

Limited PSLF Waiver: Toolkit for Federal Agencies

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. 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](#).
- 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.

In addition to the waiver changes, ED is working to automatically help service members and other federal employees access PSLF. In the coming months, the Department will begin automatically giving federal employees credit for PSLF by matching Department of Education data with information held by other federal agencies about service members and the federal workforce. As of last year, approximately 110,000 federal employees and 17,000 service members have certified some employment toward PSLF. Though the data matches are in progress, federal employees are encouraged to submit their PSLF forms for the waiver as soon as possible.

We need your help to spread the word to your employees and to your grantees. Here are some suggestions of actions that your agency can take:

- *Internal Messaging for Employee Engagement:* We have outlined a few actions you can take to inform employees.
 - Send a monthly agency-wide email to all personnel letting them know of the benefits and asking them to share or re-tweet Federal Student Aid's posts on social media or email you when they've received forgiveness. In follow-up agency-wide emails, highlight stories from your own employees who have received loan forgiveness.
 - Highlight borrowers who have received PSLF on internal websites.
 - Display banners or side windows on internal website informing employees about PSLF eligibility and the upcoming deadline.
 - Work with your employee union to provide additional messaging to your staff.
- *Encourage grantees and stakeholders to provide information to their staff:* Send a monthly email to all public and/or 501(c)(3) non-profit agency grantees and partners letting them know about the program, encouraging them to tell their own staff, and sharing ED's employer toolkit for distribution. If you are interested in sharing a toolkit with grantees, please contact Ashley.harrington@ed.gov to receive the employer toolkit, which differs from the federal agency toolkit.
- *Social Media Campaigns:* For example, your agency can share or re-tweet existing content from Federal Student Aid (@FAFSA) to inform key stakeholders and grant recipients that PSLF is available, how it can be used, and redirect to links with specific information.

- *Principal Engagement:* For example, as part of principal level remarks, inform audiences of the PSLF program and the upcoming deadline. Or you can send an agency-wide email from a principal account informing employees of their PSLF eligibility.
- *Press Activity:* You can publish a blog informing grantees and stakeholders about the limited PSLF waiver, their potential eligibility, and directing them toward [StudentAid.gov/pslfaiver](https://studentaid.gov/pslfaiver). You can also issue a press release announcing the upcoming deadline of Oct. 31, 2022 and encouraging stakeholders to find out if they are eligible.
- *Webinars:* Work with Federal Student Aid (FSA) to set up informational webinars for agency personnel or grantees/stakeholders about PSLF and the waiver. Please email Ashley.harrington@ed.gov to schedule these.
- *Improve Certification Process within Your Agency:* Simplify employment certification by designating a point of contact in your HR department or setting up a designated email address for employees to use for submission.

Additional Information Provided

In this packet, you will find the following information:

- *Sample Email to Federal Employees:* A sample email is being provided that can be modified.
- *Sample Email to Federal Grantees:* A sample email is being provided that can be modified.
- *Information about Federal Employee Identification Numbers (EINs) and Federal Agencies:* You will need this to embed in your email to federal employees. Your HR office should also have this handy to quickly sign off on the PSLF paperwork that your employees will need to submit.
- *Social Media Posts:* You can use or modify any of these posts.
- *Borrower Fact Sheet:* You can attach the borrower fact sheet when you send out emails to your employees and grantees. You can also post the borrower fact sheet on your own internal website.
- *Resources:* This is a list of additional websites.

You can find the most up-to-date information on the waiver at [StudentAid.gov/PSLFWaiver](https://studentaid.gov/PSLFWaiver). Please contact FSA through Ashley Harrington (ashley.harrington@ed.gov) with any questions.

Sample Email to Federal 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 loan – 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.

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 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](#).
 - 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 AGENCY]**. Please note that some federal agencies have the same EIN, and you may see several agencies in the PSLF Help Tool once you put in the EIN. Be sure to select our agency from the list. After the PSLF Help Tool gives you a PDF, please sign and date it and submit it to **[AGENCY 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!

