

Limited PSLF Waiver: Toolkit for State Partners

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 state and local 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.

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

- **Promote the Limited PSLF Waiver:** Send the attached sample email to leadership throughout your state agencies and direct them to share it with their employees. Agencies should modify the email as necessary and include the noted agency-specific information. You can also promote the waiver using the attached materials and social media graphics.
- **Answer Borrower Questions:** Work with FSA to set up informational webinars for your staff or networks about PSLF and the waiver. Direct borrowers with account-specific questions to contact [MOHELA](#).
- **Simplify Employment Certification:** Create a process for state personnel to easily submit PSLF forms for approval and signature. For example, state agencies may choose to designate a point of contact in their HR department or set up a designated email address for employees to use for submission. Agencies should also make sure their staff have the correct Federal Employer Identification Number (EIN) for their agency to enable staff to properly complete their forms.
- **Accelerate PSLF Approval:** Compile all Federal EINs for state and local government entities so that FSA can update our PSLF employer database and process borrower applications in a timely manner. FSA currently has a backlog of tens of thousands of employers awaiting approval and this list will help push your state employees to the front of the line.
- **Automate Employment Certification:** Consider entering into a data sharing agreement with FSA to match state personnel records with our student loan system to provide automatic PSLF credit to state employees. Later this year, ED will begin automatically giving federal employees and military borrowers credit for PSLF by matching ED data with information held by other federal agencies about service members and the federal workforce. ED is also planning to initiate similar matches with state and local government entities.
- **Supervise Loan Servicers:** Communicate with and monitor loan servicers to ensure they are providing accurate and correct information to student loan borrowers in your state.

Additional Information

In this packet, you will find the following information:

- *Sample Email to State Employees:* A sample email is being provided that can be modified.
- *Sample Email to State Grantees:* A sample email is being provided that can be modified.
- *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. Please contact FSA through Ashley Harrington (ashley.harrington@ed.gov) with additional questions about the waiver, to set up a webinar, or to discuss other actions your state can take to support this effort.

Sample Email to State 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 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 Loan before October 31 too. Once you have submitted a PSLF form and consolidated into the Direct Loan program, 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. Register for an FSA ID if you don’t already have one at [this link](#).
2. If you have 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 state 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 the PSLF waiver TODAY!

Sample Email for State Partners to use with State 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 waiver [here](#).

In short, the waiver will allow borrowers to gain additional PSLF credit regardless of their loan type, payment plan, or payment history. **Millions of non-profit and government employees that have federal student loans and may now be eligible for loan forgiveness or additional credit due to these time-limited changes.** All borrowers are highly encouraged to apply and borrowers who previously applied should apply again!

As a state grantee, you are likely an eligible PSLF employer (you can check your status [here](#)). We need your help to ensure that every eligible government or non-profit employee is aware of the waiver and knows 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!

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



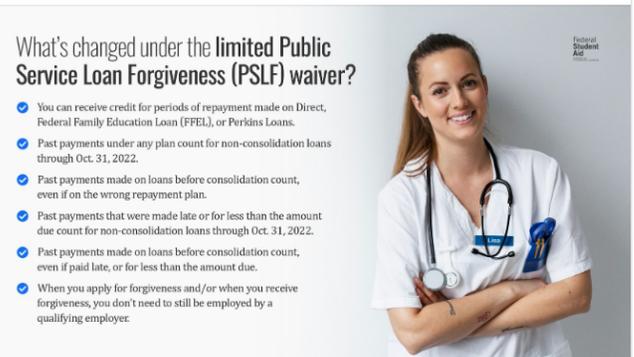
Links: [Twitter](#) | [Facebook](#) | [LinkedIn](#)

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 19,521 followers
1mo • 🌐

Federal Student Aid an Office of the U.S. Department of Educati...
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
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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. Check if your employer is certified and generate your PSLF form by using 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 get started, 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](#)" before starting.

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 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.

Additional Information and 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