

**AMENDMENT TO RULES COMMITTEE PRINT FOR  
H.R. 4984  
OFFERED BY MR. KLINE OF MINNESOTA**

Page 2, line 7, strike “borrower” and insert “individual”.

Beginning page 7, line 12, amend subparagraph (L) to read as follows:

1                   “(L) For a first-time borrower—  
2                    “(i) a statement of the anticipated  
3                   balance on the loan for which the borrower  
4                   is receiving counseling under this sub-  
5                   section;  
6                    “(ii) based on such anticipated bal-  
7                   ance, the anticipated monthly payment  
8                   amount under, at minimum—  
9                    “(I) the standard repayment  
10                  plan; and  
11                  “(II) an income-based repayment  
12                  plan under section 493C, as deter-  
13                  mined using regionally available data  
14                  from the Bureau of Labor Statistics  
15                  of the average starting salary for the

1 occupation in which the borrower has  
2 an interest in or intends to be em-  
3 ployed; and  
4 “(iii) an estimate of the projected  
5 monthly payment amount under each re-  
6 payment plan described in clause (ii),  
7 based on the average cumulative indebted-  
8 ness at graduation for borrowers of loans  
9 made under part D who are in the same  
10 program of study as the borrower.”.

Page 11, beginning line 7, amend subparagraph (C)  
to read as follows:

11 “(C) For a first-time borrower of such  
12 loan—  
13 “(i) a statement of the anticipated  
14 balance on the loan for which the borrower  
15 is receiving counseling under this sub-  
16 section;  
17 “(ii) based on such anticipated bal-  
18 ance, the anticipated monthly payment  
19 amount under the standard repayment  
20 plan; and  
21 “(iii) an estimate of the projected  
22 monthly payment amount under the stand-  
23 ard repayment plan, based on the average

1 cumulative indebtedness of other borrowers  
2 of Federal Direct PLUS Loans made on  
3 behalf of dependent students who are in  
4 the same program of study as the student  
5 on whose behalf the borrower borrowed the  
6 loan.”.

Page 13, line 17, insert “after receiving the applica-  
ble counseling under paragraphs (2), (4), and (5) for the  
loan” after “ensure that”.

Page 19, beginning line 1, redesignate section 5 as  
section 6.

Page 18, after line 24, insert the following:

7 **SEC. 5. LONGITUDINAL STUDY ON THE EFFECTIVENESS OF**  
8 **STUDENT LOAN COUNSELING.**

9 (a) IN GENERAL.—Not later than 1 year after the  
10 date of enactment of this Act, the Secretary of Education,  
11 acting through the Director of the Institute of Education  
12 Sciences, shall begin conducting a rigorous, longitudinal  
13 study of the impact and effectiveness of the student loan  
14 counseling—

15 (1) provided under subsections (b), (l), and (n)  
16 of section 485 of the Higher Education Act of 1965  
17 (20 U.S.C. 1092), as amended by this Act; and

1           (2) provided through such other means as the  
2 Secretary of Education may determine.

3 (b) CONTENTS.—

4           (1) BORROWER INFORMATION.—The longitu-  
5 dinal study carried out under subsection (a) shall in-  
6 clude borrower information, in the aggregate and  
7 disaggregated by race, ethnicity, gender, income, and  
8 status as an individual with a disability, on—

9                   (A) student persistence;

10                   (B) degree attainment;

11                   (C) program completion;

12                   (D) successful entry into student loan re-  
13 payment;

14                   (E) cumulative borrowing levels; and

15                   (F) such other factors as the Secretary of  
16 Education may determine.

17           (2) EXCEPTION.—The disaggregation under  
18 paragraph (1) shall not be required in a case in  
19 which the number of borrowers in a category is in-  
20 sufficient to yield statistically reliable information or  
21 the results would reveal personally identifiable infor-  
22 mation about an individual borrower.

23 (c) INTERIM REPORTS.—Not later than 18 months  
24 after the commencement of the study under subsection  
25 (a), and annually thereafter, the Secretary of Education

- 1 shall evaluate the progress of the study and report any
- 2 short-term findings to the appropriate committees of Con-
- 3 gress.

