**NCHER COMMENTS**

Proposed Changes: Loan Discharge Applications (DL/FFEL/Perkins)

Federal Register Notice Published 4/24/2014

60-Day Comment Period

**Substantive comments are those with bold and highlight in the left column.**

| **Recommendations** | | | | |  |
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| **#** | **Section** | **Comment** | **Proposed Language** | **Rationale** | **ED Response** |
|  | SCHOOL CLOSURE | | |  |  |
| 1 | Section 1—Borrower Identification | Revise as noted. | City, State, Zip Code | Consistency with common forms | Accept. |
| 2 | Section 2—Item 1 | Revise as noted. | 1. ~~Are~~ ~~y~~You are applying for this loan discharge as a: ~~student or parent borrower?~~   Student borrower – Skip to Item 4.  Parent borrower – Continue to Item 2. | Consistency within the 5 discharge forms. Some of these forms show item 1 as a question and some show item 1 as a statement. | Accept. |
| 3 | Section 2—Item 5 | Revise as noted. | 1. Closed School Address (street, city, state, zip code):   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Consistency with common forms. | Reject. Spacing is paramount in these forms and there was insufficient space to accommodate the addition of the word “code” without affecting pagination. |
| **4** | Section 2—Items 9 and 10 | Revise as noted. | 1. Were you on an **approved** leave of absence when the school closed?   Yes — ~~Continue to Item 10, then skip to Item 17~~Provide the dates of the leave of absence, then skip to Item 17.  \_\_\_ \_\_\_-\_\_\_ \_\_\_-\_\_\_ \_\_\_ \_\_\_ \_\_\_ to  \_\_\_ \_\_\_- \_\_\_ \_\_\_-\_\_\_ \_\_\_ \_\_\_ \_\_\_  No – Skip to Item 11.   1. ~~Provide the dates of the leave of absence:~~   ~~\_\_\_ \_\_\_ - \_\_\_ \_\_\_ - \_\_\_ \_\_\_ \_\_\_ \_\_\_ to~~  ~~\_\_\_ \_\_\_ - \_\_\_ \_\_\_ - \_\_\_ \_\_\_ \_\_\_ \_\_\_~~ | Combining Item 10 with Item 9 provides form efficiency. All items that follow in Section 2 will need to be renumbered as applicable. | Accept. |
| 5 | Section 2—Item 12 | Revise as noted. | 1. Did you (or, for a parent PLUS borrower, the student) withdraw from the school before the school closed?   Yes– ~~Skip~~Continue to Item ~~17~~ 13.  No – ~~Continue~~Skip to Item ~~13~~ 17. | Corrections. | Accept. |
| 6 | Section 2—Item 14 | Revise as noted. | 1. Did you (or, for a parent PLUS borrower, the student) complete or are you in the process of completing the same or comparable program of study at another school?   Yes– ~~Complente~~Continue to Item~~s~~ 15 ~~and 16, then continue to Item 17~~.  No – Skip to Item 17. | If the borrower is instructed to continue to Item 15, then logically, 16 and 17 would follow. | Accept. |
| 7 | Section 2—Item 15 | Revise as noted. | 1. Did the other school give you (or, for a parent PLUS borrower, the student) credit for training received at the closed school by allowing transfer credits or hours earned at the closed school, or by any other means?   Yes~~– Continue to Item 16.~~  No ~~– Continue to Item 16.~~ | The borrower should logically know to continue to the next item. | Reject. A borrower who received credit for work at the closed school is not eligible for a closed school discharge. Therefore, the “skip logic” for a “yes” response should be revised. In addition, though it may be “logical” for a borrower to continue to the next item, adding instructions helps make it explicit, particularly when the other response choice has instructions associated with it. |
| 8 | Section 2—Item 17 | Revise as noted. | 1. Did the holder of your loan receive any money back (a refund) from the closed school on your behalf?   Yes– Continue to Item~~s~~ 18 ~~-19~~.  No – Skip to Item 20.  Don’t Know – Skip to Item 20. | If the borrower is directed to item 18 with a ‘Yes’ answer, it should follow that they will progress to Item 19. | Reject. What was Item 18 contains no skip logic. It is helpful for borrowers to understand which questions they are required to answer. |
| 9 | Section 2—Item 20 | Revise as noted. | 1. Did you (or, for a parent PLUS borrower, the student) make any monetary claim with, or receive any payment from, the school or any third party (see definition in Section 6) in connection with enrollment or attendance at the school?   Yes – Continue to Item~~s~~ 21 ~~–23~~.  No – Submit this form to the loan holder in Section ~~8~~7.  Don’t Know – Submit this form to the loan holder in Section ~~8~~7. | If the borrower is directed to Item 21 with a ‘Yes’ answer, it should follow that they will progress to items 22 and 23. | Reject as to the revision to answer “yes”. What was Item 21-22 contains no skip logic. It is helpful for borrowers to understand which questions they are required to answer. |
| 10 | Section 2—Item 21 | Revise as noted. | 1. What is the name, address, and phone number of the party with whom the claim was made or from whom payment was received?    1. Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    2. Address: (street, city, state, zip code):   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Consistency with common forms. | Accept. |
| 11 | Section 2—Item 22 | Revise as noted. | 1. What ~~are~~is the amount and the status of the claim?    1. Amount: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    2. Status: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Grammatical correction. | Accept. |
| **12** | Section 3—1st bullet, Item 2 | Revise as noted. | **(2)** I (or, if I am a parent PLUS borrower, the student) was enrolled at the school identified in Section 2 or on an ***approved*** leave of absence on the date that the school closed, or withdrew from the school not more than 90 days (for a school that closed prior to July 1, 2014) or 120 days (for a school that closed on or after July 1, 2014) before it closed (or longer if the Department determines that exceptional circumstances related to the school’s closing justify an extension ~~of this 120-day period~~), and could not complete the program of study; | Adding this information provides transparency for the borrower. Our understanding is that the November 1, 2013 Final Rule for closed school discharge is prospective and not retroactive and the effective date trigger event for this change is applications received for school closures that occurred on or after July 1, 2014. | The effective date of the new closed school discharge regulations is for applications received on/after July 1, 2014, and because this form will only be in use after July 1, 2014, continued references to a 90-day withdraw window are unnecessary. |
