DEPARTMENT OF EDUCATION

OFFICE OF POSTSECONDARY EDUCATION

AFFORDABILITY AND STUDENT LOANS COMMITTEE

SESSION 2, DAY 5, AFTERNOON

November 5, 2021

On the 5th day of November, 2021, the following meeting was held virtually, from 1:00 p.m. to 4:00 p.m., before Jamie Young, Shorthand Reporter in the state of New Jersey.

P R O C E E D I N G S

MR. TOTONCHI: Hello. Hello, everyone, welcome back from the lunch break. Let's dive right back in after a couple of announcements. First of all, I just want to recognize the few folks that are at the table right now, Rachelle, on behalf of four year public institutions, Greg, on behalf of dependent students and Eric on behalf of state attorneys general. If I'm missing anyone, please let me know before we get back into the IDR conversation. Just wanted to raise a quick point regarding the caucus process that Josh referenced at the end of the morning session. Just for clarity. So we're all on the same page in terms of the terminology of the use of the word caucus. This is based on section 10 of the protocols. Caucuses are only those meetings that take place out of the public view during a full committee session. So to the extent there are meetings that take place in the morning before the full committee session, during lunch or sometime between the October and November session or the November December session, those are not technically caucuses. We just wanted to be on the same page regarding what that is. That said, we do open the Zoom meeting an hour early at, I believe, 9:00 a.m. Eastern every day. And if you would like any assistance with creating a breakout room, we can help set up that

breakout room for you. Likewise, the same is true at the lunch hour or even after the session. And so, yeah, a sense. Again, a caucus actually stops the main committee discussion, so that would require the main committee to be in session for a caucus. I see I have him. Just. I think so. There's actually-- the protocols that are inconsistent with one another because the protocols also say that a negotiator can call for a caucus at any time and Section 10 doesn't explicitly say that a caucus can't occur outside of the session, if that's the interpretation that it's going to be adopted. And I would ask for a vote, a consensus vote on modifying the protocols to specifically allow for a caucus outside of session time in between sessions, as I proposed. So it's the position of the offenses facilitation team taking a look at particularly Section 10, a sentence that states a caucus stops the discussions of the fulfillment a caucus must be taking place during the course of a full committee session. So what you are suggesting would be it's our position. It would be inconsistent with the protocols.

MS. MACK: Emil, if I can add something to that, as well as took place outside of session, between session one and session two. It's my understanding that some of you, all of you at different

points did get together in what we would term working groups. There is nothing to prevent the committee members from establishing those working groups and getting together between session two and Session three, just as was done between session one and two. The distinction with caucuses being during session and stopping this is that the protocols call for facilitators to be available for those and we will during session but would not be between session two and three, just as we did not join you in those groups between session one and two as well. Back to you, Emil.

MR. ROVENGER: Can I respond to the response to my point then please?

MR. TOTONCHI: Go ahead.

MR. ROVENGER: Thanks. I really don't want to take up a lot of time on this because there's a lot of substance to get back. But I do think one aspect of the caucus that's particularly important as compared to a working group is that when you call a caucus, you can call which representatives are going to be there. And frankly, we think it's particularly important to have a session in between session two and three that includes the Department. And so I disagree with the interpretation of the protocols to the extent that's the interpretation. But I again, reiterate my request for a consensus vote to

modify the definition of caucus to include something in between sessions and to exclude the requirement that facilitators have to be there for that caucus.

MR. TOTONCHI: Thanks. I'd be just repeating myself at this stage, but thank you, Josh, for the comment. David.

MS. JEFFRIES: Emil, I think Brian had something to add there.

MR. TOTONCHI: Oh, my apologies. Go ahead, Brian.

MR. SIEGEL: Yeah. Just to respond to Josh, the Department can participate in those meetings and we're open to participating in meetings with individual parties. I mean, we've done that in the past. We're happy to talk to negotiators, either as a group or as individuals between meetings where we're under some tight time frames this year. So, you know, availability might be a problem, but you know, we're open to talking about it. What we can't do during those meetings, it seems to me-- to be consistent with the role of negotiated rulemaking-- is to agree to certain language, because that really has to be done as part of the public session. But we can certainly talk about alternatives or what the goals are and things like that. It doesn't have to be a formal caucus, so we remain open to that to the

extent people want to talk to us between the meetings. David? Yeah, so I feel like I get what Josh is pushing towards, and I would definitely support that as the first option of having it more of an official meeting of the negotiated rulemaking team be a caucus. If that ends up not being possible, I would just offer a Chios resources in organizing and hosting the Zoom meeting or meetings in between. I do think it'll be important to have representative representation from the Department in the meeting or meetings.

MR. TANDBERG: And I do think I would rather a formal caucus, but if not, I can have staff support from SHEEO to facilitate scheduling and hosting the Zoom meeting in between.

MR. TOTONCHI: Thanks, David. Josh.

MR. ROVENGER: Thanks, yeah. So I don't I don't really I'm not tied to what it's called a caucus, whatever, I just. The big thing would be getting a commitment from the Department to be there. And if that doesn't require a vote, that's great. A broad statement that you know you're open to dates that wouldn't be sufficient. And well, so I hear you on the point about specific regulatory language. I do think that negotiators have asked a ton of questions and data and made a ton of data requests over the past few weeks. And given those

outstanding questions, I do think it would be helpful just to have conversations in the meantime. So again, I don't know how we want to, how we want to frame it, but I would continue to reiterate my request for a vote if-.

MR. TOTONCHI: Yeah, Josh, no I appreciate that I'll just repeat one thing, Brian said that they are, but that is inclined to participate in those working groups. One thing I do not want to do is spend time with everyone looking at calendars on the live stream. If folks would like to discuss, you know, after the session for a few minutes to see if something can be arranged, we can potentially do that.

MR. ROVENGER: Totally agree. I do think there's a distinction, though, between inclined to participate and a commitment to participate, subject to working out the scheduling later on.

MR. TOTONCHI: Thanks, Josh.. Daniel.

MR. BARKOWITZ: I'll just note, though, that any of the solutions we're proposing loses the ability of the public to observe. And so this is obviously a fit or a gap measure. Ideally, we could add another week. I understand the concern of the feds and the calendar, but I would also love, if possible, for us to add some time or either in hours or days, so that the public can participate as well as needed and observe as

needed. You know, the back channel negotiations are important, but also the public perspective is important.

MR. TOTONCHI: Thanks, Daniel Brian, I see your hand went up.

MR. SIEGEL: Yeah. I just wanted to say that I can confirm that based on scheduling will be. So you let us know. Give us some options and we'll have representatives from the Department at meetings. Now some people may want to meet without us if you have particular issues among different negotiators that you want to talk about. That's fine, too. But if we're invited to participate, will be there going. Also noting that as has been said, to the extent this is a public process, so a lot of this discussion and what we've done in the past is to during the formal sessions, then kind of summarize, have somebody summarize those private conversations that were going on if they reached any just to so that's on the public record as well.

MR. TOTONCHI: Justin.

MR. HAUSCHILD: Thanks. And I don't want to offer this as the alternative that's more preferable to what Josh is proposing, whether it be a caucus or a working group, but just along the lines of what some folks have been talking about it as this potentially being outside the public's view. You know,

I'm curious whether the Department might be amenable to adding another day, and I understand their concerns about sending. And I think discussion has been largely about adding days after the third session, but whether the Department would consider adding a formal session between now and what is currently the third session, in addition to maybe a working group or caucus. I don't know exactly how much time we need here, but I think that also works here some of the issues around the working group or caucus happening outside public view. It would also give us additional time to work, I think closely alongside of whatever happened in the working session or caucus. So things aren't lost between then and the third more. What might be the fourth session, I guess, at that point. So I just be curious what the Department's position is on that, since it wouldn't technically be extending the timeline.

MR. TOTONCHI: Jennifer.

MS. HONG: I just I have difficulty just if I saw a possibility to make that happen. I know. I don't want to belabor the point on all the logistics that have to occur in terms of making this public space available in terms of all our contractual agreements with even our facilitators. So I just I don't see that as being a possibility, which is both on the back end or in

between. If we're happy to meet with you all as Brian, within the framework that Brian provided to the extent, I think we can certainly move things forward in terms of discussing general, clarifying the issues and kind of getting answers out, but keeping our negotiations for the public domain. We can't officially add more time at this point.

MR. TOTONCHI: Thank you all so much for the discussion and for the problem solving. So with that discussion, first of all, I want to recognize that Joe is coming back for state attorneys general so welcome back Joe. And with that, unless Jennifer, we have other business. I believe we are going to resume with our IDR discussion. So, Jennifer, I know you presented some of the updated work that the Department that the Department did right before lunch. But if you could just help tee this up and then we can get feedback.

MS. HONG: Sure, thank you, Neal. We left off here and I realized I needed to tee up this interest subsidy issue. I believe we left with, I think Joe and Persis Yu having some comments about interest subsidy. So remember, as you're going through this document, through this proposed tax, remember that we're streamlining all the language. So we've taken basically four different sections and collapsed them into one. And

then you have to read it to see which plan is applicable for each proposal. So for under interest subsidy, what we're proposing and I can just briefly summarize right now, basically, there's no, under IDR, there's no interest subsidy for IBR. If the calculated payment does not cover all interest, the government pays remaining interest for three consecutive years. So that's where the three years, excluding periods of economic hardship deferment from repayment, start.. So that's where the three years comes from. That's only for IBR pay as well. Pay has the same interest subsidy as IBR, the three years for three consecutive years. REPAYE for REPAYE on subsidized loans, if the calculated payment does not cover all interest, the government pays remaining interest for three consecutive years, but on subsidized loans after three consecutive years, and on unsubsidized loans during all periods. If the calculated payment does not cover all interest, the government pays half of the remaining interest. And you'll see under--If you can scroll, scroll down to five. And. See? Yeah. To the next page, I'm sorry for IDR. The plan that we're proposing here, what we're proposing, and again, this is T.K.. So we'd like your feedback on that, if the payments are $0, a percent is subsidized. So the TK is, you know, the person, and if you had feedback on that, but that that is

EIC, our proposal, the whole discussion about the three, the applicability of the three years that those are based on existing plans. So we're not proposing that or IDR. It's actually a percent.

MR. TOTONCHI: I just want to recognize Persis is back at the table for legal aid. Michaela.

MS. MARTIN: I think that or it should be one hundred percent of interest is not charged to the borrower if they're at extremely low income right now, the proposition is listed as one hundred and fifty percent of, you know, poverty line. Even if we increase that, if you have a zero payment like you cannot make payments and interest is accruing like, then you're just watching your balance go up. Right? Versus I think since negative interest rate, the really should be paused if you have a zero payment. And then I also just wanted to ask like, I know that this is being proposed for the current plan, but do we have any availability to consider or to modify the interest subsidy on any of the other plants?

MS. HONG: That's not what is on the table. For this negotiated rulemaking, we're trying to propose a new plan. So we hadn't proposed any substantive changes to existing plans.

MR. TOTONCHI: Daniel.

MR. BARKOWITZ: So in the interest of again, using Bobby's quote of making the best plan the most awesome, I believe, he said, I forgot the direct quote before lunch. The plan to be all end all for everyone. I would strongly urge agreement with what you just heard from Michaela that we that we use 100 percent subsidy for zero. But I actually love to see a 100 percent subsidy for anyone who doesn't pay in full their interest so that in effect, again, I go back to the Department's white paper at the start of this process. You asked a question about concerns around students who see their balances grow. That is true for students who have a zero dollar payment. That is also true for students who have a payment that is less than the monthly required payment or required payment for interest. So as we've seen and as we've heard, growth of balance is a huge disincentive to continue to make payment. So I would support the idea of making any unpaid interest subsidized each month. And I would at minimum, if that's not possible due to modeling or scoring, then I would at the minimum suggest modeling off the REPAYE that half the interest would be subsidized as a floor. And I don't see any of that language in the EICR section. All I see is for zero dollar. So I wouldn't want to be worse than

what's currently out there for REPAYE. But again, my strong preference is to have all of it subsidized if the interest is not paid.

MR. TOTONCHI: Thank you, Daniel. I do also want to mention that Marjorie is back from four year public institutions. Carol.

DR. COLVIN: I know that we're discussing the interest subsidy, however, going back to payments, any interest charged to the borrower, preferably zero percent for those with a zero payment. Understanding that the initiative that we're trying to get to is controlling the growth of the outstanding balance would be best served by looking at applying any payments made while they're on this FEMA plan to principal first, we get the same outcome. We're able to control that and then they're actually knocking down that balance, which would grow at a reduced rate no matter what the interest charged would be, just to bring that back up.

MR. TOTONCHI: Anymore comments on G through J of the document? If not, at this stage, oh, Jennifer, go ahead.

MS. HONG: Just I know we're about to take a temperature check, what I'm hearing is a preference for 100 percent of the interest subsidy, if

not that something equal or better to repeat what we currently offer. So if we could just take that, that's to come, if we could take that off the table for the temperature check. And if you guys just look at the other, the proposed language for everything else and taking the temperature check.

MR. TOTONCHI: Does everyone understand that? So we're taking a temperature. Okay, Bethany, you're shaking your head,

MS. LILLY: Would you encapsulate for us, Emil?

MR. TOTONCHI: Yeah. So as I understand it regarding this one, one hundred percent, take that idea and put it to the side for now. And we're asking for a temperature check on everything else in G. G, G through J. Except for that specific issue. Did I accurately capture that, Jennifer? And if there's anyone confused, I'll ask Jennifer to tee it up again.

MS. HONG: Yeah, that's right, Emil. So again, we've made significant changes to streamline these regulations, I realize we don't have a side by side, but that's what we're temperature checking on how we communicated that.

MR. TOTONCHI: So at this stage, let us see. Let's take a temperature check on with the one

exception regarding the 100 percent issue. Let me see thumbs. Okay, I see everyone is at a minimum sideways. Thank you for the feedback. Alright, excellent. I suppose we should continue proceeding through IDR, Jennifer, would you like to tee up the next part, section K?

MS. HONG: Sure. Section K is on forgiveness. I think actually we're going to get a temperature check just on Kay, Okay, it's on forgiveness and what we're proposing under the new-- the proposed-- I see our Plan B IDR is for loans being repaid. Under the plan, we received for undergraduate study. The remaining balance forgiven after 20 years of qualifying repayment and four loans being repaid under the plan that were received for graduate or professional study. The remaining balance forgiven after twenty five years of qualifying repayment similar to REPAYE. I know we've started this discussion, but we can continue it here.

MR. TOTONCHI: Thank you, Jennifer. Joe.

