

**U.S. Department of Education
Negotiated Rulemaking
1990 K Street, N.W., 8th Floor Conference Center
Washington, D.C.**

**Team I – General/Lender Loan Issues
February 23 & 24, 2009, 9:00 a.m. – 5:00 p.m.
February 25, 2009, 9:00 a.m. – 12:00 p.m.**

Agenda*

Welcome

Introductions

Overview of the Negotiated Rulemaking Process

Review and Adopt Protocols

Petitions for Membership

Overview of the General/Lender Loan Issues

Review Agenda of Issues to be Negotiated

Workshop-Style Review of Issues

1. Determining Borrower Eligibility for In-School Deferment
2. Borrower Notification When the Transfer, Sale, or Assignment of a Loan Results in a Change in the Party to Whom Payments Must be Sent
3. Lender and Guaranty Agency Prohibited Inducements
4. Lender Forebearance and Borrower Contact Requirements
5. Applicability of the Servicemembers Civil Relief Act to FFEL and Direct Loan Borrowers and related FFEL Lender Special Allowance Payment Calculations
6. Guaranty Agency Notifications to Borrowers in Default; Financial and Economic Literacy for Rehabilitated Borrowers
7. PLUS Loan Deferments and Interest Capitalization

* Time will be made available for public comment during the meeting.

8. Consolidation Loan Borrower Eligibility and Applicant Disclosures
9. Consumer Credit Reporting After Loan Rehabilitation; Eligibility for Loan Rehabilitation
10. FFEL and Direct Loan Teacher Loan Forgiveness
11. Required Education Loan Borrower Disclosures by FFEL Lenders
12. Consumer Education Information Provided by Guaranty Agencies
13. New Audit Requirement for FFEL School Lenders and Eligible Lender Trustees (ELTs) Originating FFEL Loans for an Institution or School-Affiliated Organization
14. Loan Discharges Based on Total and Permanent Disability
15. Required Education Loan Borrower Disclosures by Lenders

Logistics

- Schedule of future meetings
- Identify additional information needs

Next Steps

- Draft Regulatory Text
- Agenda for Meeting 2: March 30 – April 1, 2009
- Meeting Summary
- Other