

**U.S. Department of Education
Student Loan Debt Relief
Negotiated Rulemaking**

**Session 4 Meeting Summary
February 22 & 23, 2024**

Welcome

Introductions & Opening Remarks

The Federal Negotiator, Tamy Abernathy introduced Under Secretary James Kvaal for Opening Remarks

Department of Education Under Secretary of Education James Kvaal thanked the convening of this 4th and final session of the negotiation committee members related to financial hardship waivers. He shared context for needed relief. He acknowledged the prior work of the committee at the first 3 sessions held in October, November, and December 2023. He expressed it has been a very successful effort.

FMCS Facilitator welcomed the parties to Session 4 and conducted the roll call of non-federal negotiators, General Counsel for the Department of Education, and the Department's Federal Negotiator.

Old Business

The Federal Negotiator shared that the proposed regulatory text had been sent out to negotiators before Session 4 regarding financial hardship waivers.

Membership

The following individuals are the members of the Student Loan Debt Relief Negotiated Rulemaking Committee. Some primary or alternate negotiators were unable to attend the Session days. In the case where the primary was unable to attend, the alternate filled the role of primary. Those in attendance are indicated on the chart below with an *.

Community of Interest	Primary Negotiator	Alternate Negotiator
Civil Rights Organizations	*Wisdom Cole, NAACP	India Heckstall, Center for Law and Social Policy
Legal Assistance Organizations that Represent Students or Borrowers	Kyra Taylor, National Consumer Law Center	*Scott Waterman, Student Loan Committee of the National Association of Chapter 13 Trustees
State Officials, including State higher education executive officers, State authorizing agencies, and State regulators of institutions of higher education.	*Lane Thompson, Oregon DCBS -Division of Financial Regulation	Amber Gallup, New Mexico Higher Education Department
States Attorneys General	*Yael Shavit, Office of the Massachusetts Attorney General	Vacant
Public Institutions of Higher Education, Including Two-Year and Four-Year Institutions	*Melissa Kunes, The Pennsylvania State University	J.D. LaRock, North Shore Community College
Private Nonprofit Institutions of Higher Education	*Angelika Williams, University of San Francisco	*Susan Teerink, Marquette University
Proprietary Institutions	*Kathleen Dwyer, Galen College of Nursing	*Belen Gonzalez, Mech-Tech College
Historically Black Colleges and Universities, Tribal Colleges and Universities and Minority-Serving Institutions (institutions of higher education eligible to receive Federal Assistance under title III, parts A and F, and title V of the HEA)	Sandra Bohan, Salish Kootenai College	*Carol Peterson, Langston University
Federal Family Education Loan (FFEL) Lenders, Servicers or Guaranty Agencies	*Scott Buchanan, Student Loan Servicing Alliance	Benjamin Lee, Ascendium Education Solutions, Inc.

Student Loan Borrowers Who Attended Programs of Two-Years or Less	*Ashley Pizzuti, San Joaquin Delta College	David Ramirez, Pasadena City College
Student Loan Borrowers Who Attended Four-Year Programs	Sherrie Gammage, The University of New Orleans	*Sarah Christa Butts, University of Maryland
Student Loan Borrowers Who Attended Graduate Programs	*Richard Hasse, State University of New York at Stony Brook	*Dr. Jalil Bishop, University of California, Los Angeles
Currently Enrolled Postsecondary Education Students	Jada Sanford, Stephen F. Austin University	*Jordan Nellums, University of Texas
U.S. Military Service Members, Veterans, or Groups Representing them	*Vincent Andrews, Veteran	Vacant
Consumer Advocates	*Jessica Ranucci, New York Legal Assistance Group	*Ed Boltz, Law Offices of John T. Orcutt, P.C.
Individuals with Disabilities or Groups Representing them	*John Whitelaw, Community Legal Aid Society, Inc. (CLASI)	Waukecha Wilkerson, Sacramento State University
Federal Negotiator	*Tamy Abernathy, Director of Policy Coordination Group for the Office of Post Secondary Education	

Agenda

February 22, 2024 – Hardship proposed regulatory text.
Public Comment

February 23, 2024 – Hardship amended proposed regulatory text
Consensus

Discussion

The Department provided proposed regulatory text of **34 CFR Part 30-Debt Collection (Section 30.91) Subpart G – Waiver of Federal Student Loan Debts** for the negotiators to consider prior to the session and shared amended regulatory text before any consensus decisions were made.

Throughout the two-day session, the Department of Education provided background and context for the proposed regulatory text, received feedback from the negotiators, addressed concerns, and

then had the negotiators decide via consensus on the proposed amended regulatory text.

Consensus among the negotiators was reached on **34 CFR Part 30-Debt Collection (Section 30.91) Subpart G – Waiver of Federal Student Loan Debts.**

Public Comment

The Committee provided a ninety (90), instead of sixty (60) minutes, opportunity for public comment period during Session 4 day 1 to allow for additional comments as the committee had additional time prior to the scheduled comment period. The committee felt it was important to garner as many public comments as possible on the topic of hardship. There was no public comment on the second day of the session.

Closing

The Department of Education will provide final proposed regulatory text on consensus and non-consensus language for this Negotiated Rulemaking. This Session concluded the negotiations part of the negotiated rulemaking on Student Loan Debt Relief.