

Limited PSLF Waiver: Toolkit for Educators

On Oct. 6, 2021, the U.S. Department of Education (ED) announced a change to the Public Service Loan Forgiveness (PSLF) program rules for a limited time as a result of the COVID-19 national emergency. **Millions of non-profit and government employees have federal student loans and may now be eligible for loan forgiveness or additional credit through the Limited PSLF Waiver, including most full time employees of public or private non-profit schools and colleges.** Under normal PSLF rules, borrowers must make 120 payments on a Direct Loan while on a qualifying repayment plan and employed by a qualifying public service employer. Now, for a limited period of time, federal student loan borrowers may receive credit for past periods of repayment that would otherwise not qualify for PSLF.

More specifically, under the waiver:

- Borrowers who have Federal Family Education Loans (FFEL), Perkins loans, or other federal student loans, can consolidate their loans into a Direct Consolidation Loan and receive PSLF credit for periods of repayment prior to consolidation. Periods of repayment on parent PLUS loans are not eligible under the limited PSLF waiver. Before consolidating, borrowers should check to see if they work for a qualifying employer using the [PSLF Help Tool](#).
- If borrowers received Teacher Loan Forgiveness, the period of service that led to the eligibility can count toward PSLF, if PSLF employment is certified for that period.
- Past periods of repayment will now count regardless of whether a borrower made a payment, or made that payment on time, for the full amount due, or on a qualifying repayment plan.

The waiver will run through October 31, 2022. That means some borrowers will need to consolidate and/or submit a PSLF form—the single application used for a review of employment certification, payment counts, and processing of forgiveness—on or before October 31, 2022, to have previously ineligible payments counted. After October 31, 2022, normal PSLF rules will apply.

What Employers and Educators Can Do

We need your help to spread the word to your employees and peers. Here are some suggested actions:

- 1) **Promote the Limited PSLF Waiver:** Share the attached sample email throughout your school and networks. Employers should modify the email as necessary and include the noted organization-specific information. You can also promote the waiver using the attached materials and social media graphics. Ask your school leadership, official accounts, and peers to share the information through their networks.
- 2) **Answer Borrower Questions:** Work with your AFT or NEA local to set up informational webinars for your staff about PSLF and the waiver. AFT runs national student debt clinics in weekly webinars, which you can refer your employees and peers to. Direct employees with account-specific questions to contact [MOHELA](#), the approved PSLF loan servicer.
- 3) **Simplify Employment Certification:** Create a process for your employees to easily submit PSLF forms for approval and signature. Employers should designate a point of contact in their HR department or set up a designated email address for employees to use for form submission and general inquiries. Employers should also make sure to share the correct Federal Employer Identification Number (EIN) by email with staff, so they can properly complete their forms.
- 4) **Accelerate PSLF Approval:** Make sure your Federal Employer Identification Number (EINs) is accounted for in our database. If your school or college is not listed or it is listed incorrectly, please contact the Office of Federal Student Aid (FSAengagement@ed.gov).

Additional Information

Below you will find a sample email to staff, social media samples, and resources with additional guidance for borrowers and partners. You can find the most up-to-date information on the waiver at StudentAid.gov/PSLFWaiver.

Please contact ED through Ashley Harrington (Ashley.Harrington@ed.gov) and OLCA (OLCAinquiries@ed.gov) with additional questions about the waiver, to set up a webinar, or to discuss other actions your organization can take to support this effort.

Sample Email to Public Service Employees

TIME IS RUNNING OUT!

Do you have a federal student loan? If so, you may be able to benefit from temporary changes made to the Public Service Loan Forgiveness (PSLF) program. These changes, called the “Limited PSLF Waiver,” are helping borrowers across the nation more easily get their loans forgiven – but if you haven’t already applied for PSLF, you must **submit a PSLF form and/or consolidate your non-Direct federal student loans by October 31 to get the benefit.**

You can learn more about the waiver [here](#). In short, the waiver will allow borrowers to gain additional PSLF credit, even if they had been told previously that they had the wrong loan type or the wrong repayment plan:

- The waiver gives borrowers credits for past periods of repayment on federal student loans – even loans that would otherwise not qualify for PSLF (i.e., Federal Family Education Loans (FFEL), Federal Perkins Loans, Federally Insured Student Loans (FISL), National Defense Student Loans (NDSL), and other types of federal loans that are not Direct Loans) - as long as the borrower consolidates into a federal Direct Loan.
- Past periods of repayment will now count whether or not you made that payment on time, for the full amount due, or on a qualifying repayment plan. The Department of Education will even count certain periods of deferment and forbearance toward PSLF.

