

ICR Number 1845-0148 – Loan Discharge Application: Forgery  
 60D Comment Response Table

Comment #	Commenter Name	Comment	FSA Response	Change to ICR or Form
1.	Jacqueline Galzerano	<p>At my University, we have PLUS loan borrowers who say their loans were obtained fraudulently each year. The Department's position when we report the potential fraud is that the dollar amount is too small and they will not pursue - yet we are required to report it to OIG.</p> <p>I am very concerned that PLUS loan fraud may become more prevalent with the revised FAFSA form starting in 2024-2025. Students must complete their section and invite "contributors" (parents, spouse, etc.) to complete their sections of the FAFSA. To invite the contributors into the FAFSA, they must know their contributors' full name, Date of Birth, Social Security Number and email address (they'll also need to know both parents' income, in order to know which parent should complete the FAFSA). Students could then use this information to apply for a PLUS loan without their parents' knowledge (or apply for other lines of credit). I hope ED will reconsider the amount of PII students will need from their contributors.</p>	<p>We do not believe the changes to the FAFSA process for 2024-25 will have any impact on the ability of a dependent student to obtain a parent's identifying information, since dependent students already have access to the parent's FAFSA information under the existing FAFSA process. If a parent Direct PLUS Loan borrower believes that their child fraudulently used their information to request a Direct PLUS Loan in the parent's name without the parent's knowledge or authorization, the parent should contact the loan servicer.</p>	None

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		<p>Personally, I would not want to give my 17 year old this information - I would complete the student section of the FAFSA for her!</p>		
2.	jean publiee	<p>the public wants a reportf fromt he education dept on how many applications apppear per year of people claiming that their loans were given out to them but were forged and given to someone else. is this a major problem. nobody has any information on this kind of applicatioin. I i would bet that this is massive fraud and that teh people involved got the loan but dont want to pay it back. this biden govt is encouraging this kind of attitude and maknig americans into welshers who make a deal and then try to avoid paying back. the americna taxpayes ar ethe clear losers in this ind of biden administration action. I so it is immediate thatthe us public needs to know the volume of how many of these cases are filed each year. i would recommend that the taxpayers stop all loans, particularly whej the u.s., govt is so badly off deficit wise that they are paying well over 5% to borrow money to keep the</p>	<p>This comment is outside the scope of the information collection.</p>	None

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		govt going. that is an example of just how bad th e biden adminsitration has managed our financial affiars int he usa. we are all worse off.		