SUBSTITUTE AMENDMENT TO THE AMENDMENT IN
THE NATURE OF A SUBSTITUTE TO H.R. 5287
OFFERED BY MR. ZELDIN OF NEW YORK

Strike all after the enacting clause and insert the following:

1 SECTION 1. SENSE OF CONGRESS.
2 It is the sense of the Congress that Federal student
3 loan borrowers who are in default may work with a debt
4 collector with a contractual or sub-contractual relationship
5 with the Department of Education to—
6 (1) enter into a loan rehabilitation program;
7 (2) enter into a repayment arrangement pursuant
8 to section 428F of the Higher Education Act of
9 1965 (20 U.S.C. 1078–6));
10 (3) enter into a loan consolidation program; or
11 (4) repay the loan in full when a borrower is
12 able.

Amend the title so as to read: “A bill to provide the
sense of the Congress with respect to the options available
to Federal student loan borrowers who are in default, and for other purposes.”.