MR. SANDERS: Hi, thanks. So a couple of concerns here, but I'm going to focus on one that is a primary interest for state AGs first and then I think others are probably comment on other stuff that I can come back or get in the chat. On the payments that count state AGS have uncovered significant evidence of

forbearance, steering servicers that steer people into forbearance. And although this current proposal would count administrative or mandatory administrative forbearance, servicers are steering people into voluntary forbearance. Are in many instances and so. We think that there needs to be some kind of accounting for that. You know, I haven't seen any fix for this elsewhere in the neg reg. I don't have the details on what the Department's new servicing contracts are going to require, but history suggests that this is not a problem that's just going to disappear. And so, you know, state attorneys general want to see some way to account for forbearance theory. Now there was an interesting proposal that Suzanne put into the chat on the Public Service Loan Forgiveness session this week. Um. It was put forward by the Student Borrower Protection Center. And there was a consideration in that in that issue paper that forbearance, voluntary forbearance is be considered as qualifying for purposes of public service, loan forgiveness, where there have been investigations or lawsuits or settlements by state or federal agencies. And we think that is provides a real potential for an evidence-based look back of the type that the Department has already done in the Massachusetts versus FIA case. And we think that there's a real opportunity to include

that concept not only in Public Service Loan Forgiveness, but here in K. We'd love to hear the Department's take on that idea and we are preparing proposed language to circulate. We've got it substantially. We've got a draft and we're going to send it out soon. But we want to put that forward for negotiators to discuss and want to put that forward for negotiators to discuss and for the Departments-

Ms. YU: So I 100% agree with Joe, and I actually am going to come back to this point a little bit later because I have a lot to say on this particular topic, but I do want to just be even a little bit more broad and say that I think again, we have an opportunity to radically be better for borrowers and have a better cancelation provision in our Income Driven Repayment. I think there are two things that I put forward in the proposal with regards to cancelation that I submitted to the Department earlier this week. One is that we need to do cancelation periodically. One of the problems with Income Driven Repayment is that it is an all or nothing proposition. And borrowers are seeing their balances grow for this entire time frame. They're not seeing any reduction. There's a feeling of hopelessness, especially for folks who have balances that are negatively amortizing. They need to see it their credit as being

impacted. They have no there's nothing helping their debt to income ratio if they're trying to purchase a home or finance a car. So holding on to this debt with this all or nothing cancelation approach just doesn't work. And I think it's why we see that of the four and a half million borrowers who have been in repayment for more than 20 years, only thirty two borrowers have ever received cancelation. It's an unacceptable rate of cancelation, and we need to radically structure how we do cancelation differently so that people really can see progress. So that's my first proposal is that we need to see cancelation periodically. The second proposal that we put forth is a way to target the cancelation by borrower's income. So we have suggested that you have some kind of scale. I'm a lawyer, not a mathematician. So I suggest somebody else come up with what the scale should be. But for the lowest income borrowers, we should not have them paying for this length of time. I suggest looking at borrowers who have one hundred and fifty percent of federal poverty for three years have cancelation at sorry at 150 percent of poverty debt cancelation after three years. And I think we do this mathematically through a formula that you can create and have that cancelation happen, either at that time frame or have it happen annually. But to the lowest income, borrowers have it at

three years and the highest income borrowers have it at 15 years. And that way you're able to target the cancelation, but you don't have folks in zero income zero $0 IDR payments over and over and over again, just going through the hoops of recertifying their income when they're really not, they're not making payments. We know that they're low income. We know that we're going to cancel their loans, and a lot of them fall into default, frankly, because they can't jump through the hoops. So we need to lower the hoops. And so I've submitted a proposal on how we can do that. If there's any interest, I am happy to come up with language of it, but I would like some feedback before actually drafting the law. Thank you.

MR. TOTONCHI: Thank you. I want to recognize Jen is present for student borrowers. Michaela.

MS. MARTIN: The opportunity, if something such as like a proportion ongoing (inaudible) versus proposal is something that's on the table at all.

MS. HONG: I'm sorry, Michaela, could you repeat that first part, I just, could you repeat your question?

MS. MARTIN: Yeah, the Persis is asking if there's potential that we could have, you know, kind of incremental forgiveness rather than an all or

nothing approach. And I was wondering if that is something that is on the table for discussion before I make my (inaudible).

MS. HONG: We haven't reached a decision on that. We're still contemplating it, but it's not in the proposed language before you. We just need some more time.

MS. MARTIN: Okay. As far as this current timeline being twenty five or twenty years, I cannot wrap my brain around it that this is a literal lifetime of debt that disproportionately affects people of color and folks that are extremely low income. Right. This not only affects your ability to buy a house, but even getting an apartment right, like being able to have your credit rent to get a car, even a used very low budget transportation. This affects any kind of economic mobility, as you're having to think about what this debt that you're carrying around for 20 to 25 years because you went to go get an education. We currently have a student debt crisis. Like, I can't say that enough, like we are in crisis like folks that went to school and have this debt need a way out. And so I, I strongly propose 10 years. Ten years to forgiveness. And the way that this is written right now is that it's lumped in with REPAYE and PAYE. So I don't know if that's something that we can

just swap it out for both of them or if this would need to be redrafted specifically for the EICR. But how low is the Department willing to go and why are we still looking at 20 to 25 years of debt? And again, particularly acknowledging, and I'll put in the chat, how this affects intergenerational and economic mobility, right? Not just student parents who are in school, but 20 to 25 years. I feel like a lot of people have kids in that time who then are having to take care of their kids and think about how they're saving for college for their kids while trying to get out from underneath the debt that they also have. I know I'm probably running short on time, but the stories and of how much this affects folks being stuck in an apartment paying more than they would if they had a mortgage and then looking at what this is doing to our housing crisis, particularly down here in Southern California. Not only are they super expensive, but you can't even get a mortgage with this level of student loans like. I just I just can't conceptualize 20 to 25 years still in our current situation.

MR. TOTONCHI: Jennifer, go ahead please.

MS. HONG: Thank you for that. I just Michaela, we, I hear your comment and we're listening to that. I know you're pushing for 10 years, to the extent

that you know, any timeframe or any numbers we put forward, you know, finding some kind of rationale or support for that certainly helps.

MS. MARTIN: I think that Persis has better rationale for her three and seven year distinction, because studies show that after three years on a zero income, the odds of you recuperating that money is incredibly low. And for other consumer lending, seven years is the standard. So I thought that 10 years is me coming in with a reasonable, rational proposal and splitting the difference between 20 and 7 and 3. Like that that is the rationale is that this is far beyond any other consumer lending practice and like ten years models a standard plan, if the standard is that you're out of debt in 10 years, then that should be the standard regardless of if you're in poverty or not.

MS. LILLY: So I want to build on Michaela's point with a really concrete example for my population and for older adults/seniors. You can if you end up in default, you can have your Social Security benefits offset, which means the fixed income that you are living on gets taken away from you. In fact, you can be left with only seven hundred and fifty dollars a month to live on. I don't think anyone on this entire Zoom call could come up with a way to live seven hundred and fifty

dollars a month. And so these are the folks who are going to be in $0 for repayment plans. These are the folks who don't have any flexibility when it comes to their income because they're on Social Security Disability benefits or their seniors living on very limited Social Security. I mean, seven hundred and fifty dollars is less than SSI, less than the program that we give financial support to the lowest income seniors and people with disabilities in this country. And the fact that, you know, we're going to continue to garnish those folks' stuff and not give them a route out of default is incredibly frustrating to me. But like, I think one way we can prevent that is we can set up much more reasonable proposals like Persis's proposal. Like, I cannot talk today. We can go with other proposals that are much more reasonable. They're going to protect these low income borrowers that have massive lifetime impacts if this debt continues. I also want to touch on which payments because I really appreciated Joe's comments earlier about this. We've heard public testimony, all of these basically every single time we've taken public testimony during these sessions of people who get a forbearance that they weren't intending to get into that has implications for things. I, especially with all the evidence of forbearance steering, especially with all of that, I really would recommend that payments under

for any type of forbearance count here. I think it's just a way to make sure that we're not punishing students who get taken advantage of by servicers, which is something we have extensive evidence of. And so I really want to echo that point and say that I think it's important.

MS. HONG: Thank you, Bethany, and I can just go over what we have proposed here in terms of and this is applicable to all the IDR plans in terms of deferring forbearing monthly payments. Again, the deferments are statutory cancer treatment, Peace Corps, economic hardship, military service. And we have also included administrative or mandatory administrative forbearances, medical or dental internship or residency forbearance, National Guard Duty forbearance and DOD student loan repayment forbearance. So that's all included under the same section.

MS. LILLY: Yesterday, we had a young man who was talking about how he took a voluntary forbearance and then got stuck in it because of the pandemic and the freeze and all of the rest of this, like, that's not. None of these categories are going to help that young man. And I think we need to be thinking about the witnesses that have come to us and provided their testimony about how the system has worked for them. And clearly, this is one way in which the system isn't

working, and we need to think about going beyond the forbearance as you've listed there. Again, I would reiterate, I think you should count all forbearances. I mean, it's a clear indication of some type of financial distress. And I think that should be enough justification for the Department to consider it.

MR. TOTONCHI: Thanks, Bethany. Marjorie.

DR. DORIME-WILLIAMS: So I'm just going to also add another. This is a question, is there some statutory language or reason that we can't count all forbearances and deferments? Because again, I think, as Bethany shared, that makes the most sense. So that's just in addition to her comments. I wanted to address this idea of distinguishing between undergraduate and graduate degrees. And I'm going to try to keep calm, but I will use myself as an example. I cannot be a professor at a university like Mizzou in my Department without a Ph.D., which means I had to go get a master's and a doctorate. So we know across the board and we've heard testimony from numerous individuals who are in professions that require advanced degrees. It makes no sense to me that we're distinguishing between, especially in this day and age, that we're distinguishing between a bachelor's versus graduate degrees as if graduate degrees are

optional, are optional, and in many fields they are not. You cannot be a counseling psychologist without a doctorate. You cannot be a social worker without a master's in social work. So in addition to thinking about Public Service Loan Forgiveness because all of these individuals would qualify in those areas, why are we again penalizing people for doing what they need to do to survive? In addition, I want to highlight the report that Persis shared yesterday from the Education Trust on Black borrowers and in it there's clear language that shows marginalized populations, and in this case, Black borrowers feel the need and we know through evidence to have more advanced degrees to even be competitive with their white peers. As a Black woman in academia, I am less competitive if I don't have a doctorate. And so to say that my loans are somehow don't deserve the same attention, I think is again confusing for borrowers. It limits decision making in a way that isn't fair and I think complicates this process in a way that's unnecessary. Now, I understand that there's a distinction between types of loans, and that's a different conversation. But I would strongly recommend striking any language that distinguishes between graduate and undergraduate degrees.

MR. TOTONCHI: Jen.

MS. CARDENAS: Hi, I also want to support Persis and Michaela. I love their points. I think we're at a pivotal point where we can make a difference for historically excluded students. So as a student of this committee, a lot of students have reached out and one thing that I see the same thing, I see inspiration, hardship and dreams crushing debt is what I see. So I want to share a story from one of those students that I got because I think if you want not just numbers, I want to give you a person, a person that reached out and told us exactly what twenty five years means to her. For a very young age, I was told that I needed to get an education in order to make it in this country. We need to go to school, get a degree. That's how you achieve the American dream. So that is what I did. I got my degrees. When you're socialized to achieve the American dream, they don't tell you that the cost of school nor that a person who tries to who. I'm trying to go fast because I have three minutes. Hold on. A person who this system was designed to exclude. You need, you will need to go to schools with recognizable names to even see the door open one day. As a woman of color who is in the city government to create systematic change and enter spaces that have always excluded people like me, I need to have degrees. Our names, our parents' connections will not get

us anywhere. I don't have generational wealth, nor the generational social connections to leverage to enter these spaces as my white counterparts have. That in itself is already assuming a lot of privilege, and these institutions come with higher prices. But it's what we have to do. By doing that and getting access to these institutions. I have now been left out of investing economically in myself because I do not have the money to invest in my future. My money is going to student loans. IDR calculations are unrealistic. It assumes that folks have 15% of their income to spare, but it does not consider the cost of where I live. On top of that, it does not count for your sector. If it was 15 in a private sector, I probably wouldn't care, but 15 in a nonprofit or government salary where most people of color are landing because they want to contribute to the community that they're from is too much. Plus the ridiculousness of our interest rates that are higher than our car's interest. I don't even have a car because of that. An IDR my student loans interest grow more than what it's reduced by my payments. I owe almost thirty thousand more than when I graduated in 2012 because of how much interest my loans are accumulating, so I will never be done paying them. But I still do them. I do not miss a payment. I graduated at twenty three, a traditional

student and twenty five years means that I will have to wait until I'm forty eight to invest in myself and start saving for my retirement. Forty eight, the Department of Education does not make any changes. It is setting up a whole economic class of individuals like myself that will not be able to retire. That will not be used to create a life. That will not have the safety net for our needs. I will not be able to call where we live our homes because we will not be able to buy one. We are a committee, so here we go. So we are in a community with the power to make these changes to actually create change and help these students invest in themselves and as a student of color representing student of colors, please take these real life stories when we're talking about them because they're not just numbers. Anyways. I did it under three minutes. So yay me.

MR. TOTONCHI: Greg.

MR. NORWOOD: Yeah, I just wanted to get on here and to vocalize my plus one, I think for what Michaela has been pushing since the onset of this conversation that low income students are drastically impacted by an extended period of debt that they have no way of getting out of. Right. I think Persis's suggestion should be taken very seriously. I think that Michaela's suggestions should be taken very seriously. I think that

the current administration came in with this notion that they would drastically improve or drastically change the way in which we talk about or pay for higher education. Right. That was a promise from the jump. And he put in they put in people in places to make that happen. And I feel like we do have right now the opportunity to be progressive, to be intuitive, to be innovative. And I do not think we're taking full advantage of that opportunity. I think that we are getting a little too comfortable with the status quo. If that were the administration that came in and said, we're going to keep everything the way it is this this conversation wouldn't be important. But that's not what they said. They said, we're going to come in and drastically improve your lives, and one way we're going to do that is by drastically improving the way you repay for college. Well, we're having this conversation, and it seems like the Department isn't even considering some of these progressive and innovative ideas that are being presented at the table. And so I only urge this not even really a conversation for the for the people at the table. This really conversation is for the people who are watching and who are going like, come on, do something, do something. I want you to know that you got people at this table who are committed to doing something, and we are

going to fight until our bones are bare because we want to hold accountable, hold accountable this administration told us who promised us we voted based on what they told us, and they told us that they would drastically improve the way we pay for college and I'm not giving up. I know Michael's not giving up. I got a feeling a whole bunch of other folk aren't giving up until we get to that place where they are doing what they said they would do. That's what we want.

MR. TOTONCHI: Thanks, Greg. Persis.

Ms. YU: Thank you, and thank you, Greg, for that, and just another reminder that this administration also promised widespread debt cancelation for student loan borrowers. And so to add that to the list of things at which this administration promised and which borrowers are waiting for. I want to, you know, first of all, lift up what Marjorie said and Jen said that it is basically indefensible at this point, I think to continue to have a distinction between graduate and undergraduate loans, given the known racial disparities that we have in in the pay scale of Black borrowers with graduate degrees versus white borrowers without graduate degrees and the degrees that borrowers that students of color need to get in order to survive our economy. I do want to return to the idea of the forbearances because

that is such a big deal for the borrowers that we see. And I want to lift up, and if I run out of time, I will jump back into line, some stories from the Legal Aid Foundation of Los Angeles on exactly this point to the first story is Ms. Hernandez, who attended United Education Institute in 2011. When she sought LAFLA's assistance in 2019, she was a single parent of three children and was living on a combined income of nine hundred and fifty dollars a month. Seven hundred dollars in wages and two hundred dollars in CalWORKs. Ms. Hernandez was never able to afford the standard monthly payments on our federal loans. When she reentered repayment in December 2011, she called her loan servicer and told them she was unemployed and could not afford the monthly payments. They deferred her loans for six months and we're unclear as to what the basis. And then over the next two point five years, the loan servicer put her loans in forbearance whenever she called to explain that she could not afford the payments. She defaulted in 2015. In January 2020, her employer received an order from the Department of Education to garnish her wages. She sought with LAFLA's assistance and they arranged for her to get into a rehabilitation plan. And so now she is in a REPAYE IDR plan with a $0 payment. But because of that, she's had years of either default or forbearances. Another

example, Ms. Smith owed around two hundred and forty thousand dollars on a FFEL consolidation loan. She's an elderly, disabled African-American borrower living on fixed Social Security retirement benefits of one thousand eight hundred dollars per month. She suffers from back pain, fibromyalgia, chronic depression. Her loans were on a repayment plan, with the two thousand one hundred dollars payment amount she's never been able to afford. Between 2010 and 2015, she called her loan servicers five times to say that she could not afford her payments and every single time she was put into a forbearance up until the point at which again she defaulted. When she got to LAFLA, she was put she with the assistance she got into a $0 Income Driven Repayment amount, but none of that time counts. I will return to my stories later. Thank you.

