

About the limited Public Service Loan Forgiveness waiver

- ▶ **Submit your Public Service Loan Forgiveness form and/or Direct Consolidation Loan application by **October 31, 2022****

What is Public Service Loan Forgiveness (PSLF)?

PSLF is a federal program that forgives the remaining balance on your **Direct Loans** if you:

- Work full time for a qualifying employer **and**
- Make 120 qualifying payments under qualifying repayment plans

How can the limited PSLF waiver help me with my student loans?

The limited PSLF waiver helps you get credit for past periods of loan repayment that wouldn't normally qualify for PSLF. **This helps you get closer to loan forgiveness faster.** The limited PSLF waiver may:

- Increase your total number of loan payments that count for PSLF
- Include times of employment that didn't count for PSLF in the past because of your loan types or repayment history
- Allow you to get forgiveness on loans that are not Direct Loans if you consolidate them into a Direct Consolidation Loan. These federal loans include:
 - Federal Family Education Loan (FFEL) Program loans
 - Federal Perkins Loans
 - Federally Insured Student Loans
 - National Defense Student Loans
 - Other types of federal student loans that are not Direct Loans
 - Parent PLUS Loans if you consolidate them with other qualifying loans

You can get credit for loan payments you made when you worked for a qualifying employer from October 1, 2007 through October 31, 2022, even if you no longer work for that employer.

To learn more about the limited PSLF waiver, go to StudentAid.gov/pslfwaiver.

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How do I know if my employer qualifies?

You may qualify for the waiver if you have worked for any of these types of not-for-profit organizations:

- Government organizations at any level (federal, state, local, or tribal)
- 501(c)(3) not-for-profit organizations that are tax exempt
- Other types of not-for profit organizations that provide public services that qualify
- AmeriCorps or Peace Corps if you work as a volunteer

To find out if your employer qualifies for PSLF, use your FSA ID to log in to the [PSLF Help Tool](#).

What does it mean to work full time?

- You must work full time for a qualifying employer to qualify for PSLF.
- If you have **one job**, you must meet your employer's definition of full time **or** work at least 30 hours a week, whichever is greater.
- If you have **more than one part-time job**, you must work an average of 30 hours a week total, and all your part-time jobs must meet the employer qualifications.

How can I get this student loan credit?

If you are already in the PSLF Program, you may automatically get credit for past periods of repayment.

- You are already in the PSLF Program if you only have Direct Loans serviced by FedLoan Servicing and you have already submitted an Employment Certification Form or PSLF form.
- The Department of Education will give you PSLF credit based on your student loan payment and employment histories.
- Please be patient. Their review may take several months. You can check for updates by signing into your account at [FedLoan Servicing](#).
- Keep making required, on-time payments while you wait. Payments on federal Direct Loans are currently paused until after May 1, 2022.

If you are **not already in the PSLF Program, you can get credit for past periods of repayment if:**

- You have **at least one** FFEL Program loan, Perkins Loan, or uncommon older federal student loan. You must submit a PSLF form for all times of employment that qualify **and** an application to [consolidate these loans](#). You must submit both by **October 31, 2022**.
- or
- You **only** have a Direct Loan and have never submitted a PSLF form. You must submit a PSLF form for all times of employment that qualify by October 31, 2022.

For faster processing, create your PSLF form using the [PSLF Help Tool](#).

Times when you defaulted on a loan or deferred a loan when you were in school do not qualify for PSLF, even under the limited PSLF waiver.

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How do I find out what student loans I have?

To check how many loans and what types of loans you have:

- Log in to your account at [StudentAid.gov](https://studentaid.gov).
- Go to the My Aid page at [StudentAid.gov/aid-summary](https://studentaid.gov/aid-summary).
- Scroll down to the Loan Breakdown section. This section lists each loan you've taken out, even if you've paid it off or consolidated it into a new loan.
- Expand View Loans, then click the View Loan Details arrow next to a loan, to see a more detailed name for that loan.

With the waiver, which loan payments count toward the 120 total?

With the limited PSLF waiver, all payments you made in the past or make now when working for a qualified employer count as qualifying payments. This includes payments made through any loan program or repayment plan and payments you did not pay fully or on time.

You do not have to pay your 120 qualifying payments all in a row. There can be gaps between them, such as when you worked for an employer that didn't qualify.

To get credit for these payments, you must submit your PSLF form by **October 31, 2022**. This one form proves your employment and gets your loans checked for forgiveness.

How can I consolidate my non-Direct loans?

- To benefit from the limited PSLF waiver, you must consolidate your non-Direct loans.
- Make sure your employment qualifies for PSLF before consolidating your loans.
- [Learn more about consolidating your loans.](#)

Beware of scams!

Borrowers have reported getting phone calls, emails, letters, and texts offering them relief from federal student loans or warning them that student loan forgiveness programs would end soon.

To learn more about scams, go to [StudentAid.gov/resources/scams](https://studentaid.gov/resources/scams).

Here are some signs to help you identify a scam by a student loan debt relief company:

- They require you to pay monthly fees for help up front
- They promise quick and total loan forgiveness or cancellation
- They ask for your FSA ID username and password
- They ask you to sign and submit a third-party authorization form or a power of attorney
- They claim their offer is limited and tell you to act right away
- Their communication has spelling and grammatical errors

