

118TH CONGRESS
1ST SESSION

S. _____

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

_____ introduced the following bill; which was read twice and referred to the Committee on _____

A BILL

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

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 “Flight Education Ac-
5 cess Act”.

6 **SEC. 2. INCREASE IN FEDERAL STUDENT LOAN LIMITS FOR**
7 **STUDENTS IN FLIGHT EDUCATION AND**
8 **TRAINING PROGRAMS.**

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

1 (1) in subsection (p)—

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

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

5 (B) in paragraph (1) (as designated by
6 subparagraph (A)), by inserting before the pe-
7 riod at the end the following: “and, shall, with
8 respect to Federal Direct Stafford Loans and
9 Federal Direct Unsubsidized Stafford Loans
10 made after the date of enactment of the Flight
11 Education Access Act to an eligible student (as
12 defined in subsection (r)), comply with the re-
13 quirements of paragraph (2)”; and

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

15 “(2) ADDITIONAL DISCLOSURES.—At or prior
16 to the disbursement of a Federal Direct Stafford
17 Loan or Federal Direct Unsubsidized Stafford Loan
18 after the date of enactment of the Flight Education
19 Access Act to an eligible student (as defined in sub-
20 section (r)), the following shall be disclosed:

21 “(A) The principal amount of the loan, the
22 stated interest rate on the loan, the number of
23 required monthly payments to be made on the
24 loan (which shall be based on a standard repay-
25 ment plan), and the estimated number of

1 months before the start of the repayment period
2 for the loan (based on the expected date on
3 which the repayment period is to begin or the
4 deferment period is to end, as applicable).

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

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

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

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

21 “(1) IN GENERAL.—Notwithstanding any other
22 provision of this Act, the loan limits for Federal Di-
23 rect Stafford Loans and Federal Direct Unsub-
24 sidized Stafford Loans made after the date of enact-
25 ment of the Flight Education Access Act with re-

1 spect to eligible students shall be subject to this sub-
2 section.

3 “(2) DEFINITIONS.—In this section:

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

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

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

22 “(ii) beginning on the date on which
23 3 years of data has been collected pursuant
24 to paragraph (3)(D), that meets all the ap-
25 plicable requirements of this Act and has

1 a completion rate averaged over a 3-year
2 period, as calculated under paragraph
3 (3)(D) that is equal to or greater than 70
4 percent.

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

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

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

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

21 “(II) provides pilot training in
22 accordance with part 141 of title 14,
23 Code of Federal Regulations, or any
24 successor regulation; and

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

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

8 “(A) LIMITS FOR ELIGIBLE STUDENTS
9 WHO ARE DEPENDENT STUDENTS.—

10 “(i) ANNUAL LIMITS.—The maximum
11 annual amount of Federal Direct Unsub-
12 sidized Stafford Loans an eligible student
13 who is a dependent student may borrow in
14 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) \$20,500, 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 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) \$32,500; 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.

1 “(ii) AGGREGATE LIMITS.—The max-
2 imum aggregate amount of Federal Direct
3 Unsubsidized Stafford Loans an eligible
4 student who is a dependent student may
5 borrow shall be \$111,000.

6 “(B) LIMITS FOR ELIGIBLE STUDENTS
7 WHO ARE INDEPENDENT STUDENTS.—

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

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

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

24 “(bb) if such student is en-
25 rolled in such a program that is

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

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

18 “(aa) \$35,500; 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;

6 “(III) in the case of a student at
7 an eligible institution who has suc-
8 cessfully completed the first year and
9 second 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) \$37,500; 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; and

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

11 “(aa) \$27,500; or

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

24 “(ii) AGGREGATE LIMITS.—The max-
25 imum aggregate amount of Federal Direct

1 Unsubsidized Stafford Loans an eligible
2 student who is an independent student
3 may borrow shall be \$137,500.

4 “(C) LIMITS FOR ELIGIBLE STUDENTS RE-
5 CEIVING FEDERAL DIRECT STAFFORD LOANS.—

6 “(i) ANNUAL LIMITS.—The maximum
7 annual amount of Federal Direct Stafford
8 Loans an eligible student may borrow in
9 any academic year (as defined in section
10 481(a)(2)) or its equivalent shall, subject
11 to subsection (q)(1), be—

