

Baldwin_01 (as modified)



AMENDMENT NO. _____

Calendar No. _____

Purpose: To amend the Higher Education Act of 1965 to increase the Federal student loan limits for students in flight education and training programs.

IN THE SENATE OF THE UNITED STATES—118th Cong., 2nd Sess.

S. _____

To amend title 49, United States Code, to authorize appropriations for the Federal Aviation Administration for fiscal years 2024 through 2028, and for other purposes.

Referred to the Committee on _____ and ordered to be printed

Ordered to lie on the table and to be printed

AMENDMENT intended to be proposed by Ms. BALDWIN (for herself, Mr. SULLIVAN, and Ms. DUCKWORTH)

Viz:

1 At the end of title V, add the following:

2 **Subtitle C—Flight Education**

3 **Access Act**

4 **SEC. 541. SHORT TITLE.**

5 This subtitle may be cited as the “Flight Education

6 Access Act”.

1 **SEC. 542. INCREASE IN FEDERAL STUDENT LOAN LIMITS**
2 **FOR STUDENTS IN FLIGHT EDUCATION AND**
3 **TRAINING PROGRAMS.**

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

6 (1) in subsection (p)—

7 (A) by striking “Each institution” and in-
8 serting the following:

9 “(1) IN GENERAL.—Each institution”; and

10 (B) in paragraph (1) (as designated by
11 subparagraph (A)), by inserting before the pe-
12 riod at the end the following: “and, shall, with
13 respect to Federal Direct Unsubsidized Stafford
14 Loans made after the date of enactment of the
15 Flight Education Access Act to an eligible stu-
16 dent (as defined in subsection (r)), comply with
17 the requirements of paragraph (2)”; and

18 (C) by adding at the end the following:

19 “(2) ADDITIONAL DISCLOSURES.—At or prior
20 to the disbursement of a Federal Direct Unsub-
21 sidized Stafford Loan after the date of enactment of
22 the Flight Education Access Act to an eligible stu-
23 dent (as defined in subsection (r)), the following
24 shall be disclosed:

25 “(A) The principal amount of the loan, the
26 stated interest rate on the loan, the number of

1 required monthly payments to be made on the
2 loan (which shall be based on a standard repay-
3 ment plan), and the estimated number of
4 months before the start of the repayment period
5 for the loan (based on the expected date on
6 which the repayment period is to begin or the
7 deferment period is to end, as applicable).

8 “(B) The estimated balance to be owed by
9 the borrower on such loan (including, if applica-
10 ble, the estimated amount of interest to be cap-
11 italized) as of the scheduled date on which the
12 repayment period is to begin or the deferment
13 period is to end, as applicable, and an estimate
14 of the projected monthly payment.

15 “(C) An estimate of the aggregate amount
16 the borrower will pay for the loan, including the
17 total amount of monthly payments made over
18 the life of the loan plus the amount of any
19 charges for the loan, such as an origination
20 fee.”; and

21 (2) by adding at the end the following:

22 “(r) INCREASE IN LOAN LIMITS FOR STUDENTS IN
23 FLIGHT EDUCATION AND TRAINING PROGRAMS.—

24 “(1) IN GENERAL.—Notwithstanding any other
25 provision of this Act, the loan limits for Federal Di-

1 rect Unsubsidized Stafford Loans made after the
2 date of enactment of the Flight Education Access
3 Act with respect to eligible students shall be subject
4 to this subsection.

5 “(2) DEFINITIONS.—In this section:

6 “(A) ELIGIBLE STUDENT.—The term ‘eli-
7 gible student’ means a student who is enrolled
8 in an eligible undergraduate flight education
9 and training program.

10 “(B) ELIGIBLE UNDERGRADUATE FLIGHT
11 EDUCATION AND TRAINING PROGRAM.—The
12 term ‘eligible undergraduate flight education
13 and training program’ means an undergraduate
14 flight education and training program that of-
15 fers training for applicants seeking a commer-
16 cial pilot certificate and—

17 “(i) during the period beginning on
18 the date of enactment of the Flight Edu-
19 cation Access Act and ending on the date
20 on which 3 years of data has been collected
21 pursuant to paragraph (3)(C), that meets
22 all the applicable requirements of this Act;
23 and

24 “(ii) beginning on the date on which
25 3 years of data has been collected pursuant

1 to paragraph (3)(C), that meets all the ap-
2 plicable requirements of this Act and has
3 a completion rate averaged over a 3-year
4 period, as calculated under paragraph
5 (3)(C) that is equal to or greater than 70
6 percent.

