



STUDENT
BORROWER
PROTECTION
CENTER

Public Service Loan Forgiveness

Presented by the Student Borrower Protection Center

2022


Public Service Loan Forgiveness

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 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

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

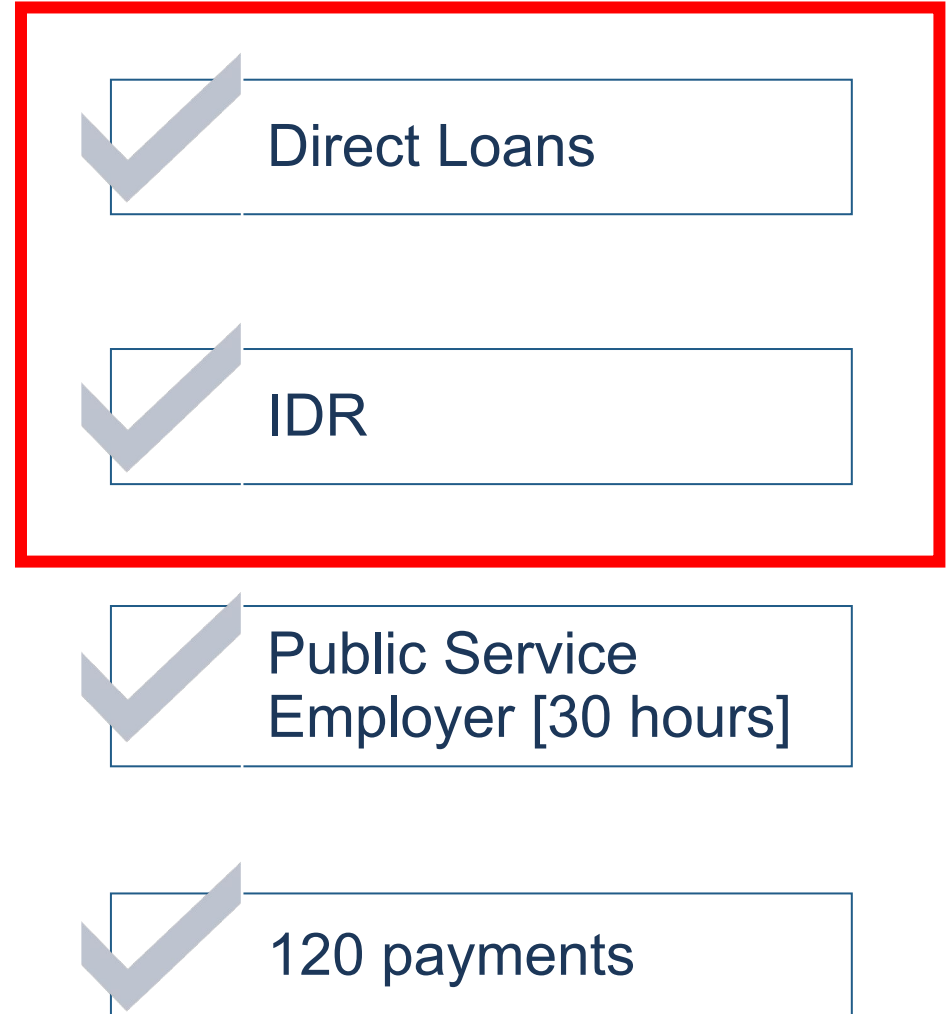
Limited PSLF Waiver

- 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

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 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 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

Log in at <https://studentaid.gov/>

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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 apply for PSLF. You must provide information about your employers.

