FY2025, <http://comptroller.defense.gov/BudgetMaterials.aspx#detailed>.

## Active Duty Health Professionals Loan Repayment Program

**Authority:** *Statute:* National Defense Authorization Act for Fiscal Year 1998, Div. A, Title VI, Subtitle E, §651(a); 10 U.S.C. §2173. *Regulations:* None.

**Federal administering agency:** Department of Defense, applicable military branch.

**Purpose of program:** To maintain a sufficient number of active duty commissioned officers who are qualified in specified health professions.



**Eligible loan type:** A loan used to finance a health profession education; obtained from a governmental entity, private financial institutions, school, or other authorized entity; and used to pay for educational expenses (this may include FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans, Perkins Loans, and private education loans).

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be fully qualified for, or hold, an appointment as a commissioned officer in one of the specified health professions and either be

- fully qualified health care professionals in an area designated by the Secretary of the relevant military department as necessary to meet a skill shortage;
- enrolled as full-time students in the final year of a course of study at an accredited institution leading to a degree in a health profession other than medicine or osteopathic medicine;
- enrolled in the final year of an approved graduate program leading to specialty qualification in medicine, dentistry, osteopathic medicine, or other health profession; or
- enrolled in the Armed Forces Health Professions Scholarship and Financial Assistance Program for a number of years less than required to complete the normal length or study.

Borrowers must serve on active duty for at least one year or, if currently on active duty, remain on active duty for an additional period of time. Specific requirements may vary by military branch.

**Maximum benefit amount:** Up to \$60,000 per year. The maximum amount is increased annually by an amount equal to the percent increase in the average annual cost of educational expenses of a scholarship under the Armed Forces Health Professions Scholarship and Financial Assistance Program. Cumulative amounts vary by military branch.

**Restrictions on eligibility:** Students of the Uniformed Services University of Health Sciences cannot receive repayment benefits.

**Clawback and other post-award conditions:** Borrowers who are commissioned officers and who are relieved of their officer's active duty obligations under the program may be given alternative obligations. Borrowers who do not complete the active duty service or an alternative obligation must repay an amount equal to the unearned portion of student loan payments.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Amounts appropriated are included as part of the relevant military service component's personnel appropriation.

**Annual amount discharged or repaid:**

Department of the Air Force. FY2023: \$468,000.

Department of the Army. Information currently unavailable to CRS.

Department of the Navy. Information currently unavailable to CRS.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS report:** None.

**Additional resources:** Department of Defense, Instruction 6000.13, “Accession and Retention Policies, Programs, and Incentives for Military Health Professions Officers (HPOs), December 30, 2015, <https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/600013p.pdf>.

### **Education Loan Repayment Program: Members of the Selected Reserve**

**Authority:** *Statute:* National Defense Authorization Act for Fiscal Year 1996, Div. A, Title XV, Subtitle G, §1079(b); 10 U.S.C. §16301. *Regulations:* None.

**Federal administering agency:** Department of Defense, applicable military branch.

**Purpose of program:** To serve as bonus pay for service in the Selected Reserve.

**Eligible loan types:** FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation; Perkins Loans; and specified state and private education loans.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must serve as members of the Selected Reserve of the Ready Reserve of an armed force in a reserve component, in an officer program, or in a military specialty authorized by the Secretary of Defense. Loan repayments are made for each complete year of service.

**Maximum benefit allowed:** The greater of 15% of a borrower’s outstanding student loans or \$1,000 for each year of service, plus any interest that accrues during the current year. Cumulative amounts vary by military branch.

**Restrictions on eligibility:** A loan must have been made before the borrower served in an armed force.

**Clawback and other post-award conditions:** Borrowers must repay an amount equal to the unearned portion of student loan repayment if they fail to complete their service.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Amounts appropriated are included as part of the relevant military service component’s personnel appropriation.

#### **Annual amount discharged or repaid:**

Army Reserve. FY2023: \$18 million.

Army National Guard. FY2023: \$9.3 million.

Air Force Reserve. FY2023: \$526,000.

#### **Annual number of beneficiaries:**

Army Reserve. FY2023: 6,000.

Army National Guard. FY2023: 5,137.

Air Force Reserve. FY2023: 357.

**CRS reports:** None.

**Additional resources:** U.S. Army, MyArmyBenefits, “College Loan Repayment Program,” [https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/College-Loan-Repayment-Program-\(LRP\)?serv=122](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/College-Loan-Repayment-Program-(LRP)?serv=122).

## Selected Reserve Health Professionals Loan Repayment Program

**Authority:** *Statute:* Department of Defense Authorization Act, 1986; 10 U.S.C. §16302.

*Regulations:* None.

**Federal administering agency:** Department of Defense, applicable military branch.

**Purpose of program:** To provide loan repayment to health professionals who provide health care in specialties that meet identified wartime skill shortages.

**Eligible loan types:** FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, Graduate PLUS Loans, Consolidation Loans; Perkins Loans; and loans made available under PHSA Title VII-A and PHSA Title VIII-B; and commercial loans used to pursue a health profession education.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must perform satisfactory service in the Selected Reserve of an armed force and be qualified or enrolled in an educational program leading to such qualifications in a health profession that the Secretary of Defense determines to be critically needed in order to meet identified wartime combat medical skills shortages. Borrowers must complete one year of service for each year of loan repayment received.

**Maximum benefit amount:** Up to \$60,000 per year and \$250,000 in total. Annual and aggregate amounts vary by military branch and medical specialty.

**Restrictions on eligibility:** Borrowers must be commissioned officers on or before December 31, 2024. Loans to be repaid may not be in default and must be more than one year old.

**Clawback and other post-award conditions:** N/A

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Amounts appropriated are included as part of the relevant military service component's personnel appropriation.

### **Annual amounts discharged or repaid:**

Army Reserve. FY2023: \$11.1 million

Army National Guard. FY2023: \$6 million.

Navy Reserve. FY2023: \$680,000

Air Force Reserve. FY2023: \$2.1 million

### **Annual number of beneficiaries:**

Army Reserve. FY2023: 537.

Army National Guard. FY2023: 238.

Navy Reserve. FY2023: 22.

Air Force Reserve. FY2023: 104.

**CRS reports:** None.

**Additional resources:** Department of Defense, "Health Professions Officer Special and Incentive Pay Plan," September 6, 2022 (on file with CRS).

## Education Loan Repayment Program: Chaplains Serving in the Selected Reserve

**Authority:** *Statute:* National Defense Authorization Act for Fiscal Year 2006, Div. A, Title VI, Subtitle F, §§684(a), 687(c)(14); 10 U.S.C. §16303. *Regulations:* None.

**Federal administering agency:** Department of Defense, applicable military branch.

**Purpose of program:** To maintain adequate numbers of chaplains in the Selected Reserve.

**Eligible loan type:** “Education loan[s].” (10 U.S.C. §16303(a)).

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must satisfy the requirements for accessioning and commissioning of chaplains and be fully qualified for or appointed as chaplains in a reserve component. Borrowers must also enter into a written agreement with the relevant military branch and serve at least three years in the Selected Reserve.

