Welcome
David Bergeron welcomed the members of the Student Loan Program Negotiating Committee and thanked them for agreeing to assist the Department in developing proposed student financial assistance regulations pursuant to Sec. 492 of the Higher Education Act of 1965, as amended (HEA).

Introductions
All members who were present introduced themselves.

Overview of the Negotiated Rulemaking Process
The facilitators provided an overview of the negotiated rulemaking process. They explained that the committee’s discussions will focus on developing consensus regulatory text for the Department’s proposed rule on student financial assistance regulations.

Review and Adopt Minutes
This was the initial meeting of this negotiating committee, so there were no minutes from a previous meeting.

Organizational Protocols and Membership
The members discussed the draft Organizational Protocols, and approved them. The membership of the committee was presented. Additions to the committee and Alternates to Primary members were proposed, discussed, and agreed to or not agreed to.

The following Primary and Alternate negotiators were proposed and accepted.

<table>
<thead>
<tr>
<th>Students</th>
<th>Mr. Getachew Kassa</th>
<th>Legislative Director</th>
<th>United States Student Association</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Mr. Abou Amara, Jr.</td>
<td>President</td>
<td>Graduate and Professional Student Association University of Minnesota, Twin Cities</td>
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<tr>
<td>Legal assistance to students</td>
<td>Deanne Loonin</td>
<td>National Consumer Law Center</td>
<td>Ms. Radhika Singh Miller Program Manager Educational Debt Relief and Outreach, Equal Justice Works</td>
</tr>
<tr>
<td>Consumer advocacy organizations</td>
<td>Jennifer Mishory</td>
<td>Deputy Director</td>
<td>Young Invincibles</td>
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<td></td>
<td>Maureen Thompson</td>
<td>The Hastings Group, LLC</td>
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<td>Financial aid administrators</td>
<td>Margaret Rodriguez,</td>
<td>Senior Associate Director of Financial Aid, University of Michigan</td>
<td>Elizabeth Hicks Executive Director Student Financial Services Massachusetts Institute of Technology</td>
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</tbody>
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Draft – 2/3/2012
<table>
<thead>
<tr>
<th>Category</th>
<th>Name</th>
<th>Title/Role</th>
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</thead>
<tbody>
<tr>
<td>Chair, National Direct Student Loan Coalition</td>
<td></td>
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<tr>
<td>Business officers and bursars</td>
<td>David Glezerman</td>
<td>Assistant Vice President and University Bursar, Temple University</td>
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<td></td>
<td>Maria Livolsi</td>
<td>Director</td>
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<td></td>
<td></td>
<td>Student Loan Service Center, State University of New York</td>
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<td>Institutional third-party servicers</td>
<td>Robert Perrin</td>
<td>President, Williams &amp; Fudge, Inc.</td>
</tr>
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<td>State attorneys general</td>
<td>Todd Leatherman</td>
<td>Executive Director, Office of Consumer Protection, Office of the Kentucky Attorney General, General</td>
</tr>
<tr>
<td></td>
<td>Michele Casey</td>
<td>Assistant Attorney General, Consumer Fraud Bureau Office of the Illinois Attorney General</td>
</tr>
<tr>
<td>Two-year public institutions</td>
<td>Ms. Cristi Millard</td>
<td>Director of Financial Aid, Salt Lake Community College</td>
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<tr>
<td></td>
<td>Mr. Chris Christensen</td>
<td>Director of Financial Aid, Johnson County Community College, Kansas</td>
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<td>Four-year public institutions</td>
<td>Ms. Kris Wright</td>
<td>Director, Office of Student Finance, University of Minnesota Executive Council Member and Secretary, National Direct Student Loan Coalition, University of Medicine and Dentistry of New Jersey</td>
</tr>
<tr>
<td></td>
<td>Elaine Papas-Varas</td>
<td>University Director of Student Financial Aid and Director of the Primary Care Practitioner Loan, University of Minnesota, University of Medicine and Dentistry of New Jersey</td>
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<tr>
<td>Private nonprofit institutions</td>
<td>Yvonne Gutierrez-Sandoval</td>
<td>Senior Associate Director of Financial Aid, Pitzer College</td>
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<td></td>
<td>Jeffrey A. Gall, Associate Dean, Office of Student Financial Services</td>
<td>Georgetown University</td>
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<tr>
<td>Private for-profit institutions</td>
<td>Tom Sakos</td>
<td>Director of Student Lending and Regulatory Quality Assurance, DeVry Inc.</td>
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<td></td>
<td>Anthony Fragomeni</td>
<td>Director of Governmental Affairs, Empire Education Group; Chairman, American Association of Cosmetology Schools’ Government Relations Team</td>
</tr>
<tr>
<td>Guaranty agencies and guaranty agency servicers</td>
<td>Betsy Mayotte</td>
<td>Director, Regulatory Compliance and Privacy, American Student Assistance</td>
</tr>
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<td></td>
<td>Scott Giles</td>
<td>Vice President for Operations, Social Marketing and Strategy, Vermont Student Assistance Corporation</td>
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</tbody>
</table>
Lenders, secondary markets and loan servicers