| 13 | Section 3—1st bullet, Items 3, 4, and 5 | Revise as noted. | **(3)** Due to school closure, I (or, if I am a parent PLUS borrower, the student) did not complete and am not in the process of completing the program or a comparable program of study in which I was enrolled at the closed school at another school by transferring credits or hours earned at the closed school to another school, or by any other means by which I (or, if I am a parent PLUS borrower, the student) benefitted from training provided by the closed school; **(4)** I have read and agree to the terms and conditions for loan discharge, as specified in Section ~~7~~6; **(5)** Under ~~the~~ penalty of perjury, all of the information I have provided on this application and in any accompanying documentation is true and accurate to the best of my knowledge and belief. | Corrections and common usage. | Accept. |
| 14 | Section 5 heading | Revise as noted. | **SECTION ~~5~~4: INSTRUCTIONS FOR COMPLETING THE FORM** | Correction. | Accept. |
| 15 | Section 5—last sentence. | Revise as noted. | **Return the completed form and any attachments to the address shown in Section ~~8~~7.** | Correction. | Accept. |
| 16 | Section 6 heading | Revise as noted. | SECTION ~~6~~5: DEFINITIONS | Correction. | Accept. |
| 17 | Section 6—6th bullet | Revise as noted. | The holder of your Direct Loan Program loan(s) is ~~the U.S. Department of Education (~~the Department~~)~~. | The ‘U.S. Department of Education’ was previously defined in Section 3. | Accept. |
| 18 | Section 6—8th bullet | Revise as noted. | * The **student** ~~(as in, “or, for parent PLUS borrowers, the student”)~~ refers to the student for whom a parent borrower obtained a Direct PLUS Loan or Federal PLUS Loan. | Remove unneeded text. Consistency with common forms. | Accept. |
| 19 | Section 7 heading | Revise as noted. | SECTION ~~7~~6: TERMS AND CONDITIONS FOR LOAN DISCHARGE BASED ON SCHOOL CLOSURE |  | Accept. |
| **20** | Section 7—insert new 1st bullet | Revise as noted. | * I received each loan for which I am requesting a discharge on or after January 1, 1986. I received the funds directly, or they were applied as a credit to my (or, for parent PLUS borrowers, the student’s) school account to pay the amount owed to the school. | Language pertaining to loans made on or after 1/1/86 should still be included. While it may be less common to see loans prior to this date, it is still relevant to the discharge process. | Accept in part. Section 6 was changed to the second person to be consistent with other loan servicing forms. In addition, the second sentence is not needed because it is already a certification. Furthermore, the bullet in Section 6 containing information about perjury is not necessary because it is also a certification. |
| 21 | Section 7—1st bullet | Revise as noted. | * I will provide, upon request, testimony, a sworn statement, or other documentation reasonably available to me that demonstrates to the ~~satisfactory~~ satisfaction of the ~~U.S. Department of Education (~~the Department~~)~~ or its designee that I meet the qualifications for loan discharge based on school closure, or that supports any representation that I made on this form or any accompanying documents. | Correction.  Also, ‘the Department’ was previously defined in Section 3. | Accept. |
| 22 | Section 8 heading | Revise as noted. | SECTION ~~8~~7: WHERE TO SEND THE COMPLETED REQUEST | Correction. | Accept. |
| 23 | Section 8 parentheticals | Revise as noted. | (If no address is shown, return to your loan ~~servicer~~ holder.)  (If no telephone number is shown, call your loan ~~servicer~~ holder.) | Consistency with other common forms. Reference to “loan holder” is more applicable than interjecting “servicer “in this section.  “Loan holder” is used elsewhere and there is a definition of loan holder. | Accept. |
| 24 | Section 9 heading | Revise as noted. | SECTION ~~9~~8: IMPORTANT NOTICES | Correction. | Accept. |
| 25 | Section 9—2nd paragraph | Revise as noted. | The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL, ~~and/or~~ Direct Loan, and/or Perkins Loan Programs, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) becomes delinquent or defaults. We also use your SSN as an account identifier and to permit you to access your account information electronically. | Correction. Add omitted loan program. | Accept. |
| **26** | Section 9— Paperwork Reduction Notice. | Revise as noted. | **Paperwork Reduction Notice.** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless ~~such collection~~it displays a valid OMB control number. ~~The valid OMB control number for this information collection is 1845-0058.~~ Public reporting burden for this collection of information is estimated to average 0.5 hours (30 minutes) per response, including the time for reviewing instructions, searching existing data resources, gathering and maintaining the data needed, and completing and reviewing the ~~collection of~~ information collection. ~~The~~Individuals are obligat~~ion~~ed to respond to this collection ~~is required~~ to obtain ~~or retain~~ a benefit in accordance with ~~(~~34 CFR 682.402(e)(3), or 685.215(c)~~)~~. Send comments regarding the burden estimate(s) or any other aspect of this collection of information, including suggestions for reducing this burden to the U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20210-4537 or e-mail [ICDocketMGR@ed.gov](mailto:ICDocketMGR@ed.gov) and reference OMB Control Number 1845-0058. **Note: Please do not return the completed form to this address.**  **If you have ~~comments or concerns~~questions regarding the status of your individual submission of this form, contact your loan holder~~(s)~~ (see Section ~~8~~7) ~~directly~~.** | To add needed information and for consistency with common forms and to correct the section that the borrower is referred to. Formatting changes made to separate the last paragraph from the Paperwork Reduction Notice paragraph. | Reject. This is new language that will gradually be implemented in our forms. |
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|  |  |  | ABILITY TO BENEFIT |  |  |
| 1 | Section 1 | Revise as noted. | City, State, Zip Code | Consistency with other forms. | Accept. |
| 2 | Section 2 heading | Revise as noted. | **SECTION 2: ABILITY TO BENEFIT INFO~~M~~RMATION** | Correction. | Accept. |
| 3 | Section 2—Item 1 | Revise as noted. | 1. ~~Are y~~You are applying for this loan discharge as a: ~~student or parent borrower?~~   Student borrower – Skip to Item 4.  Parent borrower – Continue to Item 2. | Consistency within the 5 discharge forms. Some of these forms show item 1 as a question and some show item 1 as a statement. | Accept. |
