

SUPPORTING STATEMENT

Information Collections Under the Regulations Governing Student Assistance General Provisions.

A. JUSTIFICATION

1. Explain the circumstances that make the collection of information necessary. Identify any legal or administrative requirements that necessitate the collection. Attach a copy of the appropriate section of each statute and regulation mandating or authorizing the collection of information.

This request is for approval of the reporting and records maintenance requirements that are contained in the Student Assistance General Provisions regulations for the Federal Perkins Loan program, the Federal Work-Study program, and the Federal Supplemental Educational Opportunity Grant program (Part 673), as well as the Federal Perkins Loan program regulations (Part 674), the Federal Work-Study Program regulations (Part 675) and the Federal Supplemental Educational Grant program regulations (Part 676). The purpose of this submission is to renew this collection for the next three year period. The information collection requirements are necessary to determine eligibility to receive program benefits and to prevent fraud and abuse of program funds.

Purpose and Use of Information Collected

Part 673 - General Provisions for the Federal Perkins Loan Program, Federal Work-Study Program, and Federal Supplemental Educational Opportunity Program: OMB control number 1845-0019

Section 673.5 contains information collections requirements and is currently approved by OMB under control number 1845-0019. We are updating this section to extend the approval for an additional three year period.

Section 673.5 – Overaward.

When an institution makes a Federal Perkins loan or FSEOG overpayment for which it is not liable, it shall promptly send a written notice to the student requesting repayment of the overpayment amount. The notice must state that failure to make that repayment, or to make arrangements satisfactory to the holder of the overpayment debt to pay the overpayment, makes the student ineligible for further Title IV, HEA program funds until final resolution of the overpayment.

If a student objects to the institution's Federal Perkins loan or FSEOG overpayment determination on the grounds that it is erroneous, the institution shall consider any information provided by the student and determine whether the objection is warranted.

If a student fails to repay an FSEOG overpayment or make arrangements satisfactory to the holder of the overpayment debt to repay the FSEOG overpayment after the institution has taken the action required by paragraph (f)(4) of this section, the institution must refer the FSEOG overpayment to the Secretary for collection purposes in accordance with procedures required by the Secretary. After referring the FSEOG overpayment to the Secretary under this section, the institution need make no further effort to recover the overpayment.

Part 674 - Federal Perkins Loan Program: OMB control number 1845-0019

Sections 674.8, 674.10, 674.13, 674.16, 674.19, 674.20, 674.31, 674.33, 674.34, 674.35, 674.36, 674.37, 674.38, 674.50, 674.52, and 674.61 contain information collections requirements and are currently approved by OMB under control number 1845-0019. We are updating this section to extend the approval for an additional three year period.

Section 674.8 – Program participation agreement.

The institution shall submit an annual report to the Secretary containing information that determines its cohort default rate that includes, (for institutions in which 30 or more of its current or former students first entered repayment in an award year), the total number of borrowers who first entered repayment in the award year; and the number of those borrowers in default by the end of the following award year. For institutions in which less than 30 of its current or former students entered repayment in an award year, the total number of borrowers who first entered repayment in any of the three most recent award years; and the number of those borrowers in default before the end of the award year immediately following the year in which they entered repayment.

If an institution determines not to service or collect a loan, the institution may assign its rights to the loan to the United States without recompense at the beginning of a repayment period.

Section 674.10 – Selection of students for loans.

The institution shall establish selection procedures and these procedures must be in writing; uniformly applied; and maintained in the institution's files.

Section 674.13 – Reimbursement to the Fund.

The Secretary does not require an institution to reimburse its Federal Perkins Loan Fund for the portion of the outstanding balance of a defaulted loan that the institution demonstrates, to the Secretary's satisfaction, would not have been collected from the

borrower even if the institution complied in a timely manner with the due diligence requirements of subpart C of this part.

Section 674.16 – Making and disbursing loans.

Section 674.16(a)(2) - Before an institution makes its first disbursement to a student, the student shall sign the promissory note and the institution shall provide the student with the following information:

- The name of the institution and the address to which communications and payments should be sent.
- The principal amount of the loan and a statement that the institution will report the amount of the loan to a national credit bureau at least annually.
- The stated interest rate on the loan.
- The yearly and cumulative maximum amounts that may be borrowed.
- An explanation of when repayment of the loan will begin and when the borrower will be obligated to pay interest that accrues on the loan.
- The minimum and maximum repayment terms which the institution may impose and the minimum monthly repayment required.
- A statement of the total cumulative balance owed by the student to that institution, and an estimate of the monthly payment amount needed to repay that balance.
- Special options the borrowers may have for loan consolidation or other refinancing of the loan.
- The borrower's right to prepay all or part of the loan, at any time, without penalty, and a summary of the circumstances in which repayment of the loan or interest that accrues on the loan may be deferred or canceled including a brief notice of the Department of Defense program for repayment of loans on the basis of specified military service.
- A definition of default and the consequences to the borrower, including a statement that the institution may report the default to a national credit bureau.
- The effect of accepting the loan on the eligibility of the borrower for other forms of student assistance.

- The amount of any charges collected by the institution at or prior to the disbursement of the loan and any deduction of such charges from the proceeds of the loan or paid separately by the borrower.

- Any cost that may be assessed on the borrower in the collection of the loan including late charges and collection and litigation costs.

Section 674.16(d)(3)(i) - If the institution uses a Master Promissory Note (MPN), that note will expire on the date the institution receives written notification from the borrower requesting that the MPN no longer be used.

Section 674.16(h) – The institution must report to at least one national credit bureau the amount and date of each disbursement, repayment information, and the date the loan was repaid in full.

Section 674.16(j) – The institution must report enrollment and loan status information to the Department.

Section 674.19 – Fiscal procedures.

Section 674.19(a)(2)(ii) - An institution shall notify any bank in which it deposits Federal funds of the accounts into which those funds are deposited by ensuring that the name of the account clearly discloses the fact that Federal funds are deposited in the account; or notifying the bank, in writing, of the names of the accounts in which it deposits Federal funds. The institution shall retain a copy of this notice in its files.

Section 674.19(d) – Each year the institution shall submit a Fiscal Operation Report to the Department. The burden associated with this reporting requirement is maintained under OMB Control Number 1845-0030.

Section 674.20 – Compliance with equal credit opportunity requirements.

The Secretary considers the Federal Perkins Loan program to be a credit assistance program authorized by Federal law for the benefit of an economically disadvantaged class of persons within the meaning of 12 CFR 202.8(a)(1). Therefore, the institution may request a loan applicant to disclose his or her marital status, income from alimony, child support, and spouse's income and signature. However, we request the removal of OMB Control number 1845-0019 from this section of the regulations. The burden associated with the recordkeeping is contained in Section 674.16 – Making and disbursing the loans.

Section 674.31 – Promissory note.

We request the removal of OMB Control number 1845-0019 from this section of the regulations. Section 674.31 provides the details of the required elements to be contained in the Perkins promissory note. The burden associated with the recordkeeping is contained in Section 674.16 – Making and disbursing the loans.

Section 674.33 – Repayment.

Low-income individual: For Federal Perkins loans and NDSLs made on or after October 1, 1980, the institution may extend the borrower's repayment period up to 10 additional years beyond the 10-year maximum repayment period if the institution determines during the course of the repayment period that the borrower is a “low-income individual”. The term *low-income individual* means the following:

(A) For an unmarried borrower without dependents, an individual whose total income for the preceding calendar year did not exceed 45 percent of the Income Protection Allowance for the current award year for a family of four with one in college.

(B) For a borrower with a family that includes the borrower and any spouse or legal dependents, an individual whose total family income for the preceding calendar year did not exceed 125 percent of the Income Protection Allowance for the current award year for a family with one in college and equal in size to that of the borrower's family.

The institution shall review the borrower's status annually to determine whether the borrower continues to qualify for an extended repayment period based on his or her status as a “low-income individual”.

Forbearance: Forbearance means the temporary cessation of payments, allowing an extension of time for making payments, or temporarily accepting smaller payments than previously were scheduled. The terms of forbearance must be agreed upon, in writing, by the borrower and the institution. The school confirms this agreement by notice to the borrower, and by recording the terms in the borrower's file.

Closed school discharge: The holder of an NDSL or a Federal Perkins Loan discharges the borrower's (and any endorser's) obligation to repay the loan if the borrower did not complete the program of study for which the loan was made because the school at which the borrower was enrolled closed. In order to qualify for discharge of an NDSL or Federal Perkins Loan, a borrower must submit to the holder of the loan a written request and sworn statement, and the factual assertions in the statement must be true. The statement need not be notarized but must be made by the borrower under penalty of perjury. In the statement the borrower must among other things, indicate that the student did not complete and is not in the process of completing the program of study through a teachout at another school, by transferring academic credit earned at the closed school to another school, or by any other comparable means.

Section 674.34 - Deferment of repayment—Federal Perkins loans, NDSLs and Defense loans.

At least halftime student deferment: The borrower need not repay principal, and interest does not accrue, during a period after the commencement or resumption of the repayment period on a loan, when the borrower is enrolled and in attendance as a regular student in at least a half-time course of study at an eligible institution; enrolled and in attendance as a regular student in a course of study that is part of a graduate fellowship program approved by the Secretary; engaged in graduate or post-graduate fellowship-supported study (such as a Fulbright grant) outside the United States; or enrolled in a course of study that is part of a rehabilitation training program for disabled individuals approved by the Secretary. If a borrower is attending an institution of higher education as at least a half-time regular student for a full academic year and intends to enroll as at least a half-time regular student in the next academic year, the borrower is entitled to a deferment for 12 months.

Full-time teaching deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in service described as full-time teaching in an elementary or secondary school serving low income students.

Full-time nurse or medical technician deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in service described as a full-time nurse or medical technician.

Full-time public or nonprofit child or family service agency deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in service described as full-time employment at a public or nonprofit child or family service agency.

Full-time law employment as a professional provider of early intervention services: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in full-time law employment as a professional provider of early intervention services.

Full-time employment as a firefighter to a local, State, or Federal fire department of fire district: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in full-time employment as a firefighter to a local, State, or Federal fire department of fire district.

Full-time employment as a faculty member at a Tribal College or University: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in full-time employment as a faculty member at a Tribal College or University.

Full-time employment as a librarian with a master's degree: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in full-time employment as a librarian with a master's degree.

Full-time employment as a speech pathologist with a master's degree working exclusively with schools for funds under part A of Title I of the Elementary and Secondary School Act: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in full-time employment as a speech pathologist with a master's degree working exclusively with schools for funds under part A of Title I of the Elementary and Secondary School Act.

Less than full-time employment deferment: The borrower need not repay principal and interest does not accrue, for any period not to exceed 3 years during which the borrower is seeking and unable to find full-time employment.

Economic hardship deferment: The borrower need not repay principal, and interest does not accrue, for periods of up to one year at a time that, collectively, do not exceed 3 years, during which the borrower is suffering an economic hardship.

Graduate fellowship deferment: A borrower must provide the institution certification that the borrower has been accepted for or is engaged in full-time study in the institution's graduate fellowship program to qualify for a deferment for study as part of a graduate fellowship program.

Study in Rehabilitation Training program deferment: A borrower must be receiving, or be scheduled to receive, services under a program designed to rehabilitate disabled individuals and must provide the institution with the documentation to qualify for a deferment for study in a rehabilitation training program.

Military service deferment: The borrower need not pay principal, and interest does not accrue, on a Federal Perkins Loan, an NDSL, or a Defense Loan, for any period during which the borrower is serving on active duty during a war or other military operation or national emergency; or performing qualifying National Guard duty during a war or other military operation or national emergency.

Section 674.35 - Deferment of repayment—Federal Perkins loans made before July 1, 1993.

At least halftime student deferment: The borrower need not repay principal, and interest does not accrue, during a period after the commencement or resumption of the repayment period on a loan, when the borrower is at least a half-time regular student at an institution of higher education; or a comparable institution outside the U.S. approved by the Secretary for this purpose.

Military or health service deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a member of the U.S. Army, Navy, Air Force, Marines, or Coast Guard or an officer in the Commissioned Corps of the U.S. Public Health Service.

NOAA service deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is on full-time active duty as a member of the National Oceanic and Atmospheric Administration Corps

Peace Corps service deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a Peace Corps volunteer.

Domestic Volunteer Service Act of 1973 deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a volunteer under the Domestic Volunteer Service Act of 1973 (ACTION programs).

Other volunteer service deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a full-time volunteer in service which the Secretary has determined is comparable to service in the Peace Corps or under the Domestic Volunteer Service Act of 1973 (ACTION programs).

Temporary total disability deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is temporarily totally disabled, as established by an affidavit of a qualified physician, or unable to secure gainful employment because the borrower is providing care, such as continuous nursing or other similar services, required by a dependent who is so disabled.

Eligible internship deferment: The borrower need not repay principal, and interest does not accrue, for a period not to exceed two years during which time the borrower is serving an eligible internship.

Caring for new child deferment: The borrower need not repay principal, and interest does not accrue, for a period not in excess of six months during which the borrower is pregnant, caring for a newborn baby, or caring for a child immediately after placement of the child through adoption.

Mother recently returned to the workforce deferment: The borrower need not repay principal, and interest does not accrue, for a period not in excess of one year during which the borrower is a mother of preschool age children and has just entered or reentered the work force.

Section 674.36 -- Deferment of repayment NDSLs made on or after October 1, 1980, but before July 1, 1993.

At least halftime student deferment: The borrower need not repay principal, and interest does not accrue, during a period after the commencement or resumption of the repayment period on a loan, when the borrower is at least a half-time regular student at an institution of higher education; or a comparable institution outside the U.S. approved by the Secretary for this purpose.

Military or health service deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a member of the U.S. Army, Navy, Air Force, Marines, or Coast Guard or an officer in the Commissioned Corps of the U.S. Public Health Service.

Peace Corps service deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a Peace Corps volunteer.

Domestic Volunteer Service Act of 1973 deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a volunteer under the Domestic Volunteer Service Act of 1973 (ACTION programs).

Other volunteer service deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a full-time volunteer in service which the Secretary has determined is comparable to service in the Peace Corps or under the Domestic Volunteer Service Act of 1973 (ACTION programs).

Temporary total disability deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is temporarily totally disabled, as established by an affidavit of a qualified physician, or unable to secure gainful employment because the borrower is providing care, such as continuous nursing or other similar services, required by a dependent who is so disabled.

Eligible internship deferment: The borrower need not repay principal, and interest does not accrue, for a period not to exceed two years during which time the borrower is serving an eligible internship. An eligible internship is an internship that requires the borrower to hold at least a bachelor's degree before beginning the internship program;

and that the State licensing agency requires the borrower to complete before certifying the individual for professional practice or service. The borrower shall provide to the institution a statement from an official of the appropriate State licensing agency that the internship program meets the provisions of paragraph (d)(2) of this section; and a statement from the organization with which the borrower is undertaking the internship program certifying the acceptance of the borrower into its internship program and the anticipated dates on which the borrower will begin and complete the program.

Hardship deferment: An institution may defer payments of principal and interest, but interest shall continue to accrue, if the institution determines this is necessary to avoid hardship to the borrower.

Section 674.37 - Deferment of repayment NDSLs made before October 1, 1980 and Defense loans.

At least halftime student deferment: A borrower need not repay principal, and interest does not accrue, during a period after the commencement or resumption of the repayment period on a loan, when the borrower is at least a half-time regular student at an institution of higher education; or a comparable institution outside the U.S. approved by the Secretary for this purpose.

