This document is scheduled to be published in the Federal Register on 2026-11-19 and available online at https://www.federalregister.gov/d/2026-23616, and on https://govinfo.gov

4000-01-U

DEPARTMENT OF EDUCATION

[Docket ID ED-2026-FSA-2839]

Privacy Act of 1974; Matching Program

AGENCY: Federal Student Aid, U.S. Department of Education.

ACTION: Notice of a new matching program.

SUMMARY: This matching program will support the U.S. Department of Education (ED) and the Department of War (DoW) in meeting the requirements set forth in Section 559(b) of the Servicemember Quality of Life Improvement and National Defense Authorization Act for Fiscal Year 2025, which requires the Secretary of Education and the Secretary of War to enter into a matching program to identify servicemembers and staff eligible for certain public service loan forgiveness programs. Under this matching program, DoW (source agency) will disclose to the ED, Federal Student Aid (FSA), (recipient agency), information on individuals who, at any time beginning on or after October 1, 2007, were members of the Armed Forces serving on active duty for a period of more than 30 consecutive days or civilian employees of DoW, for the purposes of: (1) identifying whether they made one or more student loan payments eligible to be counted for purposes of the Public Service Loan Forgiveness (PSLF) Program under subsection 455(m) of the Higher Education Act of 1965 (HEA) and Temporary Expanded PSLF (TEPSLF) program;, and (2) without

requiring further information from them, certifying the total period of such service or employment for purposes of such program and counting the total number of qualifying payments made by them for purposes of such program during such period. ED will evaluate the information that it receives from DoW to create a count of qualifying payments under PSLF made by covered employees on their respective Title IV Loans (as defined herein). In addition, ED will create customized notifications for covered employees based on the status of their respective Title IV Loans and whether they have already submitted a PSLF and TEPSLF Certification and Application (PSLF form).

DATES: Submit your comments on the proposed establishment of the matching program on or before **[INSERT DATE 30 DAYS AFTER DATE OF PUBLICATION IN THE *FEDERAL REGISTER*].**

The matching program will become effective on the later of the following two dates: (1) December 1, 2026, or (2) 30 days after the publication of this notice, on [INSERT DATE OF PUBLICATION IN THE FEDERAL REGISTER), unless comments have been received from interested members of the public requiring modification and republication of the notice. The matching program will continue for 18 months after the effective date and may be renewed for up to an additional 12 months if, within 3 months prior to the expiration of the 18 months, the respective Data Integrity

Boards of ED and the DoW determine that the conditions specified in 5 U.S.C. 552a(o)(2)(D) have been met.

ADDRESSES: Comments must be submitted via the Federal eRulemaking Portal at regulations.gov. However, if you require an accommodation or cannot otherwise submit your comments via regulations.gov, please contact the program contact person listed under FOR FURTHER INFORMATION CONTACT. The Department will not accept comments submitted by fax or by email, or comments submitted after the comment period. To ensure that the Department does not receive duplicate copies, please submit your comments only once. In addition, please include the Docket ID at the top of your comments.

Federal eRulemaking Portal: Go to www.regulations.gov to submit your comments electronically. Information on using Regulations.gov, including instructions for accessing agency documents, submitting comments, and viewing the docket, is available on the site under the "FAQ" tab.

Privacy Note: The Department's policy is to make all comments received from members of the public available for public viewing in their entirety on the Federal eRulemaking Portal at www.regulations.gov. Therefore, commenters should be careful to include in their comments only information that they wish to make publicly available.

FOR FURTHER INFORMATION CONTACT: Corinne Sauri,

Management and Program Analyst, Office of Operations and Governance, Federal Student Aid, U.S. Department of Education, 77 K Street, NE, Washington, DC 20202. Telephone: (202) 245-5612.

If you are deaf, hard of hearing, or have a speech disability and wish to access telecommunications relay services, please dial 7-1-1.

SUPPLEMENTARY INFORMATION: In accordance with the Privacy Act of 1974, as amended (Privacy Act) (5 U.S.C. 552a); Office of Management and Budget (OMB) Final Guidance Interpreting the Provisions of Public Law 100-503, the Computer Matching and Privacy Protection Act of 1988, published in the *Federal Register* on June 19, 1989 (54 FR 25818); and OMB Circular No. A-108, notice is hereby provided of the establishment of the matching program between ED and DoW.

PARTICIPATING AGENCIES: U.S. Department of Education and the Department of War.

AUTHORITY FOR CONDUCTING THE MATCHING PROGRAM: ED's legal authority to enter into this matching program is provided by subsection 455(m) of the HEA (20 U.S.C. 1087e(m)), and the regulations set forth in 34 C.F.R. § 685.219. DoW's legal authority for this matching program and the associated disclosures is provided by subsection 455(o) of the HEA (20 U.S.C. 1087e(o)) and the Privacy Act of 1974 (5 U.S.C. 552a). The Privacy Act (5 U.S.C. 552a(b)(3))

authorizes a Federal agency to disclose information about an individual that is maintained in a system of records without the individual's prior written consent, when the disclosure is pursuant to a routine use published in a System of Records Notice (SORN) as required by 5 U.S.C. 552a(e)(4)(D). DoW published routine use Y in the applicable SORN, Uniformed Services Human Resources Information System (91 FR 10373) (March 3, 2026), to authorize the disclosures made under this matching program.

