

comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

**FOR FURTHER INFORMATION CONTACT:**

Documentation prepared in support of this information collection request is available at [www.regulations.gov](http://www.regulations.gov). Requests for additional information should be directed to Anthony May, Paperwork Reduction Act Officer, at (202) 841-0544, or email: [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov). Please do not submit comments to these email boxes.

**SUPPLEMENTARY INFORMATION:**

*Title of Collection:* Privacy of Consumer Financial Information (Regulation P).

*OMB Control Number:* 3170-0010.

*Type of review:* Extension of a currently approved information collection.

*Affected Public:* Private sector: businesses or other for-profits.

*Estimated Number of Respondents:* 462,760.

*Estimated Total Annual Burden Hours:* 311,742.

*Abstract:* Section 502 of the Gramm-Leach-Bliley Act (GLBA) (Pub. L. 106-102) generally prohibits a financial institution from sharing nonpublic personal information about a consumer with nonaffiliated third parties unless the institution satisfies various disclosure requirements (*e.g.*, provision of initial privacy notices, annual notices, notices of revisions to the institution's privacy policy and opt-out notices) and the consumer has not elected to opt out of the information sharing. The Bureau promulgated Regulation P (12 CFR 1016) to implement the GLBA notice requirements and restrictions on a financial institution's ability to disclose nonpublic personal information about consumers to nonaffiliated third parties.

*Request for Comments:* The Bureau published a 60-day **Federal Register** notice on 5/24/2022 (87 FR 31535) under Docket Number: CFPB-2022-0033. The Bureau is soliciting comments on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (b) The accuracy of the Bureau's estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility,

and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be submitted to OMB as part of its review of this request. All comments will become a matter of public record.

**Anthony May,**

*Paperwork Reduction Act Officer, Consumer Financial Protection Bureau.*

[FR Doc. 2022-17381 Filed 8-11-22; 8:45 am]

**BILLING CODE 4810-AM-P**

**CONSUMER FINANCIAL PROTECTION BUREAU**

[Docket No. CFPB-2022-0056]

**Agency Information Collection Activities: Comment Request**

**AGENCY:** Consumer Financial Protection Bureau.

**ACTION:** Notice and request for comment.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Consumer Financial Protection Bureau (CFPB or Bureau) requests the extension of the Office of Management and Budget's (OMB's) approval of the existing information collection titled "Equal Credit Opportunity Act (Regulation B)" approved under OMB Control Number 3170-0013.

**DATES:** Written comments are encouraged and must be received on or before September 12, 2022 to be assured of consideration.

**ADDRESSES:** Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to [www.reginfo.gov/public/do/PRAMain](http://www.reginfo.gov/public/do/PRAMain). Find this particular information collection by selecting "Currently under 30-day Review—Open for Public Comments" or by using the search function. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

**FOR FURTHER INFORMATION CONTACT:**

Documentation prepared in support of this information collection request is available at [www.regulations.gov](http://www.regulations.gov). Requests for additional information should be directed to Anthony May, Paperwork Reduction Act Officer, at (202) 841-0544, or email: [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov).

[cfpb.gov](http://cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov). Please do not submit comments to these email boxes.

**SUPPLEMENTARY INFORMATION:**

*Title of Collection:* Equal Credit Opportunity Act (Regulation B).

*OMB Control Number:* 3170-0013.

*Type of review:* Extension of a currently approved information collection.

*Affected Public:* Private sector: businesses or other for-profits.

*Estimated Number of Respondents:* 188,800.

*Estimated Total Annual Burden Hours:* 1,259,448.

*Abstract:* The Equal Credit Opportunity Act (ECOA) was enacted to ensure that credit is made available to all creditworthy applicants without discrimination on the basis of sex, marital status, race, color, religion, national origin, age, or other prohibited bases under the ECOA. The ECOA allows for creditors to collect information for self-testing against these criteria, while not allowing creditors to use this information in making credit decisions of applicants. For certain mortgage applications, the ECOA requires creditors to ask for some of the prohibited information for monitoring purposes. Additionally, for certain mortgage applications, creditors are required to send a copy of any appraisal or written valuation used in the application process to the applicant in a timely fashion.

The ECOA also prescribes creditors must inform applicants of decisions made on credit applications. Particularly where creditors make adverse actions on credit applications or existing accounts, creditors must inform consumers as to why the adverse action was taken such that credit applicants can challenge errors or learn how to become more creditworthy. Creditors must retain all application information for 25 months including notices that they sent, and any information related to adverse actions. The ECOA requires creditors who furnish applicant information to a consumer reporting agency to reflect participation of the applicant's spouse if the spouse is permitted to use or is contractually liable on the account.

*Request for Comments:* The Bureau published a 60-day **Federal Register** notice on 5/24/2022 (87 FR 31538) under Docket Number: CFPB-2022-0032. The Bureau is soliciting comments on: (a) Whether the collection of information is necessary for the proper performance of the functions of

the Bureau, including whether the information will have practical utility; (b) The accuracy of the Bureau's estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be submitted to OMB as part of its review of this request. All comments will become a matter of public record.

**Anthony May,**

*Paperwork Reduction Act Officer, Consumer Financial Protection Bureau.*

[FR Doc. 2022-17362 Filed 8-11-22; 8:45 am]

**BILLING CODE 4810-AM-P**

## DEPARTMENT OF EDUCATION

### Applications for New Awards; Postsecondary Success Program

**AGENCY:** Office of Postsecondary Education, Department of Education.

**ACTION:** Notice.

**SUMMARY:** The Department of Education (Department) is issuing a notice inviting applications (NIA) for fiscal year (FY) 2022 for the Postsecondary Success Program, Assistance Listing Number 84.116M. This notice relates to the approved information collection under OMB control number 1894-0006.