| **4** | Section 2—Items 4 and 5 | Revise as noted. | 1. Did ~~or~~ you (or, for a ~~P~~parent PLUS borrower, the student), prior to July 1, 2012, attend a postsecondary school ~~prior to July 1, 2012?~~   ~~Yes – Skip to Item~~ 6~~.~~  ~~No – Continue to Item~~ 0~~.~~  **~~5.~~** ~~Did you (or, for a Parent PLUS borrower, the student), prior to July 1, 2012,~~ or officially register at a postsecondary school at which ~~and are/were~~ you (or, for a ~~P~~parent PLUS borrower, the student) were scheduled to attend a program ~~at that school~~of study?  Yes – Continue to Item 6.  No – You are not eligible for this discharge. | Combining Item 4 with Item 5 provides form efficiency and is less confusing for the borrower. | Reject. The proposed addition is more confusing to the borrower. It requires the borrower to construe multiple conditions together and answer the question correctly by understanding the significant of the operator “or”. |
| **5** | Section 2—Items 6 and 7. | Revise as noted. | 1. ~~Is the postsecondary school you (or, for a Parent PLUS borrower, the student) attended the same institution that you attended when you received the loan you are requesting be discharged?~~   ~~Yes – Skip to Item~~ 8~~.~~  ~~No – Continue to Item~~ 0~~.~~  **~~7~~5.** If the postsecondary school attended prior to July 1, 2012 is different from the one that was attended when you received the loan you are attempting to have discharged, ~~P~~provide the following information about the ~~postsecondary~~prior school ~~referenced in Item 4 or 5:~~. Otherwise, leave blank and continue to Item 6.   1. School Name:   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_   1. School Address (street, city, state, zip code):   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Combining Item 6 and Item 7 provides form efficiency and is less confusing for the borrower.  Consistency among common forms. | Reject in part. The modification would be more confusing for the borrower. Moreover, the gained efficiency is insufficient to offset the increased confusion. Accept modification to address field description. |
| **6** | Section 2, items 8 - 11 | Revise as noted. | 1. ~~On what date did you (or, for a Parent PLUS borrower, the student) begin attendance at the postsecondary institution in Item~~ 4 ~~or~~ 0~~?~~   ~~\_\_\_ \_\_\_ - \_\_\_ \_\_\_ - \_\_\_ \_\_\_ \_\_\_ \_\_\_~~   1. ~~School Name:~~   ~~\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_~~   1. ~~School Address (street, city, state, zip code):~~   ~~\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_~~   1. ~~Dates of attendance at the school:~~   ~~\_\_\_ \_\_\_ - \_\_\_ \_\_\_ - \_\_\_ \_\_\_ \_\_\_ \_\_\_ to~~  ~~\_\_\_ \_\_\_ - \_\_\_ \_\_\_ - \_\_\_ \_\_\_ \_\_\_ \_\_\_~~  **6.** Provide the following information regarding the school of attendance at the time you received the loan you are requesting be discharged.   1. School Name:   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_   1. School Address (street, city, state, zip code):   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_   1. Dates of attendance at the school:   \_\_\_ \_\_\_-\_\_\_ \_\_\_-\_\_\_ \_\_\_ \_\_\_ \_\_\_ to  \_\_\_ \_\_\_-\_\_\_ \_\_\_-\_\_\_ \_\_\_ \_\_\_ \_\_\_   1. Name of the program of study that you (or, for a parent PLUS borrower, the student) were enrolled in at the school:   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Reformatting Items 8 through 11 provides form efficiency. | Reject. The modification to the indentation provides for less form efficiency. |
| 7 | Section 2 heading | Revise as noted. | **SECTION 2: ABILITY TO BENEFIT INFO~~M~~RMATION (CONTINUED)** | Correction. | Accept. |
| 8 | Section 2—item 13 | Revise as noted. | **~~13~~7**. Did you (or, for a parent PLUS borrower, the student) have a high school diploma or GED at the time of enrollment at the school? | Renumbering items, as applicable due to revisions above. | Reject. See above. |
| 9 | Section 2—item 14 | Revise as noted. | **~~14~~8**. Did you (or, for a parent PLUS borrower, the student) receive a GED before completing the program? | Renumbering items, as applicable due to revisions above. | Reject. See above. |
| 10 | Section 2—Item 15 | Revise as noted. | 1. ~~When did you first enroll in a postsecondary school?~~   ~~\_\_\_ \_\_\_ - \_\_\_ \_\_\_ - \_\_\_ \_\_\_ \_\_\_ \_\_\_~~ | Removing unnecessary information. | Reject. Please explain during the 30-day comment period why this information is unnecessary. |
| 11 | Section 2—Item 16 | Revise as noted. | **~~16~~9**. Before you (or, for a parent PLUS borrower, the student) were admitted to the school, did the school give an entrance examination?  Yes – Continue to Items ~~17~~ 10 – ~~20~~13.  No – Skip to Item ~~22~~15.  Don’t ~~k~~Know – Skip to Item ~~22~~15. | To correct item numbering due to suggested changes and punctuation for consistency.  Consistency. | Reject numbering changes (see above). Accept punctuation changes. |
| 12 | Section 2—Items 17 through 19. | Revise numbering. |  | Renumber draft Items 17 through 19 to Items 10 through 12 due to suggested changes. | Reject. See above. |
| 13 | Section 2—Item 20 | Renumber Item 20 to Item 13 and revise as noted. | **~~20~~13**. Did anything appear improper about the way the test was given or scored?  Yes – Continue to Items ~~21 - 22~~14 –15.  No – Skip to Item ~~22~~15. | To correct item numbering due to suggested changes and punctuation for consistency. | Reject numbering changes (see above). Accept punctuation changes. |
| 14 | Section 2—Item 21 | Renumber Item 21 to Item 14. |  |  | Reject. See above. |
| 15 | Section 2—Item 22 | Revise as noted. | **~~22~~15.** Provide the following about anyone who can support your statement:  **. . .**  **b.** Address (street, city, state, zip code):  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | To correct item numbering due to suggested changes and for consistency with other common forms. | Reject numbering changes (see above). Accept other changes. |
| 16 | Section 2—Item 23 | Revise as noted. | **~~23~~16.** Did you (or, for a parent PLUS borrower, the student) complete a developmental or remedial program at the school?  Yes – Continue to Items ~~24 – 27~~ 17 –20.  No – Skip to Item ~~28~~21.  Don’t ~~k~~Know – Skip to Item ~~28~~21. | To correct item numbering due to suggested changes and punctuation for consistency.  Consistency. | Reject numbering changes (see above). Accept other changes. |
| 17 | Section 2—Items 24 through 28 | Renumber Items 24 through 28 as Items 17 through 21. |  |  | Reject. See above. |
| 18 | Section 2—Item 29 | Revise as noted. | **~~29~~22.** Did the holder of your loan receive any money back (a refund) from the school on your behalf?  Yes – Continue to Items ~~30 – 31~~ 23 –24.  No – Skip to Item ~~32~~25.  Don’t ~~k~~Know – Skip to Item ~~32~~25. | To correct item numbering due to suggested changes and punctuation for consistency.  Consistency. | Reject numbering changes (see above). Accept other changes. |
