

Subsec. (d)(3)(D). Pub. L. 111-39, §407(b)(7)(B), substituted “commonly known as the ‘Family Educational Rights and Privacy Act of 1974’” for “the Family Educational Rights and Privacy Act of 1974”.

2008—Subsec. (a)(5). Pub. L. 110-315, §489(1)(C), which directed redesignation of par. (5) “as added by Pub. L. 101-234” as (6), was executed by redesignating par. (5) relating to eligible institutions as (6) to reflect the probable intent of Congress. Par. (5) relating to eligible institutions was added by Pub. L. 101-239.

Pub. L. 110-315, §489(1)(B), substituted “effectiveness;” for “effectiveness.” in par. (5) relating to loan cancellations and deferments.

Subsec. (a)(6). Pub. L. 110-315, §489(1)(C), which directed redesignation of par. (5) “as added by Pub. L. 101-234” as (6), was executed by redesignating par. (5) relating to eligible institutions as (6), to reflect the probable intent of Congress. Par. (5) relating to eligible institutions was added by Pub. L. 101-239.

Subsec. (a)(7) to (11). Pub. L. 110-315, §489(1)(A), redesignated pars. (6) to (10) as (7) to (11), respectively.

Subsec. (d). Pub. L. 110-315, §489(3), added subsec. (d). Former subsec. (d) redesignated (e).

Subsec. (e). Pub. L. 110-315, §489(4), added subsec. (e) and struck out former subsec. (e) which required the Secretary to prepare and submit to appropriate committees of Congress, in each fiscal year, a report describing the results obtained by the establishment and operation of the student loan data system authorized by this section.

Pub. L. 110-315, §489(2), redesignated subsec. (d) as (e). Former subsec. (e) designated (f).

Subsecs. (f) to (h). Pub. L. 110-315, §489(2), redesignated subsecs. (e) to (g) as (f) to (h), respectively.

1998—Subsec. (a). Pub. L. 105-244 inserted “not later than one year after October 7, 1998” before period at end of third sentence.

1993—Subsec. (a). Pub. L. 103-208, §2(h)(38), substituted “parts C and D of this subchapter” for “part D of this subchapter” and struck out second period at end of third sentence.

Subsec. (a)(4). Pub. L. 103-208, §2(h)(39), substituted “parts C and D of this subchapter” for “part D of this subchapter”.

Subsec. (c). Pub. L. 103-208, §2(h)(40), substituted “part B, C, or D of this subchapter” for “part B or part D of this subchapter”.

Subsec. (e)(1), (2)(C). Pub. L. 103-208, §2(h)(41), substituted “under this subchapter and part C of subchapter I of chapter 34 of title 42” for “under this part”.

1992—Subsec. (a). Pub. L. 102-325, §487(a), inserted “, and for allowing the electronic exchange of data between program participants and the system. In establishing such data system, the Secretary shall place a priority on providing for the monitoring of enrollment, student status, information about current loan holders and servicers, and internship and residency information. Such data system shall also permit borrowers to use the system to identify the current loan holders and servicers of such borrower’s loan.” after “part D of this subchapter”.

Subsecs. (e) to (g). Pub. L. 102-325, §487(b), added subsecs. (e) to (g).

1990—Subsec. (a)(5). Pub. L. 101-610 added subsec. (a)(5) relating to loan cancellations and deferments.

1989—Pub. L. 101-239 amended section generally, substituting subsecs. (a) to (d) for former subsec. (a) relating to authority of Secretary, subsec. (b) relating to access to information, subsec. (c) relating to verification not required, and subsec. (d) relating to report to Congress.

1987—Subsec. (b)(1). Pub. L. 100-50, §15(13)(A), substituted “public agencies” for “Federal agencies”.

Subsec. (b)(2)(D). Pub. L. 100-50, §15(13)(B), substituted “of any borrower” for “of a borrower for whom the guaranty agency provides insurance”.

Subsec. (b)(3). Pub. L. 100-50, §15(13)(C), substituted “public agency” for “Federal agency”.

EFFECTIVE DATE OF 2009 AMENDMENT

Amendment by Pub. L. 111-39 effective as if enacted on the date of enactment of Pub. L. 110-315 (Aug. 14, 2008), see section 3 of Pub. L. 111-39, set out as a note under section 1001 of this title.

EFFECTIVE DATE OF 1998 AMENDMENT

Amendment by Pub. L. 105-244 effective Oct. 1, 1998, except as otherwise provided in Pub. L. 105-244, see section 3 of Pub. L. 105-244, set out as a note under section 1001 of this title.

EFFECTIVE DATE OF 1993 AMENDMENT

Amendment by Pub. L. 103-208 effective as if included in the Higher Education Amendments of 1992, Pub. L. 102-325, except as otherwise provided, see section 5(a) of Pub. L. 103-208, set out as a note under section 1051 of this title.

EFFECTIVE DATE OF 1987 AMENDMENT

Amendment by Pub. L. 100-50 effective as if enacted as part of the Higher Education Amendments of 1986, Pub. L. 99-498, see section 27 of Pub. L. 100-50, set out as a note under section 1001 of this title.

§ 1092c. Simplification of lending process for borrowers

(a) All like loans treated as one

To the extent practicable, and with the cooperation of the borrower, eligible lenders shall treat all loans made to a borrower under the same section of part B of this subchapter as one loan and shall submit one bill to the borrower for the repayment of all such loans for the monthly or other similar period of repayment. Any deferments on one such loan will be considered a deferment on the total amount of all such loans.

(b) One lender, one guaranty agency

To the extent practicable, and with the cooperation of the borrower, the guaranty agency shall ensure that a borrower only have one lender, one holder, one guaranty agency, and one servicer with which to maintain contact.

(Pub. L. 89-329, title IV, §485C, as added Pub. L. 102-325, title IV, §488, July 23, 1992, 106 Stat. 624.)

§ 1092d. Scholarship fraud assessment and awareness activities

(a) Annual report on scholarship fraud

(1) Requirement

The Attorney General and the Secretary of Education, in conjunction with the Federal Trade Commission, shall jointly submit to Congress each year a report on fraud in the offering of financial assistance for purposes of financing an education at an institution of higher education. Each report shall contain an assessment of the nature and quantity of incidents of such fraud during the one-year period ending on the date of such report.

(2) Initial report

The first report under paragraph (1) shall be submitted not later than 18 months after November 1, 2000.

(b) National awareness activities

The Secretary of Education shall, in conjunction with the Federal Trade Commission, main-