7 “(C) UNDERGRADUATE FLIGHT EDU-
8 CATION AND TRAINING PROGRAM.—The term
9 ‘undergraduate flight education and training
10 program’—

11 “(i) has the meaning given the term
12 by the Secretary, in consultation with the
13 Administrator of the Federal Aviation Ad-
14 ministration;

15 “(ii) shall include a flight education
16 and training program offered by an eligible
17 institution that is accredited by an accred-
18 iting agency recognized by the Secretary,
19 that—

20 “(I) awards undergraduate cer-
21 tificates or associate or bachelor de-
22 grees; and

23 “(II) provides pilot training in
24 accordance with part 141 of title 14,

1 Code of Federal Regulations, or any
2 successor regulation; and

3 “(iii) shall not include a flight edu-
4 cation and training program certified
5 under part 61 of title 14, Code of Federal
6 Regulations, or any successor regulation.

7 “(3) LOAN LIMITS FOR ELIGIBLE UNDER-
8 GRADUATE FLIGHT EDUCATION AND TRAINING PRO-
9 GRAMS.—

10 “(A) LIMITS FOR ELIGIBLE STUDENTS
11 WHO ARE DEPENDENT STUDENTS.—

12 “(i) ANNUAL LIMITS.—The maximum
13 annual amount of Federal Direct Unsub-
14 subsidized Stafford Loans an eligible student
15 who is a dependent student may borrow in
16 any academic year (as defined in section
17 481(a)(2)) or its equivalent shall be—

18 “(I) in the case of an eligible stu-
19 dent at an eligible institution who has
20 not successfully completed the first
21 year of an eligible undergraduate
22 flight education and training pro-
23 gram—

24 “(aa) \$13,500, if such stu-
25 dent is enrolled in such a pro-

1 maximum annual loan amount
2 that such student may receive
3 may not exceed the amount that
4 bears the same ratio to the
5 amount specified in item (aa) as
6 the length of such program meas-
7 ured in semester, trimester, quar-
8 ter, or clock hours bears to one
9 academic year;

10 “(III) in the case of a student at
11 an eligible institution who has suc-
12 cessfully completed the first year and
13 second years of an eligible under-
14 graduate flight education and training
15 program but has not yet successfully
16 completed the remainder of such pro-
17 gram—

18 “(aa) \$16,500; or

19 “(bb) if such student is en-
20 rolled in such a program that is
21 less than one academic year, the
22 maximum annual loan amount
23 that such student may receive
24 may not exceed the amount that
25 bears the same ratio to the

1 amount specified in item (aa) as
2 the length of such program meas-
3 ured in semester, trimester, quar-
4 ter, or clock hours bears to one
5 academic year; and

6 “(IV) in the case of a student at
7 an eligible institution who has suc-
8 cessfully completed the first, second,
9 and third years of an eligible under-
10 graduate flight education and training
11 program but has not yet successfully
12 completed the remainder of such pro-
13 gram—

14 “(aa) \$15,500; or

15 “(bb) if such student is en-
16 rolled in such a program that is
17 less than one academic year, the
18 maximum annual loan amount
19 that such student may receive
20 may not exceed the amount that
21 bears the same ratio to the
22 amount specified in item (aa) as
23 the length of such program meas-
24 ured in semester, trimester, quar-

1 ter, or clock hours bears to one
2 academic year.

3 “(ii) AGGREGATE LIMITS.—The max-
4 imum aggregate amount of Federal Direct
5 Unsubsidized Stafford Loans an eligible
6 student who is a dependent student may
7 borrow shall be \$65,000.

