



STUDENT  
BORROWER  
PROTECTION  
CENTER

# Public Service Loan Forgiveness

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Presented by the Student Borrower Protection Center

2022

# Public Service Loan Forgiveness


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# Public Service Loan Forgiveness

## Four Requirements:

1. Right type of loan
2. Right type of repayment plan
3. Right type of employment
4. Right number of payments

 Direct Loans

 IDR

 Public Service Employer [30 hours]

 120 payments

## Requirement One: Right Type of Loan

- Only Direct Loans are eligible for PSLF
- Borrowers with FFELP or Perkins loans can consolidate [www.studentaid.gov](http://www.studentaid.gov) to start consolidation process
- Borrowers with individual Direct Loans will lose any progress made towards PSLF if they consolidate
- Parent Plus loans can qualify if consolidated

## Requirement Two: Right Type of Repayment Plan

- Income-driven repayment plans
  - Can be as low as \$0 per month
- 10-year standard repayment plan
- Extended repayment *does not* qualify
- Graduated repayment *sometimes* qualifies
- Consolidation application will give you the option to enroll in IDR

## Requirement Three: Right Type of Employment

- It doesn't matter what you do. It matters where you work
  - Government organization
  - 501(c)(3) not-for profit organization
  - Other not-for-profit providing certain qualifying services
- Full-time
  - Greater of
    - 30 hours per week
    - Employer's definition of full-time
  - Can combine multiple part time jobs

## Requirement Four: Right Number of Payments

120 qualifying payments:

- Payments made in full
- Partial payments made within 15 days of the due date
- Only prepay/make lump-sum payments for up to 12 months

## PSLF: during COVID

Payment pause months count toward 120 payments, BUT

- You still need to meet all the other criteria
- Job loss or reduced hours
- Delays
- Retirement



# Public Service Loan Forgiveness Broken Promises

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**The New York Times** DealBook / Business & Policy

Student Loan Company Accused of Mismanaging Debt Forgiveness Program

REUTERS World Business Markets Politics TV

U.S. JUNE 22, 2017 / 5:10 PM / 8 MONTHS AGO

Servicing issues may hamper U.S. student-loan forgiveness for thousands



Why Public Service Loan Forgiveness Is So Unforgiving

**This government loan forgiveness program has rejected 99% of borrowers so far**

**The 'broken' public service student loan forgiveness system is particularly brutal for military veterans**

EDITORS' PICK | 16,933 views | Aug 12, 2020, 03:30pm EDT

**New Report Shows Public Service Loan Forgiveness Is A Mess**

## PSLF: sharing borrower stories

- 60 day comment period
- Nearly 50,000 comments
- Teachers, veterans, nurses, social workers, firefighters, doctors, legal aid, home health aides, adjuncts, public defenders, seniors, students, parents, grandparents, private borrowers