MR. TOTONCHI: Thank you, Persis. I do want to just mention the stories are very insightful, do continue. We continue to encourage you to share reg ideas and solutions going forward. Just noting it's almost two o'clock on Friday, our last day of this session as well. So and we still have the rest of IDR to cover, as well as false certification and potentially revisiting a couple of things. So just reminding folks of that. David.

MR. TANDBERG: Yeah, I recognize the time constraints that we're under, but it's also

important to recognize that we are here as representatives of communities and are simultaneously negotiating, but also speaking into the public record things of important value. And so I felt like it's appropriate for me to express my public on the record support strong support of cancelation ideas put forward by Persis, the 10-year idea put forth by Michaela, the forbearance idea put forth by Bethany, and also the inclusion of graduate debt that was put forth by Marjorie. I also want to express that there are only certain areas of policy where the strong empirical research combines with the personal stories of individuals as such as strong fashion as we see here, we are harming a generation of multiple generations at this point of people, but particularly the most vulnerable. And we see the confluence of poor policy design with predatory schools and resulting in just absolute harm to people be basically taking the American dream off the table for people in a way that we can all observe, we can all see it happening in real time. And so it is the time to follow the Council of Great-- and think boldly and act boldly. And I think we have some wonky ideas that are put on the table that can have a tremendous impact. And so as a representative of state higher education agencies, I support these and look forward to putting these into

language and giving my thumbs up.

MR. TOTONCHI: Thanks, David. Joe.

MR. SANDERS: Yeah, I want to I want to thank Greg for changing the framing here and really bringing us up to where we're talking about student loan debt in general and the harm that that that has on people. I think that's important for us to remember as we get down the weeds and start talking about regulatory details. It's easy to get lost and so I really think that it's good that we've been pulled back up. And I think that in our discussion of Income Driven Repayment and the plans on the table for people, there are --these plans do have the power to provide broad relief for people. And there is a very important context for us to remember when we're talking about student loans that doesn't apply to other forms of consumer debt. And someone made this point earlier that this is not, you know, I think it was about the question was about the term, right. We're talking about 25 years and most loans don't have that kind of term. There's an even more important context here, and that's that these loans can't be discharged in bankruptcy, right? Any other kind of loan, right you can. It's unsecured, you can go and you can get it discharged in bankruptcy and there's a valve there. That's a very important valve for to allow people to move on with their

lives. And that doesn't exist here. You know, my boss, Attorney General Raoul testified this August in front of Congress in support of a bill that would provide that bankruptcy discharge. Now, as we all know, this group doesn't have that power, right? The Department doesn't have the power to do that, only Congress would have the power to do that. But we do have the power to provide reasonable discharge options for this type of debt that doesn't have that right now. And, you know, others have spoken very powerfully about how that affects people's upward mobility, people's ability to dream and learn and grow. And you know, I think that we need to take that seriously. This is an area right here where we can have a profound effect on how student loans operate in this country, and I urge us not to lose.

MR. TOTONCHI: For the record, none of us muted Joe, he muted himself. I just want to mention that. I see Persis and Michaela's hands up. After those two comments, we will do a temp check on K just to let everyone know, Persis.

Ms. YU: Thank you. And so I appreciate Joe's comments and one thing that to bring the conversation back up is to also think about who is not expressly included here and that's again defaulted borrowers. As I mentioned in the in the two stories that

I discussed earlier, many of these defaulted borrowers were having their Social Security taken. They were having their wages taken, even though they qualified for $0, zero dollar payments, had they had the wherewithal in, many of them tried, right, they tried, they called their servicer. They called their servicer five six times placed into deferments or forbearances. They've been making efforts and they've not been getting into these programs, which would give them time towards cancelation. And many of them default as a result. And we haven't. I have not yet seen a proposal from the Department on what it plans to do with defaulted borrowers, and so we're still waiting for that. But the other thing in terms of this very specific provision that I'd like to see is I'd like to see any payments made while in default count towards cancelation as well. And I think many folks have had we have a GAO report from 2017 which shows that borrowers are making payments from their Social Security and they're never touching principle, which because we have no statute of limitations on student loans and because the payments do not count towards Income Driven Repayment, they will be making those payments for the rest of their lives. And one of the ways that we can provide a release valve is to ensure that any payments made while in default count towards cancelation on Income

Driven Repayment.

MR. TOTONCHI: Thanks, Persis.

Michaela.

MS. MARTIN: I wanted to touch on a couple of things, and it might be a bit of a dramatic argument, but I think it's important to acknowledge that PSLF and its intention was to help public service folks, right? But in public service and in higher education, we have had drastic shifts towards the corporatization of these fields. Right? I mean, my dad is a paramedic. The company that he then worked for afterwards was a private company. So if we're basing things just off of, you know, I understand not trying to bring in PSLF, but I think it's really important in this argument that a lot of these jobs caring for the elderly, nursing, these are all now starting to move towards privatization and being a part of corporations, and that we also have an incredibly unstable populace right now. And just acknowledging that student loans is something that affects everybody. And I think that this idea that we can't get away from government debt or from the promises that are giving us to us about higher education, that that all adds to this kind of instability that we're having right now. And because I just wanted to leave off on hopefully make you all laugh, is that like I think this also really shows

why there's such an obsession with squid games right now. And like, if you look online, you can find so many student loan squid game memes because so many of us are like, I don't think you understand the things I would do for the possibility of getting out from underneath my student loans. To get out of this (inaudible), right, like to have an opportunity, which is what we were told that we would have. I was trying to make you laugh, I cried instead, like, like 20 years is just absurd. Like, I can't, I can't imagine.

MR. TOTONCHI: Thank you, Michaela, for your comments. Jennifer, do you have anything? You know, my instinct is to tee up section K for a temperature check, is there any other way you would want tee it up?

MS. HONG: I don't think we need to tee it up. I think we've had-- I'm pretty clear on the piece on time to forgiveness as well as the concern regarding the inclusion of other forbearances. We just have to take that back.

MR. TOTONCHI: So I apologize if I'm confused, shall we-

MS. HONG: Yeah, let's okay, yeah let's do it. If people are up for that.

MR. TOTONCHI: Folks, so we're going

to ask for thumbs on Section K, a temperature check.

MR. TANDBERG: Sorry, are we temperature checking the ideas around time. I don't know what we're temperature checking. Are we, are we (inaudible) the language as it was introduced or are we temperature checking the ideas that there seems to, that there's broad agreement on that are being advanced in the conversation. What are we temperature checking?

MS. HONG: So all of it.

MR. TANDBERG: All of it, okay.

MS. HONG: And so everything under K, David, which is the time to forgiveness, as well as deferring and forbearing, forbearance.

MR. TANDBERG: When you say time to forgiveness, is it the ten-year idea that we discussed or what

MS. HONG: As proposed. We're taking temperature check on what's proposed in the language.

MR. TANDBERG: In the red line. Okay. Thank you.

MS. MARTIN: The temp check on twenty five years just to be very explicit.

MR. TOTONCHI: I believe so. Let me see thumbs. Right there, there are a number of thumbs. There are a number of you who have not spoken up during

this conversation. If your thumb is down and you haven't spoken up, please if you could raise your hand and share, you know the reason why your thumb is down. Justin.

MR. HAUSCHILD: Yeah, I mean, I'm not going to recite everything, but I think there were just too many good points that need to be considered and they are persuasive to me. So I think based on the things that have already been raised and what, what, what we've been given in proposed text, I'm not comfortable with it.

MR. TOTONCHI: Any particular, you know, just if you have, you know, one, two or three compelling items, Justin.

MR. HAUSCHILD: Yeah, the payment horizon particularly. But I think there's also been important points made about deferments and a host of other things. So leave it there.

MR. TOTONCHI: Misty.

MS. SABOUNEH: I haven't said anything so far, but just completely echo what everyone's been saying. Twenty five years is ridiculous, we can do so much better to support loan forgiveness-- is such a much shorter time frame, and agree with the comments about forbearance, so just echoing what everyone's been saying.

MR. TOTONCHI: Okay, thanks for those insights. Daniel.

MR. BARKOWITZ: I would just say a line was set with Public Service Loan Forgiveness at 10 years. And so my strong recommendation would be again that we look at that as sort of a standard 10 years is available for people who are in public service, 10 years should be available for those who are low-income. And that would be, you know, again, my suggestion. And that's really where my strongest argument is.

MR. TOTONCHI: Noelia.

MS. GONZALEZ: I agree with what's been said, so I don't have much to add, but specifically on the timeframe, I think that 240 payments or 25 years is a really long time to be making payments or just do a loan. I think that shortening that timeframe, I think, is imperative to help our students.

MR. TOTONCHI: Heather.

MS. PERFETTI: Well, I too don't have much more to add. I did have a thumbs down and I would just concur with what we've heard from others, as well as what Justin put forward about the compelling pieces that need to be considered as part of the language here.

MR. TOTONCHI: Anyone else want to speak to this before we proceed to break? Alright. Thank you. We will take a break. By my clock, it's 2:07, we'll round up to 2:20 for our break. Welcome back, everyone

from the break, I just first want to recognize that Christina is at the table for two-year public institutions, Dixie is in for dependent students. Okay. So with that, we're going to continue finishing up IDR and then of course, we need to tackle false certification as well this afternoon. So Jennifer, if you could tee this up for us.

MS. HONG: Sure. Let's see, we're looking at the bottom of page six under L through the end, the only things we've already kind of started this discussion under procedures. Given the effort, this discussion, you know, the whole recertification process will be significantly streamlined, automated, as you heard Brian mention earlier. We're still trying to work out what consent means, but this whole section has been rewritten to be much more general to accommodate for any changes in FUTURE Act implementation and just to preserve flexibility in that regard. So if you turn to the next page on page seven, the only question that we had is if we could get some feedback on what a borrower's payment should be if they do not recertify. And just to give you some ideas right above there for REPAYE for example, a borrower is removed and placed on an alternate repayment plan. Required payment under alternate plan is the amount needed to repay the loan in full within the earlier 10

years from the date the borrower begins repayment under the alternative plan or the remaining period of time that the borrower would have needed to repay the loans under the REPAYE plan to receive forgiveness. And for pay, it's the same as IDR and IBR, and that is that the interest is capitalized. Payment has changed to a 10-year standard plan amount and repayment period may exceed 10 years. The borrower remains on the plan. For ICR the payment is changed to 10-year standard plan amount based on the amount owed when the borrower began repayment under the plan. Repayment periods may exceed 10 years and the borrower remains on the plan, so that piece is to come. If you had any feedback on what the payments should be when a borrower does not recertify, we are happy to hear them and that'll take us through all the proposed IDR language.

MR. TOTONCHI: Persis.

Ms. YU: Thanks. So we I do want to go back to the FUTURE Act piece. I kind of teed this up yesterday about talking about delinquent borrowers and borrowers who are behind on their payments. I flagged yesterday the post that New America had with their proposal. I'm actually just going to drop in the chat right now. They actually do have some regulatory language to propose that would allow consent for Income Driven

Repayment if a borrower becomes delinquent. So it becomes kind of like pairs with it so that we could automatically enroll borrowers who are delinquent into an Income Driven Repayment plan to help prevent borrowers from getting going into default where possible. So that's the first piece that I wanted to mention. The second piece to the to the question about what should the payment be when a borrower does not recertify? First of all, this is why we need a FUTURE Act, right? Because we know that recertification is a huge problem and so many people do not recertify. So hopefully this becomes a much smaller population with actual implementation of the FUTURE Act. But I will say that the structure of REPAYE has caused tremendous confusion and hardship for folks who care who fall out of REPAYE Because so many people do fail to recertify and then try to get back in is such a nightmare. I mean, I think that this is probably the best argument so far for why we should cap the payment amount at the standard plan. Because it is just it is just easier to figure out what should the payment be, although or maybe it should be zero, you know? So I think what we need to do is we need to be figuring out how to make it just simpler. What we have now for REPAYE is pretty untenable. And so I don't actually have like the magic answer for you. But what I would say that the current

system for REPAYE does not work.

MR. TOTONCHI: Thanks, Persis. Daniel.

MR. BARKOWITZ: Thanks. I would echo what Persis said about FUTURE Act, presumably solving the problem of recertification, the only issue that I would add is just a reminder that borrowers who don't file the tax return shouldn't be penalized by the lack of a tax return. And I know I just want to again state the obvious that in the FAFSA linkage between the FAFSA application and the IRS data matching, there will be an ability to grab income data that is not specifically related to the filing of a 1040, but just a reminder that in this situation as well, there will need to be some accommodation for borrowers who do not file an annual 1040. But I guess I would ask why there even needs to be language about recertification at all other than it would be it would be a standard as part of the annual check against the borrower's filed income and that that may be the best way to handle it so that there is not an option. And then I would support Persis's suggestion by default, that it sort of be back to the standard amount. But I'm just worried about those people who don't do an actual income tax return. And again, we'll be able to catch those by virtue of the fact there won't be an income tax record. That should be a presumption of no income, not a

presumption of unlimited income. And I just want to make sure that that is part of the formal record and statement as well. Thank you.

MS. HONG: Yes, but we're still dealing with the issue of consent. So in the event that a borrower does not provide their consent.

MR. TOTONCHI: Joe.

MR. SANDERS: Hi. I want to voice support for Persis's concept of having people automatically enroll in IDR upon a certain length of delinquency, and I want to support that with talking again about the state attorney general experience with investigations of student loan servicers. We have seen and we allege in our Navient lawsuits that, you know, borrowers who are struggling with long-term financial issues don't make enough income to pay their loans. When they call their servicers to find a solution, servicers are steering them into forbearance. So we think there's a structural problem with getting people into the plans in the first place, and we support the idea of automatic enrollment into the plans upon a certain level of delinquency. Now, in the event that that is not possible, for some reason, we think there needs to be an examination by the Department for requirement in regulation that servicers must discuss income-driven

plans when borrowers come to them with long-term financial problems, we allege in our Navient lawsuits that servicers incentivize their call service representatives to have low call times. So if you keep your call under seven minutes, you get a bonus. Anything goes over seven minutes, you don't. I takes longer than seven minutes to figure out how to get somebody into an IDR plan. Voluntary forbearance can be done much more quickly, so we support the automatic option to the extent that the Department is not going to go there, there has to be some sort of substantive, demonstrable regulation put in place to require servicers to discuss these options. Otherwise they're illusory.

MR. TOTONCHI: Thanks, Joe. Marjorie.

DR. DORIME-WILLIAMS: Yes, so great minds. Again, the point about automation, and while I understand what you're saying about consent, this can be a rule for both institutions, because I vaguely recall way back when I was getting my degrees, having to sign paperwork and not having anybody talk me through it. So one institution can serve a role in supporting talking students through what it means to go through a plan and signing those forms and providing their consent to automate the process to go into these plans as the default as Daniel has suggested. The other point that I

would also agree with what was already said this idea of recertification when we know that those who don't recertify are the ones who are most at risk. And so is there a reason that their plans can't simply be maintained until there's evidence that it should be raised otherwise? Right. So instead of sort of taking folks out of their repayment plans, can't we just keep them on them until that documentation is obtained? And maybe the Department can think about setting longer deadlines or longer periods of recertification so that it doesn't have to be every year, particularly if at the same time so thinking about Public Service Loan Forgiveness and other areas. Many folks don't necessarily change employment or their income every year in substantial ways. So that was a suggestion for that. And then my other, I guess, larger point in looking at this procedure's issue overall. And thank you, Joe, because I was going to raise this as well. What is the responsibility for services in this situation? Because we've heard time and again from the beginning of these sessions how servicers don't properly advise borrowers that they either misinformed them or directly lied to them because it's to the benefit of the servicer, not the student. And so you have all of these students who aren't being properly directed into appropriate plans, not

receiving appropriate information or not being able to reach anyone at all because we know that that happens as well. And so I don't know if this would be a part of this language here, but I would really like to see something from the Department really holding folks accountable. And I think all of this language is about holding borrowers accountable. And there's nothing here for servicers, right? So I can open a Navient and do whatever for 20 years and then shut down and be like, we're done, and that's it. Outside of borrowers sort of having to turn to litigation like class action lawsuits and those kinds of issues. So I would really like us to think about also creating languages for servicers in this situation because it seems that that's really where a lot of these problems lie.