**DATES:**

*Applications Available:* August 12, 2022.

*Deadline for Transmittal of Applications:* October 11, 2022.

*Deadline for Intergovernmental Review:* December 12, 2022.

**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 27, 2021 (86 FR 73264) and available at [www.federalregister.gov/d/2021-27979](http://www.federalregister.gov/d/2021-27979). Please note that these Common Instructions supersede the version published on February 13, 2019, and, in part, describe the transition from the requirement to register in SAM.gov a Data Universal Numbering System (DUNS) number to the implementation of the Unique Entity Identifier (UEI). More information on the phase-out of DUNS numbers is available at <https://>

[www2.ed.gov/about/offices/list/fofo/docs/unique-entity-identifier-transition-fact-sheet.pdf](http://www2.ed.gov/about/offices/list/fofo/docs/unique-entity-identifier-transition-fact-sheet.pdf).

**FOR FURTHER INFORMATION CONTACT:**

Nemeka Mason, U.S. Department of Education, 400 Maryland Avenue SW, Room 2C102, Washington, DC 20202-4260. Telephone: (202) 453-5650.

Email: [Nemeka.Mason@ed.gov](mailto:Nemeka.Mason@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 this program is to promote postsecondary completion for students close to completion, whether for students currently enrolled in higher education, students who are no longer enrolled because of challenges they faced during the COVID-19 pandemic and close to completion, or both. Institutions may opt to supplement or expand evidence-based and data-driven activities to support retention and completion for both groups. This program aims to improve student outcomes, including retention, transfer, credit accumulation, and completion, by augmenting evidence-based activities that are already underway at eligible institutions of higher education (IHEs).

*Background:* The Consolidated Appropriations Act, 2022 appropriated \$76 million for Fund for the Improvement of Postsecondary Education (FIPSE) competitive programs and, within this total, the Joint Explanatory Statement designated \$5 million for Postsecondary Student Success Grants “to support evidence-based activities to improve postsecondary retention and completion rates.” The Department intends to focus this grant program on data-driven and evidence-based efforts to support Historically Black Colleges and Universities, Tribal Colleges and Universities, Hispanic-Serving Institutions, other Minority-Serving Institutions, and institutions serving large shares of low-income students, to improve existing retention and completion efforts and support students on the path to college completion.

Nationally, the U.S. Census Bureau reports that nearly one in five Americans has some college education but no degree.<sup>1</sup> Fewer than two in three students pursuing a bachelor's degree

complete their degree within 6 years, and only about one in three students at 2-year institutions graduates within 150 percent of the expected time to completion. Completion rates are lower for Black, Hispanic, Pacific Islander, and American Indian/Alaska Native students.<sup>2</sup>

The pandemic has further exacerbated some of the college completion challenges that students face. As colleges pivoted to online instruction and students faced unprecedented and simultaneous health, family, and employment challenges, an estimated 1 million students left school. Many still have not returned.<sup>3</sup> Community colleges have seen the largest declines in enrollment. Leaving school before earning a credential may have particularly significant consequences for students who leave school with debt; such borrowers are far more likely to default on their student loans, even when their balances are low.<sup>4</sup>

Many institutions have engaged in institutional reform efforts or implemented evidence-based activities that helped to improve their students' rates of completion. For instance, corequisite remediation programs have helped students to stay enrolled and on track for completion by allowing them to earn credit while completing developmental education courses.<sup>5</sup> Robust academic advising efforts have helped students to establish clear pathways for their degree completion, cutting down on unnecessary coursework, encouraging the completion of academic coursework and the accumulation of credits, and ensuring students return to school.<sup>6</sup> Initiatives and programs like the “Degrees When Due” reverse-transfer initiative<sup>7</sup> have helped many institutions of higher education (IHEs) not only to retain students, but also to

<sup>2</sup> [https://nces.ed.gov/programs/raceindicator\\_red.asp](https://nces.ed.gov/programs/raceindicator_red.asp).

<sup>3</sup> Causey, J., Kim, H., Ryu, M., Scheetz, A., & Shapiro, D. (2022, May). Some College, No Credential Student Outcomes, Annual Progress Report—Academic Year 2020/21, Herndon, VA: National Student Clearinghouse Research Center. <https://nscresearchcenter.org/wp-content/uploads/SCNCRReportMay2022.pdf>.

<sup>4</sup> Miller, B. (2017, December 14). Who Are Student Loan Defaulters? Center for American Progress. <https://www.americanprogress.org/article/student-loan-defaulters/>.

<sup>5</sup> See, for example, <https://ies.ed.gov/ncee/wwc/Intervention/1602>; <https://ies.ed.gov/ncee/wwc/Study/90316>; or <https://ies.ed.gov/ncee/wwc/Study/90306>.

<sup>6</sup> See, for example, <https://ies.ed.gov/ncee/wwc/PracticeGuide/28>; <https://ies.ed.gov/ncee/wwc/Intervention/1072>; and [https://ies.ed.gov/ncee/wwc/Docs/InterventionReports/WWC-PEPPER\\_IR-Report\\_InsideTrack\\_508.pdf](https://ies.ed.gov/ncee/wwc/Docs/InterventionReports/WWC-PEPPER_IR-Report_InsideTrack_508.pdf).

<sup>7</sup> Institute for Higher Education Policy (n.d.). Degrees When Due. <https://degreeswhendue.com/#>.

<sup>1</sup> U.S. Census Bureau, Educational Attainment in the United States: 2020, <https://www.census.gov/data/tables/2020/demo/educational-attainment/cps-detailed-tables.html>.