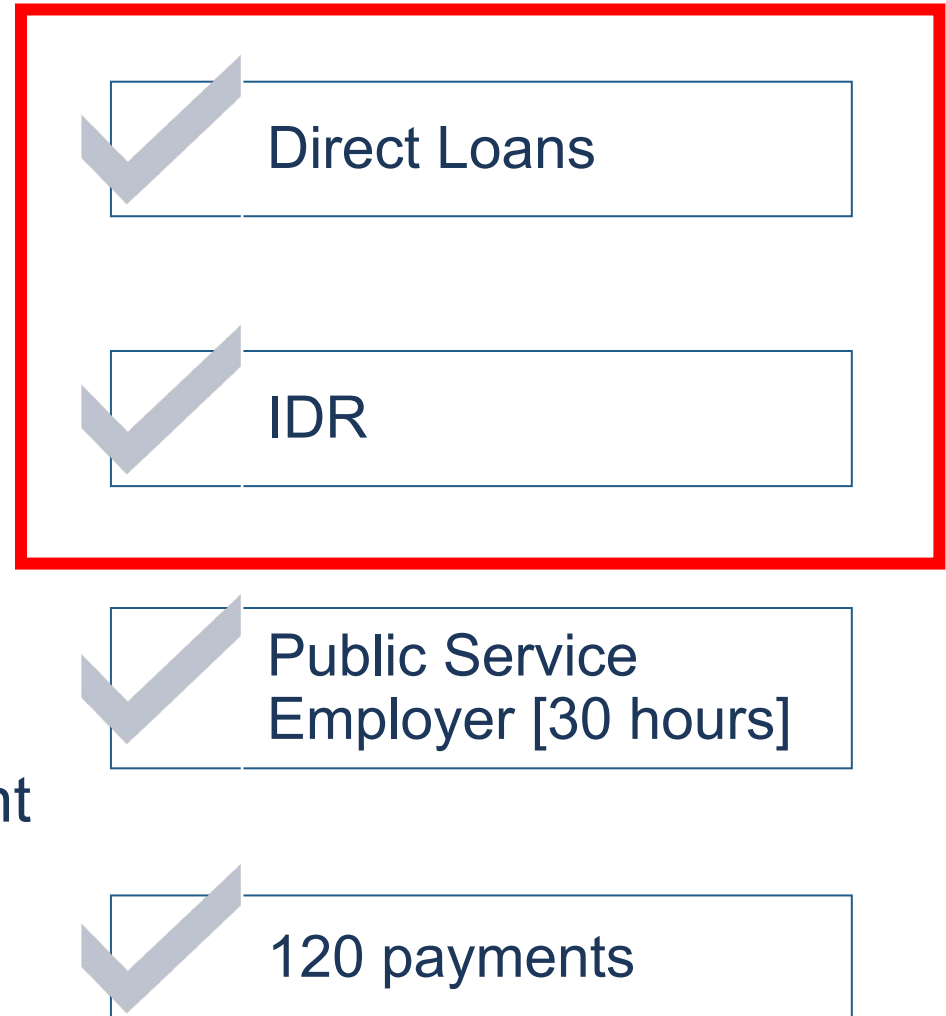


# Time-Limited Waiver of Public Service Loan Forgiveness Requirements

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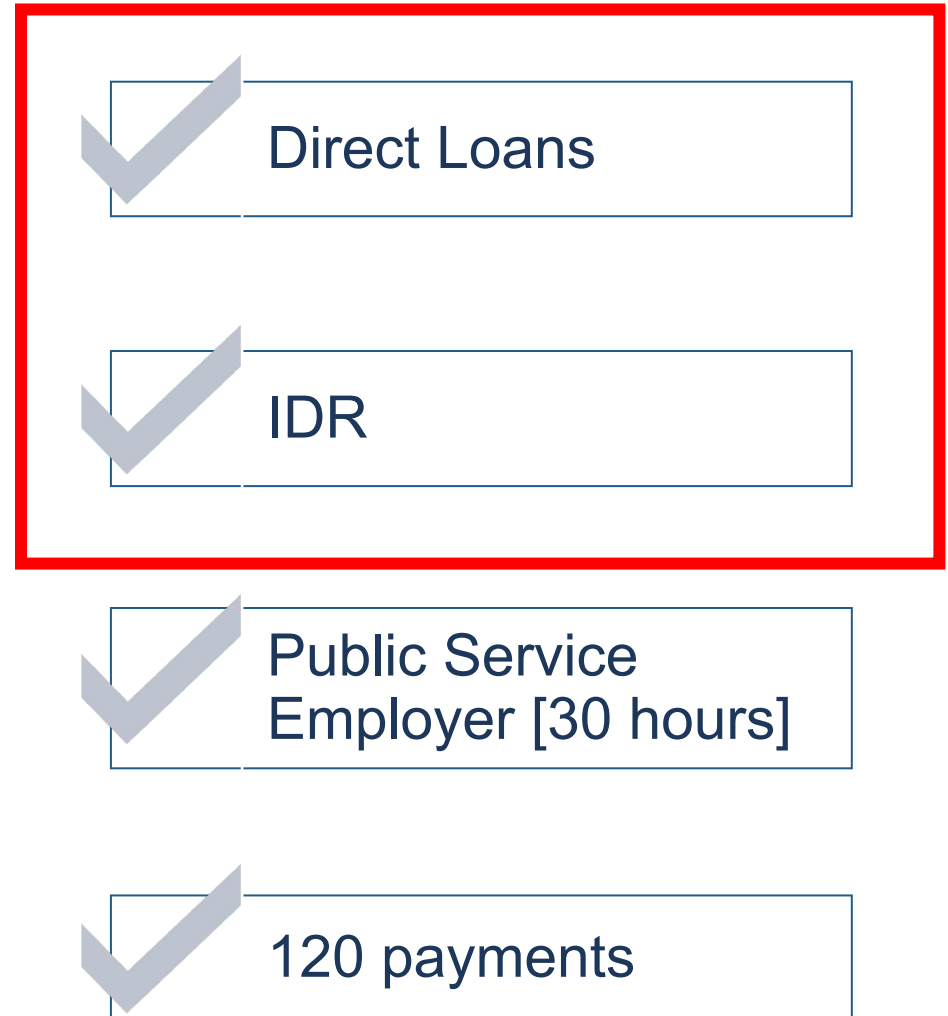
## Limited PSLF Waiver

