

BDG 2023 Forms (Fed. Reg. #: 2023-02005) (Doc. ID: ED-2023-SCC-0024-0001) – Comment Response Table

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	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	<p><u>Borrower Defense Additional Comments:</u></p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Thank you.</p>	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-	Anonymous	We wanted to ask a question about the gentrification and economy in Queensbridge.	This comment is outside the scope of this process, which pertains only to the Department

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>

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0005		<p>Namely, we would like to prevent the growth and expansion of that community, namely to hinder their growth and support individuals like this instead.</p> <p>- 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.</p>	<p>of Education's new borrower defense application.</p>