

**30-DAY COMMENTS**  
**ED-2024-SCC-0005**

Comment #	Commenter Name	Comment	FSA Response	Change to ICR or Form
0001	Christine Calder	<p>I have been waiting for this to go into effect since this law was put into place. Because we are one of the very few with a Joint Consolidation Loan, we have not received any of the Loan Forgiveness benefits including Public Service Loan Forgiveness that everyone else has to this point and this is very unfair. All of our paperwork was in well before the original deadlines and before the one-time account adjustment but we were denied everything due to the type of loan. We have now been in limbo for several years waiting for this application and program to become available. It feels as if we have been forgotten and overlooked. I want to make sure that once these loans are separated, we will be give the one-time account adjustment and all other credits (PSL and more) that everyone else has already been able to receive. Thank you!</p>	<p>Thank you for your comment. As this comment is not pertaining to this information request, there will be no changes to the form based on this comment.</p>	No

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0002	Sarah Buell	<p>It would be my recommendation to add a check box or section asking if either borrower has applied for PSLF/TEPSLF by the published deadline(s) and collect high-level information on which borrower and/or if borrower submitted the required PSLF Reconsideration Request (because loans could not be consolidated into a DL until the JCLSA application could be processed).</p>	<p>Thank you for your comment. JCL borrowers who separate their loans and re-consolidate into Direct Loans will have the opportunity to apply for Public Service Loan Forgiveness (PSLF) once the new consolidation is complete. Any previous applications while the borrowers didn't have eligible loans cannot be reopened to be processed. Borrowers who initiated the process to self-identify that they wanted to take advantage of the Limited PSLF Waiver opportunity that ended on October 31, 2022, will have an opportunity to apply this benefit.</p> <p>There will be no changes to the form based on this comment.</p>	No