Military service deferment: A borrower need not repay principal, and interest does not accrue for a period of up to 3 years during which time the borrower is a member of the U.S. Army, Navy, Air Force, Marines or Coast Guard.

Peace Corps service deferment: A borrower need not repay principal, and interest does not accrue for a period of up to 3 years during which time the borrower is a Peace Corps volunteer.

Domestic Volunteer Service Act of 1973 deferment: A borrower need not repay principal, and interest does not accrue for a period of up to 3 years during which time the borrower is a volunteer under the Domestic Volunteer Service Act of 1973 (ACTION programs).

Hardship deferment: An institution may permit the borrower to defer payments of principal and interest, but interest shall continue to accrue, if the institution determines this is necessary to avoid hardship to the borrower.

Section 674.38 - Deferment procedures.

A borrower must request a deferment and provide the institution with all information and documents required by the institution by the date that the institution establishes.

After receiving a borrower's written or verbal request, an institution may grant a deferment under §§674.34(b)(1)(ii) – Graduate fellowship approved by the Secretary, 674.34(b)(1)(iii) – Graduate or post-graduate fellowship outside the U.S., 674.34(b)(1)(iv) – Rehabilitation training program for disabled individuals, 674.34(d) – Borrower seeking and unable to find full-time employment, 674.34(e) Peace Corps or economic hardship, 674.34(h)-Military service, and 674.34(i)- Post-active duty student deferment, if the institution is able to confirm that the borrower has received a deferment on another Perkins Loan, a FFEL Loan, or a Direct Loan for the same reason and the same time period. The institution may grant the deferment based on information from the other Perkins Loan holder, the FFEL Loan holder or the Secretary or from an authoritative electronic database maintained or authorized by the Secretary that supports eligibility for the deferment for the same reason and the same time period.

An institution that grants a deferment under this section must notify the borrower that the deferment has been granted and that the borrower has the option to cancel the deferment and continue to make payments on the loan.

In-school deferment: In the case of an in school deferment, the institution may grant the deferment based on student enrollment information showing that a borrower is enrolled as a regular student on at least a half-time basis, if the institution notifies the borrower of the deferment and of the borrower's option to cancel the deferment and continue paying on the loan.

Military deferment requested by a borrower's representative: In the case of a military service deferment under §§674.34(h) and 674.35(c)(1), a borrower's representative may request the deferment on behalf of the borrower. An institution that grants a military service deferment based on a request from a borrower's representative must notify the borrower that the deferment has been granted and that the borrower has the option to cancel the deferment and continue to make payments on the loan. The institution may also notify the borrower's representative of the outcome of the deferment request.

Providing a deferment to a borrower in default: The institution may grant a deferment to a borrower after it has declared a loan to be a default. As a condition for a deferment under this paragraph, the institution shall require the borrower to execute a written repayment agreement on the loan and may require the borrower to pay immediately some or all of the amounts previously scheduled to be repaid before the date on which the institution determined that the borrower had demonstrated that grounds for a deferment existed, plus late charges and collection costs.

Section 674.50 - Assignment of defaulted loans to the United States.

An institution may submit a defaulted loan note to the Secretary for assignment to the United States if the institution has been unable to collect on the loan despite complying with the diligence procedures, including at least a first level collection effort and

litigation, to the extent these actions were required by regulations in effect on the date the loan entered default; the amount of the borrower's account to be assigned, including outstanding principal, accrued interest, collection costs and late charges is \$25.00 or greater; and the loan has been accelerated.

Section 674.52 - Cancellation procedures.

Application for cancellation: To qualify for cancellation of a loan, a borrower shall submit to the institution to which the loan is owed, by the date that the institution establishes, both a written request for cancellation and any documentation required by the institution to demonstrate that the borrower meets the conditions for the cancellation requested.

Death cancellation: An institution shall grant a request for discharge on account of the death or disability of the borrower, or, if the borrower is the spouse of an eligible public servant as defined in §674.64(a)(1), on account of the death or disability of the borrower's spouse, without regard to the repayment status of the loan.

Section 674.61 - Discharge for death or disability.

Death discharge: An institution must discharge the unpaid balance of a borrower's Defense, NDSL, or Perkins loan, including interest, if the borrower dies. The institution must discharge the loan on the basis of an original or certified copy of the death certificate, or an accurate and complete photocopy of the original or certified copy of the death certificate.

Disability discharge: A borrower's Defense, NDSL, or Perkins loan is discharged if the borrower becomes totally and permanently disabled. To qualify for discharge of a Defense, NDSL, or Perkins loan based on a total and permanent disability, a borrower must submit a discharge application approved by the Secretary to the institution that holds the loan. The application must contain a certification by a physician, who is a doctor of medicine or osteopathy legally authorized to practice in a State, that the borrower is totally and permanently disabled. The borrower must submit the application to the institution within 90 days of the date the physician certifies the application. Upon receiving the borrower's complete application, the institution must suspend collection activity on the loan and inform the borrower that the institution will review the application and assign the loan to the Secretary for an eligibility determination if the institution determines that the certification supports the conclusion that the borrower is totally and permanently disabled.

At the time the loan is assigned to the Secretary, the institution must notify the borrower that the loan has been assigned to the Secretary for determination of eligibility for a total and permanent disability discharge and that no payments are due on the loan.

Borrower's responsibilities after a total and permanent disability discharge: During the three-year period, the borrower or, if applicable, the borrower's representative must promptly notify the Secretary of any changes in address or phone number and must promptly notify the Secretary if the borrower's annual earnings from employment exceed the specified threshold amount; and must provide the Secretary, upon request, with documentation of the borrower's annual earnings from employment.

Payments received after the physician's certification of total and permanent disability: If, after the date the physician certifies the borrower's loan discharge application, the institution receives any payments from or on behalf of the borrower on or attributable to a loan that was assigned to the Secretary for determination of eligibility for a total and permanent disability discharge, the institution must forward those payments to the Secretary for crediting to the borrower's account.

At the same time that the institution forwards the payment, it must notify the borrower that there is no obligation to make payments on the loan prior to the Secretary's determination of eligibility for a total and permanent disability discharge, unless the Secretary directs the borrower otherwise.

Total and permanent disability discharges for veterans: A veteran's Defense, NDSL, or Perkins loan will be discharged if the veteran is totally and permanently disabled. To qualify for discharge of a Defense, NDSL, or Perkins loan based on a total and permanent disability, a veteran must submit a discharge application approved by the Secretary to the institution that holds the loan submitting documentation from the Department of Veterans Affairs showing that the Department of Veterans Affairs has determined that the veteran is unemployable due to a service-connected disability. Upon receiving the veteran's completed application and the required documentation from the Department of Veterans Affairs, the institution must suspend collection activity on the loan and inform the veteran that the institution will review the application and submit the application and supporting documentation to the Secretary for an eligibility determination. If the documentation from the Department of Veterans Affairs indicates that the veteran is totally and permanently disabled, the institution must submit a copy of the veteran's application and the documentation from the Department of Veterans Affairs to the Secretary. At the time the application and documentation are submitted to the Secretary, the institution must notify the veteran that the veteran's discharge request has been referred to the Secretary for determination of discharge eligibility and that no payments are due on the loan.

If the Secretary determines that the veteran is totally and permanently disabled, the Secretary notifies the institution of this determination, and the institution must discharge the veteran's obligation to make further payments on the loan and return to the person who made the payments on the loan any payments received on or after the effective date of the determination by the Department of Veterans Affairs that the veteran is unemployable due to a service-connected disability.

Part 675 - Federal Work Study Program: OMB control number 1845-0019

Sections 675.10, 675.19, 675.20, 675.27, 675.34, 675.35, 674.47 and 675.48 contain information collections requirements and are currently approved by OMB under control number 1845-0019. We are updating this section to extend the approval for an additional three year period

Section 675.10 – Selection of students for FWS employment.

Disclosure: An institution shall make employment under FWS reasonably available, to the extent of available funds, to all eligible students. An institution shall establish selection procedures and those procedures must be uniformly applied, in writing, and maintained in the institution's files.

Section 675.19 - Fiscal procedures and records.

The institution must also establish and maintain program and fiscal records that include a certification by the student's supervisor that each student has worked and earned the amount being paid. The certification must include or be supported by, for students paid on an hourly basis, a time record showing the hours each student worked in clock time sequence, or the total hours worked per day, it must include a payroll voucher containing sufficient information to support all payroll disbursements, and include a noncash contribution record to document any payment of the institution's share of the student's earnings in the form of services and equipment. These records must be reconciled at least monthly. In addition, each year an institution shall submit a Fiscal Operations Report plus other information the Secretary requires.

Section 675.20 - Eligible employers and general conditions and limitation on employment.

If an institution wishes to have its students employed under this part by a Federal, State or local public agency, or a private nonprofit or for-profit organization, it shall enter into a written agreement with that agency or organization. The agreement must set forth the FWS work conditions. The agreement must indicate whether the institution or the agency or organization shall pay the students employed, except that the agreement between an institution and a for-profit organization must require the employer to pay the non-Federal share of the student earnings.

Section 675.27 - Nature and source of institutional share.

The institution shall document all amounts claimed as non-cash contributions.

Section 675.34 - Multi-Institutional job location and development programs.

We request the removal of OMB Control number 1845-0019 from this section of the regulations. Section 675.34 provides the details of the required elements to be contained in the written agreement to establish and operate job location programs for its students with other participating institutions. The burden associated with the recordkeeping is contained in Section 675.35 – Agreement.

Section 675.35 - Agreement.

A FWS participating institution, to establish or expand the Job Locator and Development programs, shall enter into an agreement with the Secretary. The institution will submit to the Secretary an annual report on the use of the funds and an evaluation of the effectiveness of the programs in benefiting the institution's students.

Section 675.47 - Multi-institutional work-colleges arrangements.

We request the removal of OMB Control number 1845-0019 from this section of the regulations. Section 675.47 provides the details of the required elements to be contained in the written agreement with another participating institution to promote the work-learning-service experience. The burden associated with the recordkeeping is contained in Section 675.48 – Agreement.

Section 675.48 - Agreement.

To participate in the Work-Colleges program, an institution shall enter into an agreement with the Secretary.

Part 676 - Federal Supplemental Educational Opportunity Grant Program: OMB control number 1845-0019

Section 676.19 contains information collections requirements and is currently approved by OMB under control number 1845-0019. We are updating this section to extend the approval for an additional three year period.

Section 676.19 - Fiscal procedures and records.

An institution shall follow the record retention and examination provisions in this part and in 34 CFR 668.24. An institution shall establish and maintain program and fiscal records that are reconciled at least monthly.

2. Indicate how, by whom, and for what purpose the information is to be used. Except for a new collection, indicate the actual use the agency has made of the information received from the current collection.

Part 673 - General Provisions for the Federal Perkins Loan Program, Federal Work-Study Program, and Federal Supplemental Educational Opportunity Program; Part 674 - Federal Perkins Loan Program; Part 675 - Federal Work Study Program; and Part 676 - Federal Supplemental Educational Opportunity Grant Program.

These parts govern the following three programs authorized by Title IV of the Higher Education Act of 1965, as amended (HEA) that participating institutions administer:

(a) The Federal Perkins Loan Program, which encourages the making of loans by institutions to needy undergraduate and graduate students to help pay for their cost of education,

(b) The Federal Work-Study (FWS) Program, which encourages the part-time employment of undergraduate and graduate students who need the income to help pay for their cost of education and which encourages FWS recipients to participate in community service activities, and

(c) The Federal Supplemental Educational Opportunity Grant (FSEOG) Program, which encourages the providing of grants to exceptionally needy undergraduate students to help pay for their cost of education.

3. Describe whether, and to what extent, the collection of information involves the use of automated, electronic, mechanical, or other technological collection techniques or forms of information technology, e.g. permitting electronic submission of responses, and the basis for the decision of adopting this means of collection. Also describe any consideration of using information technology to reduce burden.

Although there are no legal or technical obstacles to the use of technology in this information collection activity, the process for institutions to submit their information to the Department is generally not conducive to any more sophisticated use of technology. However, institutions use a number of Departmental electronic processes to report data to the Department under these regulations.

4. Describe efforts to identify duplication. Show specifically why any similar information already available cannot be used or modified for use of the purposes described in Item 2 above.

This information is not duplicated on any other information collection.

5. If the collection of information impacts small businesses or other small entities, describe any methods used to minimize burden.

No small businesses are affected by this information collection.

6. Describe the consequences to Federal program or policy activities if the collection is not conducted or is conducted less frequently, as well as any technical or legal obstacles to reducing burden.

The regulations require institutions to report a variety of programmatic information to the Department to ensure Program Integrity and compliance.

7. Explain any special circumstances that would cause an information collection to be conducted in a manner requiring respondents to report information to the agency more often than quarterly;
 - requiring respondents to prepare a written response to a collection of information in fewer than 30 days after receipt of it;
 - requiring respondents to submit more than an original and two copies of any document;
 - requiring respondents to retain records, other than health, medical, government contract, grant-in-aid, or tax records for more than three years;
 - in connection with a statistical survey, that is not designed to produce valid and reliable results than can be generalized to the universe of study;
 - requiring the use of a statistical data classification that has not been reviewed and approved by OMB;
 - that includes a pledge of confidentiality that is not supported by authority established in statute or regulation, that is not supported by disclosure and data security policies that are consistent with the pledge, or which unnecessarily impedes sharing of data with other agencies for compatible confidential use; or
 - requiring respondents to submit proprietary trade secrets, or other confidential information unless the agency can demonstrate that it has instituted procedures to protect the information's confidentiality to the extent permitted by law.

This application is consistent with all of the guidelines in 5 CFR 1320.5(d)(2).

8. If applicable, provide a copy and identify the date and page number of publication in the Federal Register of the agency's notice, required by 5 CFR 1320.8(d), soliciting comments on the information collection prior to submission to OMB. Summarize public

comments received in response to that notice and describe actions taken by the agency in response to these comments. Specifically address comments received on cost and hour burden.

Describe efforts to consult with persons outside the agency to obtain their views on the availability of data, frequency of collection, the clarity of instruction and record keeping, disclosure, or reporting format (if any), and on the data elements to be recorded, disclosed, or reported.

Consultation with representatives of those from whom information is to be obtained or those who must compile records should occur at least once every 3 years – even if the collection of information activity is the same as in prior periods. There may be circumstances that may preclude consultation in a specific situation. These circumstances should be explained.

A notice of Proposed Rulemaking (NPRM) was published in the Federal Register on July 26, 2010 (75 FR 43616) seeking public comment. In addition to the Notice of Proposed Rulemaking that impacted this information collection – 1840-AD04, a 60-day and 30-day Federal Register notice was published seeking public comment.

Prior to the approval of these final regulations the Department negotiated with members of the community during three sessions in early 2010.

9. Explain any decision to provide any payment or gift to respondents, other than remuneration of contractors or grantees.

There are no payments or gifts to respondents.

10. Describe any assurance of confidentiality provided to respondents and the basis for the assurance in statute, regulation, or agency policy.

There is no assurance of confidentiality provided to institutions for the submission of this information.

11. Provide additional justification for any questions of a sensitive nature, such as sexual behavior and attitudes, religious beliefs, and other matters that are commonly considered private. The justification should include the reasons why the agency considers the questions necessary, the specific uses to be made of the information, the explanation to be given to persons from whom the information is requested, and any steps to be taken to obtain their consent.

There are no questions of a sensitive nature in this application.

