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SEC. 2. SPECIAL DEFERMENT FOR CERTAIN BORROWERS WHO TAKE QUALIFIED LEAVE.

Part G of the Higher Education Act of 1965 (20 U.S.C. 1088 et seq.) is amended by adding at the end the following:

"SEC. 493E. SPECIAL DEFERMENT FOR CERTAIN BORROWERS WHO TAKE QUALIFIED LEAVE.

"(a) EFFECT ON PRINCIPAL AND INTEREST.—A borrower of a loan made, insured, or guaranteed under part B or part D, who meets the requirements described in subsection (b) shall be eligible for a deferment, during which—

"(1) periodic installments of principal need not be paid; and

"(2) in the case of a—

"(A) loan made, insured, or guaranteed under part B, the Secretary shall repay any interest owed; and

"(B) loan made under part D, interest shall not accrue.

"(b) ELIGIBILITY.—Subject to subsection (c), a borrower of a loan described in subsection (a) shall be eligible for a deferment during any period in which such borrower takes qualified leave.

"(c) DURATION.—
“(1) IN GENERAL.—Except as provided in paragraph (2), a borrower shall not be eligible for a deferment under this section if the borrower has been deferred under this section for an amount of time the total of which exceeds 1 year.

“(2) EXCEPTION.—A title IX administrator may extend the eligibility of a borrower for a deferment under this section an additional year in the case of extenuating circumstances, as defined by the Secretary.

“(3) BACK DATE.—In the case of a borrower who took a leave of absence from an institution of higher education prior to being approved for qualified leave, the Secretary shall treat the first day of such leave of absence as the first day of qualified leave, for purposes of a deferment under this section.

“(d) DEFINITION OF QUALIFIED LEAVE.—In this section, the term ‘qualified leave’ means a leave of absence from an institution of higher education—

“(1) requested by a borrower enrolled in such an institution of higher education who a title IX administrator for such institution of higher education determines is the victim of conduct that would violate title IX of the Education Amendments of 1972
(20 U.S.C. 1681 et seq.), including sexual harassment, sexual violence, dating violence, domestic violence, or stalking; and

“(2) approved by a title IX administrator for such institution of higher education.”.

SEC. 3. PROHIBITION OF DISCRIMINATION AND RETALIATION.

A student who requests qualified leave defined in section 493E(d) of part G of the Higher Education Act of 1965 (20 U.S.C. 1088 et seq.), as added by this Act, may not be excluded from participation in, denied the benefits of, or subjected to, discrimination under any education program or activity receiving Federal financial assistance as a result of their request for, or use of, such qualified leave.