SUPPORTING STATEMENT
FOR PAPERWORK REDUCTION ACT SUBMISSION
William D. Ford Direct Loan Fixed Payment Repayment Plan Request

1. **Explain the circumstances that make the collection of information necessary. What is the purpose for this information collection? Identify any legal or administrative requirements that necessitate the collection. Include a citation that authorizes the collection of information. Specify the review type of the collection (new, revision, extension, reinstatement with change, reinstatement without change). If revised, briefly specify the changes. If a rulemaking is involved, list the sections with a brief description of the information collection requirement, and/or changes to sections, if applicable.**

This is a request for a revision of OMB Control Number 1845-0014 William D. Ford Federal Direct Loan Program Repayment Plan Selection Form. The currently approved form's title is William D Ford Federal Direct Loan Program Repayment Plan Selection Form. Along with other revisions, the Department is requesting the form and collection be re-named to William D. Ford Direct Loan Fixed Payment Repayment Plan Request.

The One Big Beautiful Bill Act (OBBBA) signed into law on July 4, 2025, made statutory changes to the Higher Education Act of 1965 as amended (the HEA) regarding Direct Loans that impact regulatory requirements related to this information collection. This is a request for a revision of the current information collection to include the new regulatory requirements from the Reimagining and Improving Student Education (RISE) Committee, held from September 29, 2025 – October 3, 2025 and November 3, 2025 – November 6, 2025. Consensus on the draft proposals was reached, and the Department published a Notice of Proposed Rulemaking (91 FR 4254) on January 30, 2026 containing this regulatory text.

Section 455(d) of the HEA, requires the Secretary to offer William D. Ford Federal Direct Loan (Direct Loan) Program borrowers a choice of plans for repaying their loans including both fixed-payment plans and income-based plans. The Direct Loan Program regulations require borrowers notify the Department of Education (the Department) of their initial repayment plan selection in writing (see 34 CFR 685.210(a)(1)). Borrowers may change repayment plans after their loans enter repayment by notifying the Department; this subsequent notification need not be in writing (see 34 CFR 685.210(b)(1)). However, the OBBBA establishes new requirements regarding which fixed payment repayment plans a borrower is eligible for based on the borrower's receipt of a new Direct Loan on or after July 1, 2026 or having no such loans. Borrowers with no loans disbursed on or after July 1, 2026, continue to have eligibility for the existing Standard, Extended, or Graduated fixed payment repayment plan options described in 34 CFR 685.208(b). Borrowers with any Direct Loan received on or after July 1, 2026 have eligibility for one fixed payment repayment plan: the Tiered Standard Repayment Plan described in 34 CFR 685.208(c). All Direct Loan borrowers may pay their loans that are eligible for income driven repayment (IDR) plans separately from their loans that are ineligible for such plans as described in 34 CFR 685.210(a)(3) and can request to do so by completing a separate request form (OMB 1845-0102 William D. Ford Federal Direct Loan Program Income-Driven Repayment (IDR) Plan Request Form).

The Fixed Payment Repayment Plan Request form serves as the means by which Direct Loan borrowers notify the Department of their choice of an initial fixed payment repayment plan as described in 34 CFR 685.208 before their loans enter repayment. The form may also be used by borrowers to request a change to one of these plans after their loans have entered repayment. If a borrower does not select an initial repayment plan, the borrower is placed on the Standard Repayment Plan or the Tiered Standard Repayment Plan in accordance with 34 CFR 685.210(a)(2).

Revisions to the form in this collection have been made to comply with these changes and include:

- Renaming the form to the William D. Ford Direct Loan Fixed Payment Repayment Plan Request,
- Splitting section 2 into sections 2A and 2B to accommodate borrowers in each of the two categories described above,
- Defining the plans that are available to borrowers in each category including an explanation of the loan types that can only be repaid under fixed income repayment plans, and
- Making general updates to create greater conformity between forms.

While a new section has been added, it does not increase the burden to the borrower as the borrower continues to only complete one of the two sections as is appropriate for the category they belong to.

2. **Indicate how, by whom, and for what purpose the information is to be used. Except for a new collection, indicate the actual use the agency has made of the information received from the current collection.**

   The Department uses the collection of information on the approved Fixed Payment Repayment Plan Request form to provide information on payment plan options and to obtain repayment plan selection information from Direct Loan borrowers.

3. **Describe whether, and to what extent, the collection of information involves the use of automated, electronic, mechanical, or other technological collection techniques or forms of information technology, e.g. permitting electronic submission of responses, and the basis for the decision of adopting this means of collection. Please identify systems or websites used to electronically collect this information. Also describe any consideration given to using technology to reduce burden. If there is an increase or decrease in burden related to using technology (e.g. using an electronic form, system or website from paper), please explain in number 12.**

The Department continues to maximize the use of available information technology in making and servicing Direct Loans. Direct Loan borrowers may complete and submit the Fixed Payment Repayment Plan Request form electronically through their servicer's web site or over the phone.

