

Item #	Public Comments on NSLDS Data Collection	Federal Student Aid (FSA) Response to Comments
1)- 4c181 e166c 44	If the ultimate goal is to ease the burden of student loans these proposed changes do not appear to accomplish that goal. By locking people into longer terms and increasing the payments of those who are already under IBR plans it is going to put more strain on borrowers. The price of education is already soaring in this country, why make it worse?	These comments are appreciated but are outside of the scope of this information collection. We will share your recommendations with the appropriate FSA teams.
2)- fc677 a6aeb Of	<p>If common sense is the goal, it would make sense to carve out programs that exceed the limit and meet national needs, such as healthcare programs (MD, DO, PA, NP programs) or engineering/infrastructure groups (Master of Engineering programs). Those tuition fees are typically high due to insurance and instructor costs (compared to the private market, and they still take pay cuts to teach), and require separate consideration. Additional consideration will need to be made about repayment or discharge of private loans, as students who are accepted to schools above the cap may not be aware that they will require private loans (which they may not qualify for due to a private market assessment). It would make sense to build a secondary loan market to fill the gap that will take on the subprime education loans that a private banker may not want to engage with, as the alternative is the student disenrolling, and there being one less educated professional. As for repayment structures of 10 to 25 years, there will need to be a reality check for healthcare students who are in residency. Resident physicians earn a modest income and will not be able to repay their loans within the first 4-7 years (residency + fellowships, if applicable). If mandated or garnished, the physicians who treat most Americans in a trauma setting will be living in homeless shelters, as they will not be able to decide between rent and student loans. Top-earning residency pays about \$3000 net, less benefits costs, monthly. They graduate with approximately \$250,000 in debt due to the costs of student-malpractice insurance and instructors' fees passed on to the students. Under this current system, Residents and Fellow Physicians will have repayment plans (at the maximum 25 years; 11% interest as currently offered), and will have an obligation of \$2450 against a \$3000 take home salary. Even at the proposed cap of \$200,000 and the same terms, they are paying \$1960 if they have a top-paying residency or fellowship (which only occurs in high-cost-of-living areas where rents tend to be \$2000+ for studios). These obligations also fail to account for the private loans that will be required above, which may make the prospect of becoming a physician in America a losing bargain since the debt cycle will churn on day one of residency (and not all students even match; another issue for a different time). To counteract, physicians will be pushed towards higher-paying specialties, which pushes more folks away from primary care, which is in dire need.</p>	These comments are appreciated but are outside of the scope of this information collection. We will share your recommendations with the appropriate FSA teams.

3) - c21be ed98 971	The restriction of post-graduate education for nurses and other healthcare professionals will have a detrimental impact on patient care. Financial constraints will compel us to forego further education, resulting in a significant disparity between providers with advanced degrees and those without. To address this issue, healthcare professionals should be provided with loan forgiveness programs to alleviate the financial burden of their education. This initiative would not only encourage more individuals to enter the health care workforce but also ensure that those who provide essential services are adequately supported.	These comments are appreciated but are outside of the scope of this information collection. We will share your recommendations with the appropriate FSA teams.
4) - d18a 7da9c e24	It would be helpful for NSLDS to identify who is a grandfathered student and who is not for the purposes of the new loan limits under OBBA. Without clear flags, I foresee an overly generous grace period where essentially anyone who has ever borrowed gets to continue borrowing unabated for another three years, despite being over the new limits, despite already holding at least one post baccalaureate degree, and/or a highly inconsistent standard determined by schools on a student-by-student basis. This limit should be coordinated with the PLUS loan application at FSA, so that borrowers who aren't eligible are screened out in the first place. In other words, if someone is not considered a current borrower, don't let them apply for grad Plus. Don't leave it up to schools to determine after the fact. If someone is over the new limits, and/or is not a current borrower, make that clear. Let's be clear that there are some non-current borrowers who today are over the new limits and should not be allowed to continue borrowing. They have already received their degree (or degrees) and borrowed before this award year. NSLDS should be able to delineate who can continue borrowing under the old limits and who cannot be based on when they last borrowed and whether they finished or not.	NSLDS is working across FSA to review and plan required systems changes in relation to the new One Big Beautiful Bill Act (OBBA) regulations. FSA system changes for NSLDS and other impacted FSA systems are planned for implementation in 2026.
5) - 3ec52 6bcd0 33	To Whom It May Concern : My name is Barbara L. Jackson and I have a lot of Major concerns issues regarding with two online colleges I will be very clear and straight to the point. First Concern: AMERICAN INTERCONTINENTAL UNIVERSITY ONLINE CLASSES ONLY Started Date (OPE-02113600) Major in Business Administration and Management General My Associate Degree... The program was a 2/2 year program full-time students taking 2 classes a term. My start date was December 16, 2020 until August 24, 2022 was dismissed without a degree and no accurate explanation for being dismissed. The day of my dismissal I was informed from my so call student advisor that it was a solution for me to be able to still graduate by me enrolling to my Bachelor's Degree in Business Administration and Management the same day of the so called decision they made I received an phone call that they're sorry but I could not enroll in my bachelor's degree to still be able to graduate because the policy stated I had been there the length of my time but no one important me that I was able to talk to someone in the department to explain to me that I could be able to return and	These comments are appreciated but are outside of the scope of this information collection. We will share your recommendations with the appropriate FSA teams.

	<p>still get my degree instead I was dismissed without a degree alone I had to pay for which now is in Borrower Defense due to the fact of misleading ,misconduct, Misrepresented, False information. Left me in a financial harmed situation that I had to pay back loans and did not even receive my degree along with that fighting for my education for these loans to be dismissed loans that their state and I received and I didn't receive along with false transcript and documents that has inaccurate information on it about my degree plans i have several different degree plans i have students loans statements from the schooll that don't match the bank statement i have capital interests loans from this school right now that do not match the school bank statements. I feel very alone with this concern and it's been with the borrowed defenses case over 3 years still in review I am financially harmed and still unemployed without a degree and my enrollment information is invalid on my fsas account please I really need help and conversation injustice for this matter this is just the first concern with the first school but this school here did a lot of them for me because I work very hard for my degree and I ended up with nothing I'm very sorry that the concern is so long but I'm very glad that I was able to understand enough that I can reach out to somebody because I didn't understand what this was in the beginning but I'm all alone and I really don't have no help Witness so I feel like I'm fighting by myself once again I appreciate for allowing me to present my concern and there is another school but if I'm able to present it can someone please reach out to me and let me know. I really want my voice to be heard about both of the schooll that misconduct, Misrepresented, untruthly falsely information that this college has done to me and know if they will be able to get away with this to more students they have been suited more than a few times I also like to be able to sued them also. Sincerely Thank you Barbara L. Jackson305 780-0833 P.S Please Respond...</p>		
6) - 2577 0e64 a693	<p>Student loan interest rate help for low income borrowers. Low income borrowers need help with the interest rate in order to pay off the loans. The high interest rate prevents low income borrowers from paying off their student loans. We need interest rate reduction.</p>	<p>These comments are appreciated but are outside of the scope of this information collection. We will share your recommendations with the appropriate FSA teams.</p>	
7) - 4175 8680 Ofaf	<p>Before anything is added to nslds reporting requirements, the department needs to fix nslds. There is no support, the support doesnt give correct answers, and there are many problems certifying students. When calling for assistance, the "answer" is sent in an email which sounds like ai sent it. So i'm making a comment in the hopes that someone will do something about this.</p>	<p>Thank you for your comment. NSLDS continues to work with the NSLDS Customer Support Center to improve customer experience.</p>	