



DEPARTMENT OF EDUCATION

[Docket No.: ED-2026-SCC-1519]

Agency Information Collection Activities; Comment Request; Loan Rehabilitation: Reasonable and Affordable Payments

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-1519. 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: Loan Rehabilitation: Reasonable and Affordable Payments

OMB Control Number: 1845-0120

Type of Review: Revision of a currently approved ICR

Respondents / Affected Public: Individuals or Households

Total Estimated Number of Annual Responses: 139,000

Total Estimated Number of Annual Burden Hours: 139,000

Abstract: This is a request for an extension with change of the information collection for the form used to obtain standardized financial information from borrowers with defaulted

Direct Loan (DL) or Federal Family Education Loan (FFEL) Program loans. This information is used by either the U.S. Department of Education (the Department) or a guaranty agency to make a determination of a reasonable and affordable monthly loan payment which if made according to the agreed schedule would afford defaulted borrowers an opportunity for loan rehabilitation.

The One Big Beautiful Bill Act (OBBBA) signed into law on July 4, 2025, made statutory changes that require updates to the 1845-0120 Loan Rehabilitation: Reasonable and Affordable Payments collection. This revision to this information collection package reflect the statutory changes made by the OBBBA for the 2026-27 award year. The Department plans to submit another revision to this form for public comment as soon as practicable to make additional form changes for the requirements that begin in the 2027-28 award year.

Ross Santy,

Chief Data Officer,

Office of Planning, Evaluation and Policy Development.

[FR Doc. 2026-08746 Filed: 5/4/2026 8:45 am; Publication Date: 5/5/2026]