MR. TOTONCHI: Thanks, Marjorie. Well, Brian, first I see you have your hand up.

MR. SIEGEL: Yeah, just to respond to those last couple of comments. Our relationship with our servicers has nothing to do with these regulations. They're governed by the contracts between the Department and the servicers. And there is a body of law which governs our ability to collect liabilities or to enforce terms of the contracts against the loan servicers. So that that's really outside the scope of these

regulations. The Department, as I'm sure you've seen in the announcement by Chief Operating Officer Cordray, has taken steps to tighten the oversight and sanctions regarding servicers, and we anticipate that that will reduce the problems that have occurred in the past. But these regulations don't govern servicers.

MR. TOTONCHI: (Inaudible) goes after Michaela, Justin, Suzanne we'll plan on a temp check on section L, just so everyone's aware. Michaela.

Ms. YU: Yeah, I so currently, let's say somebody did recertify and the information provided wasn't accurate, right, and they should have been paying more. There is currently an enforcement mechanism, correct? (Inaudible) No?

MS. HONG: I'm sorry, the question is regarding what we have in place for other plans currently?

MS. MARTIN: Mm hmm.

MS. HONG: Yeah. And they're all different. You know, those are right above-- we captured in the language for EICR. We just have to (inaudible) because we have different requirements for the different IDR plans.

MS. MARTIN: Right, so if we were to say if you're on an ICR, you just like auto reenroll, you

would be able to capture folks who weren't updating their information as they should be. Correct? I ask because this is the way that like housing and SNAP, like, which is another point I want to make that recertifications are so cumbersome when you're dealing with poverty, right? Like, I have to do recertification every six months, and I have such a struggle trying to figure out which ones are six months, which ones are one year, and they're all at different times, housing recently, I asked this because housing acknowledging this as being a huge burden on low income folks has now had, instead of annual recertification, a lot of the recertification is every two years, including your inspections, sorry, I was like, when they come here and look at things, the inspections are now not yearly because it was just like so cumbersome for folks. And so they did that because they already have these enforcement mechanisms in place. So if for some reason someone, or like I had a serious wage increase, they would be able to capture that. So having more of an enforcement lens, then this kind of proactive, you have to do this every year or we're going to just put you in deferment and now you're going to pay for the rest of your life kind of situation that's occurring. So I was just wondering, is there anything any like particularized reason why we couldn't have folks just auto reenroll or

extend the time in which they need to continue re-enrolling with this program?

MS. HONG: We can take that back, I think the idea is that, you know, this would be significantly-- the issues with recertification would be attenuated because of the FUTURE Act that we would have this information automatically. Again, we're just working out the consent issue to make that information available to us.

MS. MARTIN: And it's not available like because I've heard of folks being like, oh, my wage increased and I didn't update it properly or something. And there is enforcement on that. So where is that coming from in that conversation, or are you saying that they had already given permission for that kind of check?

MS. HONG: Yes, the permission is what we're trying to work out with the IRS.

MR. TOTONCHI: Justin.

MR. HAUSCHILD: Yeah, thanks. I will be quick here, but and I'm not going to offer a specific regulatory text because I think to Jennifer's point, we're very hopeful that the FUTURE Act is addressing these recertification issues, but I would be remiss if I didn't mention how big of an issue recertification and enrollment into IDR has been for service members, in

particular service members who are going into training, perhaps right after college and also managing kind of that grace period and then the need to enroll, perhaps when they're going into basic training. And then, of course, for folks on deployments who are either having to manage or deal with enrollment or recertification while they're overseas, maybe it's a remote combat outpost or whatever it is, and you can imagine the difficulties for a service member trying to enroll or recertify their IDR plan. And of course, this comes with carryover implications for PSLF as well. When folks are trying to work towards forgiveness, the Student Borrower Protection Center put out a great report on protecting military borrowers that really drilled into these issues for folks that are interested. But I just would have been remiss not to mention the impact that recertification enrollment has had on service members. Thank you.

MR. TOTONCHI: Thanks, Justin. Suzanne. Oh, I see Bethany has her hand up as well. We'll do the temp check after Bethany. Suzanne.

Suzanne: Yeah, thank you. I'll be very brief. So building upon Joe's point, I mean, the paperwork and the servicer's role in contributing to these errors cannot be overstated. It's what we license student loan services, this is the top number of

complaints that we get are about these paperwork issues. And I put it in the chat, but I wanted to make sure that I called it back because when we were in REPAYE negotiations in 2015, the Department did produce data at the time about recertification rates, and I believe it was 57% of all people were not recertifying within six months of their certification deadline, which I think really demonstrates a system, a systematic error here. I appreciate that we may be moving toward a multi multiyear consent process. We asked for that then. If we're closer to that today, that is great. But clearly, you know whether or not you specifically call out servicers in these regulations, servicers are the gatekeeper and they are causing this problem in large detail. And one brief little anecdote that I even flagged at REPAYE and I'll flag it here again is a lot of it might not even be regulatory. It could just be guidance. But just the communications alone can make a huge difference. I actually missed my recertification one year because I was doing negotiated rulemaking and didn't see that little email that said a message is waiting for you in your inbox. I didn't know what that was for. I thought it was an annual privacy statement or something. I had no idea. It turned out that was actually the email that if I clicked three more times, I'd actually get to the page to

say, hey, you're recertification is coming up. I think maybe around 2019 finally FedLoan Servicing started saying, hey, renew your IDR in the subject header of the email. But I mean, that's the level of detail of what someone even who is working on these issues for a living can miss. And so you can imagine what people being inundated with communications all day, how easy it would be to miss these things. And that's precisely why we need to remove the burden on the individual borrower in every possible place we can to keep people in these plans because that's how people are falling behind. And if we're not going to limit interest, cruel and capitalization and all those other things and someone's going to slide toward default on an inflated balance, then we're completely failing in our mission here to provide access to affordable repayment on all these different points we're discussing at this rulemaking.

MS. LILLY: So I just want to flag something, because I think it's important to Suzanne's point, I actually also have had recertification problems with my IDR plan, and it's complicated and the FUTURE Act will address a lot of that, but it is not going to capture everything. It is not going to capture folks who are not in the IRS system. It is not going to capture folks who are going to have honestly probably the most

trouble getting through the recertification process. And so I don't want those folks to get left out, and I really like the suggestion that it may be every two years, every three years. Maybe if income is not going to change, if somebody is on, for instance, retirement benefits from the Social Security Administration, their income is not going to change month to month or year to year or ever, really. And so like, I just would really encourage thinking about those folks who are not going to file while you're doing the future work because I think we shouldn't be forgetting about those populations.

MR. TOTONCHI: Thank you, both. So we'll move for a temperature check on Section L. Jennifer, is there any particular framing you're looking for on this temperature check?

MS. HONG: Right, so I mean, we've amended all the language under procedures just to make it sufficiently general so that as we implement the FUTURE Act, we can make any adjustments as necessary. If we could just take a temperature check on that language. We have a TK regarding what happens if a borrower isn't recertified. So that's just open. But otherwise, if we could just look at the language as proposed and take a temperature check on that.

MR. TOTONCHI: Alright folks, at this

stage (inaudible).

MS. MACK: Emil, can you state that again? We didn't hear that.

MR. TOTONCHI: Oh, I apologize. So at this stage, in light of the way that Jennifer has teed up this temperature check, I'd like to see everyone's thumbs.

MS. LILLY: Just to clarify, this is on all of the text and has nothing to do with everything we've just been discussing about the amount of payment, right? Okay.

MR. TOTONCHI: Correct.

MS. MARTIN: It's a little awkward that the only thing that says is TK, so we're just temp checking the TK.

MS. LILLY: We're checking the rewrite that they did to everything else.

MR. TOTONCHI: Correct. Is there any other confusion? You know, hold on, folks with the thumbs, is there any other confusion regarding this temp check?

MR. HAUSCHILD: I apologize. I think this we're talking just under procedures here. The entirety of procedures. Is that accurate? Or am I, okay, thank you.

MR. TOTONCHI: So now that we're clear, can I see folks' thumbs? I believe I see one thumb down. Joe, can you succinctly state why you're there?

MR. SANDERS: Yeah, I think there needs to be some kind of consideration for how to streamline getting people into these plans. If you don't do that, then if you don't do. If we can't do that, then the problems that we have that the state AGs have raised and sued servicers on and spent many, many years investigating and looking at are, you know, aren't solved here.

MR. TOTONCHI: Thank you. So with that, folks, we will move on to, I understand, false certification. Oh, Daniel, you have your hand up?

MR. BARKOWITZ: Sorry, Emil. I just again, I know and I'm sorry to belabor this point, but I've raised it since Tuesday. I just want to check in one more time as we approach the end of the week for the Department on the update on Public Service Loan Forgiveness processing to date. I understand this is not necessarily an agenda item, but it is because it relates to the conversation we've been having in the processing of the temporary waivers to date. So I understand there was a post article fairly recently about servicers not getting instructions. I'm just trying to get a sense of

where we are in that conversation and what the what work is, what good work has been done so far by the Department and moving that agenda forward. And I know, Jen, you mentioned you might be able to provide a written update, if not a verbal update. I just want to note that we're still looking for that.

MS. HONG: Thanks for that, Daniel. Let's see if we can try and get it to you all, and we can put it in the chat. As I mentioned earlier, (inaudible) get that, I'll forward it on.

MR. BARKOWITZ: Thank you. I know this a lot on your agenda and I respect that deeply. It is, it is also personally and professionally important, so just-

MS. HONG: I appreciate the reminder, I understand. Absolutely. I appreciate the reminder. Understand. Absolutely.

MR. TOTONCHI: Right. Thank you. Let's proceed with false certification. So if folks could pull that out if you have it handy. Section 685.215. Jennifer, if you could tee this discussion up, that would be great.

MS. HONG: Sure. And if we could cue. There we go. Just as a reminder, this is issue number 11 again under section 437C1. The Secretary is authorized to grant a false certification, discharge to direct loan and fellow borrowers. If the borrower's eligibility was

falsely certified by the school or was falsely certified due to the crime identity theft, and we had some discussion about this during session one. I remember we heard from legal aid, but generally there seemed to be some agreement around the issues raised. I see Josh's hand up, I know that legal aid did send a proposal in. I can go over that real quickly, we did take one of the suggestions put forward by Josh and Persis. Just very quickly, that was with regard to the (inaudible) evidentiary standard, just in general. If you look at the proposed text, by the way, we did not have proposed text last time, if you recall, just as a reminder. So this is the first time of us providing proposed text to you all. Jaye, we don't have conforming FFEL language yet, but if you could just take the concepts and know that we will conform them to the FFEL regs and get that out as soon as we can, we will do so. So to the to the point about evidentiary standard and rescinding the current requirement in general, we've (inaudible) we've cut out a lot of (inaudible) basically embrace-- the regulations do not require a borrower to submit corroborating evidence. We just, the borrower just needs to submit a completed application and can submit any additional evidence with the application, but is not required to do so for that (inaudible) issue that Josh and Persis raised. They also

raised an issue which we thought was novel reading of the statute, and that is regarding eligibility for release. We read this as false certification-- is about the school false falsely certifying the borrower's eligibility. If a school falsely certifies its own eligibility to participate in Title four, we conceive of that as a Borrower Defense issue. So and then as far as group discharges go, I realize (inaudible)-- that explicit, and in other sections of the regulations, however-- I mean, we don't have that here, but certainly if it was a false certification (inaudible) borrowers to the extent that we can identify groups of borrowers. There's nothing precluding us from applying these regs to other borrowers as well. So quickly just to go through page one. Those deletions and additions have to do with disbursement date. Did we mention this last time-- we got away from disbursement date to origination. We've defined loan origination on Page two based on the conversation that we had. We actually proposed it. We proposed it in section one and then I believe we had further discussion about it in session one. Page three again conforming changes to ensure that this is when the loan was originated. Again, section three in the case when a borrower is requesting a discharge because the school signed the borrower's name on the loan application or promissory note without the

borrower's authorization. We've deleted the romanette 2I about providing five different specimens of his or her signature. All, if that is required, is for the borrower to state that he or she or that the borrower did not sign the document in question or authorize the school to do so. So that is removing a potential barrier in that regard. Page four. Again, just to certify that the individual did not receive or benefit from the proceeds of the loan with knowledge of that, the loan had been made without the authorization of an individual period. Full stop everything. After that has been removed in terms of authentic, authenticating specimens of the signature judicial determinations. All of that--, but we have re-worked under romanette 3I, a statement of facts and supporting evidence when false certification happened as a result of the crime of identity theft. And just and just to cleanly state it here, supporting evidence may include judicial determination of identity theft, an FTC (inaudible) report, documentation of a dispute of the validity of the loan due to the identity theft filed with at least three major consumer reporting agencies and any other evidence acceptable to the Secretary. Just technical changes, definition of identity theft and reorder (inaudible) simplify. Five to the end, we've simplified the reg text here and added at the bottom of

page five in the event that we find an application submitted on false certification to the Secretary is incomplete, we'll, we'll notify the borrower of that determination and allow the borrower an additional 30 days to amend their application and provide supplemental information. If the borrower does not amend their application within 30 days of receiving notification from the Secretary, the borrower's application is closed as incomplete and the Secretary resumes collection the loan and grants forbearance of principle and interest for the period of this collection and activity is suspended. And that's just I mean, that's just giving the borrower another 30 days rather than outright denying the application. Okay. Again, just to reemphasize the end of page six, the borrower is not precluded from reapplying for discharge under paragraph C of this section if the discharge request is closed as incomplete or if the Secretary determines that the borrower does not qualify for discharge if the borrower provides additional supporting evidence. So that does leave open the possibility for the borrower to reapply. And then all the, you know, the additional requirements regarding (inaudible), we have removed. So I think we've been very responsive to all the comments that were made in session one. I know Josh's hand has been out for a while. We look

forward to hearing your comments.

MR. TOTONCHI: Before Josh starts, I just want to recognize that David is back for state higher education agencies and Josh, who is about to speak, is back for legal aid.

MR. ROVENGER: Thanks. I just have two preliminary comments before diving into the substance. One of appreciation for the Department, taking our comments into consideration and taking our proposals into consideration. And then also one frankly of frustration that false certification is an issue that really impacts the most vulnerable group of students, a disproportionate number of whom are people of color. We have about thirty five minutes left in this session, and this is the first time we're seeing the reg text reg text. And it does feel like a bit of an injustice to those students for us to have this time constraint. To that end and in light of the somewhat time constraint nature of IDR, we would urge the Department for session three to potentially start with these two issues in the next week. Diving into the substance, so I'll start off on the kind of broader statutory interpretation question about what constitutes eligibility for relief. So I hear the Department's point that schools falsification of its certification might constitute a Borrower Defense claim. But I don't think

that actually addresses whether it would also constitute a false certification discharge under this statutory provision that the Department has a different statutory interpretation. I think that's one thing and a basis not to do it. We would disagree with that interpretation, but I would understand that. But the mere fact that it would also constitute a Borrower Defense, I don't think gets directly to the issue of whether the statute would justify discharges in that in that situation. Diving in a little bit to the high school diploma or equivalent discharge section from the corroborating evidence standard. So glad to hear that the Department does not intend to impose a corroborating evidence requirement. I have to admit that I may have just missed it. I didn't. That's not the view I took necessarily while reading this, particularly in light of the subregulatory history on the corroborating evidence. And so I do think some affirmative statement on that point could be clarifying and useful, or alternatively just information from the Department that all of that subregulatory history on corroborating evidence has been rescinded. With respect to group discharges, we do think this is particularly important-.