4. **Describe efforts to identify duplication. Show specifically why any similar information already available cannot be used or modified for use for the purposes described in Item 2 above.**

   There is no similar information already available from other sources that can be used for the purposes described in Item 2.

5. **If the collection of information impacts small businesses or other small entities, describe any methods used to minimize burden. A small entity may be (1) a small business which is deemed to be one that is independently owned and operated and that is not dominant in its field of operation; (2) a small organization that is any not-for-profit enterprise that is independently owned and operated and is not dominant in its field; or (3) a small government jurisdiction, which is a government of a city, county, town, township, school district, or special district with a population of less than 50,000.**

   No small businesses are affected by this information collection.

6. **Describe the consequences to Federal program or policy activities if the collection is not conducted or is conducted less frequently, as well as any technical or legal obstacles to reducing burden.**

   Borrowers are asked to complete the Fixed Payment Repayment Plan Request form only once, when they are selecting an initial repayment plan prior to entering repayment on their loans. If a borrower does not complete the Fixed Payment Repayment Plan Request form, the borrower is placed on the Standard Repayment Plan or Tiered Standard Plan, in accordance with the Direct Loan Program regulations. Borrowers may use the Fixed Payment Repayment Plan Request form to change repayment plans as is permissible based on their loan disbursement date and plan eligibility as described in 34 CFR 685.210(b)at any time during repayment.

7. **Explain any special circumstances that would cause an information collection to be conducted in a manner:**
   - **requiring respondents to report information to the agency more often than quarterly;**
   - **requiring respondents to prepare a written response to a collection of information in fewer than 30 days after receipt of it;**
   - **requiring respondents to submit more than an original and two copies of any document;**

- **requiring respondents to retain records, other than health, medical, government contract, grant-in-aid, or tax records for more than three years;**
- **in connection with a statistical survey, that is not designed to produce valid and reliable results than can be generalized to the universe of study;**
- **requiring the use of a statistical data classification that has not been reviewed and approved by OMB;**
- **that includes a pledge of confidentiality that is not supported by authority established in statute or regulation, that is not supported by disclosure and data security policies that are consistent with the pledge, or that unnecessarily impedes sharing of data with other agencies for compatible confidential use; or**
- **requiring respondents to submit proprietary trade secrets, or other confidential information unless the agency can demonstrate that it has instituted procedures to protect the information's confidentiality to the extent permitted by law.**

This information collection does not involve any of the conditions listed in 5 CFR 1320.5(d)(2).

8. As applicable, state that the Department has published the 60 and 30 Federal Register notices as required by 5 CFR 1320.8(d), soliciting comments on the information collection prior to submission to OMB.

Include a citation for the 60 day comment period (e.g. Vol. 84 FR ##### and the date of publication). Summarize public comments received in response to the 60 day notice and describe actions taken by the agency in response to these comments. Specifically address comments received on cost and hour burden. If only non-substantive comments are provided, please provide a statement to that effect and that it did not relate or warrant any changes to this information collection request. In your comments, please also indicate the number of public comments received.

For the 30 day notice, indicate that a notice will be published.
Describe efforts to consult with persons outside the agency to obtain their views on the availability of data, frequency of collection, the clarity of instruction and record keeping, disclosure, or reporting format (if any), and on the data elements to be recorded, disclosed, or reported.

Consultation with representatives of those from whom information is to be obtained or those who must compile records should occur at least once every 3 years – even if the collection of information activity is the same as in prior periods. There may be circumstances that may preclude consultation in a specific situation. These circumstances should be explained.

The Department amended this form after Negotiated Rulemaking sessions took place with affected parties, the Reimagining and Improving Student Education (RISE) Committee, from September 29, 2025 – October 3, 2025 and November 3, 2025 –

November 6, 2025. Consensus on the draft proposals was reached. On January 30, 2026, the Department published a Notice of Proposed Rulemaking (91 FR 4254) containing proposed Direct Loan regulations. Those regulatory changes impact this form.

On April 17, 2026 the Department published a Federal Register Notice (91 FR 20643) inviting public comment on this collection for a period of 60 days. One organization submitted comments and our response to them is attached in a separate document titled *60 Day Comment Responses_1845-0014*. Some changes were made to the form based on these comments.

One commenter requested further clarification for the term "disbursed" for borrowers to mean "paid out." The update was made throughout the form.

Another commenter recommended updating Sections 2A and 2B to better instruct the borrowers on which items are appropriate for them to fill out.

Additionally, a change was made to include a more descriptive introduction explaining plan eligibility for borrowers' repayment plan restrictions for borrowers with loans disbursed on or after July 1, 2026. Language was also modified to improve the borrower's ability to compare plans and understand the length of repayment.

