BILLING CODE 4000-01-P

DEPARTMENT OF EDUCATION

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

Agency Information Collection Activities; Submission to the Office of Management and Budget for Review and Approval; 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 a revision of a currently approved information collection request (ICR).

DATES: Interested persons are invited to submit comments on or before **[INSERT DATE 30 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER]**.

ADDRESSES: Written comments and recommendations for proposed information collection requests should be submitted within 30 days of publication of this notice. Click on this link www.reginfo.gov/public/do/PRAMain to access the site. Find this information collection request (ICR) by selecting “Department of Education” under “Currently Under Review,” then check the “Only Show ICR for Public Comment” checkbox. Reginfo.gov provides two links to view documents related to this information collection request. Information collection forms and instructions may be found by clicking on the “View Information Collection (IC) List” link. Supporting statements and other supporting documentation may be found by clicking on the “View Supporting Statement and Other Documents” link.

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

SUPPLEMENTARY INFORMATION: 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,

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Office of Planning, Evaluation and Policy Development.

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