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

18 “(aa) \$11,000; 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;

6 “(II) in the case of an eligible
7 student at an eligible institution who
8 has successfully completed the first
9 year of an eligible undergraduate
10 flight education and training program
11 but has not yet successfully completed
12 the remainder of such program—

13 “(aa) \$18,000; or

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

1 graduate flight education and training
2 program but has not yet successfully
3 completed the remainder of such pro-
4 gram—

5 “(aa) \$13,000; or

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

18 “(ii) AGGREGATE LIMITS.—The max-
19 imum aggregate amount of Federal Direct
20 Stafford Loans an eligible student may
21 borrow shall be \$65,000.

22 “(D) DATA COLLECTION ON, AND CAL-
23 CULATION OF, COMPLETION RATES.—

24 “(i) IN GENERAL.—The Secretary
25 shall annually calculate the completion rate

1 of each undergraduate flight education and
2 training program at each eligible institu-
3 tion based on the information collected
4 under clause (ii).

5 “(ii) COLLECTION OF INFORMA-
6 TION.—The Secretary shall annually col-
7 lect information, for each academic year,
8 on—

9 “(I) the total number of students
10 enrolled in an undergraduate flight
11 education and training program at an
12 eligible institution; and

13 “(II) those students who com-
14 plete such program—

15 “(aa) who earn a private pi-
16 lot’s certificate for an airplane
17 category rating with a single-en-
18 gine class rating while enrolled in
19 such program; or

20 “(bb) who at the time of en-
21 rollment, possess such a certifi-
22 cate.

23 “(iii) CALCULATION OF COMPLETION
24 RATE.—To calculate the completion rate

1 described in clause (i), the Secretary
2 shall—

3 “(I) consider as having com-
4 pleted, those students who earn a pri-
5 vate pilot’s certificate for an airplane
6 category rating with a single-engine
7 class rating, or who at the time of en-
8 rollment possess such a certificate,
9 and complete the undergraduate flight
10 education and training program at an
11 eligible institution—

12 “(aa) that predominantly
13 awards associate degrees, within
14 200 percent of the normal time
15 for completion;

16 “(bb) that predominantly
17 awards bachelor degrees, within
18 150 percent of the normal time
19 for completion; and

20 “(cc) that predominantly
21 awards undergraduate certifi-
22 cates, within 200 percent of the
23 normal time for completion;

24 “(II) consider as not having com-
25 pleted, those students who earn a pri-

1 vate pilot’s certificate for an airplane
2 category rating with a single-engine
3 class rating, or who at the time of en-
4 rollment possess such a certificate,
5 and who transfer out of the under-
6 graduate flight education and training
7 program to another program at the el-
8 igible institution that is not an under-
9 graduate flight education and training
10 program or to a program that is not
11 an undergraduate flight education and
12 training program at another eligible
13 institution; and

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

16 “(aa) is a foreign national;

17 “(bb) earns a private pilot’s
18 certificate for an airplane cat-
19 egory rating with a single-engine
20 class rating and transfers out of
21 the undergraduate flight edu-
22 cation and training program to
23 another undergraduate flight
24 education and training program

1 at a different eligible institution;
2 or

3 “(cc) is enrolled in an un-
4 dergraduate flight education and
5 training program and never earns
6 a private pilot’s certificate for an
7 airplane category rating with a
8 single-engine class rating.

9 “(E) REPORTING REQUIREMENTS.—

10 “(i) IN GENERAL.—The Secretary
11 shall require each undergraduate flight
12 education and training program that en-
13 rolls students who receive assistance under
14 this part to provide the data described in
15 this subparagraph that is necessary for the
16 completion of the reporting requirements
17 described in this subparagraph.

18 “(ii) FORM OF DATA COLLECTION.—
19 The Secretary shall prescribe the form and
20 format of the data required to be provided
21 under this subparagraph and include, at a
22 minimum, the following data elements:

23 “(I) Student data elements nec-
24 essary to calculate student enrollment,

1 persistence, retention, transfer, and
2 completion rates.

3 “(II) Information disaggregated
4 by gender, race, ethnicity, and socio-
5 economic status.

