



DEPARTMENT OF EDUCATION

[Docket No.: ED-2026-SCC-1420]

Agency Information Collection Activities; Comment Request; Income Driven Repayment Plan Request for the William D. Ford Federal Direct Loans and Federal Family Education Loan Programs

AGENCY: Federal Student Aid (FSA), Department of Education (ED).

ACTION: Notice.

SUMMARY: In accordance with the Paperwork Reduction Act (PRA) of 1995, the Department is proposing revision of a currently approved information collection request (ICR).

DATES: Interested persons are invited to submit comments on or before **[INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER]**.

ADDRESSES: To access and review all the documents related to the information collection listed in this notice, please use <http://www.regulations.gov> by searching the Docket ID number ED-2026-SCC-1420. Comments submitted in response to this notice should be submitted electronically through the Federal eRulemaking Portal at <http://www.regulations.gov> by selecting the Docket ID number or via postal mail, commercial delivery, or hand delivery. If the regulations.gov site is not available to the public for any reason, the Department will temporarily accept comments at ICDocketMgr@ed.gov. Please include the docket ID number and the title of the information collection request when requesting documents or submitting comments. Please note that comments submitted after the comment period will not be accepted. Written requests for information or comments submitted by postal mail or delivery

should be addressed to Carolyn Rose, U.S. Department of Education, Federal Student Aid, 400 Maryland Avenue SW, Washington, DC 20202-1200.

FOR FURTHER INFORMATION CONTACT: For specific questions related to collection activities, please contact Carolyn Rose, (202) 453-5967.

SUPPLEMENTARY INFORMATION: The Department, in accordance with the Paperwork Reduction Act of 1995 (PRA) (44 U.S.C. 3506(c)(2)(A)), provides the general public and Federal agencies with an opportunity to comment on proposed, revised, and continuing collections of information. This helps the Department assess the impact of its information collection requirements and minimize the public's reporting burden. It also helps the public understand the Department's information collection requirements and provide the requested data in the desired format. The Department is soliciting comments on the proposed information collection request (ICR) that is described below. The Department is especially interested in public comment addressing the following issues: (1) is this collection necessary to the proper functions of the Department; (2) will this information be processed and used in a timely manner; (3) is the estimate of burden accurate; (4) how might the Department enhance the quality, utility, and clarity of the information to be collected; and (5) how might the Department minimize the burden of this collection on the respondents, including through the use of information technology. Please note that written comments received in response to this notice will be considered public records.

Title of Collection: Income Driven Repayment Plan Request for the William D. Ford Federal Direct Loans and Federal Family Education Loan Programs

OMB Control Number: 1845-0102

Type of Review: Revision of a currently approved ICR

Respondents / Affected Public: Individuals or Households

Total Estimated Number of Annual Responses: 9,500,000

Total Estimated Number of Annual Burden Hours: 3,135,000

Abstract: The One Big Beautiful Bill Act (OBBBA) signed into law on July 4, 2025, made statutory changes to Sections 455(a), 455(d), 455(e), 455(g), and 455(q) that impact borrower eligibility, terms and conditions, and borrowers' rights and responsibilities for Direct Loans received on or after July 1, 2026. Additionally, previous provisions regulated in 34 C.F.R. 685.209 effective July 1, 2024, were invalidated as a result of court actions on March 10, 2026.

Section 493C of the Higher Education Act of 1965, as amended (the HEA), authorizes the Income-Based Repayment (IBR) Plan for borrowers who obtain student loans through the Federal Family Education Loan (FFEL) Program and William D. Ford Federal Direct Loan (Direct Loan) Program. Section 455(e) of the HEA describes income-contingent repayment plans for borrowers who obtain student loans through the Direct Loan Program. Section 455(q) of the HEA describes the Repayment Assistance Plan for borrowers who obtain student loans through the Direct Loan Program. These plans are collectively referred to as income driven repayment (IDR) plans and the regulations that govern them are in 34 CFR 682.215 (for FFEL Program loans) and 685.209 (for Direct Loans). There are three income-contingent repayment plans: the Saving on a Valuable Education (SAVE) Plan (formerly REPAYE), Pay As You Earn (PAYE) Plan, and the Income-Contingent Repayment (ICR) Plan. The court action effective March 10, 2026 invalidates the SAVE Plan and the OBBBA requires the remaining income-contingent plans be sunset by July 1, 2028.

The Department is updating the currently approved IDR Request Form that is used by a borrower to enroll, recertify, or change their IDR plan to support the provisions identified by the OBBBA and court action. Specifically, the form is being updated to add the Repayment Assistance Plan as an option for borrowers to select and revising the

questions related to family size to accurately gather the borrower's number of dependents—a component unique to the Repayment Assistance Plan. Additionally, the form explains the terms of the Repayment Assistance Plan and provides notice that the PAYE and ICR plans will be sunset in 2028 (the SAVE Plan was removed in a previous version of the form as a result of a court injunction). Additional updates to improve clarity and the borrower experience as a result of these changes have also been made.

Ross Santy,

Chief Data Officer,

Office of Planning, Evaluation and Policy Development.

[FR Doc. 2026-07614 Filed: 4/17/2026 8:45 am; Publication Date: 4/20/2026]