

FYI and also see partial forgiveness of social workers in public child or family services agencies and private-non-profits. The full committee report is at:

<http://thomas.loc.gov/cgi-bin/cpquery/T?&report=hr317&dbname=110&>

SECTION 604. DEFINITIONS

The House bill (Sec. 104) clarifies definitions for dislocated workers and means-tested federal benefits. The House bill amends the provisions concerning untaxed income and benefits in current law. Specifically, the bill **excludes TANF** (welfare benefits), Earned Income Tax Credits, and Social Security from the income calculation in the needs analysis. The House bill clarifies the asset calculation in this section of the bill to ensure that 529 plans are counted as the asset of the parent for independent students.

The Senate amendment (Sec. 604) makes changes to the definition of independent student. It **expands the definition of independent students to include: individuals in foster care anytime after age 13; emancipated minors or individuals in legal guardianships as determined by an appropriate court in such an individual's State of legal residence;** and any individual who has been adequately verified as an unaccompanied youth who is a homeless child or youth, as defined in the McKinney-Vento Homeless Assistance Act. It clarifies that financial aid administrators may make determinations regarding a student's independent status based on a documented determination of independence by another financial aid administrator in the same year.

Both the House and Senate recede with an amendment clarifying that foster students do not lose their independent student status during non-school terms with regard to housing and other benefits. The Conferees concur and adopt the amendment as proposed by the House and Senate.

Also, see provisions re: social workers and others, including, government, 501(c)(3)'s and *public interest law services*.

TITLE IV--LOAN FORGIVENESS

SEC. 401. LOAN FORGIVENESS FOR PUBLIC SERVICE EMPLOYEES.

Section 455 (20 U.S.C. 1087e) is further amended by adding at the end the following:

`(m) Repayment Plan for Public Service Employees-

`(1) IN GENERAL- The Secretary shall cancel the balance of interest and principal due, in accordance with paragraph (2), on any eligible Federal Direct Loan not in default for a borrower who--

`(A) has made 120 monthly payments on the eligible Federal Direct Loan after October 1, 2007, pursuant to any one or a combination of the following:

`(i) payments under an income-based repayment plan under section 493C;

`(ii) payments under a standard repayment plan under subsection (d)(1)(A), based on a 10-year repayment period;

`(iii) monthly payments under a repayment plan under subsection (d)(1) or (g) of not less than the monthly amount calculated under subsection (d)(1)(A), based on a 10-year repayment period;

`(iv) payments under an income contingent repayment plan under subsection (d)(1)(D); and

`(B)(i) is employed in a public service job at the time of such forgiveness; and

`(ii) has been employed in a public service job during the period in which the borrower makes each of the 120 payments described in subparagraph (A).

`(2) LOAN CANCELLATION AMOUNT- After the conclusion of the employment period described in paragraph (1), the Secretary shall cancel the obligation to repay the balance of principal and interest due as of the time of such cancellation, on the eligible Federal Direct Loans made to the borrower under this part.

`(3) DEFINITIONS- In this subsection:

`(A) ELIGIBLE FEDERAL DIRECT LOAN- The term `eligible Federal Direct Loan' means a Federal Direct Stafford Loan, Federal Direct PLUS Loan, or Federal Direct Unsubsidized Stafford Loan, or a Federal Direct Consolidation Loan.

`(B) PUBLIC SERVICE JOB- The term `public service job' means--

`(i) a full-time job in emergency management, government, military service, public safety, law enforcement, public health, public education (including early childhood education), social work in a public child or family service agency, public interest law services (including prosecution or public defense or legal advocacy in low-income communities at a nonprofit organization), public child care, public service for individuals with disabilities, public service for the elderly, public library sciences, school-based library sciences and other school-based services, or at an organization that is described in section 501(c)(3) of the Internal Revenue Code of 1986 and exempt from taxation under section 501(a) of such Code; or

`(ii) teaching as a full-time faculty member at a Tribal College or University as defined in section 316(b) and other faculty teaching in high-needs areas, as determined by the Secretary.'.