**Maximum benefit allowed:** Up to \$10,000 in the first year and \$20,000 in total for each three-year period of obligated service.

**Restrictions on eligibility:** Borrowers accessioned into the Chaplain Candidate Program cannot receive repayment benefits.

**Clawback and other post-award conditions:** Borrowers must repay an amount equal to the unearned portion of loan repayments if they fail to complete their service.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Amounts appropriated are included as part of the relevant military service component’s personnel appropriation.

**Annual amount discharged or repaid:** Army National Guard, FY2024 (estimated): \$522,000.

**Annual number of beneficiaries:** Army National Guard, FY2024 (estimated): 78.

**CRS reports:** None.

**Additional resources:** None.

## Education Debt Reduction Program

**Authority:** *Statute:* Caregivers and Veterans Omnibus Health Services Act of 2010, as amended, Title III, §301, P.L. 111-136; 38 U.S.C. §§7681-7683. *Regulations:* None.

**Federal administering agency:** U.S. Department of Veterans Affairs (VA), Veterans Health Administration (VHA).

**Purpose of program:** To recruit and retain qualified health professionals to serve in positions within the VHA for which recruitment or retention is difficult.

**Eligible loan types:** Loans used to pay all or part of the cost of tuition and reasonable educational and living expenses to obtain a health professional degree to qualify the individual for the VHA position (this may include FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, Graduate PLUS Loans, and Consolidation Loans; Perkins Loans; and private education loans).

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be VHA employees who provide direct patient care or services incident to direct patient care services for

which the recruitment and retention of qualified health professions is difficult. Each VHA facility determines the specific qualifying positions based on available funding and critical staffing needs. Eligible borrowers include, but are not limited to, those in the following fields: physicians, registered nurses, licensed practical nurses, social workers, and psychologists.

**Maximum benefit amount:** Up to \$40,000 per year or \$200,000 in total over five years. The Secretary of Veterans Affairs may waive these limitations if they determine that an individual serves in a position for which there is a shortage of qualified employees by reason of location or position requirements. In these instances, an individual may receive benefits up to the total amount of their qualifying loan debt.

**Restrictions on eligibility:** Repayment benefits are awarded on a competitive basis, with priority given to the health professions that are most difficult positions to fill.

**Clawback and other post-award conditions:** N/A

**Federal tax treatment:** The amount of student loan repayments received is excluded from gross income.

**Budgetary classification and funding:** Discretionary. Funding for this program is derived from amounts available to the Secretary of the VHA for medical services.

**Annual amounts discharged or repaid:** FY2023: \$129 million.

**Annual number of beneficiaries:** FY2023: 9,300.

**CRS reports:** CRS Report R45390, *VA Maintaining Internal Systems and Strengthening Integrated Outside Networks Act of 2018 (VA MISSION Act; P.L. 115-182)*, coordinated by Sidath Viranga Panangala.

**Additional resources:** U.S. Department of Veterans Affairs, FY2025 Budget Submission, Volume 2 II, Medical Programs, March 2024, <https://www.va.gov/opa/docs/remediation-required/management/fy2025-va-budget-volume-ii.pdf#page=244>; and Department of Veterans Affairs, Veterans Health Administration, “Discover the Education Debt Reduction Program (EDRP),” <https://vacareers.va.gov/wp-content/uploads/sites/5/EDRP.pdf>.

## Program for the Repayment of Educational Loans

**Authority:** *Statute:* Clay Hunt Suicide Prevention for American Veterans Act (P.L. 114-2), §4; 38 U.S.C. §7681, note. *Regulations:* 38 C.F.R. §§17.640-17.647.

**Federal administering agency:** U.S. Department of Veterans Affairs (VA), Veterans Health Administration (VHA).

**Purpose of program:** To support the recruitment of qualified psychiatrists to work at the VA and to increase veterans’ access to mental health care.

**Eligible Loan Types:** Loans used to pay all or part of the cost of tuition and reasonable educational and living expenses to obtain an education to qualify the individual for a VA position. This may include FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans to graduate students, and some Consolidation Loans; Perkins Loans; and private education loans. Parent PLUS Loans and Consolidation Loans used to repay parent PLUS Loans are excluded. In addition, loans that are in default, delinquent, or not in current payment status are ineligible.

**Qualifying service or other activity:** Individuals must work full-time in permanent employment with the VA in the field of psychiatric medicine in a location determined by the VA for two or more calendar years.

To qualify for repayment benefits, individuals must be enrolled in the final year of a post-graduation physician residency program that is accredited by the Accreditation Council for Graduate Medical Education or the American Osteopathic Association and leads to either a specialty qualification in psychiatric medicine or subspecialty qualification of psychiatry. By the time of VA employment, the individual must

- have completed all psychiatry residency training,
- have received a completion certificate from the program director of the core psychiatry program in which the individual trained,
- certify intention to apply for board certification in the specialty of psychiatry within two years of residency completion, and
- be licensed or eligible for licensure to practice medicine by meeting specified requirements.

**Maximum benefit amount:** Up to \$30,000 per year of service. Borrowers may not receive annual loan repayment amounts that would exceed the amount of the principal and interest on their qualifying loans.

**Restrictions on eligibility:** Repayment benefits are awarded on a competitive basis, with applicants submitting an application, letters of recommendation, and a personal statement. Program participants must be U.S. citizens or permanent residents and may not simultaneously participate in another loan repayment program.

**Clawback and other post-award conditions:** Borrowers must repay the full amount of the benefit received, prorated for completed service days, if they fail to complete the obligated service.

**Federal tax treatment:** Undetermined, as the program has not yet been implemented.

**Budgetary classification and funding:** Discretionary. This program was authorized as a pilot program and its authorization expired in FY2019.

**Annual amounts discharged or repaid:** Program has not yet been implemented.

**Annual number of beneficiaries:** Program has not yet been implemented.

**CRS report:** None.

**Additional resources:** None.

## **Veterans Affairs Specialty Education Loan Repayment Program**

**Authority:** *Statute:* VA Mission Act of 2018 (P.L. 115-182) Title III, §303; 38 U.S.C. §§7691-7697. *Regulations:* None.

**Federal administering agency:** U.S. Department of Veterans Affairs (VA), Veterans Health Administration (VHA).

**Purpose of program:** To recruit and retain qualified physicians in medical specialties to serve in positions within the VHA for which recruitment or retention is difficult.

**Eligible loan types:** Loans used to pay all or part of the cost of tuition and reasonable educational and living expenses to obtain a health professional degree to qualify the individual for the VHA



position (this may include FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, Graduate PLUS Loans, and Consolidation Loans; Perkins Loans; and private education loans).

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be VHA specialty physicians who provide full-time clinical care at a VHA facility selected from a list of VHA facilities deemed eligible by the VA Secretary. Borrowers must serve as a full-time clinical practice employee for no fewer than 24 months and for 12 months for each \$40,000 in loan repayment benefits they receive.

**Maximum benefit amount:** Up to \$40,000 per year and \$160,000 total. Borrowers may not receive annual loan repayment amounts that would exceed the amount of the principal and interest on their education or training loans.

