| **Comment #** | **Commenter** | **Comment** | **BDG Response** |
| --- | --- | --- | --- |
| ED-2023-SCC-0024-0004 | Anonymous | First, a minor typo on the second checkbox of the form page 16 under “Career Services” where it says “My school promised that it would find me a job when I graduated but it did . . .”. Insert “not”[[1]](#footnote-3) | The Department appreciates this comment but cannot make the requested edit. The commenter’s quoted text does not appear on page 16. The second checkbox of the 1845-0163 Universal Form under “Career Services” is on page 5 and already includes “it did not.” |
| “Additional Comments -Credit Card Use Before 2010” Email Message Received Feb. 15, 2023 | Pat Gordon | Borrower Defense Additional Comments:  Although one of the college professors co-signed for me to acquire credit cards, it was not a wise decision for me while I was still in school, with a dependent to raise, and no well-paying employment.  It took me almost 15 years to pay off all six credit cards. Because no one counseled me about how credit card companies make their money, I only paid the minimum amount due each month. My credit score suffered badly, and on top of everything else, I still had to meet the monthly student loan re-payment.  Until the Credit Card Act of 2009 came along, I was one of many students who fell into the trap of getting plastic to pay for everything all for a free pizza or a T-shirt.  The really sad part about all of this is I had to drop out of college to get a full-time job just to pay this credit card debt, pay rent and food. I still had a daughter to support as well. What the Credit Card Act failed to do for other students is clarify the language for college administrators and consumer advocates.  Thank you. | This comment is outside the scope of this process, which pertains only to the Department of Education’s new borrower defense application. |
| ED-2023-SCC-0024-0005 | Anonymous | We wanted to ask a question about the gentrification and economy in Queensbridge. Namely, we woudl like to prevent the growth and expansion of that community, namely to hinder their growth and support individuals like this instead. - According to court documents, the CEO and founder of Forefront Capital Holdings and was responsible for investing approximately $34 million of the insurance company’s assets according to guidelines contained in a trust agreement and investment advisor agreement. | This comment is outside the scope of this process, which pertains only to the Department of Education’s new borrower defense application. |

1. *Note:* Comment continues for a couple paragraphs about a different topic. Full comment can be viewed here: <https://www.regulations.gov/comment/ED-2023-SCC-0024-0004> [↑](#footnote-ref-3)