MS. JEFFRIES: 30 seconds, Josh.

MR. ROVENGER: Thanks, I'll hop back

on with my time. I'll stop there and then hop back because it's going to take me more than 30 seconds.

MR. BARKOWITZ: Thanks, Emil. I think you called me. The audio was quiet again, but I think it's my turn. So a couple of things. First of all, Jennifer, I think there is an and missing and that is on page four between and I'm going to use the term properly, giving (inaudible) Joe there for a second between romanette 2 and romanette 3. I think the and is missing because otherwise it reads as it were. So I think the intention is that all of these must be true. So in the red line again, I think we're missing it again. And I don't know if you see that when I'm speaking of at the end of two, which is certify the loans, the individual didn't receive a benefit or benefit from the proceeds of the loan without the authorization of the individual semicolon. It needs an and before we get to provide a statement of facts. Is that, is that clear? Yes. Okay, I'm going to assume it is. The other thing that I just want to make mention of is and it's just a best practice suggestion. Just a reminder. And I don't think this is complex, but just for the sake of the table's discussion that it's conceivable that an institution could make a secondary award in a second, third or fourth year for a student without a new promissory note being signed under

the terms of the current master promissory note. And so a student who is claiming that a loan was originated without their permission. Just a reminder that the past promissory note does give permission for those loans to be made for multiple years. Some institutions do use passive confirmation. We use active, but some institutions use passive confirmation. So what we often hear from students where they're confused, where there's confusion around this institution's hear from students who have chosen or institutions have chosen passive information, they're making a disbursement of subsequent year, giving the students 14 days to cancel. But there may be some confusion there around that issue, so I can answer questions or provide more context. But I don't. I don't want to I don't want to include that as a false certification. I know that's not the intention of the Department or the intention of the regs, but just an understanding that there may be sometimes borrower confusion around that issue.

MR. TOTONCHI: Thanks, Daniel. Josh.

MR. ROVENGER: Yeah, I'm going to keep my head up for now. So going to the high school, back to the High School Diploma and ATB issue, before going to the group discharge issue, I actually want to focus first on the language in A1 1A and it's repeated elsewhere.

Quote reported not having a high school diploma or its equivalent. And we have concerns that this puts an onus on the borrower to report then that they don't have a high school diploma or its equivalent, which one, maybe borrowers don't know that this is a requirement related to Federal Financial Aid, and two, many schools don't actually ask this question and so there would not be an opportunity for borrowers to make that type of report. So, for example, one legal aid client named Gloria was in her late 30s and an immigrant from Guatemala when she lost her job in March of 1989. Afraid for her future, she decided to visit Meadow's College of Business in downtown Los Angeles. She met with a Spanish speaking school representative who assured her that higher education would be the best option for her future and that classes would be offered in both English and Spanish. Gloria had never graduated from high school and the highest grade she completed with ninth grade in Guatemala, so she was excited for the opportunity to further her education. Meadows never provided Gloria with any tests or ever asked her about her educational background. Instead, Gloria was persuaded to enroll into a nine month medical assistance program and was given a large stack of documents to sign in order to enroll. All of the documents were in English, in English, which Gloria could

not read, and one was for a Federal student loan of $4,000. Gloria had no idea she had signed for the loans, and no one at the school explained what she was signing. We think that the reported not having a high school diploma language could just be changed to certify the eligibility of a student who did not have a high school diploma or its equivalent, and it would therefore capture students like Gloria. On the group discharge front, so appreciate that the Department has authority with respect to the discharge and appreciate that not every false certification would lend application or situation would lend itself to group discharge. But there are situations, particularly in the ATB context, where it is appropriate, and we're having an avenue in the regulations for advocates or other third parties to assert group claims would be enormously beneficial to our clients. So, for example, the for-profits school, CIT College engaged in a widespread practice of enrolling students without providing an ability to benefit test as required by Federal Law, although it knew that students didn't require school diplomas. Rather than provide the required tests, CIT had clients pay for and take out an online high school diploma test and assured them that the resulting diploma was legitimate. This was true across the 23 students at this legal aid organization

represented. This organization asked for a further group discharge if those the Department simply just ignored the request entirely. I'll come back up.

MS. JEFFRIES: Thank you.

MR. TOTONCHI: Thank you, Josh. Daniel.

MR. BARKOWITZ: This may wind up being a Josh/Daniel conversation, but so my one concern about that language change, Josh is the students who certified that they do have a high school diploma on the FAFSA. It's a question that they sign and attest to. I understand again, to your point, bad actors may be filling out the FAFSA with the student and advising them otherwise. But I'm trying not to pull good actors into here, where a student may certify on the FAFSA that they have a high school diploma and the school is not requiring a high school diploma and relying on that self-certification. The school needs some protection that if they don't have information borrowing that and the student has self-certified, the student cannot come back later and say, I don't have one, and therefore this should be discharged because of misrepresentation. So I understand and appreciate the intention, and I'm concerned about the language being changed to does not have versus reported does not have. And just for your

consideration as you think about this.

MR. TOTONCHI: Thanks, Daniel.

DR. COLVIN: Building off of Daniel's comment earlier on MPNs. A lot of schools do use serial MPNs and don't require that a student complete a new master promissory note if they have an active one on file. So I would request that the Department consider if a student files a false certification claim and it is approved, that there would be some way to deactivate that or terminate that MPN in the COD system so that no school could then originate a loan on behalf of the student, even if the student actively enrolls that they would not be allowed to use that serial MPN because there are very important disclosures that are associated with those MPNs and useful information that the student should always have access to. So if that's been completed on behalf of a student without their knowledge, permission or if it was done falsely, if that could be taken out of the system or somehow marked so that no future school could use that.

MR. TOTONCHI: Thanks, Carol. Josh.

MR. ROVENGER: Thanks. Just to quickly respond to Daniel's point, so I'm open to working out some kind of middle ground language on that. I think at the end of the day, though, from my perspective, if the

choice is protecting someone like Gloria who was forced into signing something that she had no idea what she was signing versus the hypothetical student who may try to get a false certification discharge in a hypothetical situation, I'd go with go with the former, but I'm happy to happy to talk through some possible language to thread that needle. I want to move on to disqualifying status and here I have a question for the Department, which is in the issue paper, the Department sought feedback on whether the disqualifying status provision should be expanded to include not only bars employment that are set by law, but also practical bars. And I don't see the encompassed in the language in here, and so I'd be interested in hearing from the Department why it decided not to go that route.

MS. HONG: Right, we did solicit some feedback and discussion at the first session, and then I think we landed here. You know, this is just where we landed after. I think after taking those other possibilities into consideration, they were, you know, maybe too open-ended. And so we just kind of stayed with our initial proposal on disqualifying conditions.

MR. ROVENGER: Can I respond quickly to that?

MR. TOTONCHI: Go ahead.

MR. ROVENGER: So I would just urge the Department then to reconsider that position. I think it could be, I don't think the Department. I don't think the fix would be that heavy of a lift in terms of language. I think just adding the quote or would otherwise be unwilling or unable to obtain employment could be a phrase in this language that would capture practical bars on employment. It is something that is, you know, that our client base has experienced, for example, students who are unable to obtain or maintain employment because they don't speak English or students unable to obtain employment because the school lacked the type of a program programmatic accreditation necessary to qualify the student for professional certification that's required not by state law, but by most employers or even students unable to obtain or maintain employment due to disability, not necessarily because of a law, but because of a practical restriction. And so we would urge the Department to reconsider that position. I'll come back on.

MS. HONG: So I just so you know, we have the clause. I think that's, you know, the other reason accepted by the Secretary. You know, those are just kind of illustrative there, but we do have that umbrella language for those specific situations that

you've described.

MR. ROVENGER: So I think so I think my concern, though, is the state requirements for employment at the front end of that clause that seems to be imposing a legal requirement. And if it's not intended to, then that's great. But the way I read that is imposing a strict legal requirement.

MR. TOTONCHI: Michaela.

MS. MACK: Michaela, please go ahead.

MS. MARTIN: Okay, I want to support Josh, of course, and all the things he said, but also added it just kind of contextualize these difference. Yeah, you might say on the FAFSA, but often on applications, especially when you don't have like a high school diploma, I have my GED, institutions just like regularly tell you to fill in things weird because of it. And so I think if you don't have a GED, they're not like, I think there should be responsibility on or being told what to put, for example, when I applied to for a bachelor's program from community college. There isn't actually a space for having a GED because it's like assumed you'd have a high school diploma. So if you came in and were like, oh yeah, like I went to school, they could really tell you, oh yeah, just click the box or just put just put fours in for a GPA. Just put this in

like, well, it's fine, you know? And so I really want to support the idea that just because you click the acknowledgment on the FAFSA doesn't mean you weren't either told to or that folks aren't perpetuating this like, oh, just fill it in some other way, because there isn't that standard actually, this is how you fill out any of this paperwork. They just tell you what to put and you do it.

MR. TOTONCHI: Thanks, Michaela. Before Justin goes, I just want to note that we're just over 15 minutes until public comment. If you've received a confirmation for public comment, please enter the meeting early before we get started at 3:30. Justin.

MR. HAUSCHILD: Thanks, so it's been (inaudible) since Josh raised this point and I'm trying to be respectful of the idea of not repeating things, but I would support Josh's earlier call to start with false cert and IDR at the next session just because of the short trip they were given here today. And then I want to hit on a few points. We also think the group process is important. I'm not going to read the anecdotes that I shared last time on false cert, but suffice it to say, it is a huge problem for service members and veterans who are having loans taken out in their names. Often, they don't want these loans. And many times they want to just

use their VA education benefits. So it is a major problem. And the reason I'm bringing this up in the context of false cert is because there have been reports specifically from college whistleblowers indicating kind of the systemic nature of this practice at the institution. And so, you know, to the extent this is a strategy used by folks authorizing student loans on behalf of students and widely used at the school, we think a group process is appropriate. The next thing we'd like to clarify or perhaps just clarify or recommend if it's not currently included, is this idea of electronic authorization. That's another thing we see come up a lot when we're talking about service members who don't want loans and institutions using electronic authorizations to functionally accomplish this. So it seems that perhaps it could fit here within what the Department has. So I'd like some clarification in the Department on whether or not they think it's currently included here and where. And if not, frankly, we might just be proposing some language around that to ensure that it is covered because it is a serious problem for service members. And then just one more thing. We also think false certification regulations should at least contemplate the situation where a student is told something is not alone when it in fact is and then the student functionally takes out a

loan without knowing, right? They didn't want the loan. They're told whatever they're signing isn't for a loan. Then they end up with a loan. It's a major problem again for service members and veterans and something we think the Department should consider. We understand, you know, it should be relatively analogous to what we're trying to accomplish here with regard to just loans being taken out without a student's knowledge but we think that there's probably some similarities there that would justify its inclusion. So again, looking for some clarification, though, on the electronic (inaudible) looking for some clarification on the electronic authorization issue from the Department though, in addition to what I just mentioned. Thanks.

MR. TOTONCHI: Thanks, Justin. Josh.

MR. ROVENGER: Thanks, and I only have three more points of trying to compress everything. The first is on electronic authorization. Definitely agree with Justin that more guidance would be great. I do think that I put this in the chart that the presumption should be that if a borrower state that they didn't electronically authorize a loan unless the Department has evidence to the contrary, that should be sufficient for the discharge. On loan origination, and this is a question either for the Department or potentially someone

else on the committee. I just I don't actually understand how at what point in time this occurs, that this school submits the loan record to the Department's common origination and disbursement system. And so it would be helpful just figuring out the time difference between when the student signs the FAFSA and when this is occurring. Finally, for section D7 about a borrower reapplying for a discharge. So, agree with the concept and believe that it's all that's already in place. We actually we actually think that's an area where regulation, a regulatory language isn't needed. I think we have concerns that a future administration would see that language and modify something that already in practice exists. And so we would just in light of the fact that borrowers are already not precluded from reapplying for discharge, we would recommend just striking D7.

MR. TOTONCHI: Thanks. Daniel.

MR. BARKOWITZ: Josh, your friendly financial aid administrator here to help on definitions, so let me try to explain the FAFSA could be filed as early as October. So FAFSA finally opens October of the year previous the origination record to originate the loan is likely not going to go until that June or July. If it's a standard fall start, as the Department says in

the reg text, the origination must be secured before the disbursement record can go. So there's a little confusion here in that the COD record is actually multiple parts. There's an origination record to COD for the loan for the entire academic year or payment term. And then there each disbursement carries a separate COD record. So to your point of FAFSA, that literally could be if the student files FAFSA on day one, it could be nine months between their FAFSA filing or longer, and the could be 10 months or 11 months and the origination record being reported. So I'm not sure if that helps answer the question. And I can certainly talk more or we can talk after if you want.

MR. TOTONCHI: Josh.

MR. ROVENGER: Yeah, I think I think it does, and I think we may come back with a proposal then that with a proposed alternative definition, just because I think we have we just want to make sure that the loan origination definition in here is near the time that the student is asked to actually authorize a loan or sign the promissory note. And I guess if that's much earlier or it could be months earlier in the process, that would cause some concern.

MR. BARKOWITZ: And again, I want to be clear, it could be years earlier. So in the case of a master promissory note, remember, the master promissory

note is from multiple years for that student, for that school, for that program. So that's where the difficulty comes in because I could sign an MPN giving the school authorization to make multiple years of disbursement. Most schools require or suggest active confirmation. I'll give you an example. When we award you in your second year, we tell you your loan is pending until you come back to us and say you would indeed want it. We ask you to log into our system and actively confirm the amount and the fact that you want the loan in that second year. But that's not a second promissory note, that is just a confirmation of our award for the second year before we then originate and disburse it. But if you're trying to tie it to the promissory note for a four year program that could have been four plus years ago that I signed my master promissory note. So the master promissory note is not a good date. I think that's why the origination disbursement record of COD is probably going to be your best solution. Again, I'm happy to meet offline with you and try to figure this out. And I hear and appreciate the intention, and it just gets complicated because the way the MPN is structured.

MR. ROVENGER: I appreciate all that, Daniel.

MR. TOTONCHI: Alright, thanks. So at

this stage, I'll ask Jennifer on behalf of the Department, if you've if we've covered everything that the Department needs in terms of feedback at this stage.

MS. HONG: Yes, and thanks for that discussion, just to look back to Justin and Josh regarding the electronic authorization. The answer is yes, even if an IHE signed for a borrower, it's regardless of whether it's electronic or not, it's still a false certification.

MR. TOTONCHI: So at this stage, I understand we'll take a temperature check on the entire documents, as proposed by the Department. Any questions regarding that before we take the temp check? Jaye?

MS. O'CONNELL: I'm just confirming I'm I can vote on the concept understanding the FFEL regs will be forthcoming.

MR. TOTONCHI: I saw Jen nod and say yes, and everyone saw her give a thumbs up to that. Okay, any other questions before we take the temp check? Okay. Please indicate your thumbs for a temp check on these changes as proposed. Okay, I see everyone is at minimum, sideways. Thank you for that feedback. So, folks, you know, we have a few closing remarks, but before I go into those, anything from the Department before FMCS gives closing remarks and we get into public comment? Oh,

Daniel, you have a pesky hand up. Go ahead, Daniel.

