

Examiners found that servicers engaged in deceptive acts or practices when they represented to consumers with parent PLUS loans that they were not eligible for IDR or PSLF. In fact, parent PLUS loans may be eligible for IDR and PSLF if they are consolidated into a Direct Consolidation Loan. These representations were likely to cause reasonable borrowers considering IDR or PSLF for Parent PLUS loans to forgo taking any future steps to pursue those programs. Examiners directed servicers to improve policies and procedures, enhance training, and improve monitoring to prevent future violations.

## 5. Conclusion

The Bureau will continue to supervise student loan servicers and lenders within its supervisory jurisdiction—regardless of the institution type. *Supervisory Highlights* can aid these entities in their efforts to comply with Federal consumer financial law and manage compliance risks. This report shares information regarding general supervisory findings, observations related to the recent transfer of millions of federally owned student loan accounts, and violations of the Consumer Financial Protection Act's prohibition on unfair, deceptive, and abusive acts or practices.

The Bureau recommends that market participants—student loan servicers, originators, and loan holders—review these findings and implement changes within their own operations to ensure that these risks are thoroughly addressed. The Bureau expects institutions to incorporate measures to avoid these violations and similar consumer risks into internal monitoring and audit practices. Robust compliance programs seek to eliminate the problematic practices described in *Supervisory Highlights* while ensuring that consumers receive complete remediation for any past errors. Evidence of strong compliance programs that take these steps is a factor in the Bureau's risk-based supervision program and tool choice decisions, including decisions on whether or not to open follow-up enforcement investigations. The Bureau expects institutions to self-identify violations and compliance risks, proactively provide complete remediation to all affected consumers, and report those actions to Supervision. Regardless, where the Bureau identifies violations of Federal consumer financial law, it intends to continue to exercise all of its

authorities to ensure that servicers and loan holders make consumers whole.

**Rohit Chopra,**

*Director, Consumer Financial Protection Bureau.*

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## CONSUMER PRODUCT SAFETY COMMISSION

### Sunshine Act Meetings

#### TIME AND DATE:

Wednesday, October 12, 2022–10:00 a.m.

Wednesday, October 12, 2022–2:00 p.m. (See **MATTERS TO BE CONSIDERED** for individual briefing matter.)

**PLACE:** These meetings will be held remotely. (See **MATTERS TO BE CONSIDERED**.)

**STATUS:** Commission Meetings—Open to the Public.

**MATTERS TO BE CONSIDERED:** Briefing Matters:

**Wednesday, October 12, 2022–10:00 a.m.**

FY 2023 Operating Plan

All attendees should pre-register for the Commission meeting using the following link: <https://cpsc.webex.com/cpsc/onstage/g.php?MTID=ea3225a1b309cd09bb1b61571db6bbb7d>.

After registering you will receive a confirmation email containing information about joining the meeting.

**Wednesday, October 12, 2022–2:00 p.m.**

Final Rule: Safety Standard for Clothing Storage Units

All attendees should pre-register for the Commission meeting using the following link: <https://cpsc.webex.com/cpsc/onstage/g.php?MTID=e8719b45725fcd354870a4e3d7f21406>.

After registering you will receive a confirmation email containing information about joining the meeting.

**CONTACT PERSON FOR MORE INFORMATION:** Alberta E. Mills, Office of the Secretary, U.S. Consumer Product Safety Commission, 4330 East-West Highway, Bethesda, MD 20814, 301–504–7479 (Office) or 240–863–8938 (Cell).

Dated: October 5, 2022.

**Alberta E. Mills,**

*Commission Secretary.*

[FR Doc. 2022–22029 Filed 10–6–22; 4:15 pm]

**BILLING CODE P**

## DEPARTMENT OF DEFENSE

### Department of the Air Force

#### Department of the Air Force Scientific Advisory Board; Notice of Federal Advisory Committee Meeting

**AGENCY:** Department of the Air Force Scientific Advisory Board, DOD.

**ACTION:** Notice of federal advisory committee meeting.

**SUMMARY:** The Department of Defense (DoD) is publishing this notice to announce that the following Federal Advisory Committee meeting of the Department of the Air Force Scientific Advisory Board will take place.

**DATES:** Closed to the public. 20 October 2022 from 9:30 a.m. to 3:15 p.m. Eastern Time.

**ADDRESSES:** The meeting will be held at The MITRE Corporation, 7525 Colshire Drive, McLean, VA 22102.

**FOR FURTHER INFORMATION CONTACT:** Lt Col Blythe Andrews, (240) 470–4566 (Voice), [blythe.andrews@us.af.mil](mailto:blythe.andrews@us.af.mil) (Email). Mailing address is 1500 West Perimeter Road, Ste. #3300, Joint Base Andrews, MD 20762. Website: <https://www.scientificadvisoryboard.af.mil/>. The most up-to-date changes to the meeting agenda can be found on the website.

**SUPPLEMENTARY INFORMATION:** This meeting is being held under the provisions of the Federal Advisory Committee Act (FACA) of 1972 (5 U.S.C., appendix, as amended), the Government in the Sunshine Act of 1976 (5 U.S.C. 552b, as amended), and 41 CFR 102–3.140 and 102–3.150.

*Purpose of the Meeting:* The purpose of this Department of the Air Force Scientific Advisory Board meeting is for the Parent Board to receive final outbriefs on the FY22 studies, CCA and RAI. Agenda: [All times are Eastern Standard Time] 9:45 a.m.–10:15 a.m. Welcome Remarks 10:15 a.m.–12:00 p.m. Responsible Artificial Intelligence for Supporting Combat Engagements (RAI) 1:00 p.m.–2:45 p.m. Collaborative Combat Aircraft for Next Generation Air Dominance (CCA) 3:00 p.m.–3:15 p.m. Closing Remarks. In accordance with section 10(d) of the Federal Advisory Committee Act, as amended, 5 U.S.C. appendix and 41 CFR 102–3.155, the Administrative Assistant of the Air Force, in consultation with the Air Force General Counsel, has agreed that the public interest requires the United States Department of the Air Force Scientific Advisory Board meeting be closed to the public because it will involve discussions involving classified matters covered by 5 U.S.C. 552b(c)(1).