Sample Email for Federal Agencies to Use with Federal Grantees

If you are a government entity or a 501(c)(3), we need your help!

The U.S. Department of Education has made important changes to the Public Service Loan Forgiveness (PSLF) program that will end on October 31, 2022. These temporary changes allow federal student loan borrowers to receive credit for past periods of repayment that would *otherwise not qualify for PSLF*. You can learn more about the time-limited changes (i.e., waiver) [here](#).

In short, the waiver will allow borrowers to gain additional PSLF credit regardless of their loan type, payment plan, or payment history. All borrowers are highly encouraged to apply and borrowers who previously applied should apply again!

As a federal grantee, you are likely an eligible PSLF employer (you can check your status [here](#)). **We need your help to ensure that all your employees are aware of this program and know what they need to do to apply.**

Here are a couple steps we are asking you to take:

- (1) **If you're a 501c3, make sure your Federal Employer Identification Number (Federal EIN) is accounted for in ED's database** (www.studentaid.gov/pslf/employer-search). Ensuring that your organization's Federal EIN is in the database can help push your employees to the front of the line. If your organization is not listed or is listed incorrectly, please email fsaengagement@ed.gov.
- (2) Use the attached **employer toolkit to promote the temporary changes to your employees and networks**. You should at the very least send out an email to all your employees telling them to apply for PSLF. The toolkit includes more information about the waiver, as well as a sample email, borrower fact sheet, and social media graphics for you to leverage.

REMEMBER: **These short-term changes end October 31, 2022. After that, normal PSLF rules will apply.** This means that many borrowers need to submit a PSLF form and/or consolidate their non-Direct federal student loans by October 31, 2022 to get the benefit.

Thank you in advance for your help with getting this important message out to public servants across the country!

Information about Federal Employee Identification Numbers (EINs) and Federal Agencies

Employees will need their Federal EINs to apply for PSLF. Please note that because federal agencies pay employees through a few, central EINs, the search results page in the **PSLF Help Tool** will be cluttered with many agency options. Employees may need to scroll through search results to find their agency. However, we strongly encourage users to interact with their search results by selecting one of the options that pops up in the Help Tool instead of entering information, such as agency name and address, about their employer manually.

In general, there are three main payroll processors for federal agencies: The U.S. Department of Agriculture (USDA), the U.S. Department of the Interior (DOI), and the Defense Finance Accounting Service (DFAS). Though DFAS is primarily a processor of payroll for the U.S. Department of Defense and related agencies or activities, it also provides payroll services for non-defense agencies. Below, please find our current understanding of the EINs that are used by federal agencies *for payroll purposes*. If you see anything that looks wrong, please let FSA know.

- USDA (72-0564834), which is used by the following *large* agencies:
 - Commerce
 - Treasury
 - Smithsonian
 - DHS
 - PTO
 - GAO, LOC, CBO
 - HUD
 - SBA
 - IRS
 - Justice
 - DOT
 - Labor
 - Peace Corps*
- DOI (84-1024566), which is used by the following *large* agencies:
 - Education
 - Transportation
 - EEOC
 - State
 - EPA
 - SSA
- DFAS
 - Civilian military, VA, other agencies (EOP, defense-related portions of HHS, Energy) 31-1575142
 - Army - 35-9990000 & 35-1819323
 - Navy - 34-9990000 & 34-9980000
 - Air Force - 84-9980000 & 84-9990000
 - Marines - 53-9990000

Certain agencies also use their own EIN instead of the centralized payroll services outlined above or have independent EINs for *certain* employees. Below is a non-exhaustive list:

- U.S. House 53-6002523
- OPM 43-1939255
- U.S. Public Health Service 53-0196960
- U.S. Senate 53-6002558
- GSA 47-2451588
- State 53-0200682, 74-2483499
- Census (many EINs)
- Amtrak 52-0910053
- ODNI 26-0113599
- U.S. Courts
- USPS 41-0760000

Non-Appropriate Fund (NAF) Employees are Federal employees who are paid through the revenue generated by their activities. NAF employees are paid through the following list of EINs. This list is also non-exhaustive.