**Restrictions on eligibility:** Repayment benefits are awarded on a competitive basis, with priority given to the physicians participating in residency programs in rural areas, operated by an Indian Tribe, Tribal Organization, or the Indian Health Service, or in a program affiliated with a VHA facility. The program also gives priority to veterans.

**Clawback and other post-award conditions:** Borrowers must repay the full amount of the benefit received, prorated for completed service days, if they fail to complete the obligated service.

**Federal tax treatment:** The amount of student loan repayments received is excluded from gross income.

**Budgetary classification and funding:** Discretionary. Funding for this program is derived from amounts available to the Secretary of the VHA for medical services.

**Annual amounts discharged or repaid:** FY2023: \$3.3 million.

**Annual number of beneficiaries:** FY2023: 66.

**CRS report:** CRS Report R45390, *VA Maintaining Internal Systems and Strengthening Integrated Outside Networks Act of 2018 (VA MISSION Act; P.L. 115-182)*, coordinated by Sidath Viranga Panangala.

**Additional resources:** None.

## **Centers for Disease Control/Agency for Toxic Substances and Disease Registry Educational Loan Repayment Program**

**Authority:** *Statute:* PHS Act Title III, §317F; 42 U.S.C. §247b-7. *Regulations:* None.

**Federal administering agency:** Centers for Diseases Control and Prevention (CDC) and Agency for Toxic Substances and Disease Registry (ATSDR).

**Purpose of program:** To provide loan repayment benefits for health professionals conducting prevention activities at the CDC or the ATSDR.

**Eligible loan types:** Government and private loans obtained for tuition, other educational expenses, and reasonable living expenses for undergraduate education, graduate education, or both.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be CDC or ATSDR employees serving in hard-to-fill positions. Borrowers must complete at least three years of service.

**Maximum benefit amount:** Up to \$50,000 per year.

**Restrictions on eligibility:** Borrowers must have a substantial amount of education loans relative to income (i.e., debt is more than 20% of a borrower's annual federal salary). Borrowers must be U.S. citizens and must hold a relevant doctoral degree or its equivalent.

**Clawback and other post-award conditions:** Borrowers must pay an amount equal to the sum of (1) the amount of loan repayments paid to the participant for a period of service not completed; (2) \$7,500 multiplied by the months of service not completed; and (3) the interest on the sum of (1) and (2) calculated at the maximum prevailing rate—as determined by the Treasury—from the date of the contract breach if they fail to complete their service commitment.

**Federal tax treatment:** Borrowers can receive an additional 39% of the total loan repayment amount for federal income tax liability.

**Budgetary classification and funding:** Discretionary. Authorization expired in FY2002.

**Annual amounts discharged or repaid:** N/A

**Annual number of beneficiaries:** N/A

**CRS reports:** None.

**Additional resources:** The program was initiated as a pilot program, see Department of Health and Human Services, Centers for Disease Control and Prevention, "CDC/ATSDR Educational Loan Repayment Program," 66 *Federal Register* 54528, October 29, 2001.

## National Institutes of Health Intramural Loan Repayment Programs

**Authority:** *Statute:* PHSA, Title IV, §487A, as amended by P.L. 114-255 ; 42 U.S.C. §288-1; *Regulations:* None.

**Federal administering agency:** U.S. Department of Health and Human Services, National Institutes of Health (NIH).

**Purpose of program:** To help assure an adequate supply of qualified health professionals in general research, research on Acquired Immunodeficiency Syndrome (AIDS), clinical research conducted by individuals who are from disadvantaged backgrounds, and individuals conducting research in areas of emerging scientific or workforce need.

**Eligible loan types:** FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, Graduate PLUS Loans, and Consolidation Loans; loans made available under PHSA Title VII-A and Title VIII-E; loans made or guaranteed by a state, the District of Columbia, the Commonwealth of Puerto Rico, or a territory or possession of the United States; loans made by academic institutions; and private education loans including MEDLOANS. PLUS loans made to parents are ineligible.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be employees of the NIH—appointed under the Federal Civil Service (Title V or Title 42) or under the Commissioned Corps of the U.S. Public Health Service—and must conduct research in specified fields such as general research or AIDS. Borrowers must complete at least two years of service and can agree to complete an additional year of service.

**Maximum benefit amount:** Up to \$50,000 per year.

**Restrictions on eligibility:** Repayment benefits are awarded on a competitive basis, based on NIH's research priorities. Borrowers must be U.S. citizens or permanent legal residents and must have obtained a health professional doctoral degree (i.e., a PhD; a doctorate in medicine,

osteopathic medicine, dentistry, pharmacy, veterinary medicine; or an equivalent) or a bachelor's of science in nursing, a physician assistant degree, or an associate degree in nursing. Borrowers must have qualifying educational debt in excess of 20% of their annual NIH base salary, and borrowers with a federal judgment or lien against their property are ineligible. Borrowers must not have received support from any of the following programs: Physicians Shortage Area Scholarship Program, National Research Service Award Program, Public Health Service Scholarship Program, National Health Service Corps Scholarship Program, Primary Care Loan Program, Armed Forces (Army, Navy, or Air Force) Professions Scholarship Program, and the Indian Health Service Scholarship Program; borrowers who have received a deferral from one of these programs may be eligible.

**Clawback and other post-award conditions:** Borrowers must pay \$7,500 per month of service not completed plus all the amounts paid on their behalf for months that were not served. Borrowers must also pay interest on the amount owed, with interest accruing from the date of breach. The U.S. government is entitled to recover not less than \$31,000. Borrowers may terminate renewal contracts at any time without penalties. Loan repayments are prorated and terminated on the date that research stops.

**Federal tax treatment:** Borrowers can receive an additional 39% of the total loan repayment amount for federal income tax liability.

**Budgetary classification and funding:** Discretionary.

**Annual amounts discharged or repaid:** FY2023: \$4.9 million.

**Annual number of beneficiaries:** FY2023: 63 awards.

**CRS reports:** CRS Report R41705, *The National Institutes of Health (NIH): Background and Congressional Issues*, by Judith A. Johnson and Kavya Sekar, and CRS Report R44720, *The 21st Century Cures Act (Division A of P.L. 114-255)*, coordinated by Amanda K. Sarata (archived).

**Additional resources:** Various years of Department of Health and Human Services, National Institutes of Health, Justification of Estimates for Congressional Committees, Office of the Director, Washington, DC and various years of the NIH Intramural Loan Repayment Annual Report, <https://www.lrp.nih.gov/data-reports#DataReportsDataBooksTile>.

## National and Community Service Grant Program, Use of Educational Award to Repay Outstanding Student Loans

**Authority:** *Statute:* National and Community Service Trust Act of 1993, as amended, Title I, Subtitle A, §102(a); 42 U.S.C. §12604. *Regulations:* 45 C.F.R. §§2526 et seq.

**Federal administering agency:** Corporation for National and Community Service (the Corporation), the National Service Trust.

**Purpose of program:** To encourage citizens to participate in national service programs intended to meet unmet human, educational, environmental, and public safety needs.