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](#)

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- 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

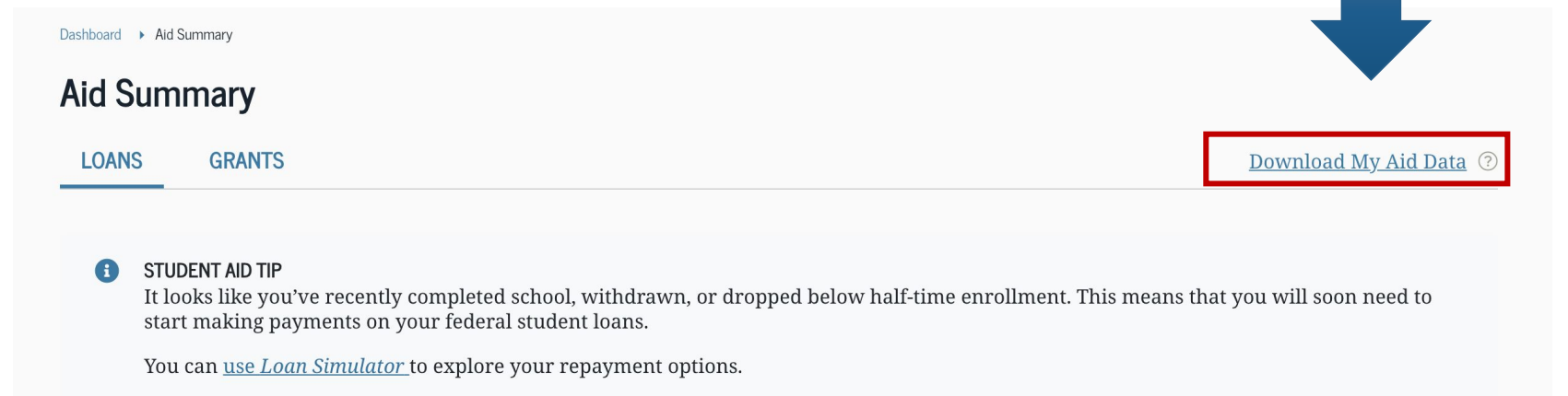
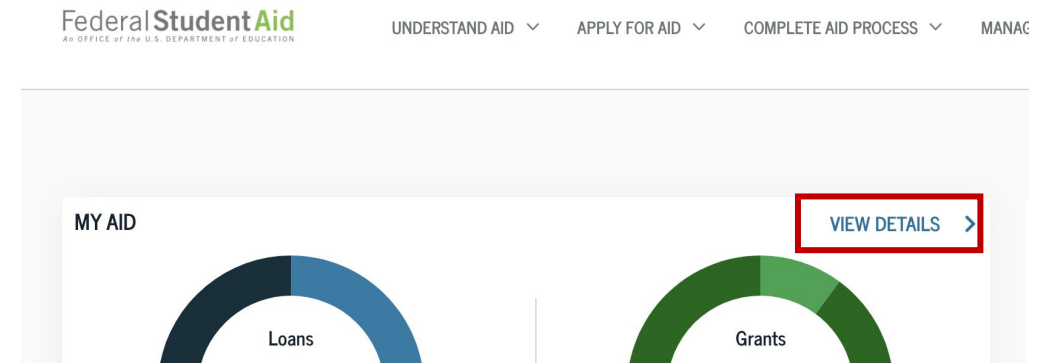
Identifying Your Student Loans

How to tell what type of federal student loan you have

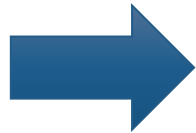
Step 1: Log into studentaid.gov

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

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



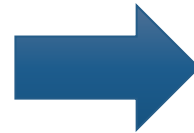
How to tell what type of federal student loan you have



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

Log in at <https://studentaid.gov/>

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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. Loan Details ⓘ	[REDACTED]	2.88%
<input checked="" type="checkbox"/>	J ⓘ	NAVENT SOLUTIONS, LLC. Loan Details ⓘ	[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

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

Exit Continue

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)		

Certifying Employment

Log in at <https://studentaid.gov/>

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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

You have not added any employers.

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Employer Identification Number (EIN)

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

This is my current employer

Employment Start Date To Employment End Date

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

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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

Generating an Employer Certification Form



i The PSLF Help Tool has not been updated for the COVID 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



Common Issues

Common Issues

3. Employer Address:

~~701 Prairie Hawk Drive~~
~~Castle Rock, CO 80109 US~~
620 Wilcox Street
Castle Rock, CO 80104

4. Employer Website (if any):

www.dcsdk12.org

5. Employment Begin Date:

~~07/31/2015~~ 7/1/2015

Common Issues

What will happen after you submit this form for processing?

