The Student Loan Forgiveness for Frontline Health Workers Act: Frequently Asked Questions

The Student Loan Forgiveness for Frontline Health Workers Act (H.R. 6720) would provide student loan forgiveness on debt accumulated during training for frontline health professionals—including psychologists—who have contributed to patient care, research, testing or enhancing the capacity of the health care system in response to the COVID-19 pandemic.

**Is the bill bipartisan?**
Yes.

**What are the eligibility criteria?**
The individual must be a frontline health care worker (this includes currently licensed professionals, trainees, interns, fellows, residents, and current students) with eligible student loan debt, who either provided care or conducted research related to COVID-19 for no specified length of time during the declared national emergency associated with the coronavirus.

**Does this include psychologists?**
Yes. Under the bill, “mental health professional” is included among the occupations considered a “frontline health care worker.”

**Is this only for health service providers?**
No. Researchers and laboratory workers conducting research related to the prevention, treatment, or cure of the coronavirus, are also eligible.

**Are current graduate psychology students eligible?**
Yes. A student enrolled at an institution of higher education in a program related to providing COVID-related health care services or doing COVID-related research, would be considered eligible.

**Does this cover the full balance of the loan?**
Yes. The legislation would forgive the outstanding balance of interest and principal due on any applicable loan that borrower holds.

**What types of loans are covered?**
The legislation would cover all types of federal student loans under Parts B, D or, E of Title IV of the Higher Education Act. This includes Direct Federal Loans, Federal Family Education Loan (FFEL) Loans, and Perkins Loans. Private loans are also eligible.

**Does this extend to international students?**
Possibly. International students are ineligible to receive federal student loans, however if they have private student loans, they may be able to apply. Does this cover the full balance of the loan?
I do not work directly with COVID patients or on COVID research. Would I still qualify for loan forgiveness?

Unlikely. The bill sets up an intergovernmental taskforce to determine eligibility. It is probable that any application submitted, where the applicant does not meet the criteria established in the legislation will be denied. The bill does however set up an appeal process to dispute potential qualification/denial issues.

My loans are from my undergraduate program, but I am a graduate student now. Will my undergraduate loans also be canceled?

Possibly. Undergraduate loans are eligible, provided that they were used for a degree in a relevant health care field.

Is there a specified length of time during which the borrower must apply for forgiveness?

Yes. The borrower may begin applying for forgiveness 60 days after the date of enactment of this bill and can do so for up to 2 years after the end of the qualifying national emergency.