**Eligible loan types:** FFEL and Direct Loan Subsidized Loans Unsubsidized Loans, PLUS Loans, and Consolidation Loans; Perkins Loans; loans made available under PHSA Title VII-A and Title VIII-E; and any other loan determined by an institution of higher education to be necessary to cover a student's educational expenses and made, insured, guaranteed by an eligible lender.

**Qualifying service or other activity:** To qualify for award benefits, borrowers must successfully complete service in either the AmeriCorps State or National, the National Civilian Community Corps (NCCC), or Volunteers in Service to America (VISTA) programs and be eligible to receive

a national service educational award, summer of service educational award, or silver scholar educational award from the National Service Trust. Additionally, within the NCCC, participants may serve in FEMA Corps, which is a partnership between FEMA and the Corporation under which participants serve solely devoted to disaster preparedness, response, and recovery.

**Maximum benefit allowed:** An amount equal to the maximum Pell Grant award in effect at the beginning of the fiscal year in which the Corporation approves an individual's service position (in either AmeriCorps, NCCC, VISTA, or FEMA Corps). For national service and silver scholar educational awards, borrowers cannot receive an amount greater than two full-time education awards. Prorated awards are also available based on term of service. For instance, in FY2024 the award amounts for term of service were the following:

- Full-time service (at least 1,700 hours of service): \$7,395.00
- Three-quarters-time (at least 1,200 hours of service): \$5,176.50
- One-year half time service (at least 900 hours of service): \$3,697.50
- Reduced half time (at least 675 hours of service): \$2,817.14
- Quarter-time (at least 450 hours of service): \$1,956.35
- Minimum time (at least 300 hours of service): \$1,568.08

**Restrictions on eligibility:** In general, award recipients must use awards within seven years of the date the term of service was completed. Summer of service participants must use awards within 10 years of the date the term was completed.

**Clawback and other post-award conditions:** N/A

**Federal tax treatment:** The amount of education awards received is included in gross income.

**Budgetary classification and funding:** Discretionary. \$230 million appropriated in FY2023. In addition to the Corporation's annual appropriations, CNCS is authorized to transfer additional amounts from AmeriCorps State and National Grants programs funds to support the activities of national service participants, including educational awards. Also, as part of the FEMA Corps partnership, FEMA makes a contribution to the Trust toward participants' education awards. Segal Education award funds may be used for student loan repayment or for qualified higher educational expenses at the discretion of the recipient.

**Annual amount discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS report:** CRS Report RL33931, *The Corporation for National and Community Service: Overview of Programs and Funding*, by Adam K. Edgerton.

**Additional resources:** Corporation for National & Community Service, "Segal AmeriCorps Education Award," <https://americorps.gov/members-volunteers/segal-americorps-education-award>.

## Federal Food, Drug, and Cosmetic Act Loan Repayment Program

**Authority:** *Statute:* Federal Food, Drug, and Cosmetic Act §1005; 21 U.S.C. §395. *Regulations:* None.

**Federal administering agency:** U.S. Department of Health and Human Services, Food and Drug Administration (FDA).

**Purpose of program:** To recruit appropriately qualified health professionals to conduct research as employees of the FDA.

**Eligible loan types:** Government and private loans obtained for tuition, other educational expenses, and reasonable living expenses for undergraduate education, graduate education, or both.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be appropriately qualified health professionals who conduct research while FDA employees. Borrowers must complete at least three years of service.

**Maximum benefit amount:** Up to \$20,000 per year.

**Restrictions on eligibility:** Borrowers must have a substantial amount of education loans relative to income (i.e., debt is more than 20% of borrower's annual federal salary).

**Clawback and other post-award conditions:** Borrowers must pay an amount equal to the sum of (1) the amount of loan repayments paid to the participant for a period of service not completed; (2) \$7,500 multiplied by the number of months of service not completed; and (3) the interest on the sum of (1) and (2) calculated at the maximum prevailing rate—as determined by the Treasury—from the date of the contract breach if they do not complete their service commitment.

**Federal tax treatment:** The amount of student loan repayments received is excluded from gross income if the loan meets certain conditions.

**Budgetary classification and funding:** Discretionary.

**Annual amounts discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS report:** None.

**Additional resources:** None.

## **Loan Repayment Program for Clinical Researchers from Disadvantaged Backgrounds**

**Authority:** *Statute:* Caregivers and Veterans Omnibus Health Services Act of 2010, Title VI, §604, P.L. 111-163; 38 U.S.C. §7681, note. *Regulations:* None.

**Federal administering agency:** U.S. Department of Veterans Affairs, Veterans Health Administration (VHA).

**Purpose of program:** To recruit qualified health professionals who are from disadvantaged backgrounds to conduct clinical research for the VHA.

**Eligible loan types:** Loans used to pay all or part of the cost of tuition and reasonable educational and living expenses to obtain a health professional degree (this may include FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans; Perkins Loans; and private education loans).

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must conduct clinical research as VHA employees and be from disadvantaged backgrounds defined by environmental or family economic circumstances.

**Maximum benefit amount:** Up to \$35,000 per year.

**Restrictions on eligibility:** Borrowers must be U.S. citizens or permanent legal residents and must have obtained a health professional doctoral degree (i.e., a PhD or a doctorate in medicine, osteopathic medicine, dentistry, pharmacy, veterinary medicine, or an equivalent). Borrowers with a federal judgment or lien against their property are ineligible. Borrowers must not have received support from any of the following programs: Physicians Shortage Area Scholarship Program, National Research Service Award Program, Public Health Service Scholarship Program, National Health Service Corps Scholarship Program, Primary Care Loan Program, Armed Forces (Army, Navy, or Air Force) Professions Scholarship Program, and the Indian Health Service Scholarship Program. Borrowers who have received a deferral from one of these programs may be eligible.

**Clawback and other post-award conditions:** Borrowers must pay \$7,500 per month of service not completed, plus all the amounts paid on their behalf for the months of service that were not completed. Borrowers must also pay interest on the amount owed, with interest accruing from the date of breach. The U.S. government is entitled to recover not less than \$31,000. Borrowers may terminate renewal contracts at any time without penalties. Loan repayments are prorated and terminated on the date that research stops.

**Federal tax treatment:** Borrowers can receive an additional 39% of the total loan repayment amount for income tax liability.

**Budgetary classification and funding:** Discretionary. Funding has never been appropriated for this program.

**Annual amounts discharged or repaid:** N/A

**Annual number of beneficiaries:** N/A

**CRS report:** None.

**Additional resources:** None.

## Armed Forces National Call to Service Payment of Student Loans

**Authority:** *Statute:* National Defense Authorization Act for Fiscal Year 2003, Div. A, Title V, Subtitle D, §531(a)(1); 10 U.S.C. §510. *Regulations:* None.

**Federal administering agency:** Department of Defense, applicable military branch.

**Purpose of program:** To serve as an incentive to individuals to enlist for active-duty service in a military occupational specialty designated as facilitating a pursuit of national service.

**Eligible loan type:** Any loan used to pay all or part of the cost of attendance at a public or private, nonprofit degree-granting institution of higher education (this may include FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans; Perkins Loans; and private education loans).

