



Education Debt Consumer Assistance Program

# Public Service Loan Forgiveness (PSLF)

## Temporary Program Relief—Act Now

The federal government is temporarily waiving some of the program's key requirements until **October 31, 2022**. This means that some borrowers may now be eligible for forgiveness or have additional payments counted toward the 120 required. More information is 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](mailto:edcap@cssny.org).

### What's changing?

- **All types of federal loans will qualify for forgiveness.** Previously, only Direct Loans qualified for PSLF. You may get credit for payments made on FFEL and Perkins Loans as well.
- **Payments made under any repayment plan will qualify for forgiveness.** Before, you had to be enrolled in an Income-Driven-Repayment (IDR) plan for a payment to count.
- **Active-Duty Military will get credit for suspended payments** in periods of deferment or forbearance.

### What should you do?

- **Update your contact information:** Make sure your loan servicer and Federal Student Aid (FSA) have updated information. [Click here](#) to update your FSA information. If you don't have an account, establish one.
- **Verify your employer qualifies:** Log into the [FSA PSLF Help Tool](#) using your FSA ID. You will need your employer's Employer ID Number (EIN). You can find this on your W-2 or by asking your HR department.
- **Verify your loan types:** Log into your Federal Student Aid (FSA) account at [studentaid.gov](http://studentaid.gov) and click "View Details".

### Actions you may need to take by October 31, 2022, if you think you may benefit from the waiver:

- **If you have FFEL or Perkins Loans:** You will need to submit a Direct Consolidation Loan (DCL) Application and PSLF Certification Form(s). You should submit the DCL first and then complete the PSLF Certification Form(s).
- **If you have Direct Loans but have not filed a PSLF Certification Form ever or for the entire period you believe you have been making qualifying payments:** Submit a PSLF Certification Form for each employer and time you are seeking credit.
- **If you have Direct Loans and have submitted all your PSLF Certification Forms:** Your loans should be reviewed automatically to see if you may have additional qualifying payments.

**Need more information?** For more details on this plan see the [DOE PSLF Fact Sheet](#) and the [FSA PSLF Limited Waiver Opportunity webpage](#).

**Need help?** Contact EDCAP! All our services are free!