116TH CONGRESS 1ST SESSION S.
To amend the Higher Education Act of 1965 to provide student loan deferment for victims of terrorist attacks.
IN THE SENATE OF THE UNITED STATES
Mr. Rubio introduced the following bill; which was read twice and referred to the Committee on
A BILL
To amend the Higher Education Act of 1965 to provide
student loan deferment for victims of terrorist attacks.
1 Be it enacted by the Senate and House of Representa-
2 tives of the United States of America in Congress assembled,
3 SECTION 1. SHORT TITLE.
4 This Act may be cited as the "Terrorism Survivors
5 Student Loan Deferment Act".
6 SEC. 2. STUDENT LOAN DEFERMENT FOR VICTIMS OF TER-
7 RORIST ATTACKS.
8 (a) Terms of Federally Insured Student
9 LOANS Section 427(a)(2)(C) of the Higher Education

10 Act of 1965 (20 U.S.C. 1077(a)(2)(C)) is amended—

1	(1) in clause (iii), by striking "or" after the
2	semicolon;
3	(2) in clause (iv), by striking the period at the
4	end and inserting "; or"; and
5	(3) by adding at the end the following:
6	"(v) not in excess of 1 year due to the
7	borrower being a victim of a terrorist at-
8	tack;".
9	(b) FFEL Program.—Section 428(b) of the Higher
10	Education Act of 1965 (20 U.S.C. 1078(b)) is amended—
11	(1) in paragraph (1)(M)—
12	(A) in clause (iv), by striking "or" after
13	the semicolon;
14	(B) in clause (v), by inserting "or" after
15	the semicolon; and
16	(C) by adding at the end the following:
17	"(vi) not in excess of 1 year due to
18	the borrower being a victim of a terrorist
19	attack as described in paragraph (10);"
20	and
21	(2) by adding at the end the following:
22	"(10) Deferment for victims of terrorist
23	ATTACKS.—For purposes of deferment under para-
24	graph (1)(M)(vi), a victim of a terrorist attack is an
25	individual who is designated as a victim of a ter-

1	rorist attack by the head of the Federal agency that
2	is handling the investigation of the attack.".
3	(c) DIRECT LOANS.—Section 455 of the Higher Edu-
4	cation Act of 1965 (20 U.S.C. 1087e) is amended—
5	(1) in subsection (e)(7)(B)(i), by inserting "or
6	due to the borrower being a victim of a terrorist at-
7	tack" after "section 435(o)"; and
8	(2) in subsection (f)—
9	(A) in paragraph (2)—
10	(i) in subparagraph (C), by striking
11	"clause (i) or (ii); or" and inserting
12	"clause (i) or (ii);";
13	(ii) in subparagraph (D), by striking
14	the period at the end and inserting "; or";
15	and
16	(iii) by adding at the end the fol-
17	lowing:
18	"(E) not in excess of 1 year due to the
19	borrower being a victim of a terrorist attack as
20	described in paragraph (6)."; and
21	(B) by adding at the end the following:
22	"(6) Deferment for victims of terrorist
23	ATTACKS.—For purposes of deferment under para-
24	graph (2)(E), a victim of a terrorist attack is an in-
25	dividual who is designated as a victim of a terrorist

1	attack by the head of the Federal agency that is
2	handling the investigation of the attack.".
3	(d) Federal Perkins Loans.—Section 464(c)(2)
4	of the Higher Education Act of 1965 (20 U.S.C.
5	1087dd(c)(2)) is amended—
6	(1) in subparagraph (A)—
7	(A) in clause (v), by striking "or" after the
8	semicolon;
9	(B) in clause (vi), by inserting "or" after
10	the semicolon; and
11	(C) by inserting after clause (vi) the fol-
12	lowing:
13	"(vii) not in excess of 1 year due to
14	the borrower being a victim of a terrorist
15	attack as described in subparagraph (D);";
16	and
17	(2) by adding at the end the following:
18	"(D) For purposes of deferment under subpara-
19	graph (A)(vii), a victim of a terrorist attack is an in-
20	dividual who is designated as a victim of a terrorist
21	attack by the head of the Federal agency that is
22	handling the investigation of the attack.".
23	(e) Designating Victims of Terrorist At-
24	TACKS.—The head of the Federal agency that is handling
25	the investigation of a terrorist attack, or has handled the

1 investigation of a terrorist attack, shall designate the indi-

- 2 viduals who are victims of such terrorist attack.
- 3 (f) Anti-Fraud Protections.—The Secretary of
- 4 Education shall establish anti-fraud protections in car-
- 5 rying out the amendments made by this Act.