

60 day public comments on Docket Number ED-2021-SCC-0065, ICR 1845-0018
 Federal Student Loan Program: Internship/Residency and Loan Debt Burden Forbearance Forms

Comment Number	Commenter Name	Comment	FSA Response
1	Jean Publieee	the education dept giving out loans that are not repaid is absolutely disgusting. the ffact is if you borrow money you should pay it back. teaching these young people that they can get loads of money and never pay back a cent is just the wrong lesson. this agency is hurting america with this folly. if a kid wants school, their parents can help and sign for loans. if a kid wants school, they can work days and go to school nights, which americans have been doing for ages and that is good traing because it keeps them off the streets burning looting and murdering. it keeps them occupied when young instead of burning up buildings. we need to do more of that. work days and go to school nights for hat you want. tha teaches kids to work for what they want instad of having ith handed to them on a silve rplatter. we are sick of the devious sneaky ways that this govt is making our citizens into leaches and welfare clients always looknig for a handout instaad of working for what they want. the lessons being taught iwill doom america in the future with alot of welfare permanent victims.	Thank you for your comment. No change is being made to this collection based on this comment.
2	Mari Miniatt	I am getting closer to retirement and I am still paying off my student loans from my college years over 30	Thank you for your comment. No change is being made to this collection based on this comment.

		<p>years ago. Although I finally got into the Public Forgiveness program I am still 7 years out for that to take effect. How has this affected me? I could never buy a house, due the loans. If I had not gotten on the Public Forgiveness, I really thinking I would still be paying these loans off in my sixties. The lack of information and lack of assistance in my early years trying to pay off the loans, caused bad and misinformed decisions to be made. But being burdened with a debt for this long, after making payments for over 20 years, is ridiculous. The entire system needs an over haul.</p>	
3	<p>National Council of Higher Education Resources - Vicki Shipley</p>	<p>On behalf of the National Council of Higher Education Resources (NCHER), thank you for the opportunity to provide the attached comments to the Mandatory and Student Loan Debt Burden Forbearance Forms. ED is not recommending any changes to these forms and we strongly suggest ED review the attached comments especially the need for updated language regarding the long-standing 'cell phone consent language' that now needs to also include a residential telephone number due to a pending FCC ruling. Thank you and please let me know if you have any questions. Thank you for the opportunity to provide the attached comments to the Mandatory and Student Loan Debt Burden Forbearance Forms. ED is not recommending any changes to these forms and</p>	<p>Thank you for your comment. Because this request is based on a pending action at the FCC, we are unable to enact this language change. If or when the pending action becomes a final action, this change request will be re-evaluated.</p>

		<p>we strongly suggest ED review the attached comments especially the need for updated language regarding the long-standing 'cell phone consent language' that now needs to also include a residential telephone number due to a pending FCC ruling. This consent language will impact all federal common forms and those who use them. Thank you and please let me know if you have any questions.</p>	
3A	National Council of Higher Education Resources – Vicki Shipley	<p>NCHER 60-Day Comments for Mandatory and Student Loan Debt Burden Forbearance Forms</p> <p><u>Cell Phone Contact Authorization</u></p> <p>Due to a pending FCC ruling, the long-standing consent language on all student loan forms needs to be updated to include authorization for contact to cover contacts to <u>any cellular or residential</u> telephone number.</p> <p>I authorize the entity to which I submit this request and its agents to submit this request and its agents to contact me regarding my request or my loans at any cellular <u>or residential</u> number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.</p> <p><u>Mandatory Forbearance Request Form</u></p> <p>In Section 3, under the "I understand" subsection, 2nd bullet point: The explanation</p>	<p><u>Cell Phone Contact Authorization</u></p> <p>Thank you for your comment. As noted above because this request is based on a pending action at the FCC, we are unable to enact this language change. If or when the pending action becomes a final action, this change request will be re-evaluated.</p> <p><u>Mandatory Forbearance Request Form</u></p> <p>Thank you for your comment. We offer this alternate language. . .</p>

		<p>for when the forbearance will begin should be expanded to state "My forbearance will begin on the date the program or service that qualifies me for forbearance began, as certified by the authorized official, or on a later date as determined by my loan holder." (additional proposed text in bold)</p> <p>Rationale: As currently stated, the forbearance begin date will always be the same as the program begin date. However, the forbearance may be granted to begin on a later date if the program begin date falls during another status that is more beneficial and also mandated by the Higher Education Act. For example, if a borrower's program begins during their Grace Period, then the forbearance will begin after the Grace Period ends. The proposed modification above will also match similar language that is currently used in the equivalent bullet point on the Student Loan Debt Burden Forbearance form.</p> <p>In Section 3, under the "I certify that" subsection: A new bullet point should be added saying "I will repay my loans according to the terms of my promissory note, even if my request is not granted."</p> <p>Rationale: Adding this language will allow the borrower's signature on the forbearance form to also</p>	<p>"My forbearance will begin on the later of the date my loan holder determines, or the date the program or service that qualifies me for forbearance began, as certified by the authorized official."</p> <p>Thank you for your comment. We agree with the suggested change and will add this language to the form at the end of the bulleted list under "I certify that:". . . "I will repay my loans according to the terms of my promissory note, even if my request is not granted."</p>
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