- Loan type: Credit for payments on FFEL and Perkins loans if the borrower consolidates (or already has)
- Payment plan: any payment counts
- Employer and payment count still apply
- Military deferments and forbearances count
- Current employment not necessary



## Limited PSLF Waiver

- Not completely automatic
  - FFEL/Perkins must consolidate
  - File ECF if have not previously
- FFEL and Perkins borrowers are at greatest risk of missing out



**OCTOBER 31, 2022, DEADLINE TO ACT**

# What Borrowers Need to Know

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## **Do you need to take action? It depends.**

1. Is your employer a qualified public service employer?
2. What loans do you have?
3. Have you certified your employment with the PSLF form?

## Do you need to take action? It depends.

### 1. Is your employer a qualified public service employer?

- Check on the [www.studentaid.gov](http://www.studentaid.gov) PSLF Help Tool to see if any of your employers since 2007 are already qualified as public service employers. If so, then consolidate.
- If your employer is not listed, but you work for a government, 501(c)3, or certain other non-profit organizations, you can likely still qualify.

## **Do you need to take action? It depends.**

### **2. What loans do you have?**

- If you have anything other than a Direct Loan, you must consolidate.
- If you have a Direct Loan or already consolidated into a Direct Consolidation Loan, your loan types qualifies for PSLF.

## Do you need to take action? It depends.

### 3. Have you certified your employment with the PSLF form?

- If you have a Direct Loan and certified employment since having that loan, the Department will automatically review your account for PSLF credit.
- If you have a Direct Loan and have never certified, you must submit the PSLF Form (formerly an ECF) using the [www.studentaid.gov](http://www.studentaid.gov) PSLF Help Tool.
- If you have to consolidate into a Direct Loan, you must submit the PSLF Form (formerly ECF) after you consolidate.

# Confirming Employers

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[Delinquency and Default](#)

[Avoiding Default](#)

[Collections](#)

[Getting Out of Default](#)

# Confirm your employer

## Public Service Loan Forgiveness (PSLF) Help Tool

1 Employment History   2 Loan Tips   3 Application Details   4 Personal Information   5 Review & Save

### My Employers

Add your employers during the PSLF application process. You can add up to 10 employers.

*Notes: PSLF has a limited period of time to add employers. PSLF information is limited about*

*the that er limited about*

You have not added any employers.

[+ Add Employer](#)

[Previous](#) [Next Section](#)

### Search for Employer ?

Employer Identification Number (EIN)

[How do I find my EIN?](#)

This is my current employer

Employment Start Date  To Employment End Date

[Search](#)

[Previous](#) [Continue](#)

# Confirm your employer

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### Search Results 1-2 of 2

**i** If you recognize the name of the employer that resulted from your search, we strongly encourage you to select a result that relates to your employer's name. You should do this even if

- the name differs slightly,
- the name is for a larger organization or agency that your employer belongs to,
- there is no address,
- the address is different from where you typically work, or
- the address is a P. O. Box.

Please note that many state and local governments use a common EIN to pay their employees so you should select the appropriate result below if one displays. Likewise, many federal agencies share EINs so you may need to click through multiple pages to find your employer. As a last resort, you can manually add the name of your employer, however, doing so will add review time and delay your PSLF form.

14-6013200  **Eligible** ?

**State of New York**  
*No address on file*



# Identifying Your Student Loans

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# How to tell what type of federal student loan you have

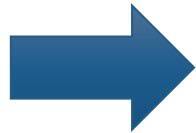
Step 1: Log into [studentaid.gov](https://studentaid.gov)

Step 2: Under your student aid dashboard, navigate to “View Details”

Step 3: On the top right, select “Download My Aid Data”

The image shows two screenshots from the Federal Student Aid website. The top screenshot is the 'MY AID' dashboard, featuring two semi-circular progress indicators: one for 'Loans' (dark blue) and one for 'Grants' (green). A red box highlights the 'VIEW DETAILS' button on the right. A large blue arrow points down to the second screenshot, which is the 'Aid Summary' page. This page has tabs for 'LOANS' and 'GRANTS'. A red box highlights the 'Download My Aid Data' button in the top right corner. Below the tabs, there is a 'STUDENT AID TIP' section with a blue information icon and text: 'It looks like you've recently completed school, withdrawn, or dropped below half-time enrollment. This means that you will soon need to start making payments on your federal student loans. You can use [Loan Simulator](#) to explore your repayment options.'