One comment requested further clarification for borrowers placed in the Tiered Standard plan who may be eligible for the Repayment Assistance Plan (RAP) can complete the Income-Driven Repayment (IDR) application to enroll in the RAP plan and leave the Tiered Standard Plan. The Department agreed that these were necessary instructions for borrowers.

Finally, a commenter noticed an error listing RAP on this form as a fixed repayment plan. The mention of RAP was removed.

The Department is now requesting and will consider public comments during a 30-day public comment period. This is the request for the 30-day Notice be published in the Federal Register.

9. **Explain any decision to provide any payment or gift to respondents, other than remuneration of contractors or grantees with meaningful justification.**

   No payments or gifts were or will be provided to respondents.

10. **Describe any assurance of confidentiality provided to respondents and the basis for the assurance in statute, regulation, or agency policy. If personally identifiable information (PII) is being collected, a Privacy Act statement should be included on the instrument. Please provide a citation for the Systems of Record Notice and the date a Privacy Impact Assessment was completed as indicated on the IC Data Form.**

A confidentiality statement with a legal citation that authorizes the pledge of confidentiality should be provided.[1] If the collection is subject to the Privacy Act, the Privacy Act statement is deemed sufficient with respect to confidentiality. If there is no expectation of confidentiality, simply state that the Department makes no pledge about the confidentiality of the data. If no PII will be collected, state that no assurance of confidentiality is provided to respondents. If the Paperwork Burden Statement is not included physically on a form, you may include it here. Please ensure that your response per respondent matches the estimate provided in number 12.

The Fixed Payment Repayment Plan Request form includes a Privacy Act Notice that (1) informs the respondent of the statutory authority for the information collection; (2) explains that disclosure of the requested information is voluntary, but is required in order for the request to be processed; and (3) identifies the third parties to whom the information may be disclosed, and explains the circumstances under which such disclosures may occur. This information is collected under the Systems of Record Notices for Common Services for Borrowers (CSB) (18–11–16) for disclosure of form information to the loan servicers and Enterprise Data Management and Analytics Platform Services (EDMAPS) (18–11–22) for form data storage.

11. Provide additional justification for any questions of a sensitive nature, such as sexual behavior and attitudes, religious beliefs, and other matters that are commonly considered private. The justification should include the reasons why the agency considers the questions necessary, the specific uses to be made of the information, the explanation to be given to persons from whom the information is requested, and any steps to be taken to obtain their consent.

This information collection does not request any sensitive information as described.

12. Provide estimates of the hour burden for this current information collection request. The statement should:

- **Provide an explanation of how the burden was estimated, including identification of burden type: recordkeeping, reporting or third party disclosure. Address changes in burden due to the use of technology (if applicable). Generally, estimates should not include burden hours for customary and usual business practices.**
- **Please do not include increases in burden and respondents numerically in this table. Explain these changes in number 15.**

[1] Requests for this information are in accordance with the following ED and OMB policies: Privacy Act of 1974, OMB Circular A-108 – Privacy Act Implementation – Guidelines and Responsibilities, OMB Circular A-130 Appendix I – Federal Agency Responsibilities for Maintaining Records About Individuals, OMB M-03-22 – OMB Guidance for Implementing the Privacy Provisions of the E-Government Act of 2002, OMB M-06-15 – Safeguarding Personally Identifiable Information, OM:6-104 – Privacy Act of 1974 (Collection, Use and Protection of Personally Identifiable Information)

- **Indicate the number of respondents by affected public type (federal government, individuals or households, private sector – businesses or other for-profit, private sector – not-for-profit institutions, farms, state, local or tribal governments), frequency of response, annual hour burden. Unless directed to do so, agencies should not conduct special surveys to obtain information on which to base hour burden estimates. Consultation with a sample (fewer than 10) of potential respondents is desirable.**
- **If this request for approval covers more than one form, provide separate hour burden estimates for each form and aggregate the hour burden in the table below.**
- **Provide estimates of annualized cost to respondents of the hour burdens for collections of information, identifying and using appropriate wage rate categories. Use this site to research the appropriate wage rate. The cost of contracting out or paying outside parties for information collection activities should not be included here. Instead, this cost should be included in Item 14. If there is no cost to respondents, indicate by entering 0 in the chart below and/or provide a statement.**

The Department continues to estimate

Estimated annual number of respondents:	660,000
Number of responses per borrower:	x 1
Hours per response:	x 0.17 (10 minutes)
Annual hour burden:	110,220 hours

Estimated Annual Burden and Respondent Costs Table

Information Activity or IC (with type of respondent)	Number of Respondents	Number of Responses	Average Burden Hours per Response	Total Annual Burden Hours	Estimated Respondent Average Hourly Wage	Total Annual Costs (hourly wage x total burden hours)
Individual	660,000	660,000	.17	110,220	$23.80	$2,623,236
For-Profit Institutions	N/A	N/A	N/A	N/A	N/A	N/A
Private Institutions	N/A	N/A	N/A	N/A	N/A	N/A
Public Institutions	N/A	N/A	N/A	N/A	N/A	N/A
Annualized Totals	660,000	660,000		110,220		$623,236

According to the Bureau of Labor Statistics the median hourly wage for all occupations. In 2024 this was $23.80 per hour. We used $23.80 to estimate total annual costs.

