

117TH CONGRESS  
1ST SESSION

**S.** \_\_\_\_\_

To amend the Higher Education Act of 1965 to provide student loan  
deferment for victims of terrorist attacks.

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IN THE SENATE OF THE UNITED STATES

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Mr. RUBIO introduced the following bill; which was read twice and referred  
to the Committee on \_\_\_\_\_

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**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.