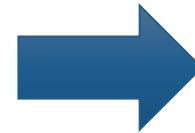
# How to tell what type of federal student loan you have



Loan Type: FFEL CONSOLIDATED  
 Loan Award ID:  
 Loan Attending School Name: SCHOOL CODE FOR CONSOLIDATION LOANS

. . .

Loan Contact Type: Current Guaranty Agency  
 Loan Contact Name: AMERICAN STUDENT ASSISTANCE  
 Loan Contact Street Address 1: PO BOX 16129  
 Loan Contact Street Address 2:  
 Loan Contact City: ST. PAUL  
 Loan Contact State Code: MN  
 Loan Contact Zip Code: 55401  
 Loan Contact Phone Number: 833-896-1626  
 Loan Contact Phone Extension:  
 Loan Contact Email Address: asaservicing@ecmc.org  
 Loan Contact Web Site Address: http://ecmc.org  
 Loan Contact Type: Current Servicer  
 Loan Contact Name: AMERICAN EDUCATION SERVICES  
 Loan Contact Street Address 1: PO BOX 2461  
 Loan Contact Street Address 2:  
 Loan Contact City: HARRISBURG  
 Loan Contact State Code: PA  
 Loan Contact Zip Code: 171052461  
 Loan Contact Phone Number: 800-233-0557  
 Loan Contact Phone Extension:  
 Loan Contact Email Address: WEBMASTER@PHEAA.ORG  
 Loan Contact Web Site Address:  
 Loan Contact Type: Current Lender  
 Loan Contact Name: US BANK ELT BHEA  
 Loan Contact Street Address 1: 425 WALNUT ST.  
 Loan Contact Street Address 2:



Loan Type: FFEL STAFFORD SUBSIDIZED  
 Loan Award ID: [REDACTED]  
 Loan Attending School Name: [REDACTED]

. . .

Loan Contact Type: Current ED Servicer  
 Loan Contact Name: DEPT OF ED/FEDLOAN SERVICING(PHEAA)  
 Loan Contact Street Address 1: PO BOX 530210  
 Loan Contact Street Address 2:  
 Loan Contact City: ATLANTA  
 Loan Contact State Code: GA  
 Loan Contact Zip Code: 303530210  
 Loan Contact Phone Number: 800-699-2908  
 Loan Contact Phone Extension:  
 Loan Contact Email Address: accountinfo@myfedloan.org  
 Loan Contact Web Site Address: http://myfedloan.org  
 Loan Contact Type: Current Servicer  
 Loan Contact Name: DEPT OF ED/FEDLOAN SERVICING(PHEAA)  
 Loan Contact Street Address 1: P.O. BOX 69184  
 Loan Contact Street Address 2:  
 Loan Contact City: HARRISBURG  
 Loan Contact State Code: PA  
 Loan Contact Zip Code: 171069184  
 Loan Contact Phone Number: 800-699-2908  
 Loan Contact Phone Extension:  
 Loan Contact Email Address: accountinfo@myfedloan.org  
 Loan Contact Web Site Address: http://www.myfedloan.org  
 Loan Contact Type: Current Lender  
 Loan Contact Name: U.S. DEPT OF ED/2008-2009 LPCP  
 Loan Contact Street Address 1: 830 FIRST ST., NE  
 Loan Contact Street Address 2:

# Consolidating Your Student Loans

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## DIRECT CONSOLIDATION LOAN APPLICATION

You're currently not logged in!

You must log in to complete and submit federal student loan processes.

LOG IN

### What is Loan Consolidation?

If you have multiple student loans you may be able to combine them into one loan with a fixed interest rate based on the average of the interest rates on the loans being consolidated. [Learn more about loan consolidation.](#)

A Direct Consolidation Loan allows you to consolidate multiple federal education loans into one loan at no cost to you.

Through your completion of the free Federal Direct Consolidation Loan Application and Promissory Note, you will confirm the loans that you want to consolidate and agree to repay the new Direct Consolidation Loan.

Once the consolidation is complete, you will have a single monthly payment on the new Direct Consolidation Loan instead of multiple monthly payments on the loans you consolidated.