MR. BARKOWITZ: I do, I do. I'm sorry, so I appreciate. I believe Jen, Jennifer rather posted in the chat the update as to the issue I've been asking for since Tuesday, which is the update on where we are before I make my comment. Is there any further update, Jennifer, or is that the entirety of what was able to be provided?

MS. HONG: That is it.

MR. BARKOWITZ: Okay, so I will just say it is a little disappointing because my hope was that we have a sense of the numbers of borrowers who've been processed at this point and have some statistics about what has been able to be done. I know we're a month in and I respect that this is complicated and there are lots of loans to be managed. But my concern, trajectory wise, is the payment pause ends the end of January. Some of the borrowers who are then going to have to restart payment are going to be borrowers who ultimately have their loans forgiven. So I recognize the Department is promised a year. I was hoping to have at least some sense of progress at this point. So I just want to again state that publicly, but I understand the difficulty here.

MR. TOTONCHI: Thanks, Justin. Justin.

MR. HAUSCHILD: Yeah, no I'm going. So there have been a number of requests for, I guess, just

data requests and requests of the Department, and I'm just trying to get a sense of if there's anything that we can do to be helpful in facilitating the Department getting back to us on those data requests. I think there are a number that that are outstanding and just curious if there's anything that we can do as negotiators to make it easier for the Department to work with those requests. And then another question that I had is I know a lot of what's happening on the chart here. I'm just I guess I'm just curious about how what's happening in the chat and these sessions is being kind of like recorded and made public or to the extent that it is being made public, just looking for some clarification on that, including timelines for when that's happening and whether or not perhaps that can be expedited. Thanks.

MR. TOTONCHI: Thanks for the question, Justin. Jennifer, go ahead.

MS. HONG: And so to your first question, Justin, thank you for the offer. We you guys have made a lot of data requests and as I said at the front of session two some of those are forthcoming. We've had to prioritize them, some of them, some of those data requests we simply can't fulfill because we don't have the data. Some of those data requests we have determined that we don't see the relevancy to the issues that we're

discussing at the table as a necessity in terms of informing the discussion at the table. Those that are relevant, we are pulling, and I wish it was as simple as, we can, you know, tag our data integrity people to say this is what we need. They have to pull it. They have to put it in the shape that you have requested it in and it just takes time. So we expect that forthcoming before session three, I'm hoping. To your, I'm sorry, your second question was, I forgot. What was your second? Sorry.

MR. HAUSCHILD: Related to the chat.

MS. HONG: Oh, the chat. Yes. So yeah, they do become part of the transcript. Both need to be in a compliant format. We have to make that 508 compliant before we can post it online. We do our best to do that timely, but we have to review them and we have to put them in a format that's compliant for everyone before we post.

MR. HAUSCHILD: Okay. Could I respond real quick, Emil?

MR. TOTONCHI: Okay. We're very limited on time at this stage before public comment.

MR. HAUSCHILD: Yeah, absolutely. And Jennifer totally respect all of that and certainly meant it as a genuine offer. If we could collate things or

whatever might be helpful. But just curious if the Department in responding to these requests would at some point delineate those that they deem not relevant and or just unworkable generally, for whatever reason, just to the extent that the parties may still be, you know, hoping to get something back on those or expecting something back. Wondering if that's something the Department could consider? Thanks.

MR. TOTONCHI: Alright. Thanks, Justin. Michaela, do you have a quick word?

MS. MARTIN: Yeah, my question actually was similar to the last point, which was if we'll have notice, if our request was denied and then notice is the right word, or if there was like a tracker or something of the sort-- so that we could know what other people requested because it sounds like we're all requesting similar or the same thing sometimes, but we don't always know that. So if that was anything that was in existence, so that we could help with.

MR. TOTONCHI: Thank you. I just have a couple of closing remarks, but before I make them, Jennifer, do you have anything you want to state?

MS. HONG: Just very quickly, thank you all. This is session two. It's Friday, we've it's been really gotten to the meat of everything, we just

really value your continued commitment to this process and all the hard work. And we're going to go back and we're going to consider everything that was said here. And we just thank you for being here with us, sticking it out.

MR. TOTONCHI: Michaela, I'm about to make my closing remark. What was-

MS. MARTIN: I'm sorry, I got distracted with myself stuttering, but can we start with IDR next week? Because I think that that informs the conversation around a lot of the things that we're talking about. And like, it is incredibly vital, especially if payments are becoming too like, can we start with IDR?

MR. TOTONCHI: Well, I'll say we'll note that, Michaela, at this stage, we also saw those comments in the chat, so thank you for that. So with that, I want to thank the committee, the Department and the public watching and everyone behind the scenes that made this week possible. Documents will be shared with the committee. Transcripts of the session and the meeting chat, they'll all eventually be posted on the Department's website in the same place they've been shared previously. FMCS will share out in the near future a session two summary and send out links for Zoom for the

next session. If there are proposals for red text, which I know a number of you have stated there will be, please send them to FMCS for distribution as soon as possible. Obviously, the early earlier you can send it, the earlier it can be acted on. This is the way that--so the Department has time as they develop new papers and proposals in advance of session three. Just a reminder that the Prison Education Program Subcommittee will meet on November 8th through 10th. The main committee members and the public are able to register for access to get a link to observe it, and the next week will be December 6th through 10th, and FMCS certainly looks forward to that session. Daniel, I do see your hand up. Public comment starts right now.

MR. BARKOWITZ: I just want to remind people to stay on after public comment is done so we can schedule a time. That was the only reminder, Emil. Thank you.

MR. TOTONCHI: Thank you. Okay, sounds good. With that, let's bring in our first public commenter.

MR. ROBERTS: Emil, I'm admitting Mr. Daniel Courier, who is a Bryant & Stratton College graduate.

MR. TOTONCHI: Thank you. Welcome. Can

you hear us?

MR. COURIER: I can hear you. Can you hear me?

MR. TOTONCHI: Yes, we can. You have three minutes as soon as you start speaking.

MR. COURIER: Good to go?

MR. TOTONCHI: Yes, please proceed. You have three minutes.

MR. COURIER: Okay. Good afternoon, and thank you for giving me the opportunity to speak with you today. My name is Daniel Courier and I was born and raised in Oakland, Maine, and I was a graduate of Bryant & Stratton College. I graduated with my associates in Criminal Justice in 2018, and I am currently a field training officer with the Suffolk Police Department, as well as a member of the Underwater Rescue and Recovery Team. I absolutely love my job and I love the challenges that have thrown at me daily. As a member of the Suffolk Police Department, I've had that many opportunities to help the community and provide a service I can honestly say I'm proud of. I am going on my fourth year with the Department and I truly feel despite the national outlook of law enforcement as a whole, the positive changes I get to see daily makes it all worthwhile. Prior to becoming a police officer, I served in the United States Navy, where

the majority of my career was spent in the Middle East. I'm very fortunate for the opportunities and I have been blessed. But I'm also aware that the only reason that I was able to capitalize on these opportunities was due to the foundation that was built from my education while attending Bryant & Stratton College. Prior to attending Bryant & Stratton College, I attended a traditional four year school at the University of Maine at Farmington and eventually moved on to the military. After discharging from the military, I still wanted to continue my education, but I wasn't looking for the big four-year commitment, but more the smaller class structure with a diverse setting. I made several school visits locally in the Virginia Beach area, and it wasn't until I walked in the doors of Bryant & Stratton, where I felt like I found my school. I truly found my home at Bryant & Stratton College with a smaller class sizes, the extremely diverse student body, dedicated and caring instructors and educators, and an undeniable sense of family structure. As a military veteran, Bryant & Stratton College went above and beyond to make sure I had all the services I needed to enroll in the school, along with providing accommodations, accommodating schedule to fit my needs. Bryant and Stratton does an excellent job serving a vast diversity, excuse me, vastly diverse student body and

making necessary accommodations to ensure students succeed in their fields. Attending Bryant & Stratton College provided me with the necessary tools and skills I needed to become successful in my field. If I had to do it all over again, I would have made the decision to go to Bryant & Stratton College sooner had I known the quality of the education and the real-world experience it would have provided. Bryant & Stratton students learn and mimic the settings of real-world careers, so once they're put in their respective fields, they're able to provide and gain high level, a high level of experience and flourish within those opportunities. The type of experience gained while attending Bryant & Stratton College is priceless when applying to the real-world. Bryant & Stratton has provided me with an extremely unique educational experience at the highest level, and I'm extremely proud of that today. Go bobcats. Thank you very much for your time and allowing me to share a little bit of my story. I value the time I've spent with Bryant & Stratton and I'm very thankful for the education I was provided that has served me so well in my present career in law enforcement. Thank you.

MR. TOTONCHI: Thank you for your comments. Brady, who's next?

MR. ROBERTS: I am now admitting

Tricia Pipchinski, who is representing herself.

MR. TOTONCHI: Hello, Ms. Pipchinski, apologies if (inaudible) you have three minutes to make your comments.

MS. PIPCHINSKI: Okay, I start now?

MR. TOTONCHI: Yes, please do so.

MS. PIPCHINSKI: Okay. Six years in a matter of three minutes, here it goes. March 18, 2021 I thought that my six-year student debt nightmare was finally over. Secretary Cardona reversed the Trump Betsy DeVos policy for borrowers like myself, who only received partial discharge, which was supposed to be a full discharge. After attending for-profit colleges Corinthian DBA Everest University online, I paid fifty one thousand six thirty six and three cents to Everest's scam program and got no degree and credits that will not transfer. I filed for Borrower Defense hoping for relief. I waited over five years to only receive 10 percent discharge. In over a year, no response on my request for reconsideration application, no updates when I called, nobody had answers for me. I contemplated suicide over this, thinking this vicious cycle would never end. Even since March, it's been extremely stressful. Every time that I called the Department of Education for information, I would receive a different answer or no

answers at all. Why is it so difficult to find an update on my Borrower Defense application? I was told it would be discharged since it was a partial, but the next time I called, I was told that I would not be receiving anything more than 10 percent partial. There needs to be change. I have screamed and yelled to my mom, why is it so difficult? Why do borrowers who were scammed still have to go through the not knowing? No answers why. The process has been anything but streamlined. It should be a clear and easy free stress process. I shouldn't have to jump through hoops and constantly relive this nightmare of this debt, which is finally coming to an end after months and years. It's a vicious cycle which needs to be changed, so people who were cheated and rely on Borrower Defense have justice and have clear process and clear cut answers and not a cycle. I don't have responses from the Department of Education. I really hope for-profit colleges are banned from receiving aid in the future, and the loans for borrowers like myself were scammed are dischargeable. Thank you so much for your time.

MR. TOTONCHI: Thank you for your comment.

MS. PIPCHINSKI: Thank you. Take care.

MR. ROBERTS: Emil, I'm admitting Barbara Yuker (ph), who is here representing herself.

MR. TOTONCHI: Hello, Ms. Yuker? Can you hear me? I think I can hear you. Can you hear me?

MS. YUKER: Yes.

MR. TOTONCHI: Hello.

MS. YUKER: Can you hear me?

MR. TOTONCHI: We can. It looks like you're trying to turn on your camera, but may be having difficulty.

MS. YUKER: Yeah.

MR. TOTONCHI: That's OK. Go ahead and give it another shot. Ok. It looks like your video isn't coming through, but you can go ahead and proceed still, if you like.

MS. YUKER: Ok.

MR. TOTONCHI: You have three minutes when you start speaking.

MS. YUKER: Ok.

MR. TOTONCHI: Are you ready to go? Ok. Sorry.

MS. YUKER: Sorry. Hi. Good afternoon, and thank you for your time. I'm speaking to you from New Delhi, India, where I'm stationed with my husband. He's a lieutenant commander in the U.S. Navy. I'm a lawyer and practiced law for nearly seven years. For two of those years, I worked in public service and qualifying

employment under the PSL program. Last year, I left my job to join my husband in India for his two-year position here. This is my first posting as a military spouse. I am- sorry.

MR. TOTONCHI: It's okay, I'm going to pause just for a moment.

MS. YUKER: I'm currently.

MR. TOTONCHI: Okay, go ahead.

MS. YUKER: Sorry, yeah. Just cut out, sorry. This is my first posting as a military spouse. I'm currently unemployed with a significant amount of student loan debt. I'm here to speak about the military spouses with student loan debt who are currently overlooked by Federal student loan relief efforts, including the PSLF program. When spouses are included on military orders to accompany service members, they're serving a Department of Defense function that the military deems important. Yet it also requires a significant sacrifice on the spouse's part. Often that means pausing their careers for considerable uncompensated, uncompensated periods of time. A recent DOD survey found that a quarter of all military spouses are unemployed. Roughly six times the national average unemployment rate. For more background, I invite you to read the 2019 Atlantic article entitled The Dismal Career Opportunities for Military Spouses.

Suffice it to say that spousal unemployment is so severe that DOD has identified it as a national security concern because it quote compromises the life of military families and the readiness of the military force. Many spouses have shared their experiences with me regarding the difficulties of trying to find any employment, let alone PSLF- qualifying employment, while posted abroad. To offer some examples, many spouses have recounted gaps in employment because they were subject to the requirements of those countries and status of forces agreement that can flatly prohibit or severely restrict spouses from working in the host country. One spouse who holds multiple graduate degrees explained to me how, despite her best efforts, she could not find qualifying work under PSLF in her three tours abroad. Instead, she volunteered as much as possible with non-profits within the military community. Other spouses have described certain postings where they were asked to undertake weeks or months of unpaid training to (inaudible) with DOD goals in the foreign nation. The fact is military spouses dedicate much of their lives to unpaid public service to the military. We welcome that service to our country and we know the military welcomes and respects our service as well. But it appears the PSLF program does not recognize our situation or service when it comes to student loan

relief. The PSLF program is designed to encourage public service and alleviate-.

MR. TOTONCHI: Thank you, Ms. Yuker, that's unfortunately the end of the three minutes. Thank you for your comment.

MR. ROBERTS: I'm admitting Jessica Sponsler, who's here on behalf of the American Association of University Professors.

MR. TOTONCHI: Alright, thank you. Hello, are you there? Okay. Excellent. Hello and welcome. If you'd like to come off mute.

MS. SPONSLER: I'm sorry, are you are you speaking to me? I missed the first 30 seconds of what you were saying.

MR. TOTONCHI: Yeah, no, I was just making sure that you're all connected and ready to go. You have three minutes to make your comment.

MS. SPONSLER: Thank you. Hello. My name is Jessica Sponsler. I am an art historian working as an adjunct professor in Pennsylvania, and I serve as the state conference president of the American Association of University Professors. This is a path I never would have imagined taking as a child. I grew up in a trailer park, but I was able to attend an Ivy League university with a merit scholarship for my undergraduate

degree and cobble together financing for graduate work with loans, fellowships and multiple part-time jobs. I received my PhD at the height of the Great Recession. Even though I was a promising young scholar, applying for jobs in 2009 was soul crushing as open jobs that cycle were suspended or just disappeared. I took a full time position at a small art design college where tenure had been permanently suspended. There was minimal institutional support for teaching and research at a four course load. My salary was thirty five thousand dollars, but I had full time work and health insurance. I was lucky. I found that I love teaching and I had first generation college students who reminded me of myself. PSLF seemed like a godsend because I could make an impact in the classroom without my student loan debt driving my career decisions. I consolidated my FFEL loans and made my payment payments each month on an income based repayment plan, then my loans were sold to MOHELA. It was not explained how this would affect my eligibility. I completed my one hundred and twenty payments right before the pandemic began. I had heard from news reports and colleagues that everyone was having their request for forgiveness denied. The only outreach I had were telemarketers trying to get information on my loans and scam me into paying for help from with PSLF. I never had

any direct information from a loan provider or the Department of Education. Communication was impossible during the pandemic, and any outreach I had was confused. Any information that I had was confusing and contradictory. In the meantime, my youngest child developed a life threatening neuro immune disorder, which left her with brain damage and affected her mobility and executive function. I taught my child to walk again while I was also supervising my daughter's remote learning and managing my own online teaching with students who are struggling themselves. I did my best to support my husband, knowing his career was the only thing keeping us from financial ruin. My college decided not to renew some faculty contracts, including mine last May. Because this hasty decision was made outside of the full time hiring cycle. I had to scramble to find adjunct work. I'm terrified I will be rejected for a loan forgiveness for working part time. It is only recently that MOHELA has published any information on loan forgiveness on their website. I am still not sure I understand what I should do. The waiver period seems designed to help people like me, but so far I've heard nothing about it from the Department of Education or my servicer. PSLF promised to make it possible for people like me who grew up without intergenerational wealth to obtain an education. The

process should be clear and easy to navigate, or our society will lose dedicated educators who just need the opportunity to learn. As you complete negotiations next month, I urge you to make PSLF as simple and generous as possible, so professors like me who've been forced into part time work aren't sidetracked by austerity plans at our colleges or service or negligence. Thank you.