Once FedLoan Servicing receives your form, they will begin their review. Once they review your employment, they'll determine the number of qualifying payments you've made and will send you a notice informing you of that number.

Note: It may take up to 120 days to process your employment information and review your payment information.

You will not receive confirmation that your loan, employment, or payments qualify for PSLF or TEPSLF, or that you are eligible for forgiveness until you submit this form.

RECOMMENDED NEXT STEPS

Some of your loans do not qualify for the PSLF Program, but there are actions you could consider taking.

GET OUT OF DEFERMENT OR FORBEARANCE

The loans listed below are in deferment or forbearance; therefore, you aren't making eligible monthly payments on those loans. If you can't afford your monthly payments, use *Loan Simulator* at [StudentAid.gov/loan-simulator](https://studentaid.gov/loan-simulator) to estimate payments on different repayment plans. It's important to stop postponing payments so you can make qualifying payments for the PSLF Program.

Loan Type	Loan Status	Servicer	Qualifying Payments Made
Direct Unsubsidized Loan	Forbearance	DEPT OF ED/MOHELA	0
Direct Unsubsidized Loan	Forbearance	DEPT OF ED/MOHELA	0
Direct Unsubsidized Loan	Forbearance	DEPT OF ED/MOHELA	0

Special Notice for the COVID-19 Emergency Payment Pause

As part of the COVID-19 emergency relief, federal student loan payments were paused. Payments will restart after Jan. 31, 2022.

You do not need to remove your loans from the COVID-19 payment pause to qualify for PSLF. As long as you are employed full-time for a qualifying employer during this time, you can receive credit toward PSLF.

Want to see your qualifying payments show up in your account? Submit a PSLF form to certify your employment for the

Common Issues

Have you made 120 qualifying payments?

If you don't know, take your best guess! We will always review to see if you are eligible for forgiveness, so your answer won't negatively impact you in any way.

Why do we ask this question?

Yes, I have made 120 qualifying payments and qualify for forgiveness right now.

Choose this option if you think you have made at least 120 qualifying payments on at least one of your loans while working for a qualifying employer.



Are You Sure?

Based on your loan information, you have not been in repayment for at least 10 years and do not yet qualify for PSLF. Select "No" in response to this question to continue.

No, I haven't made 120 qualifying payments.

Choose this option if you just want to find out how many qualifying payments you have made to date, or if your employer is a qualifying employer and you don't think you qualify for forgiveness right now.

Common Issues

PSLF Qualifying Payment Details

Loan Sequence	Disbursement Date	Loan Program	PSLF Eligible Payments	PSLF Qualifying Payments (Total)	PSLF Qualifying Payments (Remaining)	Estimated Eligibility Date for PSLF
0001	11/02/2021	DLSCNS	3	1	119	03/2032
0002	11/02/2021	DLUCNS	3	1	119	03/2032

TEPSLF Candidates: We will send you separate correspondence with additional details, if you are eligible for reconsideration under TEPSLF.

Good to Know! The charts above display the total number of eligible and qualifying payments you have made (out of the required 120) on your eligible loans for PSLF and TEPSLF, **including any periods we have assessed as eligible or qualifying under the Limited PSLF Waiver. Please ensure that you have certified all periods of eligible employment.**

TLXH7TH FS06BPSAID 8254085646 ENOTIFY 83000000648700130 20220112102020 20220112103455

P.O. Box 69184, Harrisburg, PA 17106-9184 | M-F 8AM to 9PM (ET) | 855-265-4038 | International 717-720-1985 | 711

[MyFedLoan.org](https://www.MyFedLoan.org)

If you believe you may have additional eligible employment, please submit a PSLF Form for the appropriate period. For more details regarding your payments made towards both PSLF and TEPSLF, please visit us on the web at [MyFedLoan.org/PSLF](https://www.MyFedLoan.org/PSLF).

Important Takeaways

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?