

Public Service Loan Forgiveness (PSLF)

Temporary Program Relief—Act Now

The federal government is temporality waiving certain key program requirements until **October 31, 2022**. Borrowers may now be eligible for forgiveness or have additional payments counted toward the 120 required. If you have questions or need help, contact **our Education Debt Consumer Assistance Program** [**(EDCAP)**](https://www.edcapny.org/) for **free** one-on-one counseling services **at 888-614-5004 (M-F) or** **edcap@cssny.org****.**

**What’s changing?**

* **All types of federal loans will qualify for forgiveness.** Previously, only Direct Loans qualified for PSLF. You may now get credit for payments made on FFEL and Perkins Loans.
* **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](https://studentaid.gov/fsa-id/sign-in/landing) 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](https://studentaid.gov/pslf/) 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](https://studentaid.gov/h/manage-loans) and click “View Details” to determine the type of loans you have. See next section.

Actions you may need to take by October 31, 2022, to 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). Submit the DCL first and the PSLF Certification Form(s) after the DCL has been completed.
* **If you have Direct Loans but have never submitted a PSLF Certification Form:**
	+ If your loans are at FedLoan, submit a PSLF Certification Form for each employer you’ve had over the period you want reviewed.
	+ If your loans are not at FedLoan, contact EDCAP for guidance.
* **If you have Direct Loans and have submitted PSLF Certification Forms:** Your loans should be reviewed automatically to see if you have additional qualifying payments. Submit additional Certification Forms to update your qualifying payment count if necessary.

**Need more information?** For more details on this relief see the [DOE PSLF Fact Sheet](https://www.ed.gov/news/press-releases/fact-sheet-public-service-loan-forgiveness-pslf-program-overhaul) and the [FSA PSLF Limited Waiver Opportunity webpage](https://studentaid.gov/announcements-events/pslf-limited-waiver). We will update our information as it becomes available.

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

 EDCAP (edcapny.org) is a program initiative of the Community Service Society of New York