MR. TOTONCHI: You for your comments. Brady?

MR. ROBERTS: I'm admitting Mr. Greg Engel, who's here representing himself.

MR. TOTONCHI: Excellent. I can see he's connecting to audio, so he can't hear me yet.

MR. ROBERTS: It looks like he might have stepped away from his computer. Do you want me to go to the next speaker and we can return to him?

MR. TOTONCHI: Yes, please. Thanks, Brady.

MR. ROBERTS: I'm admitting Mr. Devon Bijansky, who's here representing himself.

MR. TOTONCHI: I see that she. Hello? I can see. Connecting to audio still so. No one can hear me. No, I think we're good to go hello there. Can you hear me? Hello, can you hear me? Ms. Devon?

MS. BIJANSKY: Yes, I'm here.

MR. TOTONCHI: Ok. Excellent. If you could, if you could just state your name one more time and we'll give you three minutes to give your comment.

MS. BIJANSKY: Thank you. Yes. Good afternoon. I'm Devon Bijansky. I'm a government lawyer in Austin, Texas. I graduated from law school in 2003 with about $40000 of student loans at less than two percent interest. I'm incredibly grateful for the opportunities the availability of student loans has given me, and honestly paying them back has never been a burden. But I wanted to address you today because the landscape is so different for more recent borrowers, both in terms of tuition costs and interest rates. So many borrowers have had the same kind of bad experience with regard to loan servicing and access to information, as I have in the last couple of years, but have far heavier student loan burdens than I do. And I want to be sure there are circumstances- when the pandemic forbearance was announced last spring, I planned to keep making my payments, but of course was happy to save on interest, but I noticed interest was still accruing. I called my servicer who said my loans didn't qualify because they were privately owned. That was confusing. They're definitely private. They're definitely Federal loans. So I asked for an explanation and was told the Department of

Education didn't start owning their own loans until 2010, and since I finished school in 2003, didn't qualify. So I contacted the Department of Education to try to validate what I was being told. I asked if my loans qualified for the forbearance, and I was told I had to contact my servicer. I explained what my servicer had said and that I was trying to confirm if that was correct and again, contact your servicer. So it wasn't until the October 6th waiver announcement when I first had any chance of qualifying for PSLS that I started making any progress on learning the facts about any of this? I heard about a Facebook group and learned that the issue wasn't when I finished school, it was that I had the wrong type of loans. I learned that I could have consolidated my loans to the direct program and then would have qualified for the forbearance. And because I've been over 120 payments for a few years now, even if I had kept making my payments like I had planned, the waiver meant I would have qualified to get those amounts back once my application for forgiveness was processed and approved. Again, not a big deal for me, but for someone with a much larger loan balance and higher interest that could be tens of thousands of dollars since they weren't told about the option to consolidate to direct, they won't be getting that back. This could be someone's down payment

on their first home. I've heard multiple accounts of people who are well over 120 payments have kept making payments during the pandemic because they weren't informed about their options. They now qualify for forgiveness under the waiver, but they don't qualify for refunds, even though they would if anyone had suggested that they consolidate to direct. Borrowers shouldn't have to rely on Facebook groups to get accurate information. And if some borrowers qualify for refunds, the payments past one hundred and twenty under the waiver, all borrowers- (inaudible) I don't know if this specific issue is within your authority, but hopefully someone with a role in the waiver process is listening and accountability of servicers and access to good information about when student loans seems to be squarely within your charge. I appreciate your work on these issues. Thank you.

MR. TOTONCHI: Thank you so much for your comments.

MR. ROBERTS: I have Greg Engel ready to go whenever he comes off of mute.

MR. ENGEL: Thank you, I appreciate. Thanks for letting me let me be here today. My name is Greg Engel.

MR. TOTONCHI: Before you start Mr.

Engel. It's up to you. If you'd like to come on video, you may do so, if not-.

MR. ENGEL: No.

MR. TOTONCHI: There you go. Please proceed. You have three minutes.

MR. ENGEL: Thank you. My name is Greg Engel, and I'm a veteran from Orlando, Florida. I spent 10 years Active Duty Air Force and 13 years in the Florida Army National Guard, retiring in 2005. I'm here today to share my story in the hopes that other members of the military don't have the same experience I did. In 2009, I was laid off from my full-time job and began to investigate further my education. I looked around and one of the one of the one of the universities that that I decided to ask more about was the University of Phoenix, and I was maybe attracted to their advertisements that seemed to be the promise to the world. I called them just to ask some basic questions and was afterwards was heavily recruited by the University of Phoenix, who seemed to bend over backwards to let me know they were a military friendly school. Prior to signing up, I asked about the cost and the recruiter told me not to worry about it and to apply for the G.I. Bill, and that would pay for it. I applied for the Post G.I. 911 GI Bill and was initially denied. But because I was about to start

classes, Phoenix, the recruiters told me that everyone gets these denial letters at first and to fill out my FAFSA and everything would work itself out. When it didn't work itself out, I went to my academic advisors who told me to keep going and those denials were commonplace and not to worry about it. By this time, I was finishing up my bachelor's degree and entering the master's program. I'm going to keep going and again assured me that this happens all the time. Once your GI bill comes through, you'll be reimbursed and everything will turn out fine. Well, I wouldn't be here if it didn't turn out fine. I continue to ask questions and pursue different avenues. The red flags were coming left and right, but each time I was given every assurance that everything was working the way it always had, and that I just needed to be patient. Keep going, they said. Well, I did keep going and now I have more than one hundred and seventy thousand dollars in student loan debt. I wanted to transfer to the nearby University of Phoenix to finish out my Ph.D. because of the experiences I was having with Phoenix, but none of my credits would transfer. I'm now stuck finishing up my degree at Phoenix, so I just want to just be able to defer my loans that I never asked for and was guaranteed I would be reimbursed for. Phoenix and other schools like them sells military friendly, but what

they mean is military benefit friendly. They are now trying to push me through without allowing me to do the research needed that I outlined in my dissertation. I saw (inaudible) made me wonder how she made it that far in the program (inaudible). She recently received a Ph.D.. I couldn't figure that out, but it reinforced my belief that their education is basically a rubber stamp, and that's never what I wanted. I wanted to actually learn something. Now I'm seeking relief because our veterans deserve better. Not only quality research like my dissertation would provide, but put an end to for-profit schools that only see the revenue stream known as the GI Bill. No matter what, I'll be on the hook for a hundred seventy thousand dollars of student loans at the University of Phoenix and in my opinion, they're deceptive recruiting practices.

MR. TOTONCHI: Thank you for your comments, Mr. Engel. Unfortunately, the three minutes is up. Thank you.

MR. ROBERTS: Alright, Emil, I'm admitting Ms. Tatiana Figueroa. Should be coming on momentarily.

MR. TOTONCHI: Thanks, Brady. Hello, can you hear me? Hello, Ms. Figueroa? Can you hear me?

MS. FIGUEROA: Hi, yes, I can.

MR. TOTONCHI: Excellent. You have three minutes for your public comment.

MS. FIGUEROA: First of all, I just want to say thank you so much for this opportunity and taking the time to hear us out. My name is, as you said, Tatiana and I'm a psychiatric social worker and work as a school-based clinician in the Bay Area. I would like to speak specifically about the Public Student Loan Forgiveness program. So just a little bit about my background. I'm a first generation American. I come from a single-parent household. I am a first generation college student and I'm the first in my family, immediate and extended to get a master's degree. Taking out loans for me wasn't an option, but it was a necessity for me to pursue my goals and career choice. There was no amount of support or working hard to afford college, a master's and all of its expenses. I live in the San Francisco Bay Area. It's somewhere that I grew up and have always wanted to get back to my community. I grew up here and have known it even before it became a part of the Silicon Valley. So the first thing that I would like to touch on is some challenges I've noticed in terms of repayment. The first being income-based monthly calculations. They are right now at 10%. So for the Bay Area, I'm actually considered low income, and because of that, my when

payments are calculated, they're calculated at a federal poverty rate and they're taken they're not considered sorry, I'm really nervous. They don't take into account cost of living. They don't take into account, for example, inflation. And because of that, my payments are extremely high. If it weren't for me being married and having a partner, I would not be able to afford my having my own apartment. So I would like for that to be considered at least lowered to at least a five percent so that it can or at least cost of living considered. I think that that's a huge piece. The second piece is that because of how high my payments are, there have been numerous times I've had to voluntarily go on forbearance and have not been able to contribute to my 10-year qualifying payments. And because of that, now I'm being affected where instead of the time of service and my position is being considered, the payments are being considered and it's just being dragged on longer. So the main things are considering cost of living, lowering the income payment, considering forbearance, either an opportunity for retroactive payment or for those to also be forgiven. Simplifying or shortening the timeframe for all buyers. If it weren't for what the current administration has done, there would be so many people who would not qualify for forgiveness, and I think that

has a lot to do with how complicated the program is. Thank you so much for that, for hearing me out and for my time.

MR. TOTONCHI: Thank you for your comments.

MR. ROBERTS: I'm admitting Nicole Cane (ph), who's representing themselves today.

MR. TOTONCHI: Hello. Oh, there it is. Hello, welcome, can you hear me? I know she can't hear me right now, that's why I'm sitting with my ear.

MR. ROBERTS: And, you know, while I can, I can message her to figure that out. Why don't I admit the next speaker?

MR. TOTONCHI: Okay. Oh, she connected. Oh, Ms. Cane. Sorry, Brady, to throw you off a little. Ms. Cane, can you come off mute, please? Do you see? There we go. Excellent. Great, you have three minutes to make your public comment.

MS. CANE: Okay. Hi, I am Nicole Caine. I'm a veteran graduate from AIM, which is the Aviation Institute of Maintenance, located in one of them and was located in Norfolk, Virginia. I served seven years in the military as a helicopter mechanic and I wanted to continue doing that. When I got out, I found AIM by Google search (inaudible) in the same town that I

was staying in.

MR. TOTONCHI: I'm pausing the- Ms. Cane, if I could recommend the audio is cutting it, and just so you know, I paused your time, so don't worry about losing any time. I would recommend you turn off your video just so we ensure we can hear you clearly because it's a little pixilated. Do you see the button to stop video? Okay, so I've noted it sounds like we lost Ms. Cane At the moment, I've noted she was only 30 seconds into her comments. But at this stage, if we could move on to the next commenter, we'll see what we can do to bring Ms. Cane back in to finish her comments.

MR. ROBERTS: Okay, I can (inaudible). This is Kelly Messina, who is here representing themselves today.

MR. TOTONCHI: Excellent. Can you hear me? Right now, she's connecting. Okay, can, hello, welcome. Can you hear me?

MS. MESSINA: I can.

MR. TOTONCHI: Excellent. You have three minutes to make your comment.

MS. MESSINA: My name is Kelly Messina, and I'm a public servant on track for PSLF, both in my role as a borrower and as a moderator for a Facebook group of forty five thousand borrowers pursuing

PSLF, I've seen an experienced firsthand the problems with the program and its implementation from servicers not counting months based on arbitrary no bill statuses to delays in processing paperwork leading to forbearance without informed consent to sending duplicate and often contradictory letters to borrowers, to the number of formal complaints to PHEAA, the CFPB and FSA required to get a single month counted as qualifying, borrowers like myself are exhausted and disheartened. Please consider the following changes to help the PSLF program more closely match the spirit of the law in order to continue to attract bright and dedicated individuals to public health. Number one, announce the new self servicer as soon as possible. (Inaudible) this announcement is propagating anxiety among borrowers that the transfers will be last minute, haphazard and riddled with mistakes. Number two, count any months it takes to transfer to the new servicer as qualifying without forced forbearances. Borrowers should not be penalized for delays in transfers over which we have no control. Number three, remove the requirement that one must be employed at an eligible employer at the time of forgiveness. Number four, the definition of full time for PSLF must be 30 hours for everyone. Currently, two people both working 30 hours per week, might not both be eligible due to their employer's

definition of full time. This is inequitable to women, people of color and others who are often employed less than 40 hours due to caregiving needs. Full time must be standardized at 30 hours to ensure equitability. Number five, expand eligible income-based payments and consider capping the percentage of discretionary income at 5%. People would pay more consistently if income-based payment plans and percentages of income were more reasonable. Number six, factor cost of living into income-based payment amounts. Discretionary income is entirely different in low cost areas versus high cost areas. This is entirely unaccounted for in the current system. Number seven, allow borrowers to make retroactive payments on periods of forbearance, deferment, grace, making them PSLF-eligible. This encourages both additional loan payments to the Department and PSLF mutually. Number eight, allow forgiveness to be incremental so that a percentage is forgiven as services rendered. For example, 10% after one year, 20% after two years. Ten years is a long time to commit to an all or nothing program. Finally, add a progress to forgiveness track or on studentaid.gov after a borrower has submitted their final application. Borrowers should know definitively what their date the application was sent to FSA for final review and as a reasonably transparent

timeline for forgiveness. Thank you for your time and consideration.

MR. TOTONCHI: Thank you for your comments. I understand we've messaged Ms. Cane several times, but have not been able to get a response from her, I encourage her if she can hear me to sign up for the next public comment period in December. With that, again, I want to thank everyone for their hard work and FMCS looks forward to the next session in December.

Appendix
Department of Education
Office of Postsecondary Education
Zoom Chat Transcript
Affordability and Student Loans Committee
Session 2, Day 5, Afternoon, November 5, 2021

DISCLAIMER:
Note: The following is the output of transcribing from a recording. Although the transcription is largely accurate; in some cases, it is incomplete or inaccurate due to

inaudible passages or transcription errors. It is posted as an aid to understanding the proceedings at the meeting, but should not be treated as an authoritative record.

From Eric (A); State AGs to Everyone:

Joe will be 10 minutes late or so--I'll be taking over for State AGs while he's gone. Thanks

From Rachelle (A) Four Yr Publics to Everyone:

I am in for Marjorie for a bit

From Daniel (P) - Fin Aid Admin (he/him) to Everyone:

Broadway reference for Josh!

From Greg, A Dependent to Everyone:

I'll be on for Dependent students

From Josh (A), Legal Aid (he/him) to Everyone:

+12

From Josh (A), Legal Aid (he/him) to Everyone:

+1

From Josh (A), Legal Aid (he/him) to Everyone:

Or 12, either way

From Bethany (P) Disability (she/hers) to Everyone:

+1 to Josh

From David (P) - State hi ed agencies to Everyone:

+1 to Daniel

From Bethany (P) Disability (she/hers) to Everyone:

Thank you for that commitment!