6 “(iii) REPORT TO CONGRESS.—Not
7 later than 9 months after the date of en-
8 actment of the Flight Education Access
9 Act and biennially thereafter, the Secretary
10 shall submit a report to the Committee on
11 Health, Education, Labor, and Pensions of
12 the Senate, the Committee on Commerce,
13 Science, and Transportation of the Senate,
14 the Committee on Education and the
15 Workforce of the House of Representa-
16 tives, and the Committee on Transpor-
17 tation and Infrastructure of the House of
18 Representatives, analyzing and assessing
19 the data collected pursuant to this sub-
20 paragraph and conforming to the require-
21 ments of this subparagraph that shall in-
22 clude the following:

23 “(I) An assessment of the effec-
24 tiveness of the requirements under
25 this subsection.

1 “(II) Information on enrollment,
2 persistence, retention, transfer, com-
3 pletion, utilization of Federal financial
4 aid, and unmet financial need, includ-
5 ing information on applicable institu-
6 tions.

7 “(III) Information on the gender,
8 race, ethnicity, and socioeconomic sta-
9 tus of students enrolled in an under-
10 graduate flight education and training
11 program.”.

12 **SEC. 3. GAO REPORT.**

13 Not later than 2 years after the date of enactment
14 of this Act, the Comptroller General of the United States
15 shall—

16 (1) examine and review the implementation of
17 this Act and the amendments made by this Act,
18 which review shall include—

19 (A) the number of participating institu-
20 tions offering undergraduate flight education
21 and training programs (as defined in section
22 455(r) of the Higher Education Act of 1965
23 (20 U.S.C. 1087e(r)), as amended by this Act);

24 (B) the number of students enrolled in
25 such undergraduate flight education and train-

1 ing programs, and demographic data regarding
2 such students;

3 (C) the level of such students' participation
4 in the loan program under part D of title IV of
5 the Higher Education Act of 1965 (20 U.S.C.
6 1087a et seq.), including demographic data as
7 appropriate; and

8 (D) feedback from participating institu-
9 tions regarding the implementation of this Act
10 and the amendments made by this Act;

11 (2) develop recommendations to the Depart-
12 ment of Education on any changes that should be
13 made to improve the implementation of this Act and
14 the amendments made by this Act; and

15 (3) prepare and submit a report on the findings
16 and recommendations under paragraphs (1) and (2)
17 to—

18 (A) the Committee on Health, Education,
19 Labor, and Pensions and the Committee on
20 Commerce, Science, and Transportation of the
21 Senate; and

22 (B) the Committee on Education and the
23 Workforce and the Committee on Transpor-
24 tation and Infrastructure of the House of Rep-
25 resentatives.

1 **SEC. 4. FLIGHT EDUCATION PUBLIC-PRIVATE PARTNER-**
2 **SHIP GRANT.**

3 (a) DEFINITIONS.—In this section:

4 (1) EDUCATIONAL PARTNER.—The term “edu-
5 cational partner” means—

6 (A) a local educational agency (as defined
7 in section 8101 of the Elementary and Sec-
8 ondary Education Act of 1965 (20 U.S.C.
9 7801));

10 (B) a State educational agency (as defined
11 in section 8101 of the Elementary and Sec-
12 ondary Education Act of 1965 (20 U.S.C.
13 7801));

14 (C) an institution of higher education (as
15 defined in section 102 of the Higher Education
16 Act of 1965 (20 U.S.C. 1002)) with an eligible
17 undergraduate flight education and training
18 program or looking to establish such a pro-
19 gram;

20 (D) the Bureau of Indian Education;

21 (E) an Alaska Native Corporation;

22 (F) a nonprofit organization; or

23 (G) a consortium of at least 2 of the enti-
24 ties described in subparagraphs (A) through
25 (F).

1 (2) ELIGIBLE PARTNERSHIP.—The term “eligi-
2 ble partnership” means a collaboration between at
3 least 1 workforce partner and at least 1 educational
4 partner.