8 “(B) LIMITS FOR ELIGIBLE STUDENTS
9 WHO ARE INDEPENDENT STUDENTS.—

10 “(i) ANNUAL LIMITS.—The maximum
11 annual amount of Federal Direct Unsub-
12 sidized Stafford Loans an eligible student
13 who is an independent student may borrow
14 in any academic year (as defined in section
15 481(a)(2)) or its equivalent shall be—

16 “(I) in the case of an eligible stu-
17 dent at an eligible institution who has
18 not successfully completed the first
19 year of an eligible undergraduate
20 flight education and training pro-
21 gram—

22 “(aa) \$21,500, if such stu-
23 dent is enrolled in such a pro-
24 gram whose length is at least one
25 academic year in length; or

1 “(bb) if such student is en-
2 rolled in such a program that is
3 less than one academic year, the
4 maximum annual loan amount
5 that such student may receive
6 may not exceed the amount that
7 bears the same ratio to the
8 amount specified in item (aa) as
9 the length of such program meas-
10 ured in semester, trimester, quar-
11 ter, or clock hours bears to one
12 academic year;

13 “(II) in the case of an eligible
14 student at an eligible institution who
15 has successfully completed the first
16 year of an eligible undergraduate
17 flight education and training program
18 but has not yet successfully completed
19 the remainder of such program—

20 “(aa) \$25,500; or

21 “(bb) if such student is en-
22 rolled in such a program that is
23 less than one academic year, the
24 maximum annual loan amount
25 that such student may receive

1 may not exceed the amount that
2 bears the same ratio to the
3 amount specified in item (aa) as
4 the length of such program meas-
5 ured in semester, trimester, quar-
6 ter, or clock hours bears to one
7 academic year;

8 “(III) in the case of a student at
9 an eligible institution who has suc-
10 cessfully completed the first year and
11 second years of an eligible under-
12 graduate flight education and training
13 program but has not yet successfully
14 completed the remainder of such pro-
15 gram—

16 “(aa) \$25,500; or

17 “(bb) if such student is en-
18 rolled in such a program that is
19 less than one academic year, the
20 maximum annual loan amount
21 that such student may receive
22 may not exceed the amount that
23 bears the same ratio to the
24 amount specified in item (aa) as
25 the length of such program meas-

1 ured in semester, trimester, quar-
2 ter, or clock hours bears to one
3 academic year; and

4 “(IV) in the case of a student at
5 an eligible institution who has suc-
6 cessfully completed the first, second,
7 and third years of an eligible under-
8 graduate flight education and training
9 program but has not yet successfully
10 completed the remainder of such pro-
11 gram—

12 “(aa) \$22,500; or

13 “(bb) if such student is en-
14 rolled in such a program that is
15 less than one academic year, the
16 maximum annual loan amount
17 that such student may receive
18 may not exceed the amount that
19 bears the same ratio to the
20 amount specified in item (aa) as
21 the length of such program meas-
22 ured in semester, trimester, quar-
23 ter, or clock hours bears to one
24 academic year.

15

1 category rating with a single-en-
2 gine class rating while enrolled in
3 such program; or

4 “(bb) who at the time of en-
5 rollment, possess such a certifi-
6 cate.

7 “(iii) CALCULATION OF COMPLETION
8 RATE.—To calculate the completion rate
9 described in clause (i), the Secretary
10 shall—

11 “(I) consider as having com-
12 pleted, those students who earn a pri-
13 vate pilot’s certificate for an airplane
14 category rating with a single-engine
15 class rating, or who at the time of en-
16 rollment possess such a certificate,
17 and complete the undergraduate flight
18 education and training program at an
19 eligible institution—

20 “(aa) that predominantly
21 awards associate degrees, within
22 200 percent of the normal time
23 for completion;

24 “(bb) that predominantly
25 awards bachelor degrees, within

16

1 150 percent of the normal time
2 for completion; and

3 “(cc) that predominantly
4 awards undergraduate certifi-
5 cates, within 200 percent of the
6 normal time for completion;

7 “(II) consider as not having com-
8 pleted, those students who earn a pri-
9 vate pilot’s certificate for an airplane
10 category rating with a single-engine
11 class rating, or who at the time of en-
12 rollment possess such a certificate,
13 and who transfer out of the under-
14 graduate flight education and training
15 program to another program at the el-
16 igible institution that is not an under-
17 graduate flight education and training
18 program or to a program that is not
19 an undergraduate flight education and
20 training program at another eligible
21 institution; and

22 “(III) not include in the calcula-
23 tion, any student who—

24 “(aa) is a foreign national;

1 “(bb) earns a private pilot’s
2 certificate for an airplane cat-
3 egory rating with a single-engine
4 class rating and transfers out of
5 the undergraduate flight edu-
6 cation and training program to
7 another undergraduate flight
8 education and training program
9 at a different eligible institution;
10 or

11 “(cc) is enrolled in an un-
12 dergraduate flight education and
13 training program and never earns
14 a private pilot’s certificate for an
15 airplane category rating with a
16 single-engine class rating.