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must not have previously served in the Armed Forces and must enter into an original enlistment in which they agree to perform a period of national service. A period of national service includes 15 months of active duty in a military occupational specialty designated by the Secretary of Defense and either

- an additional period of active duty as determined by the Secretary of Defense; or
- 24 months of active status in the Selected Reserve.

Additionally, borrowers must then serve the remaining period of obligated service either



- on active duty in the Armed Forces;
- in the Selected Reserve;
- in AmeriCorps or another domestic national service program jointly designated by the Secretary of Defense and the head of the program for purposes of the statute; or
- in any combination of service described above.

Generally, these requirements total three years of service.

**Maximum benefit amount:** Up to \$18,000.

**Restrictions on eligibility:** Benefits are only available for the amount of a borrower's outstanding student loan debt on the date that a service agreement is entered.

**Clawback and other post-award conditions:** Borrowers must repay the amount equal to the unearned portion of the loan repayments if they fail to complete their service.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Amounts appropriated are included as part of the relevant military service component's personnel appropriation.

**Annual amount discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS report:** None.

**Additional resources:** None.

### **Armed Forces Student Loan Interest Payment Program: Members on Active Duty**

**Authority:** *Statute:* National Defense Authorization Act for Fiscal Year 2003, Div. A, Title VI, Subtitle F, §651(a)(1); 10 U.S.C. §2174. *Regulations:* None.

**Federal administering agency:** Department of Defense, applicable military branch.

**Purpose of program:** To pay for interest accrued on student loans of military personnel while they are on active duty.

**Eligible loan types:** Interest and special allowances that accrue on FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, and PLUS Loans and Perkins Loans.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be members of the Armed Forces who are on active duty in fulfillment of their first enlistment or active-duty officers who have not completed more than three years of service on active duty.

**Maximum benefit allowed:** Any interest and special allowances that accrue on one or more student loans to be paid for a maximum of 36 consecutive months.

**Restrictions on eligibility:** Loans on which interest is to be paid may not be in default.

**Clawback and other post-award conditions:** N/A

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Amounts appropriated are included as part of the relevant military service component's personnel appropriation.

**Annual amount discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS report:** None.

**Additional resources:** None.

### Coast Guard Education Loan Repayment Program

**Authority:** *Statute:* Coast Guard and Maritime Transportation Act of 2004, Title II, §218(a); 14 U.S.C. §2772. *Regulations:* None.

**Federal administering agency:** Department of Homeland Security.

**Purpose of program:** To recruit and retain qualified enlisted members in determined specialty occupations.

**Eligible loan types:** FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans and Perkins Loans, and any loan incurred for educational purposes made by specified lenders.

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must serve in active duty as a member in an office program or military specialty occupation. Payment is made based upon each complete year of service performed.

**Maximum benefit allowed:** The greater of 33 1/3% of the outstanding student loan or \$1,500 per year.

**Restrictions on eligibility:** N/A

**Clawback and other post-award conditions:** Borrowers must repay an amount equal to the unearned portion of loan repayments if they fail to complete their service.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Information on previous amounts appropriated is currently unavailable to CRS.

**Annual amount discharged or repaid:** Information currently unavailable to CRS.

**Annual beneficiaries:** Information currently unavailable to CRS.

**CRS report:** None.

**Additional resources:** None.

### National Indian Forest Resources Management Postgraduation Recruitment Assumption of Student Loans

**Authority:** *Statute:* National Indian Forest Resource Management Act, Title III, §315; 25 U.S.C. §3114. *Regulations:* 25 C.F.R. §163.41.

**Federal administering agency:** Department of the Interior, Bureau of Indian Affairs (BIA).

**Purpose of program:** To recruit Indian and Alaska Native graduate foresters and trained forestry technicians into the Bureau of Indian Affairs forestry programs.

**Eligible loan type:** Any outstanding student loan from an established lending institution (this may include FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans; Perkins Loans; and private education loans).

**Qualifying activity or other service:** To qualify for repayment benefits, borrowers must be Indian or Alaska Native professional foresters or forester technicians who have completed a postsecondary forestry or forestry-related curriculum at an accredited institution and enter into a service agreement with a BIA or tribal forestry program. Payment is made based upon each complete year of service performed.

**Maximum benefit allowed:** Up to \$5,000 per year.

**Restrictions on eligibility:** N/A

**Clawback and other post-award conditions:** Borrowers must repay the amount, plus interest, of their loans assumed by the agency if they fail to complete their service. The amount to be repaid is adjusted based on the amount of obligated service performed.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Information on previous amounts appropriated is currently unavailable to CRS.

**Annual amount discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS report:** None.

**Additional resources:** None.

## **American Indian Agricultural Resource Management Postgraduation Recruitment Assumption of Student Loans**

**Authority:** *Statute:* American Indian Agricultural Resource Management Act, Title II, §202; 25 U.S.C. §3732. *Regulations:* 25 C.F.R. §§166.900 et seq.

**Federal administering agency:** Department of the Interior, Bureau of Indian Affairs (BIA).

**Purpose of program:** To recruit Indian and Alaska Natives for employment as natural resource and trained agriculture technicians in approved agriculture programs.

**Eligible loan type:** Any outstanding student loan from an established lending institution (this may include FFEL and Direct Loan program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans; Perkins Loans; and private education loans).

**Qualifying service or other activity:** To qualify for repayment benefits, borrowers must be Indian or Alaska Native natural resources and agriculture technicians who have completed a postsecondary natural resources or agriculture-related curriculum at an accredited institution and enter into a service agreement with a BIA or a tribal agriculture program or related programs. Payment is made based upon each complete year of service performed.

**Maximum benefit allowed:** Up to \$5,000 per year.

**Restrictions on eligibility:** N/A

**Clawback and other post-award conditions:** Borrowers must repay the amount, plus interest, of their loans assumed by the agency if they fail to complete their service. The amount required to be repaid is adjusted based on the amount of obligated service performed.

**Federal tax treatment:** The amount of student loan repayments received is included in gross income.

**Budgetary classification and funding:** Discretionary. Information on previous amounts appropriated is currently unavailable to CRS.

**Annual amount discharged or repaid:** Information currently unavailable to CRS.

**Annual number of beneficiaries:** Information currently unavailable to CRS.

**CRS reports:** None.

**Additional resources:** None.

## Appendix B. Programs by Eligibility

**Table B-2, Table B-3, Table B-4, and Table B-5** list federal student loan repayment and forgiveness programs by type of profession or service that qualifies borrowers for program benefits. Within each table, programs are organized according to their order of presentation in the report (i.e., in the order in which they appear in **Table 2, Table 3, and Table 4**). The following tables list a brief description of the eligibility criteria, length of service commitment, qualifying loan type, maximum benefit available, and administering agency or entity. For more complete information on each program, see the program-specific details listed in **Appendix A**. Programs with columns denoted “undetermined” have not yet been implemented and, therefore, may have some criteria that have not yet been established. Finally, several programs (e.g., the Public Service Loan Forgiveness Program) benefit a variety of professions and, therefore, may appear in multiple tables.

