

§ 30.80 Waiver of Federal student loan debts.

(a) General. The Secretary may waive all or part of any debts owed to the Department arising under the Federal Family Education Loan Program authorized under title IV, part B, of the HEA, the William D. Ford Federal Direct Loan Program authorized under title IV, part D, of the HEA, the Federal Perkins Loan Program authorized under title IV, part E, of the HEA, and the Health Education Assistance Loan Program authorized by sections 701–720 of the Public Health Service Act, 42 U.S.C. 292–292o, under the conditions described in this section including but not limited to those described in paragraphs (b)-(h) of this section.

(b) Current balance exceeds the original principal balance. The Secretary may waive [all or a portion of ] the amount by which a borrower’s total outstanding balance exceeds the original principal balance of the loan, including if the loan is a Federal Consolidation Loan or a Direct Consolidation Loan, the total original principal balance of all loans repaid by such loan, if—

(h) The loan was disbursed to a student or parent of a student in a graduate student healthcare program that provides direct patient care, and the loan was in repayment, including periods when the loan was in default, deferment, or forbearance for at least 24 months— (i) For a Federal Stafford Loan, a Direct Subsidized Loan, or a Direct Unsubsidized Loan, the day after the initial grace period ends; (ii) For a Federal PLUS Loan or a Direct PLUS Loan, the day the loan is fully disbursed; or (iii) For a Federal Consolidation Loan or Direct Consolidation Loan, the earliest day as determined under paragraphs (c)(2)(i) and (ii) of this section for any loan that was repaid by that consolidation loan.

(a) Direct patient healthcare graduate programs mentioned above includes but is not limited to: Occupational Therapy (ODT), Medical Doctor (MD), Doctor of Osteopathy (DO), Pharmacist (PharmD), Dentist (DMD), Doctor of Physical Therapy (DPT), Physician Associate (PA), master’s in nursing (MSN), Doctor of Psychology (Psy.D.)