nonaffiliated third parties in an opt-out disclosure?

- 8. What are the current shortcomings, if any, of Regulation P in protecting consumers' personally identifiable financial information?
- 9. What questions do financial companies' data collection and use practices raise regarding compliance with the prohibition against unfair, deceptive, and abusive ⁴⁶ acts and practices under the Consumer Financial Protection Act?
- 10. Are any revisions to Regulation P warranted to address the exceptions financial institutions use to share nonpublic personal information with nonaffiliated third parties? ⁴⁷ Would any of the exceptions benefit from clarification or adjustment?
 - 11. What are the opportunities:
- a. To strengthen protections for consumers regarding data about them, including to give consumers more choice about what data is collected and how it is used?
- b. To protect data subject to secondary use, such as to ensure that secondary uses comply with the direction given by the consumer?
- c. To track, control, and protect data in the hands of downstream recipients, such as to require downstream recipients to disclose the use, sale, or sharing of consumer nonpublic personal information to the consumers whose data they possess?
- d. To address the aggregation of data that includes data about consumers that originated with financial companies or was collected digitally, to ensure that the data consumers entrusted to companies that offer or provide consumer financial products or services remains protected even in large databases?
- e. To improve the opt-out process under the GLBA and Regulation P?
- f. To ensure that consumers and financial data enjoy consistent protections, whether they use financial or payment products produced by big tech firms or traditional consumer finance firms?
- ⁴⁶ An abusive act or practice: (1) materially interferes with the ability of a consumer to understand a term or condition of a consumer financial product or service; or (2) takes unreasonable advantage of:
- —a lack of understanding on the part of the consumer of the material risks, costs, or conditions of the product or service;
- —the inability of the consumer to protect the interests of the consumer in selecting or using a consumer financial product or service; or
- —the reasonable reliance by the consumer on a covered person to act in the interests of the consumer.
 - 12 U.S.C. 5531(d).
 - ⁴⁷ See 12 CFR 1016.13-15

- g. To ensure that all companies are "playing by the same rules" with respect to consumer data when engaging in the same markets?
- 12. What types of information should the CFPB regularly collect and publish about how financial companies, especially big tech firms, treat data in payment and financial products? Should the CFPB publish more information about the activities of the nonaffiliated third parties that are part of this ecosystem?
- 13. Are there studies, surveys, research, or other evidence about how the previous collection of consumer data by financial companies, especially large financial institutions and big tech firms, presents a barrier to entry against others wishing to offer competing consumer financial products or services?
- 14. What harms, if any, result from current business practices that leverage consumer data originating with financial companies or collected digitally through a financial company? What benefits, if any, do consumers currently enjoy because companies share consumers' nonpublic personal information?
- 15. What additional tools should regulators use to support potential whistleblowers to report corporate conduct that violates consumers' data protection rights?

Rohit Chopra,

Director, Consumer Financial Protection Bureau.

[FR Doc. 2025–00811 Filed 1–14–25; 8:45 am] BILLING CODE 4810–AM–P

DELAWARE RIVER BASIN COMMISSION

Notice of Public Hearing and Business Meeting, February 5, 2025 and March 12, 2025

Notice is hereby given that the Delaware River Basin Commission will hold a public hearing on Wednesday, February 5, 2025. A business meeting will be held the following month on Wednesday, March 12, 2025. Both the hearing and the business meeting are open to the public, and both will be conducted virtually.

Public Hearing. The Commission will conduct the public hearing virtually on February 5, 2025, commencing at 1:30 p.m. Hearing items will include draft dockets for withdrawals, discharges, and other projects that could have a substantial effect on the basin's water resources. A list of the projects scheduled for hearing, including project

descriptions, along with links to draft dockets, will be posted on the Commission's website, www.drbc.gov, in a long form of this notice at least ten days before the hearing date.

Written comments on matters scheduled for hearing on February 5, 2025, will be accepted through 5:00 p.m. on Monday, February 10, 2025.

The public is advised to check the Commission's website periodically during the ten days prior to the hearing date, as items scheduled for hearing may be postponed if additional time is needed to complete the Commission's review. Items also may be added up to ten days prior to the hearing date. In reviewing docket descriptions, the public is asked to be aware that the details of projects may change during the Commission's review, which is ongoing.

Business Meeting. The business meeting on March 12, 2025 will be held virtually commencing at 10:30 a.m. and will include: adoption of the Minutes of the Commission's December 5, 2024 business meeting; announcements of upcoming meetings and events; a report on hydrologic conditions; reports by the Executive Director and the Commission's General Counsel; and consideration of any items for which a hearing has been completed or is not required. The agenda is expected to include consideration of the draft dockets for withdrawals, discharges, and other projects that are subjects of the public hearing on February 5, 2025.

After all scheduled business has been completed and as time allows, the business meeting will be followed by up to one hour of Open Public Comment, an opportunity to address the Commission off the record on any topic concerning management of the Basin's water resources outside the context of a duly noticed, on-the-record public hearing.

There will be no opportunity for additional public comment for the record at the March 12, 2025 business meeting on items for which a hearing was completed on February 5, 2025 or a previous date. Commission consideration on March 12, 2025 of items for which the public hearing is closed may result in approval of the item as proposed, approval with changes, denial, or deferral. When the Commissioners defer an action, they may announce an additional period for written comment on the item, with or without an additional hearing date, or they may take additional time to consider the input they have already received without requesting further public input. Any deferred items will be considered for action at a public

meeting of the Commission on a future date.