17 “(D) REPORTING REQUIREMENTS.—

18 “(i) IN GENERAL.—The Secretary
19 shall require each undergraduate flight
20 education and training program that en-
21 rolls students who receive assistance under
22 this part to provide the data described in
23 this subparagraph that is necessary for the
24 completion of the reporting requirements
25 described in this subparagraph.

1 the data collected pursuant to this sub-
2 paragraph and conforming to the require-
3 ments of this subparagraph that shall in-
4 clude the following:

5 “(I) An assessment of the effec-
6 tiveness of the requirements under
7 this subsection.

8 “(II) Information on enrollment,
9 persistence, retention, transfer, com-
10 pletion, utilization of Federal financial
11 aid, and unmet financial need, includ-
12 ing information on applicable institu-
13 tions.

14 “(III) Information on the gender,
15 race, ethnicity, and socioeconomic sta-
16 tus of students enrolled in an under-
17 graduate flight education and training
18 program.

19 “(4) PROHIBITION ON MASS CANCELLATION OF
20 ELIGIBLE UNDERGRADUATE FLIGHT EDUCATION
21 AND TRAINING PROGRAM LOANS.—The Secretary,
22 the Secretary of the Treasury, or the Attorney Gen-
23 eral may not take any action to cancel or forgive the
24 outstanding balances, or portion of balances, on any
25 Federal Direct Unsubsidized Stafford Loan, or oth-

1 erwise modify the terms or conditions of a Federal
2 Direct Unsubsidized Stafford Loan, made to an eli-
3 gible student, except as authorized by an Act of
4 Congress.”.

5 **SEC. 543. GAO REPORT.**

6 Not later than 2 years after the date of enactment
7 of this Act, the Comptroller General of the United States
8 shall—

9 (1) examine and review the implementation of
10 this subtitle and the amendments made by this sub-
11 title, which review shall include—

12 (A) the number of participating institu-
13 tions offering undergraduate flight education
14 and training programs (as defined in section
15 455(r) of the Higher Education Act of 1965
16 (20 U.S.C. 1087e(r)), as amended by this sub-
17 title);

18 (B) the number of students enrolled in
19 such undergraduate flight education and train-
20 ing programs, and demographic data regarding
21 such students;

22 (C) the level of such students’ participation
23 in the loan program under part D of title IV of
24 the Higher Education Act of 1965 (20 U.S.C.

1 1087a et seq.), including demographic data as
2 appropriate; and

3 (D) feedback from participating institu-
4 tions regarding the implementation of this sub-
5 title and the amendments made by this subtitle;

6 (2) develop recommendations to the Depart-
7 ment of Education on any changes that should be
8 made to improve the implementation of this subtitle
9 and the amendments made by this subtitle; and

10 (3) prepare and submit a report on the findings
11 and recommendations under paragraphs (1) and (2)
12 to—

13 (A) the Committee on Health, Education,
14 Labor, and Pensions and the Committee on
15 Commerce, Science, and Transportation of the
16 Senate; and

17 (B) the Committee on Education and the
18 Workforce and the Committee on Transpor-
19 tation and Infrastructure of the House of Rep-
20 resentatives.

21 **SEC. 544. RULE OF CONSTRUCTION.**

22 Nothing in this subtitle, or an amendment made by
23 this subtitle, shall be construed to repeal, amend, super-
24 sede, or affect any pilot training or qualification provision
25 under existing law.

1 **SEC. 545. AUTHORIZATION OF APPROPRIATIONS.**

2 There is authorized to be appropriated to the Sec-
3 retary of Education, in addition to any amounts otherwise
4 available, to carry out the amendments made by this sub-
5 title \$3,000,000 for each of fiscal years 2023 through
6 2033. Such funds shall be available until expended.