## AMENDMENT TO THE AMENDMENT IN THE NATURE OF A SUBSTITUTE TO H.R. 4508 OFFERED BY MR. ESTES OF KANSAS

In section 485E(c)(1)(B) of the Higher Education Act of 1965, as proposed to be added by section 489(2) of the amendment, strike "and" at the end.

In section 485E(c)(1)(C) of the Higher Education Act of 1965, as proposed to be added by section 489(2) of the amendment, strike the period at the end and insert "; and".

In section 485E(c)(1) of the Higher Education Act of 1965, as proposed to be added by section 489(2) of the amendment, add at the end the following:

"(D) includes a clear and conspicuous explanation of the differences between a grant
and a loan, and that an individual will be required to repay any loan borrowed by the individual."