| 19 | Section 2—Items 30 and 31 | Renumber Items 30 and 31 to 23 and 24. |  |  | Reject. See above. |
| 20 | Section 2—Item 32 | Revise as noted. | **~~32~~25.** Did you (or, for a parent PLUS borrower, the student) make any monetary claim with, or receive any payment from, the school or any third party (see definition in Section ~~6~~4) in connection with enrollment or attendance at the school?  Yes – Continue to Items ~~33 – 35~~ 26 - 28.  No – Submit this form.  Don’t Know – Submit this form. | Correction.  To correct item numbering due to suggested changes and punctuation for consistency. | Reject numbering changes (see above). Accept other changes. |
| 21 | Section 2—Item 33 | Renumber draft Item 33 to 26 and revise as noted. | **~~33~~26.** What is the name, address, and phone number of the party with whom the claim was made or from whom payment was received?   * 1. Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_   2. Address (street, city, state, zip code):   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | To correct item numbering due to suggested changes and for consistency with other common forms. | Reject numbering changes (see above). Accept other changes. |
| 22 | Section 2—Item 34 | Revise as noted. | **~~34~~27.** What ~~are~~is the amount and the status of the claim? | Correction. | Accept. |
| 23 | Section 2—Item 35 | Renumber Item 35 to 28. |  |  | Reject. See above. |
| 24 | Section 3--1st bullet. | Revise as noted. | * **I certify** that—  1. I have read and agree to the terms and conditions for loan discharge, as specified in Section ~~7~~5. 2. Under ~~the~~ penalty of perjury, all of the information I have provided on this application and in any accompanying documentation is true and accurate to the best of my knowledge and belief. | Correction and common usage. | Accept. |
| 25 | Section 3—2nd bullet | Revise as noted. | * **I hereby assign and transfer** to the U.S Department of Education (the Department) an~~d~~y right to a refund on the amount discharged that I may have from the school identified in Section 2 of this form and/or any owners, affiliates, or assignees of the school, and from any third party that may pay claims for a refund because of the actions of the school, up to the amount discharged by the Department on my loan(s)**.** | Correction.  Also, first occurrence of ‘the Department’ should be defined with the long form. | Accept. |
| 26 | Section 5 | Revise as noted. In addition, place a space following “Borrower Signature” prior to this section. | **SECTION ~~5~~4: DEFINITIONS** | Corrections. | Accept. |
| 27 | Section 5—3rd bullet | Revise as noted. | * The **holder** of your Direct Loan Program loan(s) is ~~the U.S. Department of Education (~~the Department~~)~~. | Assuming the change to Section 3 is made as suggested, ‘the Department’ will have been referenced. | Accept. |
| 28 | Section 5—4th bullet | Revise as noted. | * **Loan discharge** due to false certification of ability to benefit cancels your obligation (and any endorser’s obligation, if applicable) to repay the remaining portion on a Direct Loan or FFEL Program loan, and qualifies you for reimbursement of any amounts paid voluntarily or through forced collection on the loan. | Correction. | Accept. |
| 29 | Section 5-5th bullet | Revise as noted. | * The **student** ~~(as in, “or, for parent PLUS borrowers, the student”)~~ refers to the student for whom a parent borrower obtained a ~~Federal PLUS Loan or~~ Direct PLUS Loan or Federal PLUS Loan. | To remove unneeded language and for consistency. | Accept. |
| 30 | Section 6 heading | Revise as noted. | **SECTION ~~6~~5: TERMS AND CONDITIONS FOR LOAN DISCHARGE BASED ON FALSE CERTIFICATION** | Correction. | Accept. |
| **31** | Section 6—insert a new 1st bullet | Revise as noted. | * I received each loan for which I am requesting a discharge on or after January 1, 1986. I received the funds directly, or they were applied as a credit to my (or, for parent PLUS borrowers, the student’s) school account to pay the amount owed to the school. | Language pertaining to loans made on or after 1/1/86 should still be included. While it may be less common to see loans prior to this date, it is still relevant to the discharge process. | Accept in part. See above. |
| 32 | Section 6—1st bullet | Revise as noted. | * I will provide, upon request, testimony, a sworn statement, or other documentation reasonably available to me that demonstrates to the satisfact~~ory~~ion of the ~~U.S. Department of Education (~~the Department~~)~~ or its designee that I meet the qualifications for loan discharge based on false certification, or that supports any representation that I made on this form or any accompanying documents. | Correction.  Also, ‘the Department’ will have been defined in Section 3 as previously suggested. | Accept. |
| 33 | Section 4 | Revise as noted. In addition, bold the underline border below this line. | SECTION ~~4~~6: INSTRUCTIONS FOR COMPLETING THE FORM | Correction. | Accept. |
| 34 | Section 7. | Revise as noted. | (If no address is shown, return to your loan ~~servicer~~holder.)  (If no telephone number is shown, call your loan ~~servicer~~holder.) | Consistency with other common forms. Reference to “loan holder” is more applicable than interjecting “servicer “ in this section.  “Loan holder” is used elsewhere and there is a definition loan holder. | Accept. |
| **35** | Section 8 | Add omitted information to the Paperwork Reduction Notice. Revise as noted. | **Paperwork Reduction Notice.** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless ~~such collection~~it displays a valid OMB control number. ~~The valid OMB control number for this information collection is 1845-0058.~~ Public reporting burden for this collection of information is estimated to average 0.5 hours (30 minutes) per response, including the time for reviewing instructions, searching existing data resources, gathering and maintaining the data needed, and completing and reviewing the ~~collection of~~ information collection. ~~The~~Individuals are obligat~~ion~~ed to respond to this collection ~~is required~~ to obtain ~~or retain~~ a benefit in accordance with ~~(~~34 CFR 682.402(e)(3), or 685.215(c)~~)~~. Send comments regarding the burden estimate(s) or any other aspect of this collection of information, including suggestions for reducing this burden to the U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20210-4537 or e-mail [ICDocketMGR@ed.gov](mailto:ICDocketMGR@ed.gov) and reference OMB Control Number 1845-0058. **Note: Please do not return the completed form to this address.**  **If you have ~~comments or concerns~~questions regarding the status of your individual submission of this form, contact your loan holder~~(s)~~ (see Section ~~8~~7) ~~directly~~.** | To add needed information and for consistency with common forms and to correct the section that the borrower is referred to. Formatting changes made to separate the last paragraph from the Paperwork Reduction Notice paragraph. | Reject. See above. |
