

Federal Student Aid's response to comment received during the 60 day public comment period for ICR 1845-0154 Cancer Treatment Deferment form.

On March 8, 2022, a notice was published in the Federal Register, Vol. 87, No. 45 page 12943, inviting public comment on the burden estimates for the Cancer Treatment Deferment form. The comment period expired May 9, 2022 and 5 comments were received. The table below shows the comment and FSA's response to that comment.

#	Name	Comment	FSA Response
1	Jean Publee	is this a fake or what. do some many students get cancer in the usa that you need a specia form for them? why are still taxing poor people so much to make these loans that no students ever want to repay? why arent you demanding payment from their parents who also signed the loan papers> why are you extending so much credit sot hat the usa is a huge debtor nation. and these non payers are all leaches on those who do pay. who have a moral sense that they shoudl pay, but the leaches make up reasons why they should not pay. i dont go along with this at all. this is afraid. if you take out aloan, pay it off. medical students for example make huge salaries.i think the form should be stopped and all students who take out loans should pay off their loans or their parents should. and everyone of them should have their parents countersign. this comment is for the public record please receipt jean publee	<p>Thank you for your comment.</p> <p>These deferment options are part of the law and the Department is bound to make these options available to the respective borrowers.</p> <p>No change has been made based on this comment.</p>
2	Daphne Jones	Thank you for this consideration of Cancer Treatment Deferment while in treatment of cancer! It is a wonderful suggestion and will provide relief to so many recipients (Families) who encounter this major health crisis. I can remember having to care for my best friend after she was diagnosed with Breast Cancer. Additionally, she had a DOUBLE Mastectomy and NO family present within 300 miles to help with her care. The mental and physical stress of being alone was devastating! So, I took care of while in college. I would drive Chemo Therapy (5 days-wk) she was too weak to drive.	<p>Thank you for your comment.</p> <p>The statute only provides for this deferment opportunity for the borrower undergoing the cancer treatment. The Department does not have the authority to expand the scope of eligibility to family members of a borrower undergoing cancer treatment. That is outside of the statute's</p>

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		<p>Once we arrived to her home she was so weak she couldn't began to think about preparing food, bathing or taking care of SIMPLE house duties. She was nauseated and yes NOTHING would settle on her stomach and everything she ate came right back up and into the commode for 3-4 days! I would like to know if there is ANY provisions for recipients (Families) who has a loved one or immediate family member that can receive this consideration? This would include a spouse, parent, sibling or child that must take a family medical leave to care for them? The family unit will suffer as well!</p>	<p>designation of eligibility.</p> <p>While there is no specific deferment for family members assisting borrowers undergoing cancer treatment, those family members with federal student loans are encouraged to speak with their servicer to see if they would be eligible for other forbearances or deferments.</p> <p>No change based on this comment.</p>
3	J Gray	<p>Thank you for this necessary lifesaving relief for some borrowers and their families. Please extend it indefinitely or make it permanently apply to all FFEL and direct student loans including those of borrowers with any temporary and/or partial illness, injuries or disability, and especially for borrowers whose jobs and earning power are disrupted while on workers compensation. Temporarily and/or partially disabled/ill/injured borrowers must newly navigate exceedingly complex health care, insurance, legal, and other systems while in pain and attempting to recover. They must also must attempt to prevent a rapid downward spiral that can often include job loss, housing instability, and other escalating and time-consuming threats to family stability due to the pain, their need to conserve limited energy to recover from the medical condition, fear/stress, loss of income, and loss of professional identity. All borrowers who are temporarily and/or partially disabled/injured/ill for 30 or more days need student debt pauses to recover faster and more completely from painful and/or energy-sapping medical conditions and to realign careers through retraining and job</p>	<p>Thank you for your comment.</p> <p>This is deferment is available to Federal Direct Loan, Federal Family Education Loan and Federal Perkins Loan borrowers.</p> <p>The Department does not have the authority to expand the scope of eligibility beyond that specified in law.</p> <p>Federal student loan borrowers experiencing financial difficulties, resulting from temporary disabilities or conditions other than cancer treatment, are encouraged to speak with their servicer to see if they would be eligible for a different deferment or forbearance.</p> <p>No changes based on this comment.</p>

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		searches. Current income-driven repayment programs do not protect all partially and/or temporarily disabled/injured/ill borrower situations or time frames. Thank you.	
4	National Council of Higher Education Resources (NCHER) Vicki Shipley Senior Advisor NCHER	On behalf of the National Council of Higher Education Resources (NCHER), thank you for the opportunity to provide the following recommended clarification (in BOLD) to the Cancer Treatment Deferment. We understand that that Department of Education is not proposing any changes to this form; however, we strongly encourage the Department to make this important clarification. Note: As an alternative TO HAVING YOUR PHYSICIAN COMPLETE this section, you may attach separate documentation from a doctor of medicine or osteopathy legally authorized to practice medicine that includes all of the information requested below. This edit is needed to make the lead-in instruction for this should clear that it has to be completed by a physician. As written, the "Note" is directed at the borrower. Adjusting the wording brings clarity. Thank you for your consideration of this edit.	Thank you for your comment. After review, the Department agrees that this edit makes the instructions for following section much clearer and has been incorporated into the version attached to the 30 day public comment period. See attached file for changed form.
5	Ascendium Education Solutions N. Masten	The "Note" in Section 2 should be clarified that it is to be completed by a physician. As written, it is directed at the borrower. Suggestion is to revise the sentence to read: "Note: A doctor of medicine or osteopathy legally authorized to practice medicine must complete this section or, as an alternative, you may provide separate documentation that includes all of the information requested below." Alternative suggestion is to revise it to read: "Note: As an alternative to having	Thank you for your comment. The Department has accepted the change which is presented as your company's alternative suggestion. See attached file for changed form.

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		your physician complete this section, you may attach separate documentation from a doctor of medicine or osteopathy legally authorized to practice medicine that includes all the information requested below."	
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