**Table B-1** identifies the meanings of acronyms used in the tables that follow.

**Table B-1. Acronyms used in Table B-2 through Table B-5**

<b>ATSDR</b>	Agency for Toxic Substances and Disease Registry
<b>BIA</b>	Bureau of Indian Affairs
<b>BJA</b>	Bureau of Justice Assistance
<b>CDC</b>	Centers for Disease Control and Prevention
<b>CBO</b>	Congressional Budget Office
<b>CNCS</b>	Corporation for National and Community Service
<b>DL</b>	William D. Ford Federal Direct Loan program
<b>DHS</b>	Department of Homeland Security
<b>DOD</b>	Department of Defense
<b>DOI</b>	Department of the Interior
<b>DOJ</b>	Department of Justice
<b>DOS</b>	Department of State
<b>ED</b>	Department of Education
<b>FDA</b>	Food and Drug Administration
<b>FFEL</b>	Federal Family Education Loan program
<b>HHS</b>	Department of Health and Human Services
<b>HPSA</b>	Health Professional Shortage Areas
<b>HRSA</b>	Health Resources and Services Administration
<b>IHS</b>	Indian Health Service
<b>JRJ</b>	John R. Justice
<b>LRP</b>	Loan Repayment Program
<b>NCCC</b>	National Civilian Community Corps
<b>NHSC</b>	National Health Service Corps
<b>NIFA</b>	National Institute of Food and Agriculture
<b>NIH</b>	National Institutes of Health

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<b>PSLF</b>	Public Service Loan Forgiveness
<b>PHSA</b>	Public Health Service Act
<b>STEM</b>	Science, Technology, Engineering, and Mathematics
<b>USCG</b>	U.S. Coast Guard
<b>USDA</b>	U.S. Department of Agriculture
<b>VA</b>	U.S. Department of Veterans Affairs
<b>VHA</b>	Veterans Health Administration
<b>VISTA</b>	Volunteers in Service to America

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**Table B-2. Federal Student Loan Repayment and Forgiveness Programs**

Health Care and Public Health Professions

<b>Program</b>	<b>Administering Agency/Entity</b>	<b>Eligibility</b>	<b>Service Commitment</b>	<b>Qualifying Loans</b>	<b>Maximum Benefit</b>
Public Service Loan Forgiveness	ED	Employed full-time in a public service job, including jobs in public health	10 years	DL program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans	Remaining loan balance after 10 years of qualifying payments
Federal Perkins Loan Cancellation	ED	Employed full-time as a nurse or medical technician	At least 1 year for partial benefit; 5 years for maximum benefit	Federal Perkins Loans	100% of student loan balance
IHS Loan Repayment Program	HHS/IHS	Health professionals employed at an IHS facility in a specifically identified field	At least 2 years	Loans used to finance educational expenses	\$25,000 per year
NHSC LRP	HHS/HRSA	Health professionals in health professional shortage areas, including clinical social workers, family therapists, and counselors	At least 2 years	Loans used to finance educational expenses	\$60,000 per year; \$240,000 in total <sup>a</sup>
NHSC Students to Service LRP	HHS/HRSA	Physicians, dentists, nurse practitioners, certified nurse midwives and physician assistants who agree to practice primary care, psychiatry, or obstetrics gynecology in health professional shortage areas of greatest need	At least 3 years	Loans used to finance educational expenses	\$30,000 per year; \$120,000 in total
National Health Service Corps State LRP	HHS/HRSA	Health professionals in state-designated shortage areas	Varies by state	Loans used to finance educational expenses	Varies by state

<b>Program</b>	<b>Administering Agency/Entity</b>	<b>Eligibility</b>	<b>Service Commitment</b>	<b>Qualifying Loans</b>	<b>Maximum Benefit</b>
Loan Repayments for Health Professional School Faculty	HHS/HRSA	Health professionals from economically or environmentally disadvantaged backgrounds who agree to serve as faculty at a health professions school	At least 2 years	Loans used to finance educational expenses	\$20,000 per year; \$40,000 in total
Dental Faculty LRP	HHS/HRSA	Full-time faculty in general, pediatric, or public health dentistry or dental hygiene	5 years	Loans used to finance educational expenses	Up to 100% of student loan balance
Pediatric Specialty LRP	HHS/HRSA	Full-time pediatric health professionals who are employed in a HPSA or underserved area	3 years	Loans used to finance educational expenses	\$100,000 in total
Substance Use Disorder Treatment and Recovery LRP	HHS/HRSA	Substance use disorder treatment providers in mental health professional shortage areas or in an area with high rates of drug overdose deaths	6 years	Loans used to finance educational expenses	\$250,000 in total
Nurse Corps LRP	HHS/HRSA	Nurses at health care facilities with a critical shortage of nurses or nurse faculty members at accredited nursing schools	At least 2 years	Loans used to finance educational expenses	85% of student loan balance
Nursing Faculty LRP	HHS/HRSA	Full-time nurse faculty at accredited nursing schools	At least 1 year	Loans used to finance educational expenses	85% of student loan balance, plus interest

<b>Program</b>	<b>Administering Agency/Entity</b>	<b>Eligibility</b>	<b>Service Commitment</b>	<b>Qualifying Loans</b>	<b>Maximum Benefit</b>
NIH Extramural LRPs	HHS/NIH	Health professionals who conduct research in specified areas	At least 2 years	FFEL, DL, Graduate PLUS, and Consolidation loans, PHS Title VII-A and VIII-E loans, loans made by certain government and private lenders	\$50,000 per year
IHS Mental Health Prevention and Treatment LRP	HHS/IHS	IHS employees who provide mental health services	Undetermined	Loans used to finance educational expenses	Undetermined
Temporary Expanded PSLF	ED	Employed full-time in a public service job, including jobs in public health	10 years	DL program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans	Remaining loan balance after 10 years of qualifying payments
Loan Forgiveness for Service in Areas of National Need	ED	Employed as a nurse, public or mental health professional, or dentist	None	FFEL and DL program Subsidized Loans, Unsubsidized Loans, Graduate PLUS Loans, and Consolidation Loans (other than those used to repay Parent PLUS Loans)	\$2,000 per year; \$10,000 in total
Nursing Workforce Development Loans: Loan Cancellation	HHS/HRSA	Professional full-time nurses at eligible institutions; loans must have been received before September 29, 1995	Undetermined	Loans made to students by schools from funds established under the program's statute	85% of student loan balance
Eligible Individual Student LRP	HHS/HRSA	Licensed nurses with a master's or doctoral degree who serve as full-time nursing faculty	At least 4 years	Undetermined	\$20,000 per year; \$80,000 in total
Public Health Workforce LRP	HHS/HRSA	Full-time public health professionals	At least 3 years	Loans used to finance educational expenses	\$50,000 per year