|  |  |  | DISQUALIFYING STATUS |  |  |
| 1 | Section 1 | Revise as noted. | City, State, Zip Code | Consistency with other common forms. | Accept. |
| 2 | Section 2—Item 7 | Revise as noted. | (or, for a ~~P~~parent PLUS borrower, the student) | Consistency | Accept. |
| 3 | Section 2—Item 9, sentence 2 | Revise as noted. | **9.** . . .You must also document the state legal requirements for employment that you (or, for a parent PLUS borrower, the student) could not ~~be~~ meet. | Correction | Accept. |
| **4** | Section 2—Item 12 | Revise as noted. | **12.** Did you (or, for a parent PLUS borrower, the student) make any monetary claim with, or receive any payment from, the school or any third party (see definition in Section ~~6~~5) in connection with enrollment or attendance at the school?  Yes – Continue to Item~~s 16 – 18~~13.  No – ~~Submit this form and documentation to the loan holder in Section 8~~Skip to Item 16.  Don’t Know – ~~Submit this form and documentation to the loan holder in Section 8~~Skip to Item 16. | Correction and punctuation.  Information should still be gathered from the borrower regarding whether the school made a refund on their behalf. | Accept. |
| 5 | Section 2—Item 13.b. | Revise as noted. | **b.** Address: (street, city, state, zip code) | Consistency with other common forms. | Accept. |
| 6 | Section 2—Item 14. | Revise as noted. | 1. What ~~are~~is the amount and the status of the claim? | Grammatical correction. | Accept. |
| 7 | Section 2—Item 16 | Revise as noted. | **16.** Did the holder of your loan receive any money back (a refund) from the school on your behalf?  Yes — Continue to Item ~~13~~17.  No – Skip to ~~Item~~Section ~~15~~3.  Don’t Know – Skip to ~~Item~~Section ~~15~~3. | Correction to borrower direction and punctuation for consistency with other common forms.  If the borrower answers ‘Yes”, they should be instructed to continue to Item 17. If the borrower answers ‘No’ or ‘Don’t Know’ they should be instructed to skip to Section 3, not back to Item 15. | Accept. |
| 8 | Section 3—Heading | Revise as noted. | **SECTION 3: BORROWER ~~ASSIGNMENT,~~ CERTIFICATIONS, ASSIGNMENT, AND AUTHORIZATION** | Consistency with other common forms. | Accept. |
| 9 | Section 3—First bullet Item 1 | Revise as noted. | 1. I have read and agree to the terms and conditions for loan discharge, as specified in Section ~~7~~6. | Correction to direct the borrower to proper section. | Accept. |
| 10 | Section 3—First bullet Item 2 | Revise as noted. | 1. Under ~~the~~ penalty of perjury, all of the information I have provided on this application and in any accompanying documentation is true and accurate to the best of my knowledge and belief. | Common usage. | Accept. |
| 11 | Section 3—2nd bullet | Revise two items as noted. | * **I hereby assign and transfer** to the U.S. Department of Education (the Department) an~~d~~y right to a refund on the amount discharged that I may have from the school identified in Section 2 of this form and/or any owners, affiliates, or assignees of the school, and from any third party that may pay claims for a refund because of the actions of the school, up to the amount discharged by the Department on my loan(s)**.** | Corrections.  Also, first occurrence of ‘the Department’ should be defined with the long form. | Accept. |
| 12 | Section 5—Section heading | Revise as noted. | **SECTION ~~5~~4: INSTRUCTIONS FOR COMPLETING THE FORM** | Correction. | Accept. |
| 13 | Section 5—Last sentence | Revise as noted. | **Return the completed form and any attachments to the address shown in Section ~~8~~7.** | Correction. | Accept. |
| 14 | Section 6—Section heading | Revise as noted. | **SECTION ~~6~~5: DEFINITIONS** | Correction. | Accept. |
| 15 | Section 6—3rd bullet. | Revise as noted. | * The **holder** of your Direct Loan Program loan(s) is ~~the U.S. Department of Education (~~the Department~~)~~. The holder of your FFEL Program loan(s) may be a lender, a guaranty agency, or the Department. | Correction.  Also, if the change to Section 3 is made as suggested, ‘the Department’ will have been defined. | Accept. |
| 16 | Section 6—Definitions—4th bullet | Revise two items as noted. | **Loan discharge** due to false certification (disqualifying status) cancels your obligation (and any endorser’s obligation, if applicable) to repay the remaining portion on a Direct Loan or FFEL Program loan, and qualifies you for reimbursement of any amounts paid voluntarily or through forced collection on the loan. | Corrections for omitted word and spelling. | Accept. |
| 17 | Section 6—5th bullet | Revise as noted. | * The **student** ~~(as in, “or, for parent PLUS borrowers, the student”)~~ refers to the student for whom a parent borrower obtained a ~~Federal PLUS Loan or~~ Direct PLUS Loan or Federal PLUS Loan. | To remove unneeded language and for consistency. | Accept. |
| 18 | Section 7—Section number | Revise as noted. | **SECTION ~~7~~6: TERMS AND CONDITIONS FOR LOAN DISCHARGE BASED ON FALSE CERTIFICATION** | Correction. | Accept. |
| **19** | Section 7—new 1st bullet | Revise as noted | * I received each loan for which I am requesting a discharge on or after January 1, 1986. I received the funds directly, or they were applied as a credit to my (or, for parent PLUS borrowers, the student’s) school account to pay the amount owed to the school. | Language pertaining to loans made on or after 1/1/86 should still be included. While it may be less common to see loans prior to this date, it is still relevant to the discharge process. | Accept in part. See above. |
| 20 | Section 7—1st bullet | Revise as noted. | * I will provide, upon request, testimony, a sworn statement, or other documentation reasonably available to me that demonstrates to the ~~satisfactory~~ satisfaction of ~~the U.S. Department of Education (~~the Department~~)~~ or its designee that I meet the qualifications for loan discharge based on false certification (disqualifying status), or that supports any representation that I made on this form or any accompanying documents. | Correction and to indicate the type of false certification that the borrower’s request is based on.  Also, ‘the Department’ has been defined previously. | Accept. |
| 21 | Section 8—section heading | Revise as noted. | **SECTION ~~8~~7: WHERE TO SEND THE COMPLETED REQUEST** | Correction. | Accept. |
