December 12

10:00 – 10:15: FMCS opens, any administrative business

10:15 – 11:00: Discuss reg text in § 30.89 waiver when the current balance exceeds the original principal balance

11:00 – 11:30: Discuss reg text in § 30.90 waiver when the current balance exceeds the original principal balance for low-income borrowers not on an IDR plan

11:30 – 12:00: Discuss reg text in § 30.83 waiver when a loan first entered repayment 20 or 25 years ago

12:00 – 1:00: Lunch

1:00-1:45: Discuss reg text in § 682.403 waiver of FFEL Program loan debt

1:45 – 2:30: Final consensus checks on individual parts of the regulations

2:30 – 2:45: Break

2:45 – 4:00: Additional Hardship Discussion and Wrap Up