SEC. 3513. TEMPORARY RELIEF FOR FEDERAL STUDENT LOAN BORROWERS.

(a) IN GENERAL.—
The Secretary shall suspend all payments due for loans made under part D and part B (that are held by the Department of Education) of title IV of the Higher Education Act of 1965 (20 U.S.C. 1087a et seq.; 1071 et seq.) through September 30, 2020.

(b) NO ACCRUAL OF INTEREST.—
Notwithstanding any other provision of the Higher Education Act of 1965 (20 U.S.C. 1001 et seq.), interest shall not accrue on a loan described under subsection (a) for which payment was suspended for the period of the suspension.

(c) CONSIDERATION OF PAYMENTS.—
Notwithstanding any other provision of the Higher Education Act of 1965 (20 U.S.C. 1001 et seq.), the Secretary shall deem each month for which a loan payment was suspended under this section as if the borrower of the loan had made a payment for the purpose of any loan forgiveness program or loan rehabilitation program authorized under part D or B of title IV of the Higher Education Act of 1965 (20 U.S.C. 1087a et seq.; 1071 et seq.) for which the borrower would have otherwise qualified.

(d) REPORTING TO CONSUMER REPORTING AGENCIES.—
During the period in which the Secretary suspends payments on a loan under subsection (a), the Secretary shall ensure that, for the purpose of reporting information about the loan to a consumer reporting agency, any payment that has been suspended is treated as if it were a regularly scheduled payment made by a borrower.

(e) SUSPENDING INVOLUNTARY COLLECTION.—
During the period in which the Secretary suspends payments on a loan under subsection (a), the Secretary shall suspend all involuntary collection related to the loan, including—
1. a wage garnishment authorized under section 488A of the Higher Education Act of 1965 (20 U.S.C. 1095a) or section 3720D of title 31, United States Code;
2. a reduction of tax refund by amount of debt authorized under section 3720A of title 31, United States Code, or section 6402(d) of the Internal Revenue Code of 1986;
3. a reduction of any other Federal benefit payment by administrative offset authorized under section 3716 of title 31, United States Code (including a benefit payment due to an individual under the Social Security Act or any other provision described in subsection (c)(3)(A)(i) of such section); and
4. any other involuntary collection activity by the Secretary.

(f) WAIVERS.—
In carrying out this section, the Secretary may waive the application of—
1. subchapter I of chapter 35 of title 44, United States Code (commonly known as the “Paperwork Reduction Act”);
2. the master calendar requirements under section 482 of the Higher Education Act of 1965 (20 U.S.C. 1089);
3. negotiated rulemaking under section 492 of the Higher Education Act of 1965 (20 U.S.C. 1098a); and
4. the requirement to publish the notices re-lated to the system of records of the agency before implementation required under paragraphs (4) and (11) of section 552a(e) of title 5, United States Code (commonly known as the “Privacy Act of 1974”), except that the notices shall be published not later than 180 days after the date of enactment of this Act.

(g) NOTICE TO BORROWERS AND TRANSITION PERIOD.—
To inform borrowers of the actions taken in accordance with this section and ensure an effective transition, the Secretary shall—
1. not later than 15 days after the date of enactment of this Act, notify borrowers—
   (A) of the actions taken in accordance with subsections (a) and (b) for whom payments have been suspended and interest waived;
   (B) of the actions taken in accordance with subsection (e) for whom collections have been suspended;
   (C) of the option to continue making payments toward principal; and
   (D) that the program under this section is a temporary program.
2. beginning on August 1, 2020, carry out a program to provide not less than 6 notices by postal mail, telephone, or electronic communication to borrowers indicating—
   (A) when the borrower’s normal payment obligations will resume; and
   (B) that the borrower has the option to enroll in income-driven repayment, including a brief description of such options.