Robert Sandlin
Director of Policy and Compliance
Higher Education Servicing
(Servicer for North Texas Higher Education Authority)

Vicki Shipley
Senior Advisor
National Council of Higher Education Loan Programs

Accrediting agencies

Albert Gray
Executive Director and CEO
Accrediting Council for Independent Colleges and Schools

Sharon Tanner
CEO
National League for Nursing

Commission

US Department of Education

Pamela Moran and Gail McLarnon

Review Negotiating Agenda of Issues

The committee reviewed and discussed the list of agenda items proposed by the Department. The Agenda of Issues proposed by the Department was accepted, with the addition of three issues (Items # 23-25 of the full approved agenda of issues -see below).

Workshop-Style Review of Issues

Team members participated in discussions on each item of the Agenda of Issues listed below:

1. Changes to Income Contingent Repayment (ICR) Plan
   --Process for Receipt of Cancellation

2. Changes to Income-Based (IBR) Repayment Plan
   --New Borrower Notification for Annual IBR Evaluation
   --Annual IBR Income Verification
   --Borrower Repayment After Leaving IBR
   --Process for Receipt of Forgiveness

3. FFEL Repayment Disclosures: Borrowers Who Are Having Difficulty Making Payments and Borrowers Who Are 60-Days Delinquent

4. Forbearance Provisions for Borrowers Receiving Department of Defense Student Loan Repayment Benefits

5. Borrowers Who Are Delinquent when Authorized Forbearance is Granted

6. Forbearance for Post 270-Day Defaulted Loan Borrowers Prior to Lender Claim Payment or Transfer to ED Default Collections

7. Minimum Loan Period for Transfer Students in Non-Term and Certain Non-Standard Term Programs

8. “Reasonable and Affordable” Payment Standard for Rehabilitation of Defaulted Direct Loans and FFEL Program Loans
9. Rehabilitation of Defaulted Direct Loan and FFEL Program Loans Treatment of Borrowers Subject to Administrative Wage Garnishment

10. Participation Rate Index Appeal for Single Cohort Default Rate Loss of Eligibility to Participate in the Direct Loan Program

11. Repeal of Unnecessary FFEL Program Regulations

12. Modification of Direct Loan Program Regulations

13. Total and Permanent Disability Discharge – Single Application Process

14. Total and Permanent Disability Discharge – Borrower Notification of Denial

15. Total and Permanent Disability Discharge – Post-Disposition Monitoring of Employment Earnings

16. Title IV Closed School Loan Discharge

17. Satisfactory Repayment Arrangements on Defaulted Title IV Loans for Borrowers who also Rehabilitate the Loan

18. School Enrollment Status Reporting Requirements

19. Federal Perkins Loan Graduate Fellowship Deferment Eligibility

20. Social Security Number Requirement for Assignment of Federal Perkins Loans to Department of Education

21. Federal Perkins Loan Cancellation Rate Progression Across Cancellation Categories


23. Federal Perkins Loan Break in Cancellation Service Due to Condition Covered Under the Family and Medical Leave Act (20 U.S.C. 2601 et.seq.)

24. Standard for On-Time Rehabilitation Payments in the Federal Perkins Loan Program

25. FFEL Program Administrative Wage Garnishment (AWG) Hearings for Defaulted Borrowers

**Public Comment**
Several opportunities were provided for the public to provide comment. Comments from the public were received at the end of the second and fourth days.

**Logistics**
The second session of the Student Loan Program Negotiating Committee is scheduled for Monday through Friday, February 13-17, 2012, with the following schedule:

- Monday: 12:00 pm – 5:00 pm
- Tuesday to Thursday: 9:00 am – 5:00 pm
- Friday: 9:00 am – 12:00 pm

The session will be held at the U.S. Department of Education in the 8th Floor Conference Center located at 1990 K Street, N.W. in Washington, D.C.
**Next Steps**

Prior to the next meeting, the Department will provide the draft Agenda for the second meeting and draft regulatory text for the agenda of issues to the committee that reflects the workshop discussions of the first session. The facilitators will distribute the approved Contact List and Draft Meeting Summary of the first meeting.