<b>Program</b>	<b>Administering Agency/Entity</b>	<b>Eligibility</b>	<b>Service Commitment</b>	<b>Qualifying Loans</b>	<b>Maximum Benefit</b>
Active Duty Health Professionals LRP	DOD, applicable military branch	Members who are serving or able to serve on active duty as an officer in a specified health care profession	At least 1 year	Loans used to finance a health profession education	\$60,000 per year
Selected Reserve Health Professionals LRP	DOD, applicable military branch	Officers in the Selected Reserve who are qualified, or enrolled in a program leading to qualification, in a critically needed health care profession to meet wartime combat medical shortages	At least 1 year	FFEL and DL program Subsidized Loans, Unsubsidized Loans, Graduate PLUS Loans, and Consolidation Loans, Perkins Loans, PHSA Title VII-A and VIII-B loans, Primary Care Loan Program loans, and private education loans	\$60,000 per year; \$250,000 in total
Education Debt Reduction Program	VA/VHA	VHA health professionals who provide direct patient care, or services incident to direct patient care, difficult-to-fill health professions	None specified	Loans used to finance educational expenses	\$40,000 per year; \$200,000 in total over a five-year period
Program for the Repayment of Educational Loans	VA/VHA	VHA health professionals who serve as qualified psychiatrists	At least 2 years	Loans used to finance educational expenses	\$30,000 per year
Veterans Affairs Specialty Education Loan Repayment Program	VA/VHA	VHA specialty physicians who provide full-time clinical care at a VHA facility	At least 2 years	Loans used to finance educational expenses	\$40,000 per year; \$160,000 in total
CDC/ATSDR Educational LRP	HHS /CDC/ATSDR	CDC or ATSDR employees in hard-to-fill positions and whose debt exceeds 20% of their salary	At least 3 years	Loans used to finance educational expenses	\$50,000 per year

Program	Administering Agency/Entity	Eligibility	Service Commitment	Qualifying Loans	Maximum Benefit
NIH Intramural LRPs	HHS/NIH	NIH employees who conduct research in specified areas	At least 2 years	FFEL, DL, Graduate PLUS, and Consolidation loans, PHSA Title VII-A and VIII-B loans, and loans made by certain government and private lenders	\$50,000 per year
Federal Food, Drug, and Cosmetic Act LRP	HHS/FDA	Health professionals who conduct research as an FDA employee and whose debt exceeds 20% of their annual salary	At least 3 years	Loans used to finance educational expenses	\$20,000 per year
LRP: Clinical Researchers from Disadvantaged Backgrounds	VA/VHA	VHA employees from disadvantaged backgrounds who conduct clinical research	At least 1 year	Loans used to finance educational expenses	\$35,000 per year

**Source:** CRS analysis of relevant statutes, regulations, and program materials.

**Notes:**

- a. Opioid and Substance Use Disorder (SUD) providers may receive up to \$75,000 per year in exchange for a three-year service commitment. SUD providers in rural areas may receive up to \$100,000 for three-year service commitment.

**Table B-3. Federal Student Loan Repayment and Forgiveness Programs**

## Education Professions

<b>Program</b>	<b>Administering Agency/Entity</b>	<b>Eligibility</b>	<b>Service Commitment</b>	<b>Qualifying Loans</b>	<b>Maximum Benefit</b>
Public Service Loan Forgiveness	ED	Employed full-time in a public service job, including jobs in education or school-based library services	10 years	DL program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans	Remaining loan balance after 10 years of qualifying payments
Stafford Loan Forgiveness for Teachers	ED	Full-time teachers in public or private nonprofit schools or public education service agencies	At least 5 consecutive complete academic years	FFEL and DL program Subsidized Loans and Unsubsidized Loans; and portions of Consolidation Loans attributable to Subsidized Loans and Unsubsidized Loans	\$5,000 in general; \$17,500 for special education and STEM teachers
Federal Perkins Loan Cancellation	ED	Employed full-time in specified education services	At least 1 year for partial benefit; 5 years for maximum benefit	Federal Perkins Loans	100% of student loan balance
Loan Repayments for Health Professional School Faculty	HHS/HRSA	Health professionals who agree to serve as faculty at a health professions school	At least 2 years	Loans used to finance educational expenses	\$20,000 per year & \$40,000 in total
Dental Faculty Loan Repayment	HHS/HRSA	Full-time faculty in general, pediatric, or public health dentistry	5 years	Loans used to finance educational expenses	100% of student loan balance
Nursing Education LRP (NURSE Corps)	HHS/HRSA	Nurse faculty members at accredited nursing schools	At least 2 years	Loans used to finance educational expenses	85% of student loan balance
Nursing Faculty LRP	HHS/HRSA	Full-time nurse faculty at accredited nursing schools	At least 1 year	Loans used to finance educational expenses	85% of student loan balance, plus interest



<b>Program</b>	<b>Administering Agency/Entity</b>	<b>Eligibility</b>	<b>Service Commitment</b>	<b>Qualifying Loans</b>	<b>Maximum Benefit</b>
Temporary Expanded PSLF	ED	Employed full-time in a public service job, including jobs education or school-based library services	10 years	DL program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans	Remaining loan balance after 10 years of qualifying payments
Loan Forgiveness for Service in Areas of National Need	ED	Full-time teachers, librarians, school counselors, and school administrators	At least 1 year	FFEL and DL program Subsidized Loans, Unsubsidized Loans, Graduate PLUS, and Consolidation Loans (other than those used to repay Parent PLUS Loans)	\$2,000 per year; \$10,000 in total
Nursing Workforce Development Loans: Loan Cancellation	HHS/HRSA	Professional full-time nursing teachers at eligible institutions; loans must have been received before September 29, 1995	Undetermined	Loans made to students by schools from funds established under the program's statute	85% of student loan balance
Eligible Individual Student LRP	HHS/HRSA	Licensed nurses with a master's or doctoral degree who serve as full-time nursing faculty	At least 4 years	Loans used to finance educational expenses	\$20,000 per year; \$80,000 in total

**Source:** CRS analysis of relevant statutes, regulations, and program materials.

**Table B-4. Federal Student Loan Repayment and Forgiveness Programs**

## Military Service

<b>Program</b>	<b>Administering Agency/Entity</b>	<b>Eligibility</b>	<b>Service Commitment</b>	<b>Qualifying Loans</b>	<b>Maximum Benefit</b>
Public Service Loan Forgiveness Program	ED	Employed full-time in a public service job, including military service	10 years	DL program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans	Remaining loan balance after 10 years of qualifying payments
Temporary Expanded PSLF	ED	Employed full-time in a public service job, including military service	10 years	DL program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans	Remaining loan balance after 10 years of qualifying payments
Armed Forces LRP: Enlisted Members on Active Duty in Specified Military Specialties	DOD, applicable military branch	Members who perform active duty in certain officer programs or military specialties	At least 1 year	FFEL, DL, PLUS, Consolidation, and Perkins Loans, state and private education loans	The greater of 33 1/3% of the outstanding loan or \$1,500 per year
Active Duty Health Professionals LRP	DOD, applicable military branch	Members who are serving or able to serve on active duty as an officer in a specified health care profession	At least 1 year	Loans used to finance a health profession education	\$60,000 per year
Education LRP: Members of the Selected Reserve	DOD, applicable military branch	Members of the Selected Reserve in certain officer programs or enlisted military specialties	At least 1 year	FFEL, DL, PLUS, Consolidation, and Perkins Loans, state and private education loans	The greater of 15% of the outstanding loan or \$1,000 per year, plus accrued interest
Selected Reserve Health Professionals LRP	DOD, applicable military branch	Officers in the Selected Reserve who are qualified, or enrolled in a program leading to qualification, in a critically needed health care profession to meet wartime combat medical shortages	At least one year	FFEL, DL, Graduate PLUS and Perkins Loans, PHSA Title VII-A and VIII-B loans, Primary Care Loan Program loans, and private education loans	\$60,000 per year; \$250,000 in total

