



Agenda

- Loan Forgiveness
 - PSLF
 - Time Based Forgiveness
 - Broad Scale Forgiveness
- Negotiated Rulemaking
 - Gainful Employment
- Questions



Loan Forgiveness



Public Service Loan Forgiveness (PSLF)
Temporary waivers in place through Oct 31, 2022



Time-Based Forgiveness
One-time account adjustment



Broad-Scale Forgiveness

Not yet decided, but could be \$10K with means testing



Negotiated Rulemaking



Rulemaking Process Overview

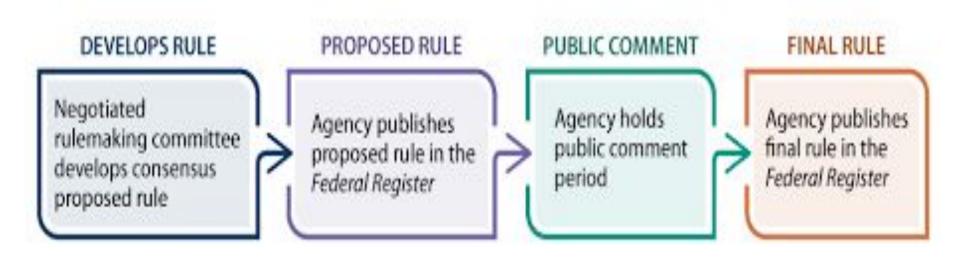


Image courtesy of Congressional Research Service



Affordability and **Student Loans** Committee

No consensus

- **PSLF**
- IDR
- **Borrower Defense**

Consensus

- Interest capitalizationPrison Education Programs subcommittee



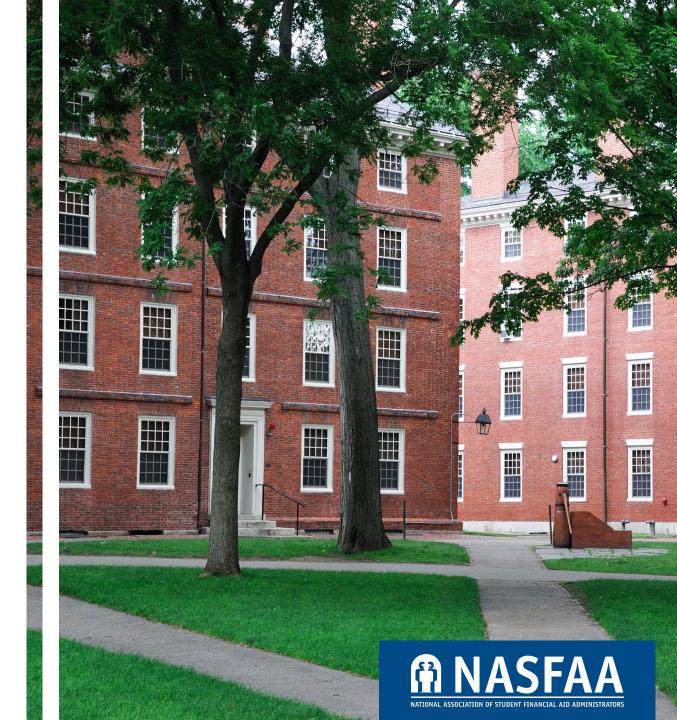
Institutional and Programmatic Eligibility Committee

No consensus

- Certification Procedures
- Administrative Capability

Consensus

• 90/10



improvement

lower cost debt

graduate

gainful employment rules

federal students aid

higher education act

gainful employment

career education program

taxpayer money

students of color

trump administration

quality value

students quality program

public comments

stakeholders

unaffordable debt

earnings

outcomes

cost

hea career program

prepare students ge rules

loan repayment rate

lower tuition

profit college

recognized occupation

good value





Any questions or comments?

For additional information, please contact NASFAA's policy team at policy@nasfaa.org



