

In response to the 60 day public comment period the Department received 6 comments. 2 supported the effort to expand the PSLF program. 3 comments were not relevant to the topic or burden calculations. 1 comment though filed anonymously was substantive and is replicated below with the Departments response.

Anonymous comment: “U.S. Department of Education (ED) should leverage use of its current Public Service Loan Forgiveness (PSLF) systems and processes for the Temporary Expanded Public Service Loan Forgiveness (TEPSLF) program. Under the TEPSLF program, ED is requesting that borrowers send an email that includes their name and date of birth (DOB). Name and DOB are considered Personally Identifiable Information (PII). ED should not be requesting that borrowers send PII by way of email and borrowers should not be required to submit PII by way of email. PII should only be transmitted in a secure environment such as the one ED has already established for PSLF on the myfedloan.org website. In addition, sending information by way of email leaves an opportunity for items not to be appropriately managed or tracked. The requested process also lacks transparency for the borrower. If ED uses its current system, borrowers would be able to log into myfedloan.org and view the documents they submitted and track its current status. Currently, borrowers who have submitted emails are simply waiting and have zero knowledge of their application status for TEPSLF. ED should also be required to disclose to the public, on its website, how much of the \$350 million remains.”

Response: Federal Student Aid considers information security a serious matter. We continually balance information security with program requirements, operational efficiency and effectiveness, and impact on students. By law, Congress required the Temporary Expanded Public Service Loan Forgiveness (TEPSLF) program to be available within 60 days of its enactment. We weighed multiple options and determined the process we set forth minimized the burden on, and information to be collected from, TEPSLF applicants, regardless of which FSA contractor presently services their loan. Further, the limited information collected over a temporary period of time for a limited set of borrowers will be received and stored within the existing security boundaries of an established federal student loan servicer. As we continue fully implementing the TEPSLF process, we will leverage, where feasible, FedLoan’s Public Service Loan Forgiveness system, which serves only those borrowers for whom FedLoan is the responsible servicing contractor. For example, as potentially eligible applicants transition through the process, they will be able to securely upload any required income documentation through the FedLoan processing system.