

Reimagining and Improving Student Education (RISE)
Negotiated Rulemaking Session 2, November 3 through 7, 2025
#9 Proposed Draft Regulations
Section 685.205 Forbearance

Amend § 685.205 by revising paragraph (c)(1) to read as follows:

§ 685.205 Forbearance.

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(c) *Period of forbearance.*

(1) (i) The Secretary grants forbearance for a period of up to one year.

(ii) For loans disbursed on or after July 1, 2027, and notwithstanding paragraph (c)(1)(i) of this section, the Secretary grants forbearance for a period that does not exceed nine months within a 24-month period for forbearances under paragraph (a)(1) of this section. The forbearance under this paragraph (c)(1)(ii) begins on the first month for which the forbearance is granted.

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