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THE GENERAL ASSEMBLY OF PENNSYLVANIA

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HOUSE BILL

No. 2161 Session of  
2021

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INTRODUCED BY DeLUCA, HILL-EVANS, SANCHEZ, SCHLOSSBERG, THOMAS,  
GALLOWAY, D. WILLIAMS, KINSEY, CIRESI AND DEASY,  
DECEMBER 13, 2021

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REFERRED TO COMMITTEE ON VETERANS AFFAIRS AND EMERGENCY  
PREPAREDNESS, DECEMBER 13, 2021

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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.

16 "Approved institution of higher learning." A degree-granting

1 or certificate-granting educational institution, including a  
2 vocational school, that:

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

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

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

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

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

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

30 "Program." The Front-Line Worker Loan Forgiveness Program

1 established in this act.

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

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

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

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

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

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

23 (1) Is a resident of this Commonwealth.

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

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

30 (4) Provides the agency with a sworn or official

1 statement by:

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

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

12 Section 4. Award of loan forgiveness.

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

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

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

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

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

29 Section 5. Amount of awards.

30 (a) Loan forgiveness.--Agency-administered, federally

1 insured student loans for an approved program of education  
2 provided to a qualified applicant may be forgiven by the agency  
3 as follows:

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

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

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

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

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

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

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

## 22 Section 6. Funding.

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

## 29 Section 7. Administration.

30 The agency shall promulgate regulations and adopt policies,

1 procedures and forms as are necessary and not inconsistent with  
2 the provisions of this act.

3 Section 8. Guidelines.

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

6 Section 9. Effective date.

7 This act shall take effect in 60 days.