

ED-2025-SCC-0415-0004 – Thank you for your comment. No new loans have been made in the Federal Family Education Loan Program (FFEL) since July 1, 2010. Loans made in the FFEL program are still in repayment and will continue to be for a number of years. The regulations that pertain to the FFEL provisions need to remain in the Code of Federal Regulations (CFR) to ensure that the loans are properly collected on, borrowers are provided all terms and conditions of the loan program as stipulated by statute, and the federal tax payers receive the benefits of the investment in this federal loan program through the timely collections of these loans. No change will be made to the FFEL regulations based on this comment.

ED-2025-SCC-0415-0005 – The Department thanks you for your comments. The Department just concluded the Reimagining and Improving Student Education (RISE) Negotiated Rulemaking which modified regulations related to income-based repayment plans and other provisions set forth in the One Big Beautiful Bill which many provisions will be implemented on July 1, 2026. The Federal Family Education Loan Program (FFEL) has not made new loans since July 1, 2010. Therefore, the Department will not modify the FFEL regulations to prevent overborrowing because FFEL loans are no longer offered. The Department balances the needs of the federal loan borrowers, the requirements set forth in statute and regulations, and the investment of the taxpayers. The Department believes that FFEL loan borrowers need options to repay their federal student loan debt to prevent loan default and ensure effective repayment on the loans. Furthermore, the FFEL regulations reflect the provisions of the statute and do not have a basis for modifying the FFEL regulations to alter the loan repayment options presented to borrowers that the borrowers are entitled from the Higher Education Act as amended. This includes providing borrowers with repayment plan, deferment, and forbearance options. No changes will be made to the FFEL regulations based on this comment.