From Carol (A) Proprietary Inst. to Everyone:

+1 to Daniel would be better to have it where public can view as well

From Michaela [P] Ind. Students to Everyone:

I know this is super important but I urge us to use the time we do have right now on IDR

From Eric (A); State AGs to Everyone:

Joe will be taking over for me on behalf of State AGs now

From Josh (A), Legal Aid (he/him) to Everyone:

We appreciate ED's statements and look forward to a meeting in between sessions. We'll circulate some proposed dates and times for any negotiator who wants and is able to attend.

From David (P) - State hi ed agencies to Everyone:

Thanks, Josh.

From David (P) - State hi ed agencies to Everyone:

*Josh (sorry)

From Rachelle (A) Four Yr Publics to Everyone:

Marjorie is back for 4 year publics. Going off camera

From Joe; P, State AGs to Everyone:

My suggestion is that we add interest subsidies to EICR beyond the $0 subsidy.

From Bethany (P) Disability (she/hers) to Everyone:

+1 to Michaela re: should be 0%

From David (P) - State hi ed agencies to Everyone:

Agreed with Joe.

From Bethany (P) Disability (she/hers) to Everyone:

And also +1 to Joe's proposal of beyond

From Persis (P), Legal Aid (she/her) to Everyone:

My proposal earlier was that any unpaid interest should be subsidized

From Suzanne Martindale (A) state regulators to Everyone:

+1, joe, this would create a cliff for borrowers who owe more than $0. EICR should be more generous than REPAYE

From Joe; P, State AGs to Everyone:

I support Persis's proposal that any unpaid interest should be subsidized

From Suzanne Martindale (A) state regulators to Everyone:

+1

From David (P) - State hi ed agencies to Everyone:

+1

From Joe; P, State AGs to Everyone:

EICR should be superior to REPAYE

From Jeri (P) Student Borrower (she/her) to Everyone:

+1

From Bethany (P) Disability (she/hers) to Everyone:

+1

From Marjorie (P), Four Yr Publics (she/her) to Everyone:

+1

From Jeri (P) Student Borrower (she/her) to Everyone:

Lifting up - taking away the difference btwn grad and undergrad

From Daniel (P) - Fin Aid Admin (he/him) to Everyone:

Yes, Jeri. I agree....

From Alyssa (A) Fin Aid Admins to Everyone:

+1 Joe. Default management companies do this too as do some, I stress some, schools with exit counseling and default prevention efforts.

From David (P) - State hi ed agencies to Everyone:

+1 Joe

From Justin (P) Service Members/Veterans to Everyone:

+1 Joe

From Bethany (P) Disability (she/hers) to Everyone:

+1 Joe

From Daniel (P) - Fin Aid Admin (he/him) to Everyone:

+1 Persis on cancellation as it goes....

From Joe; P, State AGs to Everyone:

+1 cancellation as it goes

From Bethany (P) Disability (she/hers) to Everyone:

+1 on Persis

From David (P) - State hi ed agencies to Everyone:

+1 Persis. Love it.

From Jeri (P) Student Borrower (she/her) to Everyone:

Jen is coming in for me.

From David (P) - State hi ed agencies to Everyone:

Sounds like a good job for Raj!

From Jeri (P) Student Borrower (she/her) to Everyone:

+ 1Persis - tax free forgiveness

From Joe; P, State AGs to Everyone:

+1 Michaela on long term economic affects

From Bethany (P) Disability (she/hers) to Everyone:

+1 Michaela on long term economic affects

From Marjorie (P), Four Yr Publics (she/her) to Everyone:

+1 Michaela on economic affects

From Suzanne Martindale (A) state regulators to Everyone:

+1 Michaela - those struggling most typically owe less than $10k - why make them pay on that for almost as long as a mortgage

From Joe; P, State AGs to Everyone:

Let's not forget that 20 to 25 years is a best case scenario that assumes people can jump through the administrative hoops. As Persis pointed out a de minimis number of borrowers have been able to so that.

From Greg, A Dependent to Everyone:

Preach

From Daniel (P) - Fin Aid Admin (he/him) to Everyone:

And 10 years is the standard repayment period.

From Daniel (P) - Fin Aid Admin (he/him) to Everyone:

YES!!!

From Daniel (P) - Fin Aid Admin (he/him) to Everyone:

+100000 Michaela

From Marjorie (P), Four Yr Publics (she/her) to Everyone:

+100000

From Joe; P, State AGs to Everyone:

The lack of a bankruptcy discharge option means we need to do more here

From Jeri (P) Student Borrower (she/her) to Everyone:

+1

From Persis (P), Legal Aid (she/her) to Everyone:

1000% Bethany!

From Joe; P, State AGs to Everyone:

+1 Bethany

From Michaela [P] Ind. Students to Everyone:

https://www.americanprogress.org/issues/education-postsecondary/news/2017/11/15/442773/student-loan-default-crisis-borrowers-children/

From Carol (A) Proprietary Inst. to Everyone:

+1 Bethany all forbearances should be considered

From Bethany (P) Disability (she/hers) to Everyone:

+1 Marjorie re: grad school

From Jeri (P) Student Borrower (she/her) to Everyone:

+ Marjorie!!!

From Daniel (P) - Fin Aid Admin (he/him) to Everyone:

Agreed Marjorie; many of our professions require grad

degrees...

From Daniel (P) - Fin Aid Admin (he/him) to Everyone:

And PSLF doesn't distinguish

From Suzanne Martindale (A) state regulators to Everyone:

+1 Marjorie - and any public service jobs require grad degrees

From Suzanne Martindale (A) state regulators to Everyone:

*many

From Bobby (P) Two Year Public Colleges to Everyone:

+ 1Marjorie!

From Persis (P), Legal Aid (she/her) to Everyone:

For those who haven't seen it yet https://edtrust.org/resource/jim-crow-debt/

From Suzanne Martindale (A) state regulators to Everyone:

Daniel you read my mind!

From Jeri (P) Student Borrower (she/her) to Everyone:

+1 Jen!!

From Bethany (P) Disability (she/hers) to Everyone:

+1 Jen

From Marjorie (P), Four Yr Publics (she/her) to Everyone:

+1 Thank you Jen!

From Michaela [P] Ind. Students to Everyone:

Thank you for sharing that Jen

From Bethany (P) Disability (she/hers) to Everyone:

+1 Greg

From Michaela [P] Ind. Students to Everyone:

+1 Greg

From Josh (A), Legal Aid (he/him) to Everyone:

+1 Greg

From Jeri (P) Student Borrower (she/her) to Everyone:

+ 1 Greg!

From Marjorie (P), Four Yr Publics (she/her) to Everyone:

+1 Greg

From David (P) - State hi ed agencies to Everyone:

Damn, Greg, so powerful.

From Jen (she/ella): (A) Student Borrower to Everyone:

+ 1 Greg

From Suzanne Martindale (A) state regulators to Everyone:

+1 Greg!!!!

From Heather - PSLF Advisor to Everyone:

Fantastic advocacy, Greg!

From Joe; P, State AGs to Everyone:

+1 Greg

From Marjorie (P), Four Yr Publics (she/her) to Everyone:

From Joe; P, State AGs to Everyone:

Great framing Greg

From Misty (P) Priv. Non-Profit to Everyone:

+1 Greg!!!

From Bobby (P) Two Year Public Colleges to Everyone:

+ 1 Greg

From Jeri (P) Student Borrower (she/her) to Everyone:

coming back. :)

From Daniel (P) - Fin Aid Admin (he/him) to Everyone:

With you. Greg, as well. Just on another screen! This is our time to make a difference...

From Josh (A), Legal Aid (he/him) to Everyone:

It’s essential to lift up borrowers stories. The solution isn’t to cut them out, it’s to extend the time

From Bethany (P) Disability (she/hers) to Everyone:

+ 100% Persis + David

From Bethany (P) Disability (she/hers) to Everyone:

+1 Joe's point about bankruptcy

From David (P) - State hi ed agencies to Everyone:

Such an important point, Joe!

From Suzanne Martindale (A) state regulators to Everyone:

+ 1 joe - unlike most consumer loans, student loans don't get an automatic discharge in bankruptcy

From Greg, A Dependent to Everyone:

100%

From Suzanne Martindale (A) state regulators to Everyone:

unlike most consumer loans, there's no statute of limitations on collecting a federal student loan

From Suzanne Martindale (A) state regulators to Everyone:

unlike most consumer loans, federal student loans can negatively amortize currently

From Heather - PSLF Advisor to Everyone:

and unlike most consumer loans, the federal government can garnish wages without a court order, etc.

From Bethany (P) Disability (she/hers) to Everyone:

+1 Michaela

From Jen (she/ella): (A) Student Borrower to Everyone:

+ 1 Michaela!!

From Dixie (P) Dependent Students (ella/she) to Everyone:

+100000000 Michaela

From Dixie (P) Dependent Students (ella/she) to Everyone:

Greg will take the temp check and then I will join the table.

From David (P) - State hi ed agencies to Everyone:

It might be more revealing to hear from those whose thumbs were not down.

From Dixie (P) Dependent Students (ella/she) to

Everyone:

^

From Jeri (P) Student Borrower (she/her) to Everyone:

+ Ditto Justin.

From Greg, A Dependent to Everyone:

DAVID!

From Michaela [P] Ind. Students to Everyone:

Thank you Misty

From Michaela [P] Ind. Students to Everyone:

And yes to David! I would really like to hear from folks how were not thumbs down

From Bethany (P) Disability (she/hers) to Everyone:

I'll note that I'm also much more comfortable keeping PSLF narrow if we shorten IDR to 10 years.

From Justin (P) Service Members/Veterans to Everyone:

+1 David on hearing from those whose thumbs were not down

From Josh (A), Legal Aid (he/him) to Everyone:

Can we skip the break today?

From Dixie (P) Dependent Students (ella/she) to Everyone:

+1 Josh ^

From Josh (A), Legal Aid (he/him) to Everyone:

Another suggestion for the third session is to reduce the lunch breaks to 30-45 minutes.

From Christina, she/her (A) 2-Year Public to Everyone:

Christina will be at the table for 2-year publics for the remainder of the day

From David (P) - State hi ed agencies to Everyone:

Half hour lunch breaks would work for me.

From Bethany (P) Disability (she/hers) to Everyone:

Also for me

From Dixie (P) Dependent Students (ella/she) to Everyone:

I will be in for Dependent Students

From Jeri (P) Student Borrower (she/her) to Everyone:

I am ok with a shorter lunch next time

From Bobby (P) Two Year Public Colleges to Everyone:

Christina will be at the table for 2-year publics

From Persis (P), Legal Aid (she/her) to Everyone:

https://www.newamerica.org/documents/6935/The_Department_of_Education_can_Protect_Borrowers_at_Risk_of_Defaulting_on_the_h69ZKwa.pdf

From Rachelle (A) Four Yr Publics to Everyone:

+1 on FUTURE helping this

From Bethany (P) Disability (she/hers) to Everyone:

+1 Daniel on that no tax form default

From Persis (P), Legal Aid (she/her) to Everyone:

+1 agree that no tax return = $0 payment

From Bethany (P) Disability (she/hers) to Everyone:

+1 to Joe

From David (P) - State hi ed agencies to Everyone:

My alternate, Suzanne, will join to make a comment.

From Rachelle (A) Four Yr Publics to Everyone:

Multiyear opt-in to IDR; IDR in case of missed payments should be part of FAFSA filing and loan exit counseling.

From Christina, she/her (A) 2-Year Public to Everyone:

can a self-certification process be implemented for borrowers who have not 1) changed employers, or 2) had an increase over X% in income?

From Christina, she/her (A) 2-Year Public to Everyone:

self-certification can include permission to data share with IRS

From Joe; P, State AGs to Everyone:

An inability to address servicing through the regulations is all the more reason to recognize servicer error through payment count lookbacks and to add automatic enrollment into IDR for delinquent borrowers.

From Heather - PSLF Advisor to Everyone:

Well-crafted regulations are easier for servicers to implement

From Joe; P, State AGs to Everyone:

We allege that those subject lines are deceptive under state law when servicers have promised timely notification of recert deadlines

From Justin Hauschild (SVA) to Everyone:

+1 Suzanne

From Marjorie (P), Four Yr Publics (she/her) to Everyone:

+1

From Heather - PSLF Advisor to Everyone:

+1 Suzanne

From Bethany (P) Disability (she/hers) to Everyone:

+1 Suzanne

From Persis (P), Legal Aid (she/her) to Everyone:

+ 1

From Jeri (P) Student Borrower (she/her) to Everyone:

+1

From David (P) - State hi ed agencies to Everyone:

Best predictor of next year's income is current year's income (or evening last year's income).

From David (P) - State hi ed agencies to Everyone:

even not evening

From Heather - PSLF Advisor to Everyone:

And if you don't fix recertification, you don't fix PSLF either

From Suzanne Martindale (A) state regulators to Everyone:

David is back

From Persis (P), Legal Aid (she/her) to Everyone:

josh will take the legal aid seat

From David (P) - State hi ed agencies to Everyone:

Regarding yesterday's discussion about third-party contractors:
https://www.chronicle.com/article/college-finances-

are-being-eaten-from-the-inside?utm_source=Iterable&utm_medium=email&utm_campaign=campaign_3154176_nl_Afternoon-Update_date_20211105&cid=pm&source=ams&sourceid=

From Bethany (P) Disability (she/hers) to Everyone:

+1 Josh's proposal

From David (P) - State hi ed agencies to Everyone:

I support that

From Justin Hauschild (SVA) to Everyone:

+1 Josh on starting w/ these issues next time

From Bethany (P) Disability (she/hers) to Everyone:

would be good to start with these later issues next time

From Marjorie (P), Four Yr Publics (she/her) to Everyone:

Agree with Josh.

From Dixie (P) Dependent Students (ella/she) to Everyone:

+1 Josh

From Jennifer - ED negotiator to Everyone:

Limited PSLF Waiver Implementation

We are tracking the implementation of the limited PSLF waiver according to four populations of borrowers, and useful to understand before reviewing the implementation summary.

Group 1 includes borrowers with Direct Consolidation Loans and previously certified employment for PSLF.

Group 2 includes borrowers with Direct Loans that are not Direct Consolidation Loans and previously certified employment for PLSF.

Group 3 includes borrowers with Direct Loans who have not previously certified employment.

Group 4 includes borrowers with FFEL and Perkins Loans

To benefit from the waiver, borrowers with loans in groups 3 and 4 need to take actions to place those loans in groups 1 or 2.

Implementation Activities and Timeline

End of September 2021, provided initial, high-level talking points to servicers and contact centers

Early October 2021, provided revised high-level talking points to service

From Daniel (P) - Fin Aid Admin (he/him) to Everyone:

Students are required to answer (and self-certify) high school graduation status on the FAFSA.

From Bethany (P) Disability (she/hers) to Everyone:

I agree w/ Josh's reading

From Bethany (P) Disability (she/hers) to Everyone:

and would support his proposal to revert to the issue statement

From Bethany (P) Disability (she/hers) to Everyone:

+1

From Josh (A), Legal Aid (he/him) to Everyone:

The presumption in electronic authorization should be in favor of the borrower. That is, if the borrower states they didn't authorize, that should be sufficient unless ED can provide sufficient proof of verification

From Michaela [P] Ind. Students to Everyone:

What? Not all schools do yearly MPN? Pretty sure my school makes me do it yearly. This year I had to do 2 +, for different kinds of loans

From Daniel (P) - Fin Aid Admin (he/him) to Everyone:

Not required, Michaela... ;) Your school may require it, but it is an option.

From Jeri (P) Student Borrower (she/her) to Everyone:

Very high anxiety among borrowers...

From Bethany (P) Disability (she/hers) to Everyone:

Very, very high anxiety

From Marjorie (P), Four Yr Publics (she/her) to Everyone:

Can those who are available after public comment stay on to discuss working groups, additional time, etc?

From Josh (A), Legal Aid (he/him) to Everyone:

I can and think this is a great idea