

ID	Comment	Proposed response	Change Needed
125051	<p>My spouse has worked in higher ed for 16 years, and I have worked for 7. Upon graduation we did a spousal consolidation loan and have paid it faithfully these last 16 years. My wife has attempted several times to apply for PSLF but was turned away due to the loans being in my name. Please do something about separating these loans. I understand a bill has passed the Senate in June addressing the problem, please have it move to the house for consideration.</p>	<p>Several commenters expressed frustration regarding the ineligibility of Joint Consolidation loans. The Joint Consolidation program allowed a married couple to combine their loans into one consolidation loan together for the purposes of simplified repayment. The Joint Consolidation loan program was ended by Congressional action in 2007. When this program existed, loans included in the consolidation could be either Federal Family Education (FFEL) loans or Direct Loans (DL). While DL Joint Consolidation Loans are eligible for the PSLF program, one or both spouses must be employed in public service jobs.</p> <p>However, FFEL Joint Consolidation loans are not currently eligible because statute does not allow these loans to be re-consolidated into the DL program. Once it is signed into law, the Joint Consolidation Loan Separation Act, will allow these FFEL consolidation loans to be separated and consolidated individually into the DL program to take advantage of DL benefits they are not currently eligible for, including PSLF.</p>	no
081826	<p>On behalf of the Commissioned Officers Association of the US Public Health Service, I would like to offer comment regarding the clarification of language in the Public Service Loan Forgiveness eligibility. We would like to clarify that "Military service means "active duty" service or "full-time National Guard duty" as defined in section 101(d)(1) and (d)(5) of title 10 in the United States Code, does not include active duty for training or attendance at a service school" includes the public health service. Can language be added that clarifies that all 8 uniformed services (Army, Navy, Marines, Air Force, Coast Guard, Space Force, Public Health Service, and NOAA) are eligible? This would make applying</p>	<p>Some commenters requested that all eight uniformed services (Army, Navy, Marines, Air Force, Coast Guard, Space Force, Public Health Service, and National Oceanic and Atmospheric Administration (NOAA)) were not expressly listed in the definition of "military service." These commenters are concerned that Department of Education representatives may not be aware of all eligible uniformed services. The Department does not believe it is necessary to modify the definition. These organizations are all included in the definition of "Public Service Organization" which includes any Federal, State, Local, or Tribal government organization, agency, or entity.</p>	no

	for PSLF simpler for PHS and NOAA officers who may be assisted by a Ed Dept employee that is not familiar. Thank you.		
105830	On behalf of the Commissioned Officers Association of the US Public Health Service, I would like to offer comment regarding the clarification of language in the Public Service Loan Forgiveness eligibility. We would like to clarify that "Military service means "active duty" service or "full-time National Guard duty" as defined in section 101(d)(1) and (d)(5) of title 10 in the United States Code, does not include active duty for training or attendance at a service school" includes the public health service. Can language be added that clarifies that all 8 uniformed services (Army, Navy, Marines, Air Force, Coast Guard, Space Force, Public Health Service, and NOAA) are eligible? This would make applying for PSLF simpler for PHS and NOAA officers who may be assisted by a Ed Dept employee that is not familiar. Thank you.	Same as above.	no