5 (3) ELIGIBLE UNDERGRADUATE FLIGHT EDU-
6 CATION AND TRAINING PROGRAM.—The term “eligi-
7 ble undergraduate flight education and training pro-
8 gram” has the meaning given the term in section
9 455(r) Higher Education Act of 1965 (20 U.S.C.
10 1087e(r)).

11 (4) HIGH-NEED LOCAL EDUCATIONAL AGEN-
12 CY.—The term “high-need local educational agency”
13 has the meaning given the term in section 200 of the
14 Higher Education Act of 1965 (20 U.S.C. 1021).

15 (5) MINORITY-SERVING INSTITUTION.—The
16 term “minority-serving institution” means an insti-
17 tution described in any of paragraphs (1) through
18 (7) of section 371(a) of the Higher Education Act
19 of 1965 (20 U.S.C. 1067q(a)).

20 (6) SECRETARY.—Except as otherwise provided,
21 the term “Secretary” means the Secretary of Edu-
22 cation.

23 (7) WORKFORCE PARTNER.—The term “work-
24 force partner” means—

1 (A) a labor organization representing air-
2 craft pilots;

3 (B) an entity that trains pilots;

4 (C) an entity that employs pilots;

5 (D) a trade association, nonprofit organi-
6 zation, or other entity representing the interests
7 of an entity described in subparagraph (A), (B),
8 or (C); or

9 (E) a consortium of at least 2 of the enti-
10 ties described in subparagraphs (A) through
11 (D).

12 (b) GRANT PROGRAM AUTHORIZED.—The Secretary,
13 in consultation with Secretary of Transportation, shall
14 award grants to eligible partnerships to—

15 (1) support the education of future airline and
16 commercial pilots;

17 (2) diversify the pilot training workforce by in-
18 creasing the number and percentage of pilots from
19 underrepresented or non-traditional populations,
20 low-income populations, and rural populations; and

21 (3) generate interest and support for a career
22 as an airline and commercial pilot.

23 (c) APPLICATIONS.—An eligible partnership that de-
24 sires to receive a grant under this section shall submit an
25 application to the Secretary at such time, in such manner,

1 and accompanied by such information as the Secretary
2 may require.

3 (d) PRIORITIES.—

4 (1) IN GENERAL.—In awarding grants under
5 this section, the Secretary shall ensure that not less
6 than 25 percent of the funds made available to carry
7 out this section for any fiscal year are awarded to
8 eligible partnerships that consist of—

9 (A) a minority-serving institution with an
10 eligible undergraduate flight education and
11 training program or looking to establish such a
12 program;

13 (B) a high-need local educational agency;
14 or

15 (C) a consortium of entities described in
16 subparagraphs (A) and (B).

17 (2) EXCEPTION.—Notwithstanding paragraph
18 (1), the Secretary shall reduce the amount of funds
19 made available under such paragraph if the Sec-
20 retary does not receive a sufficient number of appli-
21 cations of sufficient quality.

22 (e) USES OF FUNDS.—An eligible partnership that
23 receives a grant under this section shall use the grant
24 funds for 1 or more of the following activities:

1 (2) EXCEPTION.—The Secretary may waive the
2 matching funds requirement under paragraph (1),
3 on a case-by-case basis, upon a showing of excep-
4 tional circumstances or financial difficulties in the
5 eligible partnership.

6 (g) TECHNICAL ASSISTANCE.—The Secretary, in con-
7 sultation with the Secretary of Transportation, shall re-
8 serve not more than 5 percent of the funds made available
9 to carry out this section to provide technical assistance
10 to—

11 (1) applicants seeing to become an eligible part-
12 nership; and

13 (2) eligible partnerships that have been award-
14 ed grants under this section.

15 (h) AUTHORIZATION OF APPROPRIATIONS.— There
16 are authorized to be appropriated to carry out this section
17 \$40,000,000 for each of the fiscal years 2023 through
18 2027.

19 **SEC. 5. RULE OF CONSTRUCTION.**

20 Nothing in this Act, or an amendment made by this
21 Act, shall be construed to repeal, amend, supersede, or af-
22 fect any pilot training or qualification provision under ex-
23 isting law.

1 **SEC. 6. 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 Act
5 \$3,000,000 for each of fiscal years 2023 through 2033.
6 Such funds shall be available until expended.