
THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 2644 Session of
2020

INTRODUCED BY MURT, SCHLEGEL CULVER, BARRAR, BURGOS,
SCHLOSSBERG, WILLIAMS, HILL-EVANS, O'MARA, FREEMAN,
YOUNGBLOOD, ROEBUCK, DELLOSO, DRISCOLL, GALLOWAY, READSHAW,
DEASY, DeLUCA, ROZZI, CIRESI, GAINEY, OTTEN, KENYATTA AND
TOMLINSON, JUNE 29, 2020

REFERRED TO COMMITTEE ON VETERANS AFFAIRS AND EMERGENCY
PREPAREDNESS, JUNE 29, 2020

AN ACT

1 Establishing a Front-Line Worker Loan Forgiveness Program.

2 The General Assembly of the Commonwealth of Pennsylvania
3 hereby enacts as follows:

4 Section 1. Short title.

5 This act shall be known and may be cited as the Front-Line
6 Worker Loan Forgiveness Program Act.

7 Section 2. Definitions.

8 The following words and phrases when used in this act shall
9 have the meanings given to them in this section unless the
10 context clearly indicates otherwise:

11 "Active first responder." A member of an emergency medical
12 services agency, volunteer fire company or volunteer rescue
13 company.

14 "Agency." The Pennsylvania Higher Education Assistance
15 Agency.

1 "Approved institution of higher learning." A degree-granting
2 or certificate-granting educational institution, including a
3 vocational school, that:

- 4 (1) offers a postsecondary program of education;
- 5 (2) is located in this Commonwealth; and
- 6 (3) is approved by the Pennsylvania Higher Education
7 Assistance Agency.

8 "Approved program of education." A curriculum or course of
9 study pursued at an approved institution of higher learning as
10 determined by the Pennsylvania Higher Education Assistance
11 Agency.

12 "Emergency medical services agency." An emergency medical
13 service corporation, association or organization which meets all
14 of the following:

- 15 (1) Is located in this Commonwealth.
- 16 (2) Is licensed by the Department of Health.
- 17 (3) Is regularly engaged in the provision of emergency
18 medical services, including basic life support or advanced
19 life support services and advanced life support squads as
20 defined in 28 Pa. Code § 1027.1 (relating to general
21 provisions) and licensed quick response services.

22 "Front-line worker." An individual who is employed as a
23 health care professional, active first responder or employee of
24 a life-sustaining business at any time during the proclamation
25 of disaster emergency issued by the Governor on March 6, 2020,
26 published at 50 Pa.B. 1644 (March 21, 2020), and any renewal of
27 the state of disaster emergency.

28 "Life-sustaining business." A life-sustaining business
29 within the scope of the order issued by the Governor on March
30 19, 2020.

1 "Program." The Front-Line Worker Loan Forgiveness Program
2 established in this act.

3 "Qualified applicant." A front-line worker or a family
4 member who qualifies for loan forgiveness under this act.

5 "Volunteer fire company." A nonprofit chartered corporation,
6 association or organization located in this Commonwealth which
7 provides fire protection or rescue services and which may offer
8 other voluntary emergency services within this Commonwealth.
9 Voluntary emergency services provided by a volunteer fire
10 company may include voluntary ambulance and voluntary rescue
11 services.

12 "Volunteer rescue company." A nonprofit chartered
13 corporation, association or organization located in this
14 Commonwealth that provides emergency rescue services.

15 Section 3. Front-Line Worker Loan Forgiveness Program.

16 (a) Program established.--The Front-Line Worker Loan
17 Forgiveness Program is established. The program shall provide
18 loan forgiveness awards to qualified applicants in accordance
19 with this act. The agency shall administer the program for
20 active first responders on a Statewide basis.

21 (b) Applicants.--A front-line worker who meets the following
22 criteria may apply to the agency for loan forgiveness under the
23 program:

24 (1) Is a resident of this Commonwealth.

25 (2) Has been a front-line worker for a period of at
26 least one year in this Commonwealth or is a family member of
27 a first-line worker and been directly impacted by the COVID-
28 19 pandemic, as determined by the agency.

29 (3) Is enrolled or has been enrolled as a student in an
30 approved program of education.

1 (4) Provides the agency with a sworn or official
2 statement by:

3 (i) the Office of the State Fire Commissioner or the
4 chief or president of the emergency medical services
5 agency, attesting that the applicant is a member in good
6 standing of the emergency medical services agency,
7 volunteer fire company or volunteer rescue company; or

8 (ii) the owner or an officer of the entity acting as
9 employer of an applicant who is a health care
10 professional or employee of a life-sustaining business
11 attesting that the applicant is currently employed by the
12 entity.

13 Section 4. Award of loan forgiveness.

14 The agency may provide loan forgiveness for a first-line
15 worker who, following completion of a postsecondary degree or
16 certification program and, in each subsequent year, meets all of
17 the following criteria:

18 (1) Is a recipient of an agency-administered, federally
19 insured student loan.

20 (2) Has completed a certificate or degree program at an
21 approved institution of higher learning. The certificate or
22 degree program must be an approved program of education.

23 (3) Remains employed as a first-line worker for four
24 consecutive years preceding the date of application or, as a
25 family member of a first-line worker, is employed in this
26 Commonwealth.

27 (4) Executes a sworn affidavit, under penalty of
28 perjury, that the individual does not have a delinquent
29 payment owing to any Commonwealth agency.

30 Section 5. Amount of awards.

1 (a) Loan forgiveness.--Agency-administered, federally
2 insured student loans for an approved program of education
3 provided to a qualified applicant may be forgiven by the agency
4 as follows:

5 (1) The agency may forgive a qualified applicant's loan
6 in an amount up to \$20,000.

7 (2) Payment of the award shall be made in accordance
8 with the procedures established by the agency.

9 (3) A qualified applicant may receive loan forgiveness
10 awards as follows:

11 (i) First year of front-line worker status following
12 graduation in an amount up to \$5,000, but not exceeding
13 25% of the original qualifying loans.

14 (ii) Second year of front-line worker status
15 following graduation in an amount up to \$5,000, but not
16 exceeding 25% of the original qualifying loans.

17 (iii) Third year of front-line worker status
18 following graduation in an amount up to \$10,000, but not
19 exceeding 50% of the original qualifying loans.

20 (b) Preference.--The agency may give preference in approving
21 loan forgiveness awards under the program to renewal
22 applications.

23 Section 6. Funding.

24 The agency may approve loan forgiveness awards only to the
25 extent that funds are appropriated by the General Assembly and
26 are sufficient to cover administration of the program. In the
27 event that funding is insufficient to fully fund administration
28 and awards to all qualified applicants, the agency shall prorate
29 loan forgiveness awards.

30 Section 7. Administration.

1 The agency shall promulgate regulations and adopt policies,
2 procedures and forms as are necessary and not inconsistent with
3 the provisions of this act.

4 Section 8. Guidelines.

5 The agency shall adopt guidelines, including forms, necessary
6 to administer this act.

7 Section 9. Effective date.

8 This act shall take effect in 60 days.