- 75-1744396
- 95-1734665
- 33-0328485
- 99-0074306
- 56-1633023
- 54-1971053
- 62-1744056
- 11-1644854
- 75-1232789

* The Peace Corps and CNCS (AmeriCorps) pay *employees* through the USDA's EIN, but Peace Corps volunteers should use EIN 53-0261522 and AmeriCorps volunteers should use 52-0971471.

Social Media Posts

Post 1: Limited PSLF Waiver Blog



#DYK that under the limited Public Service Loan Forgiveness (PSLF) waiver, you may receive credit for past payments that previously didn't qualify for loan forgiveness?

Learn how you can take advantage of the limited PSLF waiver before it ends: go.usa.gov/xz5yN



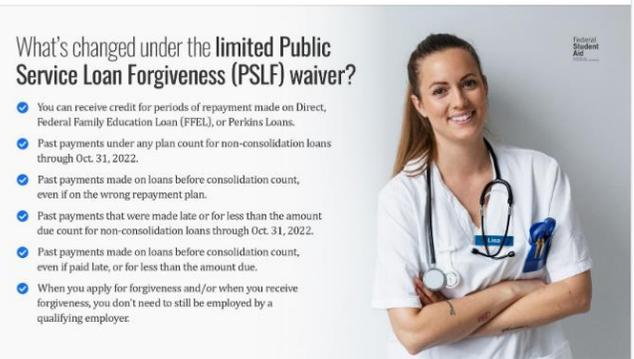
Links: [Twitter](#) | [Facebook](#) | [LinkedIn](#)

Post 2: Changes to the limited PSLF waiver



We thank all the doctors who work to protect the health of our communities. 🩺 Not just on National Doctor's Day, but every day.

🗣️ Doctors, you may now qualify for Public Service Loan Forgiveness (PSLF) under the limited PSLF waiver. See what's changed and visit <https://go.usa.gov/xze3W> to learn more.



Link: [Twitter](#) | [Facebook](#) | [LinkedIn](#)

Post 3: Apply for limited PSLF Waiver



The limited Public Service Loan Forgiveness (PSLF) waiver will end on Oct. 31, 2022. Use the PSLF Help Tool today to see if you qualify and submit your application: go.usa.gov/xzHXM



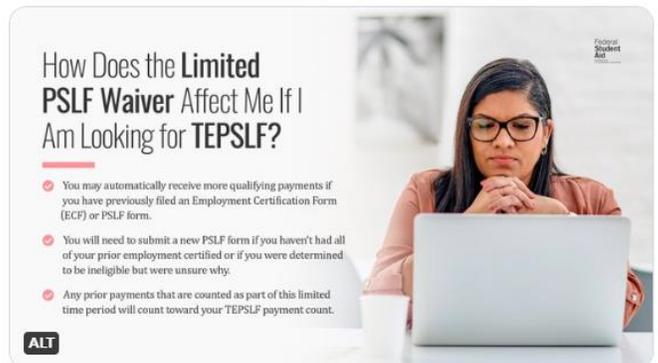
Links: [Twitter](#) | [Facebook](#) | [LinkedIn](#)

Post 4: How Does the Limited PSLF Waiver Affect Me if I am Looking for TEPSLF



If you're pursuing Temporary Expanded Public Service Loan Forgiveness (TEPSLF), the limited Public Service Loan Forgiveness (PSLF) waiver might affect you.

Learn how: go.usa.gov/xuZE2



Links: [Twitter](#) | [Facebook](#)

Post 5: Changes to the PSLF Program Rules

Federal Student Aid Federal Student Aid an Office of the U.S. Department of Educati...
19,521 followers
1mo • 🌐

For a limited time, there have been changes to Public Service Loan Forgiveness (PSLF) Program rules.

These changes are applicable until Oct. 31, 2022.

