



Education Debt Consumer Assistance Program

Public Service Loan Forgiveness

How to Prepare for FedLoan Servicing's Departure

FedLoan is the student loan servicer in charge of managing the Public Service Loan Forgiveness Program (PSLF). They recently announced that they will stop servicing federal loans by the end of 2021. If your loans are currently with FedLoan, read the information below. If you have questions or need help, contact our Education Debt Consumer Assistance Program ([EDCAP](#)) for [free](#) one-on-one counseling services at 888-614-5004 (M-F) or edcap@cssny.org.

Stay tuned and check your correspondence. Your loans with FedLoan will be transferred to another servicer. We do not have more specifics as of mid-July. It is thus imperative that you check your mail and/or electronic correspondence periodically. You want to make sure you know what is happening to your loans during the upcoming transition period.

Keep a copy of your student loan records. Download your records, including notices from your servicer and Federal Student Aid (studentaid.gov). You can also call FedLoan at 1-866-313-3797 and ask for documents, like payment history or other PSLF related notices.

Recertify your Income Driven Repayment (IDR) plan. If you are enrolled in an IDR plan and are due to recertify, do so on time. You can recertify at studentaid.gov or with FedLoan.

File the PSLF Certification and Application form to update your qualifying payments. The form is available at studentaid.gov. You want to make sure you have an accurate count of your PSLF qualifying payments.

Address any PSLF related disputes with FedLoan. If there are discrepancies with your qualifying payments or other PSLF related issues, be sure to address those with FedLoan as soon as possible. If needed, you can escalate and file a complaint with the NYS Department of Financial Services ([click here](#)) and/or the U.S. DOE Ombudsman ([click here](#)).

If your loans are not with FedLoan and you are pursuing PSLF, get more information about what to do. Usually, when you file the PSLF Certification and Application form, your loans are transferred to FedLoan. In this case, you may want to hold off until there is more information about who will be overseeing the program. When in doubt, call us for more specific assistance.

Do not pay for student loan help! If you have student loan questions, contact EDCAP or your servicer. You should not have to pay for student loan assistance.