PURPOSE(S): This matching program will assist DoW and ED in sharing information on individuals who, at any time beginning on or after October 1, 2007, were members of the Armed Forces serving on active duty for a period of more than 30 consecutive days or civilian employees of DoW (collectively referred to as "covered employees"), for the purposes of: (1) identifying whether they made one or more student loan payments eligible to be counted for purposes of the PSLF program under subsection 455(m) of the HEA (20 U.S.C. 1087e(m)) and TEPSLF program; and (2) without requiring further information from them, certifying the total period of such service or employment for purposes of such program and counting the total number of qualifying payments made by them for purposes of such program during such period.

ED will evaluate the information that it receives from DoW to create a count of qualifying payments under PSLF

made by covered employees of their respective Title IV Loans (as defined herein). In addition, ED will create customized notifications for covered employees based on the status of their respective Title IV Loans and whether they have already submitted a PSLF form. If ED determines that a covered employee, with approved certified employment on record as a result of a previously submitted PSLF form, has the requisite number of qualifying Title IV Loan payments under PSLF, then ED will automatically discharge the covered employee's Title IV Loans without requiring the covered employee to submit a PSLF form and will so notify the covered employee. Separately, if a covered employee has never submitted a PSLF form before but has met the requirements to receive loan discharge, ED will contact the covered employee and provide the ability to opt-out of forgiveness within 30 days from the date that ED sends the notification to the borrower before administering the discharge.

CATEGORIES OF INDIVIDUALS: This matching program covers individuals who, at any time beginning on or after October 1, 2007, were members of the Armed Forces serving on active duty for a period of more than 30 consecutive days or civilian employees of DoW.

CATEGORIES OF RECORDS: This matching program covers the following records on the aforementioned individuals:

the name (first, middle, and last), date of birth

(DOB), and Social Security number (SSN), and an indicator if the individual is military or civilian, beginning and end dates of employment or active duty service, and average number of hours in work schedule.

SYSTEM(S) OF RECORDS: ED will disclose information to, and maintain information received from, DoW in ED's system of records titled "National Student Loan Data System (NSLDS)" (18-11-06), last published in the Federal Register in full on April 22, 2026 (91 FR 21480) and available at https://www.federalregister.gov/documents/2026/04/22/2026-07817/privacy-act-of-1974-system-of-records. ED will disclose to DoW the Notification File (data elements described in Attachment B) pursuant to routine use (1)(a) of NSLDS.

DoW will disclose to ED information from DoW's system of records titled "Uniformed Services Human Resources Information System", last published in full in the Federal Register on March 3, 2026 (91 FR 10373) and available at https://www.federalregister.gov/documents/2026/03/03/2026-04170/privacy-act-of-1974-system-of-records. DoW will disclose to ED the Response File (data elements described in Attachment B) pursuant to routine use Y.

ED will redisclose the information obtained from DoW to ED's Digital and Customer Care (DCC) Information Technology (IT) system covered under the system of records titled "Aid Awareness and Application Processing" (18-11-

21), last published in the Federal Register in full on April 22, 2026 (91 FR 21450) and available at https://www.federalregister.gov/documents/2026/04/22/2026-07825/privacy-act-of-1974-system-of-records pursuant to 5 U.S.C. 552a(b)(1). DoW and ED have respectively determined that the routine uses set forth in Sections VI.A.1 through 3 of this CMA are compatible with the purposes for which the information was collected. In accordance with Section VIII of this CMA, ED will notify all borrowers contained in the DoW Response File via written letter that their information matched.

Accessible Format: On request to the program contact person listed under FOR FURTHER INFORMATION CONTACT, individuals with disabilities can obtain this document in an accessible format. The Department will provide the requestor with an accessible format that may include Rich Text Format (RTF) or text format (txt), a thumb drive, an MP3 file, braille, large print, audiotape, compact disc, or other accessible format.

Electronic Access to This Document: The official version of this document is the document published in the *Federal Register*. You may access the official edition of the *Federal Register* and the Code of Federal Regulations at www.govinfo.gov. At this site you can view this document, as well as all other documents of this Department published in the *Federal Register*, in text or Portable Document

Format (PDF). To use PDF you must have Adobe Acrobat Reader, which is available free at the site.

You may also access documents of the Department published in the *Federal Register* by using the article search feature at www.federalregister.gov. Specifically, through the advanced search feature at this site, you can limit your search to documents published by the Department.

Wayne Sullivan,
Acting Principal Deputy Chief Operating Officer, Federal Student Aid.

[FR Doc. 2026-23616 Filed: 11/18/2026 8:45 am; Publication Date: 11/19/2026]