

119TH CONGRESS  
1ST SESSION

**S.** \_\_\_\_\_

To amend section 455(m) of the Higher Education Act of 1965 to modify the eligibility requirements of the public service loan forgiveness program for certain members of the Armed Forces, the National Guard, and the commissioned corps of the National Oceanic and Atmospheric Administration, and for other purposes.

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IN THE SENATE OF THE UNITED STATES

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Mr. BLUMENTHAL introduced the following bill; which was read twice and referred to the Committee on \_\_\_\_\_

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**A BILL**

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1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Veteran and Active  
5       Loan Obligation Relief Act of 2025” or the “VALOR  
6       Act”.

1 **SEC. 2. MODIFICATION OF PUBLIC SERVICE LOAN FOR-**  
2 **GIVENESS ELIGIBILITY FOR BORROWERS IN**  
3 **COVERED ACTIVE DUTY SERVICE.**

4 Section 455(m) of the Higher Education Act of 1965  
5 (20 U.S.C. 1087e(m)) is amended—

6 (1) by redesignating paragraphs (3) and (4) as  
7 paragraphs (4) and (5), respectively; and

8 (2) by inserting after paragraph (2) the fol-  
9 lowing:

10 “(3) SPECIAL RULES WITH RESPECT TO BOR-  
11 ROWERS IN COVERED ACTIVE DUTY SERVICE.—

12 “(A) IN GENERAL.—In carrying out this  
13 subsection with respect to a borrower whose  
14 public service includes or consists of covered ac-  
15 tive duty service, including National Guard  
16 service, the Secretary shall—

17 “(i) deem each monthly payment that  
18 was deferred under subsection (f)(2)(C) or  
19 section 428(b)(1)(M)(iii) (relating to cer-  
20 tain National Guard duty or active duty  
21 deferment) or section 493D, or that would  
22 have been due while the loan was in for-  
23 bearance under subsection (l)(2) or section  
24 428(c)(3)(A)(i)(iv), to be a qualifying  
25 monthly payment made by the borrower

1 for purposes of subparagraphs (A) and  
2 (B)(ii) of paragraph (1);

3 “(ii) waive the requirement of para-  
4 graph (1)(B)(i) if the borrower completed  
5 10 years of full-time employment in cov-  
6 ered active duty service during the period  
7 of the loan; and

8 “(iii) ensure that a borrower whose  
9 public service job included covered active  
10 duty service and who meets the require-  
11 ments of this subsection is able to receive  
12 public service loan forgiveness in accord-  
13 ance with the terms of this subsection,  
14 without regard as to when the borrower  
15 enrolled in the public service loan forgive-  
16 ness program.

17 “(B) COVERED ACTIVE DUTY SERVICE DE-  
18 FINED.—In this paragraph, the term ‘covered  
19 active duty service’ means—

20 “(i) active service (as that term is de-  
21 fined in section 101(d) of title 10, United  
22 States Code); and

23 “(ii) full-time duty in the active serv-  
24 ice of the commissioned corps of the Na-

1 tional Oceanic and Atmospheric Adminis-  
2 tration.”.