You must apply by October, 31, 2022.

There’s no specific application for the waiver – you will just need to submit a PSLF form by October 31. If you have non-Direct federal student loans, you’ll need to consolidate into a Direct Consolidation Loan before October 31 too. Once you have consolidated into the Direct Consolidation Loan program and submitted a PSLF form, you will be automatically opted into the waiver. This means that, if you qualify, you will lock in the benefits of the waiver and start accruing credit towards PSLF.

If you previously applied for PSLF and were denied because of your loan type, we encourage you to try again. If you previously applied for PSLF, we encourage you to update your employment certification by completing a PSLF form.

To take advantage of the waiver, you need to:

1. Create an account if you don’t already have one at [this link](#).
2. If you have Federal Family Education Loans (FFEL), Perkins loans, or other federal student loans including FISL or NDSL, you will need to consolidate your loans into a Direct Consolidation Loan to qualify for PSLF. Before consolidating, make sure to check to see if you work for a qualifying employer using the [PSLF Help Tool](#). You can consolidate your loans if you need to at [this link](#).
3. Submit a PSLF form to certify employment for PSLF that you want credit for through the waiver. You can generate a PSLF form at [this link](#).
 - a. In the PSLF Help Tool, it’s important to use the appropriate Federal Employer Identification Number (EIN). For our employees, please use the following when searching for our agency, **[CUSTOMIZED BY ORGANIZATION]**. After the PSLF Help Tool gives you a PDF, please sign and date it and submit it to **[ORGANIZATION TO INSERT PROCESS]**.

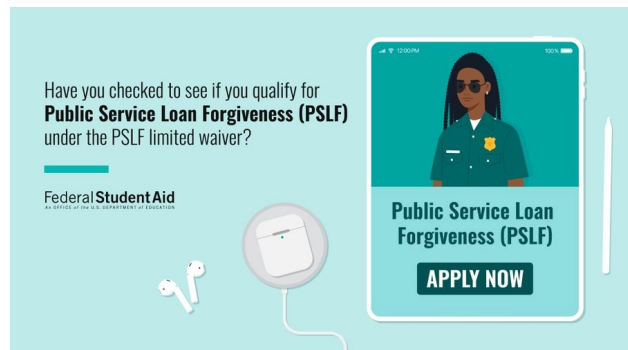
Just a few minutes of your time may save you thousands of dollars on your student loans. Remember, you need to take the steps necessary to qualify for the Limited PSLF Waiver before October 31, 2022. Take advantage of this opportunity TODAY!

Additional Information and Resources

Helpful Resources:

- [Take Advantage of the Public Service Loan Forgiveness Waiver by Oct. 31 – Federal Student Aid](#)
- [PSLF Waiver Offers Way to Get Closer to Loan Forgiveness | Federal Student Aid – PSLF Waiver landing page](#)
- [Borrower Fact Sheet: Public Service Loan Forgiveness \(PSLF\) Program Overhaul | U.S. Department of Education](#)
- [Public Service Loan Forgiveness \(PSLF\) Help Tool | Federal Student Aid](#)
- [Become a Public Service Loan Forgiveness \(PSLF\) Help Tool Ninja – Federal Student Aid](#)
- [How to Use the Public Service Loan Forgiveness Help Tool – Federal Student Aid](#)
- [6 Things to Know About Public Service Loan Forgiveness During the COVID-19 Emergency](#)
- [StudentAid.gov/consolidation](#) – The landing page for the consolidation application

Sample Social Media Posts:



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