

Limited PSLF Waiver: Toolkit for Labor Unions

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.

We need your help to spread the word to your members and partners. Here are some suggestions of actions that your organization can take:

- *Internal Messaging for Member Engagement:* We have outlined a few actions you can take to inform members.
 - Send a monthly union-wide email to all members letting them know of the benefits and asking them to post on social media or email you when they've received forgiveness. In follow-up union-wide emails, highlight stories from your own members who have received loan forgiveness.
 - Highlight PSLF recipients on internal websites.
 - Display banners or side windows on internal website informing members about PSLF eligibility and the upcoming deadline.
- *Social Media Campaigns:* For example, your organization can use Twitter and Facebook to inform members and key partners that PSLF is available, how it can be used, and redirect links with specific information.
- *Leadership Engagement:* For example, as part of leadership level remarks, inform audiences of the PSLF program and the upcoming deadline. Or you can send a union-wide email from a leadership account informing members of their PSLF eligibility.
- *Press Activity:* You can publish a blog informing members and stakeholders about the limited waiver, their potential eligibility, and directing them toward the PSLF website. You can also issue a press release announcing the upcoming PSLF deadline and encouraging members to find out if they are eligible.
- *Webinars:* Work with Federal Student Aid (FSA) to set up informational webinars for your members about PSLF and the waiver. Please email Ashley.harrington@ed.gov to schedule these.
- *Conferences and events:* Host dedicated booths and workshops at conferences and events that provide real-time information and assistance for members seeking to enroll.
- *Direct member assistance:* FSA will provide virtual train-the-trainer workshops for union members to enable them to provide direct application assistance to other members. Please email Ashley.harrington@ed.gov to schedule these.

Additional Information Provided

In this packet, you will find the following information:

- *Sample Email to Members*: 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 members. 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 any questions.

Sample Email to Union Members

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.

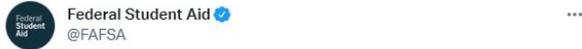
To take advantage of the waiver, you need to:

1. Register for an FSA ID if you don’t already have one at [this link](#).
2. If you have 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). Please check with your HR department for the correct EIN for your employer. You can also find it on your W-2.

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!

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



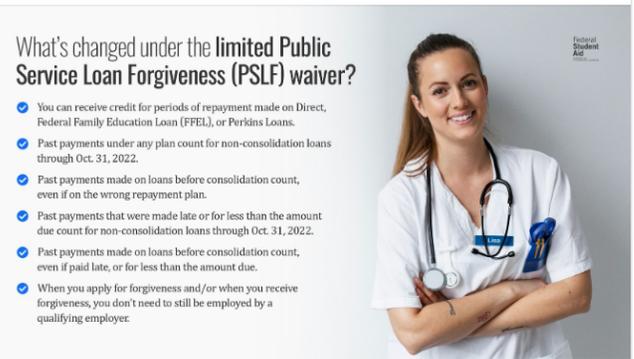
Links: [Twitter](#) | [Facebook](#) | [LinkedIn](#)

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



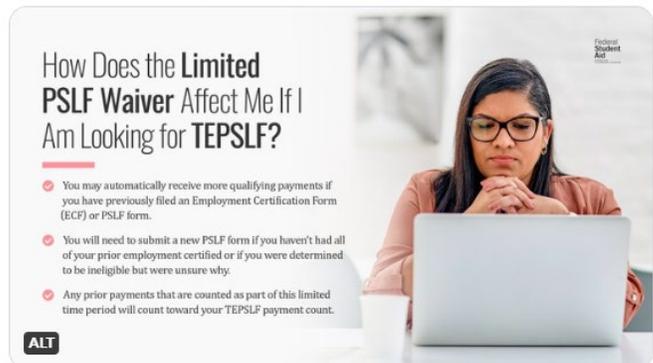
Links: [Twitter](#) | [Facebook](#) | [LinkedIn](#)

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
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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.

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](#) – The landing page for the consolidation application