Learn more: <https://go.usa.gov/xuGny>

Changes to Public Service Loan Forgiveness (PSLF) Program Rules

- You may **receive credit** for past periods of repayment on loans that would otherwise not qualify for PSLF.
- If you have a Federal Family Education Loan (FFEL), Perkins, or other federal student loans, you'll need to consolidate your loans into a **Direct Consolidation Loan** to qualify for PSLF both in general and under the waiver.
- Past periods of repayment **will now count** regardless of whether you made a payment, made that payment on time, for the full amount due, on a qualifying repayment plan.



Link: [Twitter](#) | [Facebook](#) | [LinkedIn](#) | [Instagram](#)

Post 6: Limited PSLF Waiver

Fewer than six months remain to take advantage of the limited **Public Service Loan Forgiveness (PSLF) waiver**.



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Federal Student Aid

Links: [Instagram](#)

Borrower Fact Sheet: Take Advantage of the Public Service Loan Forgiveness Waiver by October 31st!

Until Oct. 31, 2022, federal student loan borrowers can get credit for payments that previously didn't qualify for Public Service Loan Forgiveness (PSLF) or Temporary Expanded Public Service Loan Forgiveness (TEPSLF).

Under the limited PSLF waiver, you can get credit for past payments even if you:

- had or have a Federal Family Education Program (FFEL) loan or Perkins loan
- didn't make the payment on time,
- didn't pay the full amount due, or
- weren't on a the right repayment plan.

Here's what you can do to take advantage of the limited PSLF waiver.

1. Confirm your employer is qualified and submit a PSLF form.

You must work for a qualified employer and submit a PSLF form in order to get PSLF credit. The waiver hasn't changed this requirement. First, check to see if your employer is qualified for PSLF by using our [employer search tool](#). If your employer is qualified, you can generate a PSLF form through our [PSLF Help Tool](#). Note that while we have [more than 2.7 million employers](#) in our database, coverage isn't and won't ever be at 100% and your employer may not be listed. Either way, you should still continue the form submission process.

To use the [PSLF Help Tool](#), you must be logged in to your StudentAid.gov account. You'll also need your employer's Federal Employer Identification Number. You can find your EIN in box b of your W-2, or you can get it directly from your employer. To move through the PSLF Help Tool with ease, read "[Becoming a PSLF Help Tool Ninja](#)."

2. Consolidate your loans if you need to.

To be considered for the limited PSLF waiver, you must have a Direct Loan. If you don't, you have until **Oct. 31, 2022**, to [consolidate your loans](#) into a Direct Consolidation Loan. Consolidation is when any or all of your federal student loans are combined, giving you one monthly payment. Check out our [consolidation loan application](#) to find out what you'll need to apply.

Keep in mind that there are pros and cons to consolidating. Learn [what consolidating would mean for you](#) before taking action. If you're unsure of the status of your loan(s) or loan type(s), log in and check your [Aid Summary](#).

3. Understand what the PSLF waiver changes.

Our announcement explains [how the limited PSLF waiver works](#) and provides answers to frequently asked questions. But you can check out the table below for a quick summary of some key differences.

Normal PSLF Requirements	Included in Limited PSLF Waiver Until Oct. 31
Direct Loan payments only	Payments on Direct, Perkins, or FFEL Loans
Payments through Standard or income-driven repayment plans only	Payments through any repayment plan (including Graduated, Extended, and others)
Full, on-time payments only	Late or partial payments
Must be employed full-time by a qualified employer at the time of applying for forgiveness	Can get forgiveness if not employed by a qualifying employer at the time of applying for forgiveness

Don't delay!

October 31st may seem far away, but don't wait until the last minute! Give yourself plenty of time to prepare your PSLF form and/or to apply for consolidation. Keep in mind that processing your PSLF form and/or consolidation will take time, too. For more information, check out our [PSLF Limited Waiver page](#). You can always reach out to your [loan servicer](#) with any questions or concerns.

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**
- **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**
- **6 Things to Know About Public Service Loan Forgiveness During the COVID-19 Emergency**
- **[StudentAid.gov/consolidation](https://studentaid.gov/consolidation)** – The landing page for the consolidation application