

60 day public comments on Docket Number ED-2021-SCC-0069, ICR 1845-0102
Income Driven Repayment Plan Request for the William D. Ford Federal Direct Loans and Federal Family
Education Loan Programs.

| Comment Number | Commenter Name | Comment | FSA Response |
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| 1 | B Ker | EVERY SINGLE PENNY THAT TAXPAYERS PAID OUT TO THESE LEACHES SHOUDL BE PAID BACK. THEY SIGNED AGREEMENTS SAYING THEY WOULD PAY BACK. AND THEY NEED TO PAY IT BACK. WE CANNOT CONTINUE TO BE DEVELOPIGN A WHOLE COUNTRY OF LEACHES WHO WELCH ON THE DOCUMENTS THEY SIGN. THE TAXPAYERS DEMAND REPAYMENT. THIS COMMENT IS FOR THE PUBLIC RECORD .PLEASE RECEIPT. B KER | Thank you for your comment. No change is being made to this collection based on this comment. |
| 2 | Eric SCIONTI | The entire loan system in the U.S. is a bureaucratic nightmare. And is desperately in need of reform! | Thank you for your comment. No change is being made to this collection based on this comment. |
| 3 | Anonymous Anonymous | Instead of a temporary safety net due to unforeseen circumstances beyond a borrower's control used by a handful of borrowers with low debts, IDR has become an accounting scheme to cover up years of over lending and predictably bad loans. It largely benefits graduate degree holders with six figures of debt, including those who degree-hop and maximize their loans as a welfare substitute and then shields those schools from any accountability for dumping these costs on taxpayers. It makes any borrowed amount affordable at others' expense, | Thank you for your comment. The changes suggested in the comment would require a statutory change and cannot be enacted through this information collection. |

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| | | <p>turning the adage “only borrow what you can afford” on its head. It was never intended to be a license to borrow any amount deemed fit by the borrower but that is what it has become.</p> <p>Truly helping students means lending responsibly, both for the students and taxpayers, not lending like we do now and dumping larger shares of that onto everyone else.</p> <p>Instead, ED should start limiting how much it lends, starting with the schools with the worst performing loans, measured by cohort in two ways: 1) as a percentage of non-performing loan dollars (percentage of loan dollars not fully amortizing) and 2) percentage of borrowers with non-performing loans.</p> | |
| 4 | National Council of Higher Education Resources – Vicki Shipley | <p>On behalf of the National Council of Higher Education Resources (NCHER), thank you for the opportunity to provide the following 60-day comments to the Income-Driven Repayment Plan Request form covered under this information collection request. ED is not recommending any changes to the IDR form and we strongly suggest ED review the following regarding 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</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> |

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| | | <p>questions.</p> <p><u>Cell Phone Contact Authorization</u> Due to a pending FCC ruling, the long-standing consent language on all student loan forms need to be updated to include authorization for contact authorization 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> | |
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