12. Indicate the number of respondents, frequency of response, annual hour burden, and an explanation of how the burden was estimated. Unless directed to do so, agencies should not conduct special surveys to obtain information on which to base hour burden estimates. Consultation with a sample (fewer than 10) of potential respondents is desirable. If the hour burden on respondents is expected to vary widely because of differences in activity, size, or complexity, show the range of estimated hour burden, and explain the reasons for the variance. Generally, estimates should not include burden hours for customary and usual business practices.
- If this request for approval covers more than one form, provide separate hour burden estimates for each form and aggregate the hour burdens.
 - Provide estimates of annualized cost to respondents of the hour burdens for collections of information, identifying and using appropriate wage rate categories. The cost of contracting out or paying outside parties for information collection activities should not be included here. Instead, this cost should not be included in Item 14.

Section 673.5 – Overaward.

Section 673.5(f)(4): If an institution makes a Federal Perkins loan or FSEOG overpayment for which it is not liable, it shall promptly send a written notice to the student requesting repayment of the overpayment amount. The notice must state that failure to make that repayment, or to make arrangements satisfactory to the holder of the overpayment debt to pay the overpayment, makes the student ineligible for further Title IV, HEA program funds until final resolution of the overpayment.

If a student objects to the institution's Federal Perkins loan or FSEOG overpayment determination on the grounds that it is erroneous, the institution shall consider any information provided by the student and determine whether the objection is warranted.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from the National Student Loan Data System (NSLDS) there were 26 cases of Federal Perkins loan overpayments of \$25 or more for which the institution was not liable and where the institution was required to promptly send a written notice to students requesting repayment of the overpayment amount. Since these reporting activities are generally a part of a highly automated process, we estimate that average amount of time per response is .08 hours per case (5 minutes). We estimate that each student (individual) on average will take .08 hours (5 minutes) to read the notice.

The NSLDS data indicate there were 26 cases of Federal Perkins loan overpayments times .08 hours per case equals 2.08 hours for a total of 2 hours of reporting burden.

The NSLDS data indicate that of the 26 cases, 2 cases were at proprietary institutions times .08 hours per case equals .16 hours for a total of 0 hours of reporting burden.

The NSLDS data indicate that of the 26 cases, 3 cases were at private non-profit institutions times .08 hours per case equals .24 hours for a total of 0 hours of reporting burden.

The NSLDS data indicate that of the 26 cases, 21 cases were at public institutions times .08 hours per case equals 1.68 hours for a total of 2 hours of reporting burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	26	26	2
PROPRIETARY:	2	2	0
PRIVATE NON-PROFIT:	3	3	0
PUBLIC:	<u>21</u>	<u>21</u>	<u>2</u>
Reporting:	52	52	4

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 512 cases of Federal SEOG overpayments for which the institution was not liable and where the institution was required to promptly send a written notice to students requesting repayment of the overpayment amount. Since these reporting/disclosure activities are generally a part of a highly automated process, we estimate that average amount of time per response is .08 hours per case (5 minutes). We estimate that each student (individual) on average will take .08 hours (5 minutes) to read the notice.

The NSLDS data indicate there were 512 cases of Federal SEOG overpayments times .08 hours per case equals 40.96 hours for a total of 41 hours of burden.

The NSLDS data indicate that of the 512 cases, 14 cases were at proprietary institutions times .08 hours per case equals 1.12 hours for a total of 1 hour of burden.

The NSLDS data indicate that of the 512 cases, 59 cases were at private non-profit institutions times .08 hours per case equals 4.72 hours for a total of 5 hours of burden.

The NSLDS data indicate that of the 512 cases, 439 cases were at public institutions times .08 hours per case equals 35.12 hours for a total of 35 hours of burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	512	512	41
PROPRIETARY:	14	14	1
PRIVATE NON-PROFIT:	59	59	5
PUBLIC:	<u>439</u>	<u>439</u>	<u>35</u>
Reporting:	1,024	1,024	82

Section 673.5(f)(5): If a student fails to repay an FSEOG overpayment or make arrangements satisfactory to the holder of the overpayment debt to repay the FSEOG overpayment after the institution has taken the action required by paragraph (f)(4) of this section, the institution must refer the FSEOG overpayment to the Secretary for collection purposes in accordance with procedures required by the Secretary. After referring the FSEOG overpayment to the Secretary under this section, the institution need make no further effort to recover the overpayment.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 103 cases of Federal SEOG overpayments for which the institution was not liable and where either the student failed to repay or make satisfactory arrangements, therefore the institution was required to refer the FSEOG overpayment to the Department. Since these reporting/referral activities are generally a part of a highly automated process, we estimate that average amount of time per response is .08 hours per case (5 minutes). We estimate that each student (individual) on average will take .08 hours (5 minutes) to read any notification that the institution provides the student.

The NSLDS data indicate there were 103 cases of Federal SEOG overpayments referrals times .08 hours per case equals 8.24 hours for a total of 8 hours of burden.

The NSLDS data indicate that of the 103 cases, 14 cases were at proprietary institutions times .08 hours per case equals 1.12 hours for a total of 1 hour of burden.

The NSLDS data indicate that of the 103 cases, 55 cases were at private non-profit institutions times .08 hours per case equals 4.4 hours for a total of 4 hours of burden.

The NSLDS data indicate that of the 103 cases, 34 cases were at public institutions times .08 hours per case equals 2.72 hours for a total of 3 hours of burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
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INDIVIDUALS:	103	103	8
PROPRIETARY:	14	14	1
PRIVATE NON-PROFIT:	55	55	4
PUBLIC:	<u>34</u>	<u>34</u>	<u>3</u>
Reporting:	206	206	16
Sub-totals for Section 673.5:			
Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>1,282</u>	<u>1,282</u>	<u>102</u>
Total for Section 673.5:	1,282	1,282	102

Section 674.8 – Program participation agreement.

Section 674.8(c): The institution shall submit an annual report to the Secretary containing information that determines its cohort default rate that includes, (for institutions in which 30 or more of its current or former students first entered repayment in an award year), the total number of borrowers who first entered repayment in the award year; and the number of those borrowers in default by the end of the following award year. For institutions in which less than 30 of its current or former students entered repayment in an award year, the total number of borrowers who first entered repayment in any of the three most recent award years; and the number of those borrowers in default before the end of the award year immediately following the year in which they entered repayment.

AFFECTED ENTITIES and BURDEN:

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 148 proprietary institutions that participated in the Federal Perkins Loan program. On average, we estimate that each institution would take 4 hours to collect and report the information required to determine its cohort rate or 592 hours of reporting burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 923 private non-profit institutions that participated in the Federal Perkins Loan program. On average, we estimate that each institution would take 4 hours to collect and report the information required to determine its cohort rate or 3,692 hours of reporting burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 579 public institutions that participated in the Federal Perkins Loan program.

On average, we estimate that each institution would take 4 hours to collect and report the information required to determine its cohort rate or 2,316 hours of reporting burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A
PROPRIETARY:	148	148	592
PRIVATE NON-PROFIT:	923	923	3,692
PUBLIC:	<u>579</u>	<u>579</u>	<u>2,316</u>
Reporting:	1,650	1,650	6,600

Section 674.8(d): If an institution determines not to service or collect a Federal Perkins loan, the institution may assign its rights to the loan to the United States without recompense at the beginning of a repayment period.

AFFECTED ENTITIES and BURDEN:

We estimate that approximately 2% of the participating institutions will chose this option. Therefore, based upon information in the Federal Campus-based programs Data Book for 2010, there were 148 proprietary institutions that participated in the Federal Perkins Loan program times 2% equals 3 affected proprietary institutions. On average, we estimate that each institution would take .5 hours (30 minutes) to collect and report the information required to assign its loans or 2 hours of reporting burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 923 private non-profit institutions that participated in the Federal Perkins Loan program times 2% equals 18 affected private non-profit institutions. On average, we estimate that each institution would take .5 hours (30 minutes) to collect and report the information required to assign its loans or 9 hours of reporting burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 579 public institutions that participated in the Federal Perkins Loan program times 2% equals 12 affected public institutions. On average, we estimate that each institution would take .5 hours (30 minutes) to collect and report the information required to assign its loans or 6 hours of reporting burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A

PROPRIETARY:	3	3	2
PRIVATE NON-PROFIT:	18	18	9
PUBLIC:	<u>12</u>	<u>12</u>	<u>6</u>
Reporting:	33	33	17
Sub-total for Section 674.8:			
Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>1,683</u>	<u>1,683</u>	<u>6,617</u>
Total for Section 674.8:	1,683	1,683	6,617

Section 674.10 – Selection of students for loans.

Section 674.10: The institution shall establish selection procedures and these procedures must be in writing; uniformly applied; and maintained in the institution's files.

AFFECTED ENTITIES and BURDEN:

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 148 proprietary institutions that participated in the Federal Campus-based programs. Generally, since these programs are on-going, on average, we estimate that each institution would take .5 hours to review and update their procedures resulting in 74 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 923 private non-profit institutions that participated in the Federal Campus-based programs. Generally, since these programs are on-going, on average, we estimate that each institution would take .5 hours to review and update their procedures resulting in 462 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 579 public institutions that participated in the Federal Campus-based programs. Generally, since these programs are on-going, on average, we estimate that each institution would take .5 hours to review and update their procedures resulting in 290 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A
PROPRIETARY:	148	148	74

PRIVATE NON-PROFIT:	923	923	462
PUBLIC:	<u>579</u>	<u>579</u>	<u>290</u>
Recordkeeping:	1,650	1,650	826
Sub-total for Section 674.10:			
Sub-total for Recordkeeping:	1,650	1,650	826
Sub-total for Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total for Section 674.10:	1,650	1,650	826

Section 674.13 – Reimbursement to the Fund.

Section 674.13: The Secretary does not require an institution to reimburse its Federal Perkins Loan Fund for the portion of the outstanding balance of a defaulted loan that the institution demonstrates, to the Secretary's satisfaction, would not have been collected from the borrower even if the institution complied in a timely manner with the due diligence requirements of subpart C of this part.

AFFECTED ENTITIES and BURDEN:

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 148 proprietary institutions that participated in the Federal Perkins Loan program. We estimate that of the total number of participating proprietary institutions that 15, on average, would take 1 hour for a total of 15 hours to report to the Secretary and demonstrate that the defaulted outstanding balance of a loan would not have been collected even if the institution had complied with the due diligence requirements of subpart C in a timely manner.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 923 private non-profit institutions that participated in the Federal Perkins Loan program. We estimate that of the total number of participating proprietary institutions that 92, on average, would take 1 hour for a total of 92 hours to report to the Secretary and demonstrate that the defaulted outstanding balance of a loan would not have been collected even if the institution had complied with the due diligence requirements of subpart C in a timely manner.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 579 public institutions that participated in the Federal Perkins Loan program. We estimate that of the total number of participating proprietary institutions that 58, on average, would take 1 hour for a total of 58 hours to report to the Secretary and demonstrate that the defaulted outstanding balance of a loan would not have been collected even if the institution had complied with the due diligence requirements of subpart C in a timely manner.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A
PROPRIETARY:	15	15	15
PRIVATE NON-PROFIT:	92	92	92
PUBLIC:	<u>58</u>	<u>58</u>	<u>58</u>
Reporting:	165	165	165
Sub-total for Section 674.13:			
Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>165</u>	<u>165</u>	<u>165</u>
Total for Section 674.13:	165	165	165

Section 674.16 – Making and disbursing loans.

Section 674.16(a)(2): Before an institution makes its first disbursement to a student, the student shall sign the promissory note and the institution shall provide the student with the following information in writing:

- The name of the institution and the address to which communications and payments should be sent.
- The principal amount of the loan and a statement that the institution will report the amount of the loan to a national credit bureau at least annually.
- The stated interest rate on the loan.
- The yearly and cumulative maximum amounts that may be borrowed.
- An explanation of when repayment of the loan will begin and when the borrower will be obligated to pay interest that accrues on the loan.
- The minimum and maximum repayment terms which the institution may impose and the minimum monthly repayment required.
- A statement of the total cumulative balance owed by the student to that institution, and an estimate of the monthly payment amount needed to repay that balance.

- Special options the borrowers may have for loan consolidation or other refinancing of the loan.
- The borrower's right to prepay all or part of the loan, at any time, without penalty, and a summary of the circumstances in which repayment of the loan or interest that accrues on the loan may be deferred or canceled including a brief notice of the Department of Defense program for repayment of loans on the basis of specified military service.
- A definition of default and the consequences to the borrower, including a statement that the institution may report the default to a national credit bureau.
- The effect of accepting the loan on the eligibility of the borrower for other forms of student assistance.
- The amount of any charges collected by the institution at or prior to the disbursement of the loan and any deduction of such charges from the proceeds of the loan or paid separately by the borrower.
- Any cost that may be assessed on the borrower in the collection of the loan including late charges and collection and litigation costs.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 902,232 Federal Perkins borrowers where the disclosure of information above had to occur prior to disbursement. We estimate that each borrower (individual) on average will take .33 hours (20 minutes) to read and sign the promissory note which will add 297,737 hours of reporting burden.

The NSLDS data indicate there were 58,645 Federal Perkins borrowers at proprietary institutions from whom the institutions need to collect signed promissory notes and answer any of the borrower's questions. We estimate that the institution takes .33 hours per loan for a total of 19,353 hours of recordkeeping burden.

The NSLDS data indicate there were 316,683 Federal Perkins borrowers at private non-profit institutions from whom institutions need to collect signed promissory notes and answer any of the borrower's questions. We estimate that the institution takes .33 hours per loan for a total of 104,505 hours of recordkeeping burden.

The NSLDS data indicate there were 526,904 Federal Perkins borrowers at public institutions from whom institutions need to collect signed promissory notes and answer any of the borrower's questions. We estimate that each borrower will take the institution .33 hours per loan for a total of 173,878 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	902,232	902,232	297,737
PROPRIETARY:	58,645	58,645	19,353
PRIVATE NON-PROFIT:	316,683	316,683	104,505
PUBLIC:	<u>526,904</u>	<u>526,904</u>	<u>173,878</u>
	1,804,464	1,804,464	595,473
Recordkeeping:	902,232	902,232	297,736
Reporting:	902,232	902,232	297,737

Section 674.16(d)(3)(i) - If the institution uses a Master Promissory Note (MPN), that note will expire on the date the institution receives written notification from the borrower requesting that the MPN no longer be used.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 739,830 Federal Perkins borrowers that provided written notification requesting that the MPN no longer be used. On average, we estimate that the borrowers will take .25 hours to provide written notification to their institution which equals 184,958 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 48,089 Federal Perkins borrowers at proprietary institutions where borrowers provided written notification requesting that their MPN no longer be used. On average, we estimate that the institution will take .08 hours per notification to update its system which equals 3,847 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 259,680 Federal Perkins borrowers at private non-profit institutions where borrowers provided written notification requesting that their MPN no longer be used. On average, we estimate that the institution will take .08 hours per notification to update its system which equals 20,774 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 432,061 Federal Perkins borrowers at public institutions where borrowers provided written notification requesting that their MPN no longer be used. On average, we estimate that the institution will take .08 hours per notification to update its system which equals 34,565 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
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INDIVIDUALS:	739,830	739,830	184,958
PROPRIETARY:	48,089	48,089	3,847
PRIVATE NON-PROFIT:	259,680	259,680	20,774
PUBLIC:	<u>432,061</u>	<u>432,061</u>	<u>34,565</u>
	1,479,660	1,479,660	244,144
Recordkeeping:	739,830	739,830	59,186
Reporting:	739,830	739,830	184,958

Section 674.16(h) – The institution must report to at least one national credit bureau the amount and date of each disbursement, repayment information, and the date the loan was repaid in full.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 58,645 Federal Perkins borrowers reported by proprietary institutions to a national credit bureau. On average, we estimate that the institution will take .08 hours per notification and that per borrower - there will be 11 notifications per year which equals 51,608 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 316,683 Federal Perkins borrowers reported by private non-profit institutions to a national credit bureau. On average, we estimate that the institution will take .08 hours per notification and that per borrower - there will be 11 notifications per year which equals 278,681 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 526,904 Federal Perkins borrowers reported by public institutions to a national credit bureau. On average, we estimate that the institution will take .08 hours per notification and that per borrower - there will be 11 notifications per year which equals 463,676 hours of reporting burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A
PROPRIETARY:	58,645	58,645	51,608

PRIVATE NON-PROFIT:	316,683	316,683	278,681
PUBLIC:	<u>526,904</u>	<u>526,904</u>	<u>463,676</u>
Reporting:	902,232	902,232	793,965

Section 674.16(j) – The institution must report enrollment and loan status information to the Department.

