

ICR Number 1845-0102 – Income Driven Repayment Plan Request for the William D. Ford Federal Direct Loans and Federal Family Education Loan Programs
 (60D) Comment Response Table

Comment #	Commenter Name	Comment	FSA Response	Change to ICR or Form
004	Jean publiee		No response	None, out of scope
005	Anonymous	<p>Somewhere at the very beginning of the form you should say something along the lines of: “I understand that by enrolling in an Income Driven Repayment plan, my loan balance may not decrease as I make payments. Only the Standard plan or Extended repayment plan guarantees full repayment by the borrower upon term completion. IDR is a promise to cancel your remaining balance after 20-25 years of payments.”</p> <p>This is important because IDR plans often do not touch principle and require heavy subsidy. They were originally created as an alternative to default, and were not intended to be the “go to” plan for the plurality of borrowers.</p>	Thank you for your comment.	none
006	National Consumer Law Center (NCLC)	Letter provided	Thank you for your comments. Since this form will require substantive revisions upon the full implementation of the IDR regulations effective July 1, 2024, no changes to this version of the form will be made. However, the comments provided for this form will be taken under consideration in the development of the revised version of the form and you will again have an opportunity to provide comments when that version is posted for public comments.	None-updates will be made on the next iteration of the form