



## **Domenic and Ed's Law Provides Loan Relief to Parents of Students with Disabilities**

*This issue of The Voice® is prepared by SNA Public Policy Advisor Brian Lindberg in conjunction with members of the SNA Public Policy Committee.*

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Legislation soon to be introduced by United States Representative Seth Magaziner (Rhode Island), Domenic and Ed's Law, would change Section 437(d) of the Higher Education Act to clarify that parents who took out student loans for their child can get those loans forgiven if their child becomes totally and permanently disabled.

Under current law, the Department of Education is required to discharge a parent borrower's liability on these loans only if the student dies.

Senator J.D. Vance (Ohio) will be the lead sponsor of the bill in the U.S. Senate.

Rep. Magaziner is assuming responsibility for this effort from his predecessor, Rep. Jim Langevin (Rhode Island). Rep. Langevin first introduced legislation relating to this issue in 2017 during the 115th Congress. At that time, the Senate cosponsor was Sen. Rob Portman (Ohio). Both Portman and Langevin reintroduced the legislation in the 116th Congress (as S.1219) and 117th Congress (as [S.1241](#)).

The legislation is named after two constituents of the chief sponsors. Sen. Portman's constituent is Domenic

Carducci, a graduate of The Ohio State University, who became totally and permanently disabled not long after graduation. Domenic's student loans were forgiven. His mother had taken out loans in her own name for her son's education, but these are not eligible for loan forgiveness. Domenic's parents still owe tens of thousands of dollars and will be paying off these loans even as they age into their 90s.

Rep. Langevin got to know constituent Ed Desorcy, who suffers from Lebers Hereditary Optic Neuropathy. Ed lost his vision while attending college. While Desorcy's loans were discharged following his disability, the loans taken out by his parents on his behalf were not. At the bill's introduction in 2021, Rep. Langevin

stated,

“Young people who become permanently disabled have their student loans forgiven, but their families' loans should be forgiven, too. It's time for Congress to



address this glaring loophole and make sure that parents aren't struggling to pay off student debt as they help their kids with a significant life change.”

Another supporter of the bill, Sen. Angus King (Maine), observed, “When a parent takes out student loans for their children, they are investing in their child’s future by helping them attain higher education. But sometimes, tragedy strikes and alters those plans so dramatically that it is impossible for the student or the parents ever to repay these loans. This legislation will provide essential relief to help these families adjust to their new circumstances.”

The journey of this piece of legislation provides a good civics lesson in how bills come about. Several years ago, a specific problem facing families in different parts of the country came to the attention of their elected representatives (in this case, Rep. Langevin and Sen. Portman). These legislators would have worked with the Office of Legislative Counsel (a nonpartisan office of lawyers employed by the legislative branch of government) and the Department of Education lawyers to craft a bill to close the loophole (or gap) in the law about student loan forgiveness. The legislators would have invited their colleagues in the U.S. House of Representatives and in the U.S. Senate to cosponsor the legislation, that is, to lend their support to the bill.

If the congressional session (which lasts two years) ends without passing the bill, it must be reintroduced in the next Congress. That’s why Domenic and Ed’s Law has been introduced in all sessions of Congress since 2017 (the 115th Congress, the 116th, the 117th, and soon the 118th).

Each time the bill was introduced, it was sent to the committee with jurisdiction over the education topic. In the Senate, it was sent to the Committee on Health, Education, Labor, and Pensions (HELP). In the House, it was sent to the Committee on Education and the Workforce. The committee of jurisdiction is responsible for reviewing and analyzing the legislation, holding hearings on the topic, and, ultimately, voting on whether the bill should proceed to the full body (the House or Senate) for a vote.

In the case of Domenic and Ed’s Law, the bill was referred to the committees of jurisdiction (i.e., HELP and Education and Workforce), but it never moved beyond that step. As you know, sometimes legislators find a larger piece of legislation, for example, another bill about education, and add their bills to the larger one. That may be a strategy that Rep. Magaziner and Sen. Vance will employ for the bill this year.



The Special Needs Alliance (SNA) has endorsed the bill to be introduced shortly, and we will provide additional information on the new bill numbers in the near future.

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