Advance Registration and Sign-Up for Oral Comment. Links for registration to attend the virtual public hearing and business meeting, respectively, will be posted at www.drbc.gov at least ten days before each meeting date. Registrants who wish to comment on the record during the public hearing on February 5, 2025 or to address the Commissioners informally during the Open Public Comment session following the meeting on March 12, 2025 as time allows, will be asked to so indicate when registering. The Commission's public hearing, business meeting, and Open Public Comment session will also be livestreamed on YouTube at https:// www.youtube.com/@DRBC 1961. For assistance, please contact Ms. Patricia Hausler of the Commission staff, at patricia.hausler@drbc.gov.

Addresses for Written Comment. Written comment on items scheduled for hearing may be made through the Commission's web-based comment system, a link to which is provided at www.drbc.gov. Use of the web-based system ensures that all submissions are captured in a single location and their receipt is acknowledged. Exceptions to the use of this system are available based on need, by writing to the attention of the Commission Secretary, DRBC, P.O. Box 7360, 25 Cosey Road, West Trenton, NJ 08628-0360. For assistance, please contact Patricia Hausler at patricia.hausler@drbc.gov.

Accommodation for Special Needs. Closed captioning will be available on both webinar and live-stream internet platforms. Those with limited internet access may listen and speak at virtual public meetings of the DRBC using any of several toll-free phone numbers that will be provided to all virtual meeting registrants.

Other individuals in need of an accommodation as provided for in the Americans with Disabilities Act who wish to attend the virtual hearing or meeting should contact the Commission Secretary directly at 609–883–9500 ext. 203 or through the Telecommunications Relay Services (TRS) at 711 to discuss how we can accommodate your needs.

Additional Information, Contacts. Additional public records relating to hearing items may be examined at the Commission's offices by appointment by contacting Donna Woolf, 609–477–7222. For other questions concerning hearing items, please contact David Kovach, Project Review Section Manager, at 609–477–7264.

Authority. Delaware River Basin Compact, Public Law 87–328, Approved September 27, 1961, 75 Statutes at Large, 688, sec. 14.4.

Dated: January 8, 2025.

Pamela M. Bush,

Commission Secretary and Assistant General Counsel.

[FR Doc. 2025–00740 Filed 1–14–25; 8:45 am]

BILLING CODE P

DEPARTMENT OF EDUCATION

Applications for New Awards;
Technical Assistance and
Dissemination To Improve Services
and Results for Children With
Disabilities and Demonstration and
Training Programs—National
Technical Assistance Center on
Transition for Students and Youth With
Disabilities

AGENCY: Office of Special Education and Rehabilitative Services, Department of Education.

ACTION: Notice.

SUMMARY: The Department of Education (Department) is issuing a notice inviting applications for new awards for fiscal year (FY) 2025 for National Technical Assistance Center on Transition for Students and Youth With Disabilities.

Applications Available: January 15, 2025.

Deadline for Transmittal of Applications: March 17, 2025. Deadline for Intergovernmental Review: May 15, 2025.

Pre-Application Webinar Information:
No later than January 21, 2025, the
Office of Special Education Programs
(OSEP) and Rehabilitative Services
(OSERS) will post details on prerecorded informational webinars
designed to provide technical assistance
(TA) to interested applicants. Links to
the webinars may be found at
www.ed.gov/about/ed-offices/osers/
osep/new-osep-grant-competitions.

ADDRESSES: For the addresses for obtaining and submitting an application, please refer to our Common Instructions for Applicants to Department of Education Discretionary Grant Programs, published in the Federal Register on December 23, 2024 (89 FR 104528) and available at https://www.federalregister.gov/documents/2024/12/23/2024-30488/commoninstructions-for-applicants-to-department-of-education-discretionary-grant-programs.

FOR FURTHER INFORMATION CONTACT:

Selete Avoke, U.S. Department of Education, 400 Maryland Avenue SW, Washington, DC 20202–5076. Telephone: (202) 245–7260. Email: Selete.Avoke@ed.gov or Tara Jordan, Department of Education, 400 Maryland Avenue SW, Washington, DC 20202–5076. Email: Tara.Jordan@ed.gov.

If you are deaf, hard of hearing, or have a speech disability and wish to access telecommunications relay services, please dial 7–1–1.

SUPPLEMENTARY INFORMATION:

Full Text of Announcement

I. Funding Opportunity Description

Purpose of Program: The purpose of the Technical Assistance and Dissemination to Improve Services and Results for Children with Disabilities program is to promote academic achievement and to improve results for children with disabilities by providing TA, supporting model demonstration projects, disseminating useful information, and implementing activities that are supported by scientifically based research. The purpose of the Demonstration and Training program is to provide competitive grants, including cooperative agreements, to, or enter into contracts with, eligible entities to expand and improve the provision of vocational rehabilitation (VR) and other services authorized under the Rehabilitation Act of 1973 (Rehabilitation Act), or to further the purposes and policies in sections 2(b) and (c) of the Rehabilitation Act by supporting activities that increase the provision, extent, availability, scope, and quality of rehabilitation services under the Rehabilitation Act, including related research and evaluation activities.

Assistance Listing Number (ALN): 84 326F

OMB Control Number: 1820–0028. Priorities: This competition includes two absolute priorities. In accordance with 34 CFR 75.105(b)(2)(v), Absolute Priority 1 is from allowable activities specified in the statute (see sections 663 and 681(d) of the Individuals with Disabilities Education Act (IDEA); 20 U.S.C. 1463 and 1481(d)). In accordance with 34 CFR 75.105(b)(2)(iv), Absolute Priority 2 is from section 303 of the Rehabilitation Act of 1973; 29 U.S.C. 773.

Absolute Priorities: For FY 2025 and any subsequent year in which we make awards from the list of unfunded applications from this competition, these priorities are absolute priorities. Under 34 CFR 75.105(c)(3), we consider only applications that meet both of these priorities.

Background:

While overall high school graduation rates for students with disabilities have