AFFECTED ENTITIES and BURDEN:

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 148 proprietary institutions that participated in the Federal Perkins loan program. Since these are long-standing reports that are highly automated, on average, we estimate that each institution would take .03 hours (2 minutes) to collect and report the enrollment and loan status information required twice per year which equals 9 hours of reporting burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 923 private non-profit institutions that participated in the Federal Perkins loan program. Since these are long-standing reports that are highly automated, on average, we estimate that each institution would take .03 hours to collect and report the enrollment and loan status information required twice per year which equals 55 hours of burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 579 public institutions that participated in the Federal Perkins loan program. Since these are long-standing reports that are highly automated, on average, we estimate that each institution would take .03 hours to collect and report the enrollment and loan status information twice per year which equals 35 hours of burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A
PROPRIETARY:	148	148	9
PRIVATE NON-PROFIT:	923	923	55
PUBLIC:	<u>579</u>	<u>579</u>	<u>35</u>
Reporting:	1,650	1,650	99
Sub-total for Recordkeeping:	1,642,062	1,642,062	356,922

Sub-total for Reporting:	<u>2,545,944</u>	<u>2,545,944</u>	<u>1,276,759</u>
Total for Section 674.16:	4,188,006	4,188,006	1,633,681

Section 674.19 – Fiscal procedures.

Section 674.19(a)(2)(ii): An institution shall notify any bank in which it deposits Federal funds of the accounts into which those funds are deposited by ensuring that the name of the account clearly discloses the fact that Federal funds are deposited in the account; or notifying the bank, in writing, of the names of the accounts in which it deposits Federal funds. The institution shall retain a copy of this notice in its files.

AFFECTED ENTITIES and BURDEN:

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 148 proprietary institutions that participated in the Federal Perkins loan program. Since the requirement to notify in writing any bank in which it deposits federal funds would have happened when the account was established, this will occur rarely, such as in the case where an account is moved from one bank to another. As such, we estimate that the required notification will be required of 1/10 of the participating entities. We estimate that of the 148 times .1 times the average estimated time to write a letter and send it to the bank would average .33 hours which would equal 5 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 923 private non-profit institutions that participated in the Federal Perkins loan program. Since the requirement to notify in writing any bank in which it deposits federal funds would have happened when the account was established, this will occur rarely, such as in the case where an account is moved from one bank to another. As such, we estimate that the required notification will be required of 1/10 of the participating entities. We estimate that of the 923 times .1 times the average estimated time to write a letter and send it to the bank would average .33 hours which would equal 30 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 579 public institutions that participated in the Federal Perkins loan program. Since the requirement to notify in writing any bank in which it deposits federal funds would have happened when the account was established, this will occur rarely, such as in the case where an account is moved from one bank to another. As such, we estimate that the required notification will be required of 1/10 of the participating entities. We estimate that of the 579 times .1 times the average estimated time to write a letter and send it to the bank would average .33 hours which would equal 19 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A
PROPRIETARY:	148	148	5
PRIVATE NON-PROFIT:	923	923	30
PUBLIC:	579	579	19
Recordkeeping:	1,650	1,650	54
Sub-total for Section 674.19:			
Sub-total for Recordkeeping:	1,650	1,650	54
Sub-total for Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total for Section 674.19:	1,650	1,650	54

Section 674.33 – Repayment.

Section 674.33(c)(2)(ii) - Low-income individual: For Federal Perkins loans and NDSLs made on or after October 1, 1980, the institution may extend the borrower's repayment period up to 10 additional years beyond the 10-year maximum repayment period if the institution determines during the course of the repayment period that the borrower is a “low-income individual”. The term *low-income individual* means the following:

(A) For an unmarried borrower without dependents, an individual whose total income for the preceding calendar year did not exceed 45 percent of the Income Protection Allowance for the current award year for a family of four with one in college.

(B) For a borrower with a family that includes the borrower and any spouse or legal dependents, an individual whose total family income for the preceding calendar year did not exceed 125 percent of the Income Protection Allowance for the current award year for a family with one in college and equal in size to that of the borrower's family.

The institution shall review the borrower's status annually to determine whether the borrower continues to qualify for an extended repayment period based on his or her status as a “low-income individual”.

AFFECTED ENTITIES and BURDEN:

Based upon our best estimates there were 122 Federal Perkins borrowers that qualified for extended repayment based upon their status as a low income individual. On average, we estimate that each borrower will take .33 hours per borrower to gather and submit the

required documentation for the institution to make its determination about the borrower's income and family status times 122 borrowers which equal 40 hours of reporting burden.

Based upon our best estimates there were 75 Federal Perkins borrowers that qualified for extended repayment based upon their status as a low income individual at proprietary institutions. On average, we estimate that each institution will take .33 hours per borrower to review the required documentation to make a determination about the borrower's income and family status times 75 borrowers which equal 25 hours of recordkeeping burden.

Based upon our best estimates there were 18 Federal Perkins borrowers that qualified for extended repayment based upon their status as a low income individual at private non-profit institutions. On average, we estimate that each institution will take .33 hours per borrower to review the required documentation to make its determination about the borrower's income and family status times 18 borrowers which equal 6 hours of recordkeeping burden.

Based upon our best estimates there were 29 Federal Perkins borrowers that qualified for extended repayment based upon their status as a low income individual at public institutions. On average, we estimate that each borrower will take .33 hours per borrower to gather and submit the required documentation for the institution to make its determination about the borrower's income and family status times 29 borrowers which equal 10 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	122	122	40
PROPRIETARY:	75	75	25
PRIVATE NON-PROFIT:	18	18	6
PUBLIC:	29	29	10
Recordkeeping:	122	122	41
Reporting:	<u>122</u>	<u>122</u>	<u>40</u>
Total:	244	244	81

Section 674.33(d) - Forbearance: Forbearance means the temporary cessation of payments, allowing an extension of time for making payments, or temporarily accepting smaller payments than previously were scheduled. The terms of forbearance must be

agreed upon, in writing, by the borrower and the institution. The school confirms this agreement by notice to the borrower, and by recording the terms in the borrower's file.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 81 Federal Perkins borrowers who qualified for forbearance. On average, we estimate that the borrower will take .33 hours per request which equals 27 hours of reporting burden for borrowers (individuals).

Based upon our best estimates there were 50 Federal Perkins borrowers that qualified for forbearance at proprietary institutions. On average, we estimate that each institution will take .33 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request for forbearance times 50 borrowers which equal 17 hours of recordkeeping burden.

Based upon our best estimates there were 12 Federal Perkins borrowers that qualified for forbearance at private non-profit institutions. On average, we estimate that each institution will take .33 hours per borrower to review the documentation and to make its determination about the borrower’s request for forbearance times 12 borrowers which equal 4 hours of recordkeeping burden.

Based upon our best estimates there were 19 Federal Perkins borrowers that qualified for forbearance at public institutions. On average, we estimate that each institution will take .33 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request times 19 borrowers which equal 6 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	81	81	27
PROPRIETARY:	50	50	17
PRIVATE NON-PROFIT:	12	12	4
PUBLIC:	19	19	6
Recordkeeping:	81	81	27
Reporting:	<u>81</u>	<u>81</u>	<u>27</u>
Total:	162	162	54

Section 674.33(g) - Closed school discharge: The holder of an NDSL or a Federal Perkins Loan discharges the borrower's (and any endorser's) obligation to repay the loan if the borrower did not complete the program of study for which the loan was made because the school at which the borrower was enrolled closed. In order to qualify for discharge of an NDSL or Federal Perkins Loan, a borrower must submit to the holder of the loan a written request and sworn statement, and the factual assertions in the statement must be true. The statement need not be notarized but must be made by the borrower under penalty of perjury. In the statement the borrower must among other things, indicate that the student did not complete and is not in the process of completing the program of study through a teachout at another school, by transferring academic credit earned at the closed school to another school, or by any other comparable means.

During the most recently completed 12 month period for which data was obtained from our systems there were no submissions for a closed school discharge and therefore there is no burden associated with this regulation.

Sub-total for Section 674.33:			
Sub-total for Recordkeeping:	203	203	68
Sub-total for Reporting:	<u>203</u>	<u>203</u>	<u>67</u>
Total for Section 674.33:	406	406	135

Section 674.34 - Deferment of repayment—Federal Perkins loans, NDSLs and Defense loans.

Section 674.34(b)(1) – At least half-time in-school deferment: The borrower need not repay principal, and interest does not accrue, during a period after the commencement or resumption of the repayment period on a loan, when the borrower is enrolled and in attendance as a regular student in at least a half-time course of study at an eligible institution; enrolled and in attendance as a regular student in a course of study that is part of a graduate fellowship program approved by the Secretary; engaged in graduate or post-graduate fellowship-supported study (such as a Fulbright grant) outside the United States; or enrolled in a course of study that is part of a rehabilitation training program for disabled individuals approved by the Secretary. If a borrower is attending an institution of higher education as at least a half-time regular student for a full academic year and intends to enroll as at least a half-time regular student in the next academic year, the borrower is entitled to a deferment for 12 months.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 390,010 Federal Perkins borrowers who qualified for an in-school deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for an in-school deferment which equal 195,005 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 15,908 Federal Perkins borrowers that qualified for an in-school deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 7,954 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 170,765 Federal Perkins borrowers that qualified for an in-school deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 85,383 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 203,337 Federal Perkins borrowers that qualified for an in-school deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 101,669 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	390,010	390,010	195,005
PROPRIETARY:	15,908	15,908	7,954
PRIVATE NON-PROFIT:	170,765	170,765	85,383
PUBLIC:	203,337	203,337	101,669
Recordkeeping:	390,010	390,010	195,006
Reporting:	<u>390,010</u>	<u>390,010</u>	<u>195,005</u>
Total:	780,020	780,020	390,011

Section 674.34(c) - Full-time teaching deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in service described as full-time teaching in an elementary or secondary school serving low income students.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 22,035 Federal Perkins borrowers who qualified for a full-time teaching deferment. On average,

we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 11,018 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 74 Federal Perkins borrowers that qualified for a full-time teaching deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request for the deferment which equal 37 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 9,264 Federal Perkins borrowers that qualified for a full-time teaching deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower’s request for the deferment which equal 4,632 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 12,697 Federal Perkins borrowers that qualified for a full-time teaching deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request which equal 6,349 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	22,035	22,035	11,018
PROPRIETARY:	74	74	37
PRIVATE NON-PROFIT:	9,264	9,264	4,632
PUBLIC:	12,697	12,697	6,349
Recordkeeping:	22,035	22,035	11,018
Reporting:	<u>22,035</u>	<u>22,035</u>	<u>11,018</u>
Total:	44,070	44,070	22,036

Section 674.34(c) - Full-time nurse or medical technician deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest

does not accrue, for any period during which the borrower is engaged in service described as a full-time nurse or medical technician.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 18,533 Federal Perkins borrowers who qualified for a full-time nurse or med tech deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 9,267 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 75 Federal Perkins borrowers that qualified for a full-time nurse or med tech deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request for the deferment which equal 38 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 7,109 Federal Perkins borrowers that qualified for a full-time nurse or med tech deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower’s request for the deferment which equal 3,555 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 11,349 Federal Perkins borrowers that qualified for a full-time nurse or med tech deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request which equal 5,675 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	18,533	18,533	9,267
PROPRIETARY:	75	75	38
PRIVATE NON-PROFIT:	7,109	7,109	3,555
PUBLIC:	11,349	11,349	5,675
Recordkeeping:	18,533	18,533	9,268
Reporting:	<u>18,533</u>	<u>18,533</u>	<u>9,267</u>

Total: 37,066 37,066 18,535

Section 674.34(c) - Full-time public or nonprofit child or family service agency deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in service described as full-time employment at a public or nonprofit child or family service agency.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 3,742 Federal Perkins borrowers who qualified for a full-time public or nonprofit child or family service agency deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 1,871 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 2 Federal Perkins borrowers that qualified for a full-time public or nonprofit child or family service agency deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request for the deferment which equal 1 hour of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 1,330 Federal Perkins borrowers that qualified for a full-time public or nonprofit child or family service agency deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower’s request for the deferment which equal 665 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 2,410 Federal Perkins borrowers that qualified for a full-time public or nonprofit child or family service agency deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request which equal 1,205 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	3,742	3,742	1,871
PROPRIETARY:	2	2	1
PRIVATE NON-PROFIT:	1,330	1,330	665

PUBLIC:	2,410	2,410	1,205
Recordkeeping:	3,742	3,742	1,871
Reporting:	<u>3,742</u>	<u>3,742</u>	<u>1,871</u>
Total:	7,484	7,484	3,742

Section 674.34(c) - Full-time employment as a professional provider of early intervention services deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in service described as full-time employment as a professional provider of early intervention services.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 5,239 Federal Perkins borrowers who qualified for a full-time employment as a professional provider of early intervention services deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 2,620 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 26 Federal Perkins borrowers that qualified for a full-time employment as a professional provider of early intervention services deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 13 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 2,076 Federal Perkins borrowers that qualified for a full-time employment as a professional provider of early intervention services deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 1,038 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 3,137 Federal Perkins borrowers that qualified for a full-time employment as a professional provider of early intervention services deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 1,569 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	5,239	5,239	2,620

PROPRIETARY:	26	26	13
PRIVATE NON-PROFIT:	2,076	2,076	1,038
PUBLIC:	3,137	3,137	1,569
Recordkeeping:	5,239	5,239	2,620
Reporting:	<u>5,239</u>	<u>5,239</u>	<u>2,620</u>
Total:	10,478	10,478	5,240

Section 674.34(c) - Full-time employment as a firefighter to a local, State, or Federal fire department of fire district deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in full-time employment as a firefighter to a local, State, or Federal fire department of fire district.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 2 Federal Perkins borrowers who qualified for a full-time employment as a firefighter to a local, State, or Federal fire department of fire district deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 1 hour of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers that qualified for a full-time employment as a firefighter to a local, State, or Federal fire department of fire district deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 0 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there was 1 Federal Perkins borrower that qualified for a full-time employment as a firefighter to a local, State, or Federal fire department of fire district deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 1 hour of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there was 1 Federal Perkins borrower that qualified for a full-time employment as a firefighter to a local, State, or Federal fire department of fire district deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the

documentation and for the institution to make its determination about the borrower's request which equal 1 hour of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	2	2	1
PROPRIETARY:	0	0	0
PRIVATE NON-PROFIT:	1	1	1
PUBLIC:	1	1	1
Recordkeeping:	2	2	2
Reporting:	<u>2</u>	<u>2</u>	<u>1</u>
Total:	4	4	3

Section 674.34(c) - Full-time employment as a faculty member at a Tribal College or University deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in full-time employment as a faculty member at a Tribal College or University.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers who qualified for a full-time employment as a faculty member at a Tribal College or University deferment.