| 22 | Section 8 | Revise as noted. | (If no address is shown, return to your loan ~~servicer~~holder.)  (If no telephone number is shown, call your loan ~~servicer~~holder.) | Consistency with other common forms. Reference to “loan holder” is more applicable than interjecting “servicer “ in this section.  “Loan holder” is used elsewhere and there is a definition loan holder. | Accept. |
| 23 | Section 9—section heading | Revise as noted. | **SECTION ~~9~~8: IMPORTANT NOTICES** | Correction. | Accept. |
| **24** | Section 9—Paperwork Reduction Notice | Add omitted information to the notice. Remove unneeded information. | **Paperwork Reduction Notice.** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless ~~such collection~~it displays a valid OMB control number. ~~The valid OMB control number for this information collection is 1845-0058.~~ Public reporting burden for this collection of information is estimated to average 0.5 hours (30 minutes) per response, including the time for reviewing instructions, searching existing data resources, gathering and maintaining the data needed, and completing and reviewing the ~~collection of~~ information collection. ~~The~~Individuals are obligat~~ion~~ed to respond to this collection ~~is required~~ to obtain ~~or retain~~ a benefit in accordance with ~~(~~34 CFR 682.402(e)(3), or 685.215(c)~~)~~. Send comments regarding the burden estimate(s) or any other aspect of this collection of information, including suggestions for reducing this burden to the U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20210-4537 or e-mail [ICDocketMGR@ed.gov](mailto:ICDocketMGR@ed.gov) and reference OMB Control Number 1845-0058. **Note: Please do not return the completed form to this address.**  **If you have ~~comments or concerns~~questions regarding the status of your individual submission of this form, contact your loan holder~~(s)~~ (see Section ~~8~~7) ~~directly~~.** | To add needed information and for consistency with common forms and to correct the section that the borrower is referred to. Formatting changes made to separate the last paragraph from the Paperwork Reduction Notice paragraph. | Reject. See above. |
|  |  |  | UNAUTHORIZED SIGNATURE/UNAUTHORIZED PAYMENT |  |  |
| 1 | Form Title | Revise as noted. | LOAN DISCHARGE APPLICATION: FALSE CERTIFICATION (UNAUTHORIZED SIGNATURE/UNAUTHOR~~O~~IZED PAYMENT) | Correction. | Accept. |
| 2 | Section 1 | Revise as noted. | City, State, Zip Code | Consistency with other common forms. | Accept. |
| 3 | Section 2---section heading | Revise as noted. | SECTION 2: UNAUTHORIZED SIGNATURE/UNAUTHOR~~O~~IZED PAYMENT INFORMATION | Correction. | Accept. |
| 4 | Section 2—item 8 | Revise as noted. | 1. . . .   Don’t ~~k~~Know – ~~Continue~~Skip to ~~i~~Item 11. | Corrections for consistency with other forms and skip logic. | Accept. |
| 5 | Section 2—item 9 | Revise as noted. | 1. On~~e~~ what date did the school return money or reduce the amount owed? | Correction. | Accept. |
| 6 | Section 2 (continued) heading | Revise as noted. | SECTION 2: UNAUTHORIZED SIGNATURE/UNAUTHOR~~O~~IZED PAYMENT INFORMATION (CONTINUED) | Correction. | Accept. |
| 7 | Section 2—item 14 | Revise as noted. | **14.**  Did you (or, for a parent PLUS borrower, the student) make any monetary claim with, or receive any payment from, the school or any third party (see definition in Section ~~6~~5) in connection with enrollment or attendance at the school? | Correction. | Accept. |
| 8 | Section 2—item 15.b. | Revise as noted. | Address: (street, city, state, zip code) | Consistency. | Accept. |
| 9 | Section 2—item 16 | Revise as noted. | **16.**  What ~~are~~is the amount and the status of the claim? | Grammatical. | Accept. |
| 10 | Section 2—item 18 | Revise as noted. | 1. Did the holder of your loan receive any money back (a refund) from the school on your behalf?   Yes – Continue to Items 19 – 20 and submit this form with documentation of your signature.  No – Submit this form with documentation of your signature.  Don’t ~~k~~Know~~.~~— Submit this form with documentation of your signature. | Correction. | Accept. |
| 11 | Section 3 heading | Revise as noted. | SECTION 3: BORROWER ~~ASSIGNMENT,~~ CERTIFICATIONS, ASSIGNMENT, AND AUTHORIZATION | Consistency with other common forms. | Accept. |
| 12 | Section 3—1st bullet | Revise as noted. | * **I certify** that—  1. I am applying for a discharge of my Direct Loan or FFEL Program loan(s) because the loan application, promissory note, combined application/promissory note, loan disbursement check, electronic funds transfer authorization, or master check authoriz~~ed~~ation were not authorized for the reasons stated in this application. 2. I did not sign any of the documents I selected in Item 7. 3. I have read and agree to the terms and conditions for loan discharge, as specified in Section ~~7~~6. 4. Under ~~the~~ penalty of perjury, all of the information I have provided on this application and in any accompanying documentation is true and accurate to the best of my knowledge and belief. | Corrections and common usage. | Accept. |
| 13 | Section 3—2nd bullet | Revise as noted. | * **I hereby assign and transfer** to the U.S. Department of Education (the Department) an~~d~~y right to a refund on the amount discharged that I may have from the school identified in Section 2 of this form and/or any owners, affiliates, or assignees of the school, and from any third party that may pay claims for a refund because of the actions of the school, up to the amount discharged by the Department on my loan(s)**.** | Corrections.  Also, first occurrence of ‘the Department’ should be defined with the long form. | Accept. |
| 14 | Section 5 heading | Revise as noted. | **SECTION ~~5~~4: INSTRUCTIONS FOR COMPLETING THE FORM** | Correction. | Accept. |
| 15 | Section 5—6th sentence | Revise as noted. | **Return the completed form and any attachments to the address shown in Section ~~8~~7.** | Correction. | Accept. |
| 16 | Section 6 heading | Revise as noted. | SECTION ~~6~~5: DEFINITIONS | Correction. | Accept. |
| 17 | Section 6—3rd bullet | Revise as noted. | The holder of your Direct Loan Program loan(s) is ~~the U.S. Department of Education (~~the Department~~)~~. The holder of your FFEL Program loan(s) may be a lender, a guaranty agency, or the Department. | If the change to Section 3—2nd bullet is made as suggested ‘the Department’ will have already been defined. | Accept. |
| 18 | Section 6—5th bullet | Revise as noted. | * **Unauthorized payment** means that the school, without the borrower’s authoriz~~ed~~ation, endorsed the borrower’s loan check or signed the borrower’s authoriz~~ed~~ation for electronic funds transfer or master check, and did not give the loan proceeds to the borrower or apply the loan proceeds to charges owed by the student to the school. | Corrections. | Accept. |
