



## **Take Responsibility for Workers and Families Act (H.R. 6379)** *Emergency Support for Students, Educators, and Institutions*

The *Take Responsibility for Workers and Families Act* gives families, students, borrowers, educators, schools, and colleges the direct, immediate, and comprehensive relief they need as we confront an unprecedented public health emergency.

### **The *Take Responsibility for Workers and Families Act* offers immediate relief to federal student loan borrowers.**

- **Provides all borrowers at least \$10,000 in debt relief** by requiring the Education Department to make monthly payments on their behalf during national emergencies.
  - If the total monthly payments made by the Education Department is under \$10,000 by the end of the emergency, the Education Department will put the difference towards the student borrowers' total balance.
- Halts all involuntary collection of student loan debt, including wage garnishment and tax refund offset, during a national emergency.
- Prevents interest from accruing on all federal student loans, including Perkins and Federal Family Education Loan (FFEL) loans during a national emergency.

### **The *Take Responsibility for Workers and Families Act* provides \$60 billion in emergency education funding.**

- **Gives states \$50 billion to support early childhood education, K-12 schools, and institutions of higher education.**
  - The State Fiscal Stabilization Fund would cover a wide range of activities, including cleaning and sanitizing schools, purchasing educational technology, training educators to use online learning tools, and providing students emergency funding for food, housing, and other basic essentials.
- **Provides \$9.5 billion in emergency financial relief and additional flexibility to support institutions of higher education.**
  - Gives direct financial relief to institutions of higher education, including \$1.5 billion to support HBCUs, TCUs, and Minority-Serving Institutions.
  - Temporarily waives requirement that institutions match campus-based aid programs and provides institutions with flexibility to utilize remaining funds.
  - Ensures institutions are not forced to repay federal aid money if students withdraw as a result of the coronavirus.

**The *Take Responsibility for Workers and Families Act* helps students cope with campus closures.**

- **Ensures students do not lose vital financial support** as a result of campus closures related to the coronavirus.
  - Cancels a student's or parent's obligation to repay any Direct Loans taken out for any semester in which the student withdrew from classes due to the coronavirus.
  - Allows colleges to give students emergency financial aid in order to cover unexpected expenses and unmet financial need during the crisis.
  - Allows colleges to continue paying students using Federal Work Study even if the student was unable to work during the crisis.
- **Ensures students do not lose access to federal student aid** as a result of campus closures related to the coronavirus.
  - Ensures that any semester that a student is unable to complete as a result of the crisis is not counted against their subsidized loan usage limits or their lifetime Pell Grant eligibility limit.
  - Allows American students who are studying at a foreign institution to continue their education even if their institution closes by either enrolling in distance ed courses or taking classes at a partnering U.S. based institution.

**The *Take Responsibility for Workers and Families Act* offers relief to families and frontline workers.**

- **Provides \$4 billion for child care and an additional \$1 billion for Head Start.**
  - Supports child care providers through the crisis, expands child care subsidies for families in need of child care, and ensures that workers in the health care sector, emergency responders, sanitation workers, and other essential workers have access to child care to enable them to work.
  - Ensures children and families enrolled in Head Start continue receiving services, to the extent possible, and provides funding for summer programming in areas that will be able to operate such programs in the future.

**The *Take Responsibility for Workers and Families Act* provides relief for Americorps volunteers, grantees and the Corporation for National and Community Service.**

- Creates additional flexibilities to ensure that AmeriCorps volunteers whose service has been disrupted by COVID-19 can still earn their education awards and ensure National Civilian Community Corps (NCCC) members can re-enroll if their service is interrupted by COVID-19.
- Provides \$250 million to the Corporation for National and Community Service to support their response to COVID-19.