



PUBLIC SERVICE LOAN FORGIVENESS (PSLF): NOW EASIER TO QUALIFY

Until **October 31, 2022**, federal student loan borrowers can get credit for payments that previously didn't qualify for Public Service Loan Forgiveness (PSLF) or Temporary Expanded Public Service Loan Forgiveness (TEPSLF).

To learn more, visit publicserviceloanforgiveness.gov

UNDER THESE TEMPORARY CHANGES, YOU CAN GET CREDIT FOR PAST PAYMENTS EVEN IF YOU:

- had or have a Federal Family Education Program (FFEL) loan or Perkins loan (you must consolidate into a Direct Loan Program prior to October 31, 2022),
- didn't make the payment on time,
- didn't pay the full amount due, or
- weren't on the right repayment plan.

WHO IS ELIGIBLE FOR PSLF?

Government organizations at any level (U.S. federal, state, local, or tribal) – this includes the U.S. military.
Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code.

HERE'S WHAT YOU CAN DO TO TAKE ADVANTAGE OF THIS OPPORTUNITY:

CONFIRM YOUR EMPLOYER IS QUALIFIED AND SUBMIT A PSLF FORM

You must work for a qualified employer and submit a PSLF form in order to get PSLF credit. The temporary changes haven't changed this requirement. To get started, you must be logged in to your StudentAid.gov account. You'll also need your employer's Federal Employer Identification Number (EIN). You can find this EIN in box b of your W-2, or you can get it directly from your employers.

IF YOU HAVE A FFEL OR PERKINS LOAN, CONSOLIDATE THESE LOANS

To be considered for the limited PSLF opportunity, you must have a Direct Loan. If you don't, you have until Oct. 31, 2022, to consolidate your loans into a Direct Loan. Consolidation is when any or all of your federal student loans are combined, giving you one monthly payment. Check out the consolidation loan application to find out what you'll need to apply.