| 19 | Section 6—6th bullet | Revise as noted. | **Loan discharge** due to an unauthorized signature on a loan application or promissory note cancels your obligation (and any endorser’s obligation, if applicable) to repay the remaining portion on a Direct Loan or FFEL Program loan, and qualifies you for reimbursement of any amounts paid voluntarily or through forced collection on the loan. Loan discharge due to an unauthorized signature on a loan check, electronic funds transfer authorization, or master check authorization applies only to the amount of the unauthorized payment. For consolidation loans, only the amount of the underlying loans associated with the document listed in Item ~~6~~7 will be considered for discharge. | Corrections to spelling, punctuation, omitted word, and incorrect item numbering. | Accept. |
| 20 | Section 6—7th bullet | Revise as noted. | * The **student** ~~(as in, “or, for parent PLUS borrowers, the student”)~~ refers to the student for whom a parent borrower obtained a ~~Federal PLUS Loan or~~ Direct PLUS Loan or Federal PLUS Loan. | To remove unneeded language and for consistency. | Accept. |
| 21 | Section 7 heading | Revise as noted. | SECTION ~~7~~6: TERMS AND CONDITIONS FOR LOAN DISCHARGE BASED ON FALSE CERTIFICATION | Correction. | Accept. |
| **22** | Section 7—new 1st bullet | Revise as noted. | * I received each loan for which I am requesting a discharge on or after January 1, 1986. I received the funds directly, or they were applied as a credit to my (or, for parent PLUS borrowers, the student’s) school account to pay the amount owed to the school. | Language pertaining to loans made on or after 1/1/86 should still be included. While it may be less common to see loans prior to this date, it is still relevant to the discharge process. | Accept in part. See above. |
| 23 | Section 7—1st bullet | Revise as noted. | * I will provide, upon request, testimony, a sworn statement, or other documentation reasonably available to me that demonstrates to the ~~satisfactory~~ satisfaction of ~~the U.S. Department of Education (~~the Department~~)~~ or its designee that I meet the qualifications for loan discharge based on false certification, or that supports any representation that I made on this form or any accompanying documents. | Correction.  Also, if the change to Section 3—2nd bullet is made as suggested ‘the Department’ will already have been defined. | Accept. |
| 24 | Section 8 heading | Revise as noted. | SECTION ~~8~~7: WHERE TO SEND THE COMPLETED REQUEST | Correction. | Accept. |
| 25 | Section 8 | Revise as noted. | (If no address is shown, return to your loan ~~servic~~holder.)  (If no telephone number is shown, call your loan ~~servic~~holder.) | Consistency with other common forms. Reference to “loan holder” is more applicable than interjecting “servicer “ in this section.  “Loan holder” is used elsewhere and there is a definition loan holder. | Accept. |
| 26 | Section 12 heading | Revise as noted. | SECTION ~~12~~8: IMPORTANT NOTICES | Correction. | Accept. |
| **27** | Section 12 Paperwork Reduction Notice | Revise as noted. | **Paperwork Reduction Notice.** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless ~~such collection~~it displays a valid OMB control number. ~~The valid OMB control number for this information collection is 1845-0058.~~ Public reporting burden for this collection of information is estimated to average 0.5 hours (30 minutes) per response, including the time for reviewing instructions, searching existing data resources, gathering and maintaining the data needed, and completing and reviewing the ~~collection of~~ information collection. ~~The~~Individuals are obligat~~ion~~ed to respond to this collection ~~is required~~ to obtain ~~or retain~~ a benefit in accordance with ~~(~~34 CFR 682.402(e)(3), or 685.215(c)~~)~~. Send comments regarding the burden estimate(s) or any other aspect of this collection of information, including suggestions for reducing this burden to the U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20210-4537 or e-mail [ICDocketMGR@ed.gov](mailto:ICDocketMGR@ed.gov) and reference OMB Control Number 1845-0058. **Note: Please do not return the completed form to this address.**  **If you have ~~comments or concerns~~questions regarding the status of your individual submission of this form, contact your loan holder~~(s)~~ (see Section ~~8~~7) ~~directly~~.** | To add needed information and for consistency with common forms and to correct the section that the borrower is referred to. Formatting changes made to separate the last paragraph from the Paperwork Reduction Notice paragraph. | Reject. See above. |
|  |  |  | UNPAID REFUND |  |  |
| 1 | Section 1 | Revise as noted. | City, State, Zip Code | Consistency with other common forms. | Accept. |
| **2** | Section 2 heading | Revise as noted. | SECTION 2: ~~REFUND~~SCHOOL AND LOAN INFORMATION | To better describe the information being gathered for this section. | Accept. |
| 3 | Section 2—first sentence | Revise as noted. | **Before responding, carefully read the entire form, including Sections 5, 6, and 7 of this form.** | Correction. | Accept. |
| 4 | Section 2—Item 1 | Revise as noted. | 1. ~~Are y~~You are applying for this loan discharge as a: ~~student or parent borrower?~~   Student borrower – Skip to Item 4.  Parent borrower – Continue to Item 2. | Consistency within the 5 discharge forms. Some of these forms show item 1 as a question and some show item 1 as a statement. | Accept. |
| 5 | Section 2—Item 9 | Revise as noted. | 1. Has this school or any third party (see Section 6) made, or is the school/third party considering you for, a refund or payment for any loan for which you are requesting a discharge?   Yes – Complete Items 10 – 12.  No – Skip to Section 3 ~~if response to Item 8 was “No”~~. | Punctuation. Additionally, the language with the ‘No’ answer is unnecessary. They would not be answering Item 9 unless their answer to Item 8 was ‘No”. | Accept. |
| 6 | Section 3 continued heading | Revise as noted. | **SECTION 3: REFUND INFORMATION ~~(CONTINUED)~~** | Correction. If Section 2 is ‘re-titled’. | Accept. |
| 7 | Section 3—Item 13 | Revise as noted. | 1. Do you have documentation from the school showing the amount of the unpaid refund?   Yes —~~-~~ Attach the documentation and continue to Item~~s~~ 14.  No – Skip to Item 15.. | Corrections.  Adjust the ‘dash’ after ‘Yes’.  Remove the ‘s’ from “Items”—the strikethrough is difficult to see. | Accept. |
| 8 | Section 3—Item 14 | Revise as noted. | 1. Do you believe that the amount of the refund shown in the documentation is correct?   Yes — ~~-~~ Skip to Section 4.  No – Continue to Item 15. | Adjust the ‘dash’ after ‘Yes”. | Accept. |