Please ensure the annual total burden, respondents and response match those entered in IC Data Parts 1 and 2, and the response per respondent matches the Paperwork Burden Statement that must be included on all forms.

13. Provide an estimate of the total annual cost burden to respondents or record keepers resulting from the collection of information. (Do not include the cost of any hour burden shown in Items 12 and 14.)

- **The cost estimate should be split into two components: (a) a total capital and start-up cost component (annualized over its expected useful life); and (b) a total operation and maintenance and purchase of services component. The estimates should take into account costs associated with generating, maintaining, and disclosing or providing the information. Include descriptions of methods used to estimate major cost factors including system and technology acquisition, expected useful life of capital equipment, the discount rate(s), and the time period over which costs will be incurred. Capital and start-up costs include, among other items, preparations for collecting information such as purchasing computers and software; monitoring, sampling, drilling and testing equipment; and acquiring and maintaining record storage facilities.**
- **If cost estimates are expected to vary widely, agencies should present ranges of cost burdens and explain the reasons for the variance. The cost of contracting out information collection services should be a part of this cost burden estimate. In developing cost burden estimates, agencies may consult with a sample of respondents (fewer than 10), utilize the 60-day pre-OMB submission public comment process and use existing economic or regulatory impact analysis associated with the rulemaking containing the information collection, as appropriate.**
- **Generally, estimates should not include purchases of equipment or services, or portions thereof, made: (1) prior to October 1, 1995, (2) to achieve regulatory compliance with requirements not associated with the information collection, (3) for reasons other than to provide information or keep records for the government or (4) as part of customary and usual business or private practices. Also, these estimates should not include the hourly costs (i.e., the monetization of the hours) captured above in Item 12.**

Total Annualized Capital/Startup Cost :
Total Annual Costs (O&M) :____________________
Total Annualized Costs Requested :

There are no costs to respondents associated with this collection.

14. Provide estimates of annualized cost to the Federal government. Also, provide a description of the method used to estimate cost, which should include quantification of hours, operational expenses (such as equipment, overhead, printing, and support staff), and any other expense that would not have been incurred without this collection of information. Agencies also may aggregate cost estimates from Items 12, 13, and 14 in a single table.

There is no significant annualized cost to the Federal government. For the Direct Loan Program, the government's contracts with its Direct Loan servicers are not based on a fee-for-service model; rather, the Department pays its servicers based on performance metrics. The government incurs no additional cost merely as a result of this information collection.

15. Explain the reasons for any program changes or adjustments. Generally, adjustments in burden result from re-estimating burden and/or from economic phenomenon outside of an agency's control (e.g., correcting a burden estimate or an organic increase in the size of the reporting universe). Program changes result from a deliberate action that materially changes a collection of information and generally are result of new statute or an agency action (e.g., changing a form, revising regulations, redefining the respondent universe, etc.). Burden changes should be disaggregated by type of change (i.e., adjustment, program change due to new statute, and/or program change due to agency discretion), type of collection (new, revision, extension, reinstatement with change, reinstatement without change) and include totals for changes in burden hours, responses and costs (if applicable).

Provide a descriptive narrative for the reasons of any change in addition to completing the table with the burden hour change(s) here.

	Program Change Due to New Statute	Program Change Due to Agency Discretion	Change Due to Adjustment in Agency Estimate
Total Burden			
Total Responses			
Total Costs (if applicable)			

The Department is not reporting any changes in the burden hour estimate. We are requesting an extension of the current 110,220 hour burden estimate with 660,000 borrowers utilizing the repayment plan selection form once annually.

16. For collections of information whose results will be published, outline plans for tabulation and publication. Address any complex analytical techniques that will be used. Provide the time schedule for the entire project, including beginning and ending dates of the collection of information, completion of report, publication dates, and other actions.

The results of this collection of information will not be published.

17. If seeking approval to not display the expiration date for OMB approval of the information collection, explain the reasons that display would be inappropriate.

The Department is not seeking this approval.

18. Explain each exception to the certification statement identified in the Certification of Paperwork Reduction Act.

The Department is not requesting any exceptions to the Certification for Paperwork Reduction Act Submissions of OMB Form 83-1.