Section 674.34(c) - Full-time employment as a librarian with a master's degree deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in full-time employment as a librarian with a master's degree.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers who qualified for a full-time employment as a librarian with a master's degree deferment.

Section 674.34(c) - Full-time employment as a speech pathologist with a master's degree working exclusively with schools for funds under part A of Title I of the Elementary and Secondary School Act deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period

during which the borrower is engaged in full-time employment as a speech pathologist with a master’s degree working exclusively with schools for funds under part A of Title I of the Elementary and Secondary School Act.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 26,597 Federal Perkins borrowers who qualified for a full-time employment as a speech pathologist with a master’s degree working exclusively with schools for funds under part A of Title I of the Elementary and Secondary School Act deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 13,299 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 76 Federal Perkins borrowers that qualified for a full-time employment as a speech pathologist with a master’s degree working exclusively with schools for funds under part A of Title I of the Elementary and Secondary School Act deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request for the deferment which equal 38 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 8,157 Federal Perkins borrower that qualified for a full-time employment as a speech pathologist with a master’s degree working exclusively with schools for funds under part A of Title I of the Elementary and Secondary School Act deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower’s request for the deferment which equal 4,079 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 18,364 Federal Perkins borrower that qualified for a full-time employment as a speech pathologist with a master’s degree working exclusively with schools for funds under part A of Title I of the Elementary and Secondary School Act deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request which equal 9,182 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	26,597	26,597	13,299
PROPRIETARY:	76	76	38

PRIVATE NON-PROFIT:	8,157	8,157	4,079
PUBLIC:	18,364	18,364	9,182
Recordkeeping:	26,597	26,597	13,299
		Reporting:	<u>26,597</u>
<u>26,597</u>	<u>13,299</u>	-	- Total:
53,194	53,194	26,598	

Section 674.34(d) - Less than full-time employment deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is seeking and unable to find full-time employment.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers who qualified for a less than full-time employment deferment.

Section 674.34(e) - Economic hardship deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is suffering an economic hardship for up to 3 years.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 48,042 Federal Perkins borrowers who qualified for an economic hardship deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 24,021 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 765 Federal Perkins borrowers that qualified for an economic hardship deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 383 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 17,832 Federal Perkins borrower that qualified for an economic hardship deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 8,916 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 29,445 Federal Perkins borrower that qualified for an economic hardship deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 14,723 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	48,042	48,042	24,021
PROPRIETARY:	765	765	383
PRIVATE NON-PROFIT:	17,832	17,832	8,916
PUBLIC:	29,445	29,445	14,723
Recordkeeping:	48,042	48,042	24,022
Reporting:	<u>48,042</u>	<u>48,042</u>	<u>24,021</u>
Total:	96,084	96,084	48,043

Section 674.34(f) - Graduate fellowship deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in (or accepted for) a graduate fellowship program.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 1,212 Federal Perkins borrowers who qualified for a graduate fellowship deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 606 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there was 1 Federal Perkins borrower that qualified for a graduate fellowship deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 1 hour of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 807 Federal Perkins borrower that qualified for a graduate fellowship deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower’s request for the deferment which equal 404 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 404 Federal Perkins borrower that qualified for a graduate fellowship deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request which equal 202 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	1,212	1,212	606
PROPRIETARY:	1	1	1
PRIVATE NON-PROFIT:	807	807	404
PUBLIC:	404	404	202
Recordkeeping:	1,212	1,212	607
Reporting:	<u>1,212</u>	<u>1,212</u>	<u>606</u>
Total:	2,424	2,424	1,213

Section 674.34(g) - Study in Rehabilitation Training program deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in study in Rehabilitation Training program.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 59 Federal Perkins borrowers who qualified for a study in rehabilitation training program_ deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 30 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there was 1 Federal Perkins borrower that qualified for a study in rehabilitation training program deferment at

proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request for the deferment which equal 1 hour of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 19 Federal Perkins borrower that qualified for a study in rehabilitation training program deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower’s request for the deferment which equal 9 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 39 Federal Perkins borrower that qualified for a study in rehabilitation training program deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request which equal 19 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	59	59	30
PROPRIETARY:	1	1	1
PRIVATE NON-PROFIT:	19	19	9
PUBLIC:	39	39	19
Recordkeeping:	59	59	29
Reporting:	<u>59</u>	<u>59</u>	<u>30</u>
Total:	118	118	59

Section 674.34(h) – Military service deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for any period during which the borrower is engaged in service described as full-time employment in the U.S. military.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 420 Federal Perkins borrowers who qualified for a military service deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 210 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 38 Federal Perkins borrower that qualified for a military service deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request for the deferment which equal 19 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 165 Federal Perkins borrower that qualified for a military service deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower’s request for the deferment which equal 83 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 217 Federal Perkins borrower that qualified for a military service deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request which equal 109 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	420	420	210
PROPRIETARY:	38	38	19
PRIVATE NON-PROFIT:	165	165	83
PUBLIC:	217	217	109
Recordkeeping:	420	420	211
Reporting:	<u>420</u>	<u>420</u>	<u>210</u>
Total:	840	840	421

Section 674.34(i) - Post active-duty deferment: The borrower of a Federal Perkins loan, an NDSL, or a Defense loan need not repay principal, and interest does not accrue, for up to 13 months after the borrower’s period of active duty military service.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers who qualified for a Post active-duty deferment.

Sub-total for Section 674.34:

Sub-total for Recordkeeping:	515,891	515,891	257,953
Sub-total for Reporting:	<u>515,891</u>	<u>515,891</u>	<u>257,948</u>
Total for Section 674.34:	1,031,782	1,031,782	515,901

Section 674.35 - Deferment of repayment—Federal Perkins loans made before July 1, 1993.

Section 674.35(b)(3) - At least halftime student deferment: The borrower need not repay principal, and interest does not accrue, during a period after the commencement or resumption of the repayment period on a loan, when the borrower is at least a half-time regular student at an institution of higher education; or a comparable institution outside the U.S. approved by the Secretary for this purpose.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 5,970 Federal Perkins borrowers who qualified for an in-school deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 2,985 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 35 Federal Perkins borrower that qualified for an in-school deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 18 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 2,822 Federal Perkins borrower that qualified for an in-school deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 1,411 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 3,113 Federal Perkins borrower that qualified for an in-school deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 1,557 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	5,970	5,970	2,985
PROPRIETARY:	35	35	18
PRIVATE NON-PROFIT:	2,822	2,822	1,411
PUBLIC:	3,113	3,113	1,557
Recordkeeping:	5,970	5,970	2,986
Reporting:	<u>5,970</u>	<u>5,970</u>	-
<u>2,985</u> Total:	11,940	11,940	
5,971			

Section 674.35(c)(1) - Military or health service deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a member of the U.S. Army, Navy, Air Force, Marines, or Coast Guard or an officer in the Commissioned Corps of the U.S. Public Health Service.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 8 Federal Perkins borrowers who qualified for a military or health service deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 4 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers that qualified for a military or health service deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 0 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 3 Federal Perkins borrowers that qualified for a military or health service deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 1 hour of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 5 Federal Perkins borrowers that qualified for a military or health service deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 3 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	8	8	4
PROPRIETARY:	0	0	0
PRIVATE NON-PROFIT:	3	3	1
PUBLIC:	5	5	3
Recordkeeping:	8	8	4
Reporting:	8	8	4
Total:	16	16	8

Section 674.35(c)(2) - NOAA service deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is On full-time active duty as a member of the National Oceanic and Atmospheric Administration Corps.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers who qualified for a NOAA service deferment.

Section 674.35(c)(3) - Peace Corps service deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a Peace Corps volunteer.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers who qualified for a NOAA service deferment.

Section 674.35(c)(4) - Domestic Volunteer Service Act of 1973 deferment: The borrower need not repay principal, and interest does not accrue, for any period not to

exceed 3 years during which the borrower is a volunteer under the Domestic Volunteer Service Act of 1973 (ACTION programs).

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 20 Federal Perkins borrowers who qualified for a Domestic Volunteer Service Act of 1973 deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 10 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrower that qualified for a Domestic Volunteer Service Act of 1973 deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request for the deferment which equal 0 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 2 Federal Perkins borrower that qualified for a Domestic Volunteer Service Act of 1973 deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower’s request for the deferment which equal 1 hour of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 18 Federal Perkins borrower that qualified for a Domestic Volunteer Service Act of 1973 deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request which equal 9 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	20	20	10
PROPRIETARY:	0	0	0
PRIVATE NON-PROFIT:	2	2	1
PUBLIC:	18	18	9

Recordkeeping:	20	20	10
Reporting:	<u>20</u>	<u>20</u>	<u>10</u>
Total:	40	40	20

Section 674.35(c)(5) - Other comparable volunteer service deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a full-time volunteer in service which the Secretary has determined is comparable to service in the Peace Corps or under the Domestic Volunteer Service Act of 1973 (ACTION programs).

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 20 Federal Perkins borrowers who qualified for other comparable volunteer service deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 10 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrower that qualified for other comparable volunteer service deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request for the deferment which equal 0 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 2 Federal Perkins borrower that qualified for other comparable volunteer service deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower’s request for the deferment which equal 1 hour of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 18 Federal Perkins borrower that qualified for other comparable volunteer service deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request which equal 9 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	20	20	10
PROPRIETARY:	0	0	0

PRIVATE NON-PROFIT:	2	2	1
PUBLIC:	18	18	9
Recordkeeping:	20	20	10
Reporting:	<u>20</u>	<u>20</u>	<u>10</u>
Total:	40	40	20

Section 674.35(c)(6) - Temporary total disability deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is temporarily totally disabled, as established by an affidavit of a qualified physician, or unable to secure gainful employment because the borrower is providing care, such as continuous nursing or other similar services, required by a dependent who is so disabled.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 1,000 Federal Perkins borrowers who qualified for a temporary total disability deferment. On average, we estimate that the borrower will take 1.0 hour per request to read and make the request for the deferment which equal 1,000 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 131 Federal Perkins borrower that qualified for a temporary total disability deferment at proprietary institutions. On average, we estimate that each institution will take 1.0 hour per borrower to review the documentation and for the institution to make its determination about the borrower’s request for the deferment which equal 131 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 218 Federal Perkins borrower that qualified for a temporary total disability deferment at private non-profit institutions. On average, we estimate that each institution will take 1.0 hour per borrower to review the documentation and to make its determination about the borrower’s request for the deferment which equal 218 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 651 Federal Perkins borrower that qualified for a temporary total disability deferment at public institutions. On average, we estimate that each institution will take 1.0 hour per borrower to review the documentation and for the institution to make its determination about the borrower’s request which equal 651 hours of recordkeeping burden.

of Responses: # of Respondents: # of Burden Hours:

INDIVIDUALS:	1,000	1,000	1,000
PROPRIETARY:	131	131	131
PRIVATE NON-PROFIT:	218	218	218
PUBLIC:	651	651	651
Recordkeeping:	1,000	1,000	1,000
Reporting:	1,000	1,000	1,000
Total:	2,000	2,000	2,000

Section 674.35(d) - Eligible internship deferment: The borrower need not repay principal, and interest does not accrue, for a period not to exceed two years during which time the borrower is serving an eligible internship.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 12 Federal Perkins borrowers who qualified for an eligible internship deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 6 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers that qualified for an eligible internship deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 0 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 9 Federal Perkins borrowers that qualified for an eligible internship deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 5 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 3 Federal Perkins borrowers that qualified for an eligible internship deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 2 hours of recordkeeping burden.

of Responses: # of Respondents: # of Burden Hours:

INDIVIDUALS:	12	12	6
PROPRIETARY:	0	0	0
PRIVATE NON-PROFIT:	9	9	5
PUBLIC:	3	3	2
Recordkeeping:	12	12	7
Reporting:	<u>12</u>	<u>12</u>	<u>6</u>
Total:	24	24	13

Section 674.35(e) - Caring for new child deferment: The borrower need not repay principal, and interest does not accrue, for a period not in excess of six months during which the borrower is pregnant, caring for a newborn baby, or caring for a child immediately after placement of the child through adoption.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers who qualified for a caring for new child deferment.

Section 674.35(f) - Mother recently returned to the workforce deferment: The borrower need not repay principal, and interest does not accrue, for a period not in excess of one year during which the borrower is a mother of preschool age children and has just entered or reentered the work force.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers who qualified for a mother recently returned to the workforce deferment.

Section 674.35(g) – Hardship deferment: The institution may defer principal and interest and interest will continue to accrue, if the institution determines that this is necessary to avoid hardship to the borrower.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 624 Federal Perkins borrowers who qualified for a hardship internship deferment. On average, we estimate that the borrower will take .50 hours per request to read and make

the request for the deferment which equal 312 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 15 Federal Perkins borrowers that qualified for a hardship deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request for the deferment which equal 8 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 237 Federal Perkins borrowers that qualified for a hardship deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower’s request for the deferment which equal 119 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 372 Federal Perkins borrowers that qualified for a hardship deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request which equal 186 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	624	624	312
PROPRIETARY:	15	15	8
PRIVATE NON-PROFIT:	237	237	119
PUBLIC:	372	372	186
Recordkeeping:	624	624	313
Reporting:	<u>624</u>	<u>624</u>	<u>312</u>
Total:	1,248	1,248	625
Sub-total for Section 674.35:			
Sub-total for Recordkeeping:	7,654	7,654	4,330
Sub-total for Reporting:	<u>7,654</u>	<u>7,654</u>	<u>4,327</u>
Total for Section 674.35:	15,308	15,308	8,657

Section 674.36 -- Deferment of repayment NDSLs made on or after October 1, 1980, but before July 1, 1993.

Section 674.36(b)(1) - At least halftime student deferment: The borrower need not repay principal, and interest does not accrue, during a period after the commencement or resumption of the repayment period on a loan, when the borrower is at least a half-time regular student at an institution of higher education; or a comparable institution outside the U.S. approved by the Secretary for this purpose.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 439 Federal Perkins borrowers who qualified for an in-school student deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 220 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there was 1 Federal Perkins borrower that qualified for an in-school student deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request for the deferment which equal 1 hour of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there was 1 Federal Perkins borrower that qualified for an in-school student deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower’s request for the deferment which equal 1 hour of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 437 Federal Perkins borrowers that qualified for an in-school student deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request which equal 219 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	439	439	220
PROPRIETARY:	1	1	1
PRIVATE NON-PROFIT:	1	1	1

PUBLIC:	437	437	219
Recordkeeping:	439	439	221
Reporting:	<u>439</u>	<u>439</u>	<u>220</u>
Total:	878	878	441

Section 674.36(c)(1) - Military or health service deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a member of the U.S. Army, Navy, Air Force, Marines, or Coast Guard or an officer in the Commissioned Corps of the U.S. Public Health Service.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers who qualified for a military or health service deferment.

Section 674.36(c)(2) - Peace Corps service deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a Peace Corps volunteer.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers who qualified for a Peace Corps service deferment.

Section 674.36(c)(3) - Domestic Volunteer Service Act of 1973 deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a volunteer under the Domestic Volunteer Service Act of 1973 (ACTION programs).