| 9 | Section 3—Item 17 | Revise as noted. | 1. Your (or, for parent PLUS borrowers, the student’s) first and last dates of attendance at the school:   \_\_\_ \_\_\_ - \_\_\_ \_\_\_ - \_\_\_ \_\_\_ \_\_\_ \_\_\_ to  \_\_\_ \_\_\_ - \_\_\_ \_\_\_ - \_\_\_ \_\_\_ \_\_\_ \_\_\_  **OR** Never Attended | Corrections.  Add bold to ‘OR’. | Accept. |
| 10 | Section 3—Item 18. | Revise as noted. | 1. Your (or, for parent PLUS borrowers, the student’s) program of study at the school:   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Correction. | Accept. |
| 11 | Section 4 heading | Revise as noted. | **SECTION 3: BORROWER ~~ASSIGNMENT,~~ CERTIFICATIONS, ASSIGNMENT, AND AUTHORIZATION** | Consistency with other common forms. | Accept. |
| 12 | Section 4—1st bullet | Revise as noted. Also, make this the 2nd bullet, instead of first. | * **I hereby assign and transfer** to the U.S. Department of Education (the Department) an~~d~~y right to a refund on the amount discharged that I may have from the school identified in Section 2 of this form and/or any owners, affiliates, or assignees of the school, and from any third party that may pay claims for a refund because of the actions of the school, up to the amount discharged by the Department on my loan(s)**.** | Corrections.  The first occurrence of ‘the Department’ should be defined with the long form.  Also, move the position of this bullet from 1st to 2nd for consistency with other common forms. | Accept. |
| **13** | Section 4—2nd bullet | Revise as noted. Also, make this the first bullet, instead of 2nd. | * **I certify** that—  1. I received each loan for which I am requesting a discharge on or after January 1, 1986. I received the funds directly, or they were applied as a credit to my (or, for parent PLUS borrowers, the student’s) school account to pay the amount owed to the school. 2. I (or, for parent PLUS borrowers, the student) did not attend the school, withdrew, or was terminated from the school within the time fr~~om~~ame that would entitle me to a refund of some or all of my loan funds. Except as provided in Section 2, Items 7 through 11, I have not received this refund, or any benefit of a refund to which I am entitled, from the school or any third party. 3. I have read and agree to the terms and conditions for loan discharge, as specified in Section 7. Under ~~the~~ penalty of perjury, all of the information I have provided on this application and in any accompanying documentation is true and accurate to the best of my knowledge and belief. | Language pertaining to loans made on or after 1/1/86 should still be included. While it may be less common to see loans prior to this date, it is still relevant to the discharge process.  Other corrections as noted.  Also, move the position of this bullet from 2nd to 1st for consistency with other common forms. | Accept in part. The reference to 1986 has been placed in the terms and conditions section of the form, to be consistent with other forms. All other changes were accepted. |
| 14 | Section 5—last sentence. | Revise as noted. | **Return the completed form and any attachments to the address shown in Section ~~9~~8.** | Correction. | Accept. |
| **15** | Section 6 | Add definition as 3rd bullet. | * The **holder** of your Direct Loan Program loan(s) is the Department. The holder of your FFEL Program loan(s) may be a lender, a guaranty agency, or the Department. | Add the definition of “loan holder” for consistency among the discharge forms. | Accept. |
| 16 | Section 6—3rd bullet, 1st sentence. | Revise as noted. | * **Loan discharge** due to an unpaid refund cancels your obligation (and any endorser’s obligation, if applicable) to repay the portion of your loan that should have been refunded. | Correction. | Accept. |
| 17 | Section 6—4th bullet. | Revise as noted. | * The **student** ~~(as in, “or, for parent PLUS borrowers, the student”)~~ refers to the student for whom a parent borrower obtained a ~~Federal PLUS Loan or~~ Direct PLUS Loan or Federal PLUS Loan. | To remove unneeded language and for consistency. | Accept. |
| 18 | Section 7—1st bullet. | Revise as noted. | * I will provide, upon request, testimony, a sworn statement, or other documentation reasonably available to me that demonstrates to the ~~satisfactory~~ satisfaction of the ~~U.S. Department of Education (~~the Department~~)~~ or its designee that I meet the qualifications for loan discharge based on unpaid refund, or that supports any representation that I made on this form or any accompanying documents. | Correction.  If the suggested change to Section 4—1st bullet is accepted, ‘the Department’ will have already been defined. | Accept. |
| 19 | Section 8 | Revise as noted. | (If no address is shown, return to your loan ~~servic~~holder.)  And…  (If no telephone number is shown, call your loan ~~servic~~holder.) | Consistency with other common forms. Reference to “loan holder” is more applicable than interjecting “servicer “ in this section.  “Loan holder” is used elsewhere and there is a definition loan holder. | Accept. |
| 20 | Section 12 | Revise as noted. | SECTION ~~12~~9: IMPORTANT NOTICES | Correction. | Accept. |
| **21** | Section 12 | Revise as noted. | **Paperwork Reduction Notice.** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless ~~such collection~~it displays a valid OMB control number. ~~The valid OMB control number for this information collection is 1845-0058.~~ Public reporting burden for this collection of information is estimated to average 0.5 hours (30 minutes) per response, including the time for reviewing instructions, searching existing data resources, gathering and maintaining the data needed, and completing and reviewing the ~~collection of~~ information collection. ~~The~~Individuals are obligat~~ion~~ed to respond to this collection ~~is required~~ to obtain ~~or retain~~ a benefit in accordance with ~~(~~34 CFR 682.402(l)(4), or 685.216(c)~~)~~. Send comments regarding the burden estimate(s) or any other aspect of this collection of information, including suggestions for reducing this burden to the U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20210-4537 or e-mail [ICDocketMGR@ed.gov](mailto:ICDocketMGR@ed.gov) and reference OMB Control Number 1845-0058. **Note: Please do not return the completed form to this address.** If you have ~~comments or concerns~~questions regarding the status of your individual submission of this form, contact your loan holder~~(s)~~ (see Section 8) ~~directly~~. | To add needed information and for consistency with common forms and to correct the section that the borrower is referred to. Formatting changes made to separate the last paragraph from the Paperwork Reduction Notice paragraph. | Reject. See above. |