**Alert!** On Oct. 6, 2021, the U.S. Department of Education announced a temporary period during which borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF. [Learn more about this time-limited opportunity.](#)

Consolidate Your Loans

LOG IN TO START

### Who should complete this?

Borrowers who want to consolidate their federal student loans and borrowers who have outstanding FFEL or Perkins loans and want to take

- Select the loans to consolidate
- View the amount and interest rate for your new Direct Consolidation Loan

### DIRECT CONSOLIDATION LOAN APPLICATION

1 Choose Loan & Servicer | 2 Choose Repayment | 3 Terms & Conditions | 4 Personal Information | 5 Review & Sign

Select the Loans to Consolidate

Grace Period

Servicer Selection

Borrower [REDACTED] Social Security Number [REDACTED]

Select the Loans to Consolidate

Your Total Educational Indebtedness [REDACTED]

<input checked="" type="checkbox"/>	Loan Type	Loan Servicer	Loan Balance	Interest Rate
<input checked="" type="checkbox"/>	J ⓘ	NAVENT SOLUTIONS, LLC. <a href="#">Loan Details ⓘ</a>	[REDACTED]	2.88%
<input checked="" type="checkbox"/>	J ⓘ	NAVENT SOLUTIONS, LLC. <a href="#">Loan Details ⓘ</a>	[REDACTED]	2.88%

**Add Loans**

**Your New Direct Consolidation Loan**  
Your new Direct Consolidation Loan will combine the 1 loans selected above into a single loan with:

**Loan Amount:** [REDACTED]

**Interest Rate:** 3%

[More Information ⓘ](#)

1 Choose Loan & Servicer ✓ 2 Choose Repayment 3 Terms & Conditions 4 Personal Information 5 Review & Sign

Repayment Plan Request  
Estimate Your Payments  
Repayment Plan Request

### Estimate Your Payments

**Repayment Estimator**

Consolidation Loan Balance \$4772

Adjusted Gross Income

Select your tax filing status: Single

Family Size

State of Residence VIRGINIA

Repayment Plan Information

1 You must provide your Adjusted Gross Income.

1 Choose Loan & Servicer ✓ 2 Choose Repayment 3 Terms & Conditions 4 Personal Information 5 Review & Sign

Repayment Plan Request  
Estimate Your Payments  
Repayment Plan Request

Standard	\$50 - \$50/month	+
You will pay a total of \$5,464 over 110 months		
Graduated	\$26 - \$77/month	+
You will pay a total of \$5,720 over 120 months		
Extended Fixed	You're not eligible for this plan based on the information entered above.	
Extended Graduated	You're not eligible for this plan based on the information entered above.	
Revised Pay As You Earn (REPAYE)	You're not eligible for this plan based on the information entered above.	
Pay As You Earn (PAYE)		

Repayment Plan Request

Choose the repayment plan for your new Direct Consolidation Loan: Standard

Exit Continue



# Certifying Employment

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14-6013200  ?

**State of New York**  
*No address on file*

# Generating an Employer Certification Form



**i The PSLF Help Tool has not been updated for the COVID-19 or limited PSLF waiver**

This tool was created before COVID-19 relief measures began that relief. To get the most accurate info, make sure to carefully read the “Special Notice for the COVID-19 Emergency.”

As part of the [COVID-19 emergency relief](#), federal student loan payments will restart after Jan. 31, 2022. In addition, certain payments will be waived from Oct. 6, 2021, to Oct. 31, 2022. [Learn more about this limited waiver](#).

Note: You still need to have qualifying employment.

Borrower Name  Borrower SSN

**SECTION 3: EMPLOYER INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)**

1. Employer Name:
2. Federal Employer Identification Number (FEIN):
3. Employer Address:
4. Employer Website (if any):
5. Employment Begin Date:
6. Employment End Date:
- OR**
7. Employment Status:  Full-Time  Part-Time
10. Is your employer tax-exempt under Section 501(c)(3) of the Internal Revenue Code (IRC)?  
If your employer is tax-exempt under another subsection of 501(c) of the IRC, such as 501(c)(4) or 501(c)(6), check "No" to this question.  
 Yes - Skip to Section 4.  
 No - Continue to Item 11.
11. Is your employer a **not-for-profit** organization that is **not** tax-exempt under Section 501(c)(3) of the Internal Revenue Code?  
 Yes - Continue to Item 12.  
 No - Your employer does not qualify.
12. Is your employer a partisan political organization or a labor union?  
 Yes - Your employer does not qualify.  
 No - Continue to Item 13.
13. Which of the following services does your employer provide? Check all that apply and then continue to Section 4. If you check "None of the above", do not submit this form.  
 Emergency management  
 Military service (See Section 6)  
 Public safety  
 Law enforcement

# Submitting an Employer Certification Form



# Important Takeaways

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## Important Takeaways

- Credit will be given for months during which any loan type was in repayment
- Deadline of October 31, 2022, to consolidate and/or submit PSLF Form (ECF)
- Confirm your employer
- Confirm your loan types
- Consolidate if necessary
- Submit a PSLF Form
- File a complaint if you experience any issues



**Questions?**