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 2 Federal Perkins borrowers who qualified for a Domestic Volunteer Service Act of 1973 deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 1 hour of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers that qualified for a Domestic Volunteer Service Act of 1973 deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 0 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrower that qualified for a Domestic Volunteer Service Act of 1973 deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower’s request for the deferment which equal 0 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 2 Federal Perkins borrower that qualified for a Domestic Volunteer Service Act of 1973 deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower’s request which equal 1 hour of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	2	2	1
PROPRIETARY:	0	0	0
PRIVATE NON-PROFIT:	0	0	0
PUBLIC:	2	2	1
Recordkeeping:	2	2	1
Reporting:	2	2	1
Total:	4	4	2

Section 674.36(c)(4) - Other comparable volunteer service deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is a full-time volunteer in service which the Secretary has determined is comparable to service in the Peace Corps or under the Domestic Volunteer Service Act of 1973 (ACTION programs).

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 2 Federal Perkins borrowers who qualified for an other comparable volunteer service deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 1 hour of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers that qualified for an other comparable volunteer service deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 0 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrower that qualified for an other comparable volunteer service deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 0 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 2 Federal Perkins borrower that qualified for an other comparable volunteer service deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 1 hour of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	2	2	1
PROPRIETARY:	0	0	0
PRIVATE NON-PROFIT:	0	0	0
PUBLIC:	2	2	1
Recordkeeping:	2	2	1
Reporting:	2	2	1
Total:	4	4	2

Section 674.36(c)(5) - Temporary total disability deferment: The borrower need not repay principal, and interest does not accrue, for any period not to exceed 3 years during which the borrower is temporarily totally disabled, as established by an affidavit of a qualified physician, or unable to secure gainful employment because the borrower is providing care, such as continuous nursing or other similar services, required by a dependent who is so disabled.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 897 Federal Perkins borrowers who qualified for a temporary total disability deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 449 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 255 Federal Perkins borrowers that qualified for a temporary total disability deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 128 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 171 Federal Perkins borrower that qualified for a temporary total disability deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 86 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 471 Federal Perkins borrower that qualified for a temporary total disability deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 236 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	897	897	449
PROPRIETARY:	255	255	128
PRIVATE NON-PROFIT:	171	171	86
PUBLIC:	471	471	236
Recordkeeping:	897	897	450
Reporting:	<u>897</u>	<u>897</u>	<u>449</u>
Total:	1,794	1,794	899

Section 674.36(d) - Eligible internship deferment: The borrower need not repay principal, and interest does not accrue, for a period not to exceed two years during which

time the borrower is serving an eligible internship. An eligible internship is an internship that requires the borrower to hold at least a bachelor's degree before beginning the internship program; and that the State licensing agency requires the borrower to complete before certifying the individual for professional practice or service. The borrower shall provide to the institution a statement from an official of the appropriate State licensing agency that the internship program meets the provisions of paragraph (d)(2) of this section; and a statement from the organization with which the borrower is undertaking the internship program certifying the acceptance of the borrower into its internship program and the anticipated dates on which the borrower will begin and complete the program.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there was 1 Federal Perkins borrowers who qualified for an eligible internship deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 1 hour of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers that qualified for an eligible internship disability deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 0 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrower that qualified for an eligible internship deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 0 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there was 1 Federal Perkins borrower that qualified for an eligible internship deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 1 hour of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	1	1	1
PROPRIETARY:	0	0	0

PRIVATE NON-PROFIT:	0	0	0
PUBLIC:	1	1	1
Recordkeeping:	1	1	1
Reporting:	<u>1</u>	<u>1</u>	<u>1</u>
Total:	2	2	2

Section 674.36(e) - Hardship deferment: An institution may defer payments of principal and interest, but interest shall continue to accrue, if the institution determines this is necessary to avoid hardship to the borrower.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 84 Federal Perkins borrowers who qualified for a hardship deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 42 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers that qualified for a hardship deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 0 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 40 Federal Perkins borrowers that qualified for a hardship deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 20 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 44 Federal Perkins borrowers that qualified for a hardship deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 22 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	84	84	42

PROPRIETARY:	0	0	0
PRIVATE NON-PROFIT:	40	40	20
PUBLIC:	44	44	22
Recordkeeping:	84	84	42
Reporting:	<u>84</u>	<u>84</u>	<u>42</u>
Total:	168	168	84
Sub-total for Section 674.36:			
Sub-total for Recordkeeping:	1,425	1,425	715
Sub-total for Reporting:	<u>1,425</u>	<u>1,425</u>	<u>715</u>
Total for Section 674.36:	2,850	2,850	1,430

Section 674.37 - Deferment of repayment NDSLs made before October 1, 1980 and Defense loans.

Section 674.37(b)(1) - At least halftime student deferment: A borrower need not repay principal, and interest does not accrue, during a period after the commencement or resumption of the repayment period on a loan, when the borrower is at least a half-time regular student at an institution of higher education; or a comparable institution outside the U.S. approved by the Secretary for this purpose.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 138 Federal Perkins borrowers who qualified for an in-school deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 69 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers that qualified for an in-school deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 0 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 60 Federal Perkins borrowers that qualified for an in-school deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per

borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 30 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 78 Federal Perkins borrowers that qualified for an in-school deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 39 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	138	138	69
PROPRIETARY:	0	0	0
PRIVATE NON-PROFIT:	60	60	30
PUBLIC:	78	78	39
Recordkeeping:	138	138	69
Reporting:	<u>138</u>	<u>138</u>	<u>69</u>
Total:	276	276	138

Section 674.37(c)(1) - Military service deferment: A borrower need not repay principal, and interest does not accrue for a period of up to 3 years during which time the borrower is a member of the U.S. Army, Navy, Air Force, Marines or Coast Guard.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers who qualified for this military service deferment.

Section 674.37(c)(2) -Peace Corps service deferment: A borrower need not repay principal, and interest does not accrue for a period of up to 3 years during which time the borrower is a Peace Corps volunteer.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers who qualified for this Peace Corps deferment.

Section 674.37(c)(3) - Domestic Volunteer Service Act of 1973 deferment: A borrower need not repay principal, and interest does not accrue for a period of up to 3 years during which time the borrower is a volunteer under the Domestic Volunteer Service Act of 1973 (ACTION programs).

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers who qualified for this Domestic Volunteer Service Act of 1973 deferment.

Section 674.37(e) - Hardship deferment: An institution may permit the borrower to defer payments of principal and interest, but interest shall continue to accrue, if the institution determines this is necessary to avoid hardship to the borrower.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 13 Federal Perkins borrowers who qualified for a hardship deferment. On average, we estimate that the borrower will take .50 hours per request to read and make the request for the deferment which equal 7 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 0 Federal Perkins borrowers that qualified for a hardship deferment at proprietary institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 0 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 3 Federal Perkins borrowers that qualified for a hardship deferment at private non-profit institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 2 hours of recordkeeping burden.

Based upon the most recent completed award year data from NSLDS there were 10 Federal Perkins borrowers that qualified for a hardship deferment at public institutions. On average, we estimate that each institution will take .50 hours per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 5 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	13	13	7

PROPRIETARY:	0	0	0
PRIVATE NON-PROFIT:	3	3	2
PUBLIC:	10	10	5
Recordkeeping:	13	13	7
Reporting:	<u>13</u>	<u>13</u>	<u>7</u>
Total:	26	26	14
Sub-total for Section 674.37:			
Sub-total for Recordkeeping:	151	151	76
Sub-total for Reporting:	<u>151</u>	<u>151</u>	<u>76</u>
Total for Section 674.37:	302	302	152

Section 674.38 - Deferment procedures.

Section 674.38(a)(1) – (4) Deferments: A borrower must request a deferment and provide the institution with all information and documents required by the institution by the date that the institution establishes.

After receiving a borrower's written or verbal request, an institution may grant a deferment under §§674.34(b)(1)(ii) – Graduate fellowship approved by the Secretary, 674.34(b)(1)(iii) – Graduate or post-graduate fellowship outside the U.S., 674.34(b)(1)(iv) – Rehabilitation training program for disabled individuals, 674.34(d) – Borrower seeking and unable to find full-time employment, 674.34(e) Peace Corps or economic hardship, 674.34(h)-Military service, and 674.34(i)- Post-active duty student deferment, if the institution is able to confirm that the borrower has received a deferment on another Perkins Loan, a FFEL Loan, or a Direct Loan for the same reason and the same time period. The institution may grant the deferment based on information from the other Perkins Loan holder, the FFEL Loan holder or the Secretary or from an authoritative electronic database maintained or authorized by the Secretary that supports eligibility for the deferment for the same reason and the same time period.

An institution that grants a deferment under this section must notify the borrower that the deferment has been granted and that the borrower has the option to cancel the deferment and continue to make payments on the loan.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 543,418 Federal Perkins borrowers who qualified for a deferment. On average, we estimate that

the borrower will take .17 hours (10 minutes) per request to read and make the request for the deferment which equal 92,381 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 18,057 Federal Perkins borrowers that qualified for a deferment at proprietary institutions. On average, we estimate that each institution will take .08 hours (5 minutes) per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 1,445 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 226,747 Federal Perkins borrowers that qualified for a deferment at private non-profit institutions. On average, we estimate that each institution will take .08 hours (5 minutes) per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 18,140 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 298,614 Federal Perkins borrowers that qualified for a deferment at public institutions. On average, we estimate that each institution will take .08 hours (5 minutes) per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 23,889 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	543,418	543,418	92,381
PROPRIETARY:	18,057	18,057	1,445
PRIVATE NON-PROFIT:	226,747	226,747	18,140
PUBLIC:	298,614	298,614	23,889
Recordkeeping:	0	0	0
Reporting:	<u>1,086,836</u>	<u>1,086,836</u>	<u>135,855</u>
Total:	1,086,836	1,086,836	135,855

Section 674.38(a)(5) - In-school deferment: In the case of an in-school deferment, the institution may grant the deferment based on student enrollment information showing that a borrower is enrolled as a regular student on at least a half-time basis, if the institution notifies the borrower of the deferment and of the borrower's option to cancel the deferment and continue paying on the loan.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 390,010 Federal Perkins borrowers who qualified for an in-school deferment. On average, we estimate that the borrower will take .17 hours (10 minutes) per request to read and make the request for the deferment which equal 66,302 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 15,908 Federal Perkins borrowers that qualified for an in-school deferment at proprietary institutions. On average, we estimate that each institution will take .08 hours (5 minutes) per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 1,273 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 170,765 Federal Perkins borrowers that qualified for an in-school deferment at private non-profit institutions. On average, we estimate that each institution will take .08 hours (5 minutes) per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 13,661 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 203,337 Federal Perkins borrowers that qualified for an in-school deferment at public institutions. On average, we estimate that each institution will take .08 hours (5 minutes) per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 16,267 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	390,010	390,010	66,302
PROPRIETARY:	15,908	15,908	1,273
PRIVATE NON-PROFIT:	170,765	170,765	13,661
PUBLIC:	203,337	203,337	16,267
Recordkeeping:	0	0	0
Reporting:	<u>780,020</u>	<u>780,020</u>	<u>97,503</u>
Total:	780,020	780,020	97,503

Section 674.38(a)(6) - Military deferment requested by a borrower's representative: In the case of a military service deferment under §§674.34(h) and 674.35(c)(1), a borrower's representative may request the deferment on behalf of the borrower. An institution that grants a military service deferment based on a request from a borrower's representative must notify the borrower that the deferment has been granted and that the borrower has the option to cancel the deferment and continue to make payments on the loan. The institution may also notify the borrower's representative of the outcome of the deferment request.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 39,010 Federal Perkins borrowers who qualified for a military deferment. On average, we estimate that the borrower will take .17 hours (10 minutes) per request to read and make the request for the deferment which equal 6,632 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 1,591 Federal Perkins borrowers that qualified for a military deferment at proprietary institutions. On average, we estimate that each institution will take .08 hours (5 minutes) per borrower to review the documentation and for the institution to make its determination about the borrower's request for the deferment which equal 127 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 17,077 Federal Perkins borrowers that qualified for a military deferment at private non-profit institutions. On average, we estimate that each institution will take .08 hours (5 minutes) per borrower to review the documentation and to make its determination about the borrower's request for the deferment which equal 1,366 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 20,342 Federal Perkins borrowers that qualified for a military deferment at public institutions. On average, we estimate that each institution will take .08 hours (5 minutes) per borrower to review the documentation and for the institution to make its determination about the borrower's request which equal 1,627 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	39,010	39,010	6,632
PROPRIETARY:	1,591	1,591	127
PRIVATE NON-PROFIT:	17,077	17,077	1,366

PUBLIC:	20,342	20,342	1,627
Recordkeeping:	0	0	0
Reporting:	<u>78,020</u>	<u>78,020</u>	<u>9,752</u>
Total:	78,020	78,020	9,752
Sub-total for Section 674.38:			
Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>1,944,876</u>	<u>1,944,876</u>	<u>243,110</u>
Total for Section 674.38:	1,944,876	1,944,876	243,110

Section 674.50 - Assignment of defaulted loans to the United States.

An institution may submit a defaulted loan note to the Secretary for assignment to the United States if the institution has been unable to collect on the loan despite complying with the diligence procedures, including at least a first level collection effort and litigation, to the extent these actions were required by regulations in effect on the date the loan entered default; the amount of the borrower's account to be assigned, including outstanding principal, accrued interest, collection costs and late charges is \$25.00 or greater; and the loan has been accelerated.

AFFECTED ENTITIES and BURDEN:

There is no burden associated with borrowers (individuals) for the assignment of a defaulted loan to the Department under this regulatory provision.

Based upon the most recent completed award year data from NSLDS there were 11,180 defaulted Federal Perkins loans assigned to the Department by proprietary institutions. On average, we estimate that each institution will take .75 hours (45 minutes) per loan to review the documentation and for the institution to submit the records for assignment which equal 8,385 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 7,637 defaulted Federal Perkins loans assigned to the Department by private non-profit institutions. On average, we estimate that each institution will take .75 hours (45 minutes) per loan to review the documentation and for the institution to submit the records for assignment which equal 5,728 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 14,584 defaulted Federal Perkins loans assigned to the Department by public institutions. On average, we estimate that each institution will take .75 hours (45 minutes) per loan to review the documentation and for the institution to submit the records for assignment which equal 10,938 hours of reporting burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A
PROPRIETARY:	11,180	11,180	8,385
PRIVATE NON-PROFIT:	7,637	7,637	5,728
PUBLIC:	14,584	14,584	10,938
Recordkeeping:	0	0	0
Reporting:	<u>33,401</u>	<u>33,401</u>	<u>25,051</u>
Total:	33,401	33,401	25,051
Sub-total for Section 674.50:			
Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>33,401</u>	<u>33,401</u>	<u>25,051</u>
Total for Section 674.50:	33,401	33,401	25,051

Section 674.52 - Cancellation procedures.

Section 674.52(a) - Application for cancellation: To qualify for cancellation of a loan, a borrower shall submit to the institution to which the loan is owed, by the date that the institution establishes, both a written request for cancellation and any documentation required by the institution to demonstrate that the borrower meets the conditions for the cancellation requested.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 105 Federal Perkins borrowers who applied for loan cancellation. On average, we estimate that the borrower will take .50 hours (30 minutes) per request to read and make the request for the cancellation which equal 53 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 6 Federal Perkins borrowers who applied for loan cancellation at proprietary institutions. On average, we estimate that each institution will take .75 hours (45 minutes) per borrower to review the documentation and for the institution to make its determination

about the borrower's request for the cancellation which equal 5 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 30 Federal Perkins borrowers who applied for loan cancellation at private non-profit institutions. On average, we estimate that each institution will take .75 hours (45 minutes) per borrower to review the documentation and to make its determination about the borrower's request for the cancellation which equal 23 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 69 Federal Perkins borrowers who applied for loan cancellation public institutions. On average, we estimate that each institution will take .75 hours (45 minutes) per borrower to review the documentation and for the institution to make its determination about the borrower's request for the cancellation which equal 52 hours of reporting burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	105	105	53
PROPRIETARY:	6	6	5
PRIVATE NON-PROFIT:	30	30	23
PUBLIC:	69	69	52
Recordkeeping:	0	0	0
Reporting:	<u>210</u>	<u>210</u>	<u>133</u>
Total:	210	210	133
Sub-total for Section 674.52:			
Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>210</u>	<u>210</u>	<u>133</u>
Total for Section 674.52:	210	210	133

Section 674.61 - Discharge for death or disability.