<b>Program</b>	<b>Administering Agency/Entity</b>	<b>Eligibility</b>	<b>Service Commitment</b>	<b>Qualifying Loans</b>	<b>Maximum Benefit</b>
Education LRP: Chaplains Serving in the Selected Reserve	DOD, applicable military branch	Members serving or able to serve as a chaplain in the Selected Reserve	At least 3 years	Loans used to finance educational expenses	\$20,000 per three years
Armed Forces National Call to Service Payment of Student Loans	DOD, applicable military branch	Members who enlist and serve in a designated military occupational specialty	At least 15 months of active duty, plus additional active or reserve service	Loans used to finance educational expenses	\$18,000 in total
Armed Forces Student Loan Interest Payment Program: Members on Active Duty	DOD	Active duty members of the Armed Forces in their first term of service	None	Interest and special allowances that accrue on FFEL, DL, PLUS, and Perkins Loans	36 consecutive months of interest and special allowances
Coast Guard Education LRP	DHS/USCG	Members of the officer program or individuals performing service in a military specialty occupation in the Coast Guard	At least 1 year	FFEL, DL, PLUS, Consolidation, and Perkins Loans, and private education loans	The greater of 33 1/3% of the loan or \$1,500 per year

**Source:** CRS analysis of relevant statutes, regulations, and program materials.

**Table B-5. Federal Student Loan Repayment and Forgiveness Programs**

Public Service Professions (Other than Health Care, Education, and Military)

<b>Program</b>	<b>Administering Agency/Entity</b>	<b>Eligibility</b>	<b>Service Commitment</b>	<b>Qualifying Loans</b>	<b>Maximum Benefit</b>
Public Service Loan Forgiveness Program	ED	Employed full-time in a public service job, including jobs in emergency management, public safety, public interest law, elderly, or disability services	10 years	DL program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans	Remaining loan balance after 10 years of qualifying payments
Federal Perkins Loan Cancellation	ED	Employed full-time in specified public service professions, including Peace Corps and AmeriCorps VISTA	At least 1 year for partial benefit; 5 years for maximum benefit	Federal Perkins Loans	100% of student loan balance
Veterinary Medicine LRP	USDA/NIFA	Large animal veterinarians who provide short-term emergency services to the federal government	60 days of service per year for at least 3 years	Loans used to finance educational expenses	\$25,000 per year; \$75,000 in total
JRJ Loan Repayment for Prosecutors and Public Defenders Program	DOJ/BJA	Full-time prosecutors and public defenders	At least 3 years	FFEL, DL, Graduate PLUS, Consolidation, and Perkins loans	\$10,000 per year; \$60,000 in total
Temporary Expanded PSLF	ED	Employed full-time in a public service job, including jobs in emergency management, public safety, public interest law, elderly, or disability services	10 years	DL program Subsidized Loans, Unsubsidized Loans, PLUS Loans, and Consolidation Loans	Remaining loan balance after 10 years of qualifying payments

<b>Program</b>	<b>Administering Agency/Entity</b>	<b>Eligibility</b>	<b>Service Commitment</b>	<b>Qualifying Loans</b>	<b>Maximum Benefit</b>
Civil Legal Assistance Attorney Student LRP	ED	Full-time civil legal assistance attorneys	At least 3 years	FFEL and DL program Subsidized Loans, Unsubsidized Loans, Graduate PLUS, and Consolidation Loans (other than those used to repay Parent PLUS Loans) and Perkins Loans	\$6,000 per year; \$40,000 in total
Loan Forgiveness for Service in Areas of National Need	ED	Full-time public safety, emergency management, public interest legal services, or STEM professionals	At least 1 year	FFEL and DL program Subsidized Loans, Unsubsidized Loans, Graduate PLUS, and Consolidation Loans (other than those used to repay Parent PLUS Loans)	\$2,000 per year; \$10,000 in total
CBO Student Loan Repayment	CBO	CBO employees	At least 1 year	Loans used to finance educational expenses	\$6,000 per year; \$40,000 in total
Capitol Police LRP	Capitol Police	Capitol Police employees	At least 2 years	Loans used to finance educational expenses	\$10,000 per year; \$80,000 in total
LRP for Senate Employees	Secretary of the Senate	Senate or Office of Congressional Accessibility Services employees	At least 1 year	FFEL, DL, PLUS, Consolidation, and Perkins loans, PHSA Title VII-A and VIII-E loans	\$833 per month; \$80,000 in total
LRP for House Employees	Committee on House Administration	U.S. House of Representatives employees	At least 1 year	FFEL, DL, PLUS, Consolidation, and Perkins loans, PHSA Title VII-A and VIII-E loans	\$80,000 in total
Government Employee LRP	Individual Executive Agencies	Federal executive branch agency employees and certain legislative branch agency employees	At least 3 years	FFEL, DL, PLUS, Consolidation, and Perkins loans, PHSA Title VII-A and VIII-E loans	\$10,000 per year; \$60,000 in total

<b>Program</b>	<b>Administering Agency/Entity</b>	<b>Eligibility</b>	<b>Service Commitment</b>	<b>Qualifying Loans</b>	<b>Maximum Benefit</b>
Defense Acquisition Workforce LRP	DOD, applicable military branch	DOD acquisition personnel	At least 3 years	FFEL, DL, PLUS, Consolidation, and Perkins loans, PHSA Title VII-A and VIII-E loans	\$10,000 per year; \$60,000 in total
National and Community Service Grant program, Educational Award	CNCS	Individuals who complete service in AmeriCorps State or National, NCCC, or VISTA	Completion of service in AmeriCorps State or National, NCCC, or VISTA	FFEL, DL, PLUS, Consolidation, and Perkins loans, PHSA title VII-A and VIII-E loans, and other loans determined necessary to finance educational expenses	Equal to the maximum Pell Grant award in effect at the beginning of the year in which the CNCS approves the individual's service position
National Indian Forest Resources Management Postgraduation Recruitment Assumption of Student Loans	DOI/BIA	Indians or Alaska Natives who serve as professional foresters or forester technicians for the BIA or a tribal forestry program	At least 1 year	Loans used to finance educational expenses	\$5,000 per year
American Indian Agricultural Resource Management Postgraduation Recruitment Assumption of Loans	DOI/BIA	Indians or Alaska Natives who serve as professional natural resources and agriculture technicians for the BIA or tribal agriculture program	At least 1 year	Loans used to finance educational expenses	\$5,000 per year

**Source:** CRS analysis of relevant statutes, regulations, and program materials.



## **Author Information**

Alexandra Hegji, Coordinator  
Specialist in Social Policy

Sylvia L. Bryan  
Research Assistant

Elayne J. Heisler  
Specialist in Health Services

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