Section 674.61(a) - Death discharge: An institution must discharge the unpaid balance of a borrower's Defense, NDSL, or Perkins loan, including interest, if the borrower dies. The institution must discharge the loan on the basis of an original or certified copy of the death certificate, or an accurate and complete photocopy of the original or certified copy of the death certificate.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year data from NSLDS there were 36 Federal Perkins borrowers for whom a loan was discharged due to death. On average, we estimate that the borrower will take .50 hours (30 minutes) per request to read and make the request for the cancellation which equal 18 hours of reporting burden for borrowers (individuals).

Based upon the most recent completed award year data from NSLDS there were 4 Federal Perkins borrowers for whom a loan was discharged due to death at proprietary institutions. On average, we estimate that each institution will take .50 hours (30 minutes) per borrower to review the documentation and for the institution to make its determination about the borrower's request for the cancellation which equal 2 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 22 Federal Perkins borrowers for whom a loan was discharged due to death at private non-profit institutions. On average, we estimate that each institution will take .50 hours (30 minutes) per borrower to review the documentation and to make its determination about the borrower's request for the cancellation which equal 11 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 36 Federal Perkins borrowers for whom a loan was discharged due to death at public institutions. On average, we estimate that each institution will take .50 hours (30 minutes) per borrower to review the documentation and for the institution to make its determination about the borrower's request for the cancellation which equal 18 hours of reporting burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	36	36	18
PROPRIETARY:	4	4	2
PRIVATE NON-PROFIT:	22	22	11
PUBLIC:	36	36	18
Recordkeeping:	0	0	0
Reporting:	<u>98</u>	<u>98</u>	<u>49</u>
Total:	98	98	49

Section 674.61(a) - Disability discharge: A borrower's Defense, NDSL, or Perkins loan is discharged if the borrower becomes totally and permanently disabled. To qualify for discharge of a Defense, NDSL, or Perkins loan based on a total and permanent disability, a borrower must submit a discharge application approved by the Secretary to the institution that holds the loan. The application must contain a certification by a physician, who is a doctor of medicine or osteopathy legally authorized to practice in a State, that the borrower is totally and permanently disabled. The borrower must submit the application to the institution within 90 days of the date the physician certifies the application. Upon receiving the borrower's complete application, the institution must suspend collection activity on the loan and inform the borrower that the institution will review the application and assign the loan to the Secretary for an eligibility determination if the institution determines that the certification supports the conclusion that the borrower is totally and permanently disabled.

At the time the loan is assigned to the Secretary, the institution must notify the borrower that the loan has been assigned to the Secretary for determination of eligibility for a total and permanent disability discharge and that no payments are due on the loan.

AFFECTED ENTITIES and BURDEN:

There is no burden associated with borrowers (individuals) for the assignment of a defaulted loan to the Department under this regulatory provision.

Based upon the most recent completed award year data from NSLDS there were 4 Federal Perkins borrowers for whom a loan was submitted to the Department for a disability discharge by proprietary institutions. On average, we estimate that each institution will take .50 hours (30 minutes) per borrower to review the documentation and for the institution to make its determination about the borrower's request for the cancellation which equal 2 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 22 Federal Perkins borrowers for whom a loan was submitted to the Department for a disability discharge by private non-profit institutions. On average, we estimate that each institution will take .50 hours (30 minutes) per borrower to review the documentation and to make its determination about the borrower's request for the cancellation which equal 11 hours of reporting burden.

Based upon the most recent completed award year data from NSLDS there were 36 Federal Perkins borrowers for whom a loan was submitted to the Department for a disability discharge by public institutions. On average, we estimate that each institution will take .50 hours (30 minutes) per borrower to review the documentation and for the institution to make its determination about the borrower's request for the cancellation which equal 18 hours of reporting burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A
PROPRIETARY:	4	4	2
PRIVATE NON-PROFIT:	22	22	11
PUBLIC:	36	36	18
Recordkeeping:	0	0	0
Reporting:	<u>62</u>	<u>62</u>	<u>31</u>
Total:	62	62	31

Section 674.61(b)(6) - Borrower's responsibilities after a total and permanent disability discharge: During the three-year period, the borrower or, if applicable, the borrower's representative must promptly notify the Secretary of any changes in address or phone number and must promptly notify the Secretary if the borrower's annual earnings from employment exceed the specified threshold amount; and must provide the Secretary, upon request, with documentation of the borrower's annual earnings from employment.

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year, we did not find any instances where the borrower's representative notified the Secretary of change in address or phone number information.

Section 674.61(b)(7) - Payments received after the physician's certification of total and permanent disability: If, after the date the physician certifies the borrower's loan discharge application, the institution receives any payments from or on behalf of the borrower on or attributable to a loan that was assigned to the Secretary for determination of eligibility for a total and permanent disability discharge, the institution must forward those payments to the Secretary for crediting to the borrower's account.

At the same time that the institution forwards the payment, it must notify the borrower that there is no obligation to make payments on the loan prior to the Secretary's determination of eligibility for a total and permanent disability discharge, unless the Se

AFFECTED ENTITIES and BURDEN:

Based upon the most recent completed award year, we did not find any instances where the institution received any payments from or on behalf of the borrower on or attributable to a loan that was assigned to the Secretary for determination of eligibility for a total and permanent disability discharge.

Sub-total for Section 674.61:			
Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>160</u>	<u>160</u>	<u>80</u>
Total for Section 674.61:	160	160	80

Part 675 - Federal Work Study Program: OMB control number 1845-0019

Sections 675.10, 675.19, 675.20, 675.27, 675.34, 675.35, and 675.47 contain information collections requirements and are currently approved by OMB under control number 1845-0019. We are updating this section to extend the approval for an additional three year period

Section 675.10 – Selection of students for FWS employment.

Section 675.10(b) - Disclosure: An institution shall make employment under FWS reasonably available, to the extent of available funds, to all eligible students. An institution shall establish selection procedures and those procedures must be uniformly applied, in writing, and maintained in the institution's files.

AFFECTED ENTITIES and BURDEN:

There is no burden associated with individuals in the establishment of selection policies and procedures.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 555 proprietary institutions participating in the Federal Work-Study program. On average, we estimate that each institution will take 1.50 hours per institution to review, evaluate and potentially amend their written FWS selection procedures which equal 833 hours of reporting burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 1,388 private non-profit institutions participating in the Federal Work-Study program. On average, we estimate that each institution will take 1.50 hours per institution to review, evaluate and potentially amend their written FWS selection procedures which equal 2,082 hours of reporting burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 1,492 public institutions participating in the Federal Work-Study program. On

average, we estimate that each institution will take 1.50 hours per institution to review, evaluate and potentially amend their written FWS selection procedures which equal 2,238 hours of reporting burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A
PROPRIETARY:	555	555	833
PRIVATE NON-PROFIT:	1,388	1,388	2,082
PUBLIC:	1,492	1,492	2,238
Recordkeeping:	0	0	0
Reporting:	<u>3,435</u>	<u>3,435</u>	<u>5,153</u>
Total:	3,435	3,435	5,153_
Sub-total for Section 675.10:			
Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>3,435</u>	<u>3,435</u>	<u>5,153</u>
Total for Section 675.10:	3,435	3,435	5,153_

Section 675.19 - Fiscal procedures and records.

Section 675.19(b)(2) – Fiscal procedures and records: The institution must also establish and maintain program and fiscal records that include a certification by the student's supervisor that each student has worked and earned the amount being paid. The certification must include or be supported by, for students paid on an hourly basis, a time record showing the hours each student worked in clock time sequence, or the total hours worked per day, it must include a payroll voucher containing sufficient information to support all payroll disbursements, and include a noncash contribution record to document any payment of the institution's share of the student's earnings in the form of services and equipment. These records must be reconciled at least monthly. In addition, each year an institution shall submit a Fiscal Operations Report plus other information the Secretary requires.

AFFECTED ENTITIES and BURDEN:

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 677,915 individuals that participated in the Federal Work-Study program. Since all participating institutions do not operate their FWS programs on a 12 month basis and others only provide limited FWS employment during the summer months we estimate that the average FWS year contains 10.5 month of employment. On average, we estimate that each FWS supervisor provided certification of student hours worked every two weeks per 10.5 month period of work (10.5 months X 4 weeks / month = 42weeks / 2 weeks / pay period = 21 payroll certification submissions / FWS recipient) X .08 hours (5 minutes/submission) equal 1,138,897 hours of reporting burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 24,194 FWS recipients at proprietary institutions participating in the Federal Work-Study program. On average, we estimate that each institution will take .17 hours (10 minutes) / payroll submission X 21 payroll certification submissions / year to review and evaluate the payroll submission and perform reconciliation on a monthly basis and report annually to the Department which equal 86,373 hours of reporting burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 343,603 FWS recipients at private non-profit institutions participating in the Federal Work-Study program. On average, we estimate that each institution will take .17 hours (10 minutes) / payroll submission X 21 payroll certification submissions / year to review and evaluate the payroll submission and perform reconciliation on a monthly basis and report annually to the Department which equal 1,226,662 hours of reporting burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 310,118 FWS recipients at public institutions participating in the Federal Work-Study program. On average, we estimate that each institution will take .17 hours (10 minutes) / payroll submission X 21 payroll certification submissions / year to review and evaluate the payroll submission and perform reconciliation on a monthly basis and report annually to the Department which equal 1,107,212 hours of reporting burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	677,915	677,915	1,138,897
PROPRIETARY:	24,194	24,194	86,373
PRIVATE NON-PROFIT:	343,603	343,603	1,226,662
PUBLIC:	310,118	310,118	1,107,212

Recordkeeping:	0	0	0
Reporting:	<u>1,355,830</u>	<u>1,355,830</u>	<u>3,559,144</u>
Total:	1,355,830	1,355,830	3,559,144
Sub-total for Section 675.19:			
Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>1,355,830</u>	<u>1,355,830</u>	<u>3,559,144</u>
Total for Section 675.19:	1,355,830	1,355,830	3,559,144

Section 675.20 - Eligible employers and general conditions and limitation on employment.

Section 675.20(b) – Agreement between institution and organization. If an institution wishes to have its students employed under this part by a Federal, State or local public agency, or a private nonprofit or for-profit organization, it shall enter into a written agreement with that agency or organization. The agreement must set forth the FWS work conditions. The agreement must indicate whether the institution or the agency or organization shall pay the students employed, except that the agreement between an institution and a for-profit organization must require the employer to pay the non-Federal share of the student earnings.

AFFECTED ENTITIES and BURDEN:

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 3,435 institutions of higher education participating in the Federal Work-Study program. The vast majority of those institutions have some of their students employed by entities other than the institution for which agreements must be maintained at the institution, therefore we estimate that 95% of the 3,435 or 3,263 participating institutions have such agreements. On average, we estimate that each institution took .75 hours per entity to review, evaluate, sign and return the agreement to the institution which equal 2,447 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 555 proprietary institutions participating in the Federal Work-Study program. We estimate that 95% of the 555 proprietary institutions or 527 took .75 hours (45 minutes) to establish the required agreement and maintain it in their records which equal 395 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 1,388 private non-profit institutions participating in the Federal Work-Study program. We estimate that 95% of the 1,388 private non-profit institutions or 1,319 took .75 hours (45 minutes) to establish the required agreement and maintain it in their records which equal 989 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 1,492 public institutions participating in the Federal Work-Study program. We estimate that 95% of the 1,492 public institutions or 1,417 took .75 hours (45 minutes) to establish the required agreement and maintain it in their records which equal 1,063 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	3,263	3,263	2,447
PROPRIETARY:	527	527	395
PRIVATE NON-PROFIT:	1,319	1,319	989
PUBLIC:	1,417	1,417	1,063
Recordkeeping:	6,526	6,526	4,894
Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total:	6,526	6,526	4,894
Sub-total for Section 675.20:			
Sub-total for Recordkeeping:	6,526	6,526	4,894
Sub-total for Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total for Section 675.20:	6,526	6,526	4,894

Section 675.27 - Nature and source of institutional share.

Section 675.27(a)(2) – Nature and source of institutional share: The institution shall document all amounts claimed as non-cash contributions.

AFFECTED ENTITIES and BURDEN:

There is no burden associated with individuals in the establishment of selection policies and procedures.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 555 proprietary institutions participating in the Federal Work-Study program. On average, we estimate that each institution will take 1.0 hour per institution to review,

evaluate and document all amounts claimed as non-cash contributions which equal 555 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 1,388 private non-profit institutions participating in the Federal Work-Study program. On average, we estimate that each institution will take 1.0 hour per institution to review, evaluate and document all amounts claimed as non-cash contributions which equal 1,388 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 1,492 public institutions participating in the Federal Work-Study program. On average, we estimate that each institution will take 1.0 hour per institution to review, evaluate and document all amounts claimed as non-cash contributions which equal 1,492 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A
PROPRIETARY:	555	555	555
PRIVATE NON-PROFIT:	1,388	1,388	1,388
PUBLIC:	1,492	1,492	1,492
Recordkeeping:	3,435	3,435	3,435
Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total:	3,435	3,435	3,435_
Sub-total for Section 675.27:			
Sub-total for Recordkeeping:	3,435	3,435	3,435
Sub-total for Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total for Section 675.27:	3,435	3,435	3,435_

Section 675.35 - Agreement.

Section 675.35(a) – Agreement: A FWS participating institution, to establish or expand the Job Locator and Development programs, shall enter into an agreement with the Secretary. The institution will submit to the Secretary an annual report on the use of the

funds and an evaluation of the effectiveness of the programs in benefiting the institution's students.

AFFECTED ENTITIES and BURDEN:

There is no burden associated with individuals in the establishment of selection policies and procedures.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 457 institutions participating in the Job Locator and Development (JLD) program. Of that number, we estimate that 50 proprietary institutions are in the JLD program. On average, we estimate that each institution will take .50 hours (30 minutes) per institution to enter into an agreement with the Secretary and submit an annual report which equal 25 hours of reporting burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 457 institutions participating in the Job Locator and Development program. Of that number, we estimate that 37 private non-profit institutions are in the JLD program. On average, we estimate that each institution will take .50 hours (30 minutes) per institution to enter into an agreement with the Secretary and submit an annual report which equal 19 hours of reporting burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 457 institutions participating in the Job Locator and Development program. Of that number, we estimate that 370 public institutions are in the JLD program. On average, we estimate that each institution will take .50 hours (30 minutes) per institution to enter into an agreement with the Secretary and submit an annual report which equal 185 hours of reporting burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A
PROPRIETARY:	50	50	25
PRIVATE NON-PROFIT:	37	37	19
PUBLIC:	370	370	185
Recordkeeping:	0	0	0

Reporting:	457	457	229
Total:	<u>457</u>	<u>457</u>	<u>229</u>
Sub-total for Section 675.35:			
Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>457</u>	<u>457</u>	<u>229</u>
Total for Section 675.35:	457	457	229

Section 675.48 - Agreement.

Section 675.48 – Agreement: To participate in the Work-Colleges program, an institution shall enter into an agreement with the Secretary.

AFFECTED ENTITIES and BURDEN:

There is no burden associated with individuals in the establishment of selection policies and procedures.

Based upon information NCES College Navigator and other web-based sources, there are 7 institutions participating as Work Colleges program. Of that number, 0 are proprietary institutions.

Based upon information NCES College Navigator and other web-based sources, there are 7 institutions participating as Work Colleges program. All 7 Work Colleges are private non-profit institutions. On average, we estimate that each institution will take .25 hours (30 minutes) per institution to enter into an agreement with the Secretary which equal 2 hours of reporting burden.

Based upon information NCES College Navigator and other web-based sources, there are 7 institutions participating as Work Colleges program. Of that number, 0 are public institutions.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A
PROPRIETARY:	0	0	0
PRIVATE NON-PROFIT:	7	7	2
PUBLIC:	0	0	0

Recordkeeping:	0	0	0
Reporting:	<u>7</u>	<u>7</u>	<u>2</u>
Total:	7	7	2
Sub-total for Section 675.48:			
Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>7</u>	<u>7</u>	<u>2</u>
Total for Section 675.48:	7	7	2

Part 676 - Federal Supplemental Educational Opportunity Grant Program: OMB control number 1845-0019

Section 676.19 contains information collections requirements and is currently approved by OMB under control number 1845-0019. We are updating this section to extend the approval for an additional three year period.

Section 676.16 – Payment of an FSEOG.

Section 676.16(a) – Payment of an FSEOG. An institution shall pay in each payment period a portion of an FSEOG awarded for a full academic year. An institution may pay the student, within each payment period, at such times and in such amounts as it determines best meets the student’s needs, therefore the institution must have written policies and procedures on its disbursement practices.

AFFECTED ENTITIES and BURDEN:

There is no burden associated with individuals in the establishment FSEOG payment policies and procedures.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 1,024 proprietary institutions in the FSEOG program. On average, we estimate that each institution will take .50 hours (30 minutes) per institution to develop its written policies and procedures on FSEOG payments which equal 512 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 1,336 private non-profit institutions in the FSEOG program. On average, we estimate that each institution will take .50 hours (30 minutes) per institution to develop its written policies and procedures on FSEOG payments which equal 668 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 1,515 public institutions in the FSEOG program. On average, we estimate that each institution will take .50 hours (30 minutes) per institution to develop its written

policies and procedures on FSEOG payments which equal 758 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A
PROPRIETARY:	1,024	1,024	512
PRIVATE NON-PROFIT:	1,336	1,336	668
PUBLIC:	1,515	1,515	758
Recordkeeping:	3,875	3,875	1,938
Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total:	3,875	3,875	1,938

Section 676.16(c) – Disbursement of FSEOG funds to students. An institution shall disburse funds to a student or the student's account in accordance with the cash management rules in §668.164.

AFFECTED ENTITIES and BURDEN:

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 1,451,213 student recipients of the FSEOG program funds. Generally, institutions will make 2 disbursements per award year. On average, we estimate that each disbursement of FSEOG funds took .03 hours (2 minutes) per disbursement times 2 disbursements per award year per student recipient which equal 87,073 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 397,390 student recipients of FSEOG funds at proprietary institutions. Generally, institutions will make 2 disbursements per award year. On average, we estimate that each disbursement of FSEOG funds took .03 hours (2 minutes) per disbursement times 2 disbursements per award year per student recipient which equal 23,843 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 322,098 student recipients of FSEOG funds at private non-profit institutions. Generally, institutions will make 2 disbursements per award year. On average, we estimate that each disbursement of FSEOG funds took .03 hours (2 minutes) per

disbursement times 2 disbursements per award year per student recipient which equal 19,326 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 731,725 student recipients of FSEOG funds at public institutions. Generally, institutions will make 2 disbursements per award year. On average, we estimate that each disbursement of FSEOG funds took .03 hours (2 minutes) per disbursement times 2 disbursements per award year per student recipient which equal 43,904 hours of recordkeeping burden

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	1,451,213	1,451,213	87,073
PROPRIETARY:	397,390	397,390	23,843
PRIVATE NON-PROFIT:	322,098	322,098	19,326
PUBLIC:	731,725	731,725	43,904
Recordkeeping:	2,902,426	2,902,426	174,146
Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total:	2,902,426	2,902,426	174,146
Sub-total for Section 676.16:			
Sub-total for Recordkeeping:	2,906,301	2,906,301	176,084
Sub-total for Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total for Section 676.16:	2,906,301	2,906,301	176,084

Section 676.19 - Fiscal procedures and records.

Section 676.19(b) - Fiscal procedures and records: An institution shall follow the record retention and examination provisions in this part and in 34 CFR 668.24. An institution shall establish and maintain program and fiscal records that are reconciled at least monthly.

AFFECTED ENTITIES and BURDEN:

There is no burden associated with individuals in the establishment FSEOG payment policies and procedures.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 1,024 proprietary institutions in the FSEOG program. On average, we estimate that each institution will take .50 hours (30 minutes) per institution times 12 months per year to reconcile and maintain its program records for the FSEOG program which equal 6,144 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 1,336 private non-profit institutions in the FSEOG program. On average, we estimate that each institution will take .50 hours (30 minutes) per institution times 12 months per year to reconcile and maintain its program records for the FSEOG program which equal 8,016 hours of recordkeeping burden.

Based upon information in the Federal Campus-based programs Data Book for 2010, there were 1,515 public institutions in the FSEOG program. On average, we estimate that each institution will take .50 hours (30 minutes) per institution times 12 months per year to reconcile and maintain its program records for the FSEOG program which equal 9,090 hours of recordkeeping burden.

	# of Responses:	# of Respondents:	# of Burden Hours:
INDIVIDUALS:	N/A	N/A	N/A
PROPRIETARY:	1,024	1,024	6,144
PRIVATE NON-PROFIT:	1,336	1,336	8,016
PUBLIC:	1,515	1,515	9,090
Recordkeeping:	3,875	3,875	23,250
Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total:	3,875	3,875	23,250
Sub-total for Section 676.19:			
Sub-total for Recordkeeping:	3,875	3,875	23,250
Sub-total for Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total for Section 676.19:	3,875	3,875	23,250

	# of Responses:	# of Respondents:	# of Burden Hours:
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Grand Total for Recordkeeping:

	5,073,948	5,073,948	828,610
Grand Total for Reporting:			
	6,412,813	6,412,813	5,379,706
GRAND TOTAL HOURS:			
	11,486,761	11,486,761	6,208,316

13. Provide an estimate of the total annual cost burden to respondents or record keepers resulting from the collection of information. (Do not include the cost of any hour burden shown in Items 12 and 14.)

- The cost estimate should be split into two components: (a) a total capital and start-up cost component (annualized over its expected useful life); and (b) a total operation and maintenance and purchase of services component. The estimates should take into account costs associated with generating, maintaining, and disclosing or providing the information. Include descriptions of methods used to estimate major cost factors including system and technology acquisition, expected useful life of capital equipment, the discount rate(s), and the time period over which costs will be incurred. Capital and start-up costs include, among other items, preparations for collecting information such as purchasing computers and software; monitoring, sampling, drilling and testing equipment; and record storage facilities.
- If cost estimates are expected to vary widely, agencies should present ranges of cost burdens and explain the reasons for the variance. The cost of contracting out information collection services should be a part of this cost burden estimate. In developing cost burden estimates, agencies may consult with a sample of respondents (fewer than 10), utilize the 60-day pre-OMB submission public comment process and use existing economic or regulatory impact analysis associated with the rulemaking containing the information collection, as appropriate.
- Generally, estimates should not include purchases of equipment or services, or portions thereof, made: (1) prior to October 1, 1995, (2) to achieve regulatory compliance with requirements not associated with the information collection, (3) for reasons other than to provide information or keep records for the government, or (4) as part of customary and usual business or private practices.

Total Annualized Capital/Startup Cost	: \$0
Total Annual Costs (O&M)	: \$0
Total Annualized Costs Requested	: \$0

There are no startup costs and as this is an extension of existing regulations there are no new costs.

14. Provide estimates of annualized cost to the Federal government. Also, provide a description of the method used to estimate cost, which should include quantification of hours, operational expenses (such as equipment, overhead, printing, and support staff), and any other expense that would not have been incurred without this collection of information. Agencies also may aggregate cost estimates from Items 12, 13, and 14 in a single table.

There are no additional costs to the Federal government as a result of the final regulations.

15. Explain the reasons for any program changes or adjustments to #16f of the IC Data Part 1 Form.

This is a renewal of an expiring collection package; there is a burden adjustment of 6,076,126 hours based upon our burden estimates using recent data, and is not due to regulation changes. The adjustment also reflects the significant increase in the numbers of recipients currently in these programs.

Respondents, Responses and Burden Hours:

	# of Respondents	# of Responses	# Hrs Burden
Section 673.5 – Overaward.			
Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>1,282</u>	<u>1,282</u>	<u>102</u>
Total for Section 673.5:	1,282	1,282	102
Section 674.8 – Program participation agreement.			
Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>1,683</u>	<u>1,683</u>	<u>6,617</u>
Total for Section 674.8:	1,683	1,683	6,617
Section 674.10 – Selection of students for loans.			
Sub-total for Recordkeeping:	1,650	1,650	826
Sub-total for Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total for Section 674.10:	1,650	1,650	826

Section 674.13 – Reimbursement to the Fund.

Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>165</u>	<u>165</u>	<u>165</u>
Total for Section 674.13:	165	165	165

Section 674.16 – Making and disbursing loans.

Sub-total for Recordkeeping:	1,642,062	1,642,062	356,922
Sub-total for Reporting:	<u>2,545,944</u>	<u>2,545,944</u>	<u>1,276,759</u>
Total for Section 674.16:	4,188,006	4,188,006	1,633,681

Section 674.19 – Fiscal procedures.

Sub-total for Recordkeeping:	1,650	1,650	54
Sub-total for Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total for Section 674.19:	1,650	1,650	54

Section 674.20 – Compliance with equal credit opportunity requirements.

We request the removal of OMB Control number 1845-0019 from this section of the regulations. The burden associated with the recordkeeping is contained in Section 674.16 – Making and disbursing the loans.

Section 674.31 – Promissory note.

We request the removal of OMB Control number 1845-0019 from this section of the regulations. Section 674.31 provides the details of the required elements to be contained in the Perkins promissory note. The burden associated with the recordkeeping is contained in Section 674.16 – Making and disbursing the loans.

Section 674.33 – Repayment.

Sub-total for Recordkeeping:	203	203	68
Sub-total for Reporting:	<u>203</u>	<u>203</u>	<u>67</u>
Total for Section 674.33:	406	406	135

Section 674.34 - Deferment of repayment—Federal Perkins loans, NDSLs and Defense loans.

Sub-total for Recordkeeping:	515,891	515,891	257,953
Sub-total for Reporting:	<u>515,891</u>	<u>515,891</u>	<u>257,948</u>
Total for Section 674.34:	1,031,782	1,031,782	515,901

Section 674.35 - Deferment of repayment—Federal Perkins loans made before July 1, 1993.

Sub-total for Recordkeeping:	7,654	7,654	4,330
Sub-total for Reporting:	<u>7,654</u>	<u>7,654</u>	<u>4,327</u>
Total for Section 674.35:	15,308	15,308	8,657

Section 674.36 -- Deferment of repayment NDSLs made on or after October 1, 1980, but before July 1, 1993.

Sub-total for Recordkeeping:	1,425	1,425	715
Sub-total for Reporting:	<u>1,425</u>	<u>1,425</u>	<u>715</u>
Total for Section 674.36:	2,850	2,850	1,430

Section 674.37 - Deferment of repayment NDSLs made before October 1, 1980 and Defense loans.

Sub-total for Recordkeeping:	151	151	76
Sub-total for Reporting:	<u>151</u>	<u>151</u>	<u>76</u>
Total for Section 674.37:	302	302	152

Section 674.38 - Deferment procedures.

Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>1,944,876</u>	<u>1,944,876</u>	<u>243,110</u>
Total for Section 674.38:	1,944,876	1,944,876	243,110

Section 674.50 - Assignment of defaulted loans to the United States.

Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>33,401</u>	<u>33,401</u>	<u>25,051</u>
Total for Section 674.50:	33,401	33,401	25,051

Section 674.52 - Cancellation procedures.

Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>210</u>	<u>210</u>	<u>133</u>
Total for Section 674.52:	210	210	133

Section 674.61 - Discharge for death or disability.

Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>160</u>	<u>160</u>	<u>80</u>
Total for Section 674.61:	160	160	80

Section 675.10 – Selection of students for FWS employment.

Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>3,435</u>	<u>3,435</u>	<u>5,153</u>
Total for Section 675.10:	3,435	3,435	5,153_

Section 675.19 - Fiscal procedures and records.

Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>1,355,830</u>	<u>1,355,830</u>	<u>3,559,144</u>
Total for Section 675.19:	1,355,830	1,355,830	3,559,144

Section 675.20 - Eligible employers and general conditions and limitation on employment.

Sub-total for Recordkeeping:	6,526	6,526	4,894
Sub-total for Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total for Section 675.20:	6,526	6,526	4,894

Section 675.27 - Nature and source of institutional share.

Sub-total for Recordkeeping:	3,435	3,435	3,435
Sub-total for Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total for Section 675.27:	3,435	3,435	3,435_

Section 675.34 - Multi-Institutional job location and development programs.

We request the removal of OMB Control number 1845-0019 from this section of the regulations. Section 675.34 provides the details of the required elements to be contained in the written agreement to establish and operate job location programs for its students with other participating institutions. The burden associated with the recordkeeping is contained in Section 675.35 – Agreement.

Section 675.35 - Agreement.

Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>457</u>	<u>457</u>	<u>229</u>
Total for Section 675.35:	457	457	229

Section 675.47 - Multi-institutional work-colleges arrangements.

We request the removal of OMB Control number 1845-0019 from this section of the regulations. Section 675.47 provides the details of the required elements to be contained in the written agreement with another participating institution to promote the work-learning-service experience. The burden associated with the recordkeeping is contained in Section 675.48 – Agreement.

Section 675.48 - Agreement.

Sub-total for Recordkeeping:	0	0	0
Sub-total for Reporting:	<u>7</u>	<u>7</u>	<u>2</u>
Total for Section 675.48:	7	7	2

Section 676.16 – Payment of an FSEOG.

Sub-total for Recordkeeping:	2,906,301	2,906,3015	176,084
Sub-total for Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total for Section 676.16:	2,906,301	2,906,3015	176,084

Section 676.19 - Fiscal procedures and records.

Sub-total for Recordkeeping:	3,875	3,875	23,250
Sub-total for Reporting:	<u>0</u>	<u>0</u>	<u>0</u>
Total for Section 676.19:	3,875	3,875	23,250

Total:			
# of Respondents	# of Responses	# Hrs	Burden
11,503,597	11,503,597	6,206,285	

Current Inventory:			
# of Respondents	# of Responses	# Hrs	Burden
100,365	727,522	132,190	

Revised Inventory:			
# of Respondents	# of Responses	# Hrs	Burden

11,603,962

12,231,119

6,338,475

16. For collections of information whose results will be published, outline plans for tabulation and publication. Address any complex analytical techniques that will be used. Provide the time schedule for the entire project, including beginning and ending dates of the collection of information, completion of report, publication dates, and other actions.

This information will not be published.

17. If seeking approval to not display the expiration date for OMB approval of the information collection, explain the reasons that display would be inappropriate.

ED is not seeking this approval.

18. Explain each exception to the certification statement identified in the "Certification for Paperwork Reduction Act Submissions."

There are no exceptions to the certification.