



The 2022 limited-time PSLF Waiver

Urgent Update Regarding The Public Service Loan Forgiveness Program

If you work in public service and have federal student loans, you might be able to get additional debt relief through recent, time-limited changes to the Public Service Loan Forgiveness (PSLF) program administered by the U.S. Department of Education (DOE).

The Public Service Loan Forgiveness (PSLF) program provides student loan debt relief to public service workers like teachers, nurses, military service members, police, and firefighters. The PSLF program offers complete federal student loan forgiveness after making 120 qualifying payments while working in public service. If you are employed by a U.S. federal, state, local, or tribal government or not-for-profit organization, you might be eligible for the Public Service Loan Forgiveness Program.

Starting in 2007, the first eligible borrowers began to apply for debt discharge. Unfortunately, DOE bungled the applications, and many were rejected even though eligible public service workers had student loans that were in good standing after ten years. Many borrowers gave up in frustration.

The Department of Education under President Biden made several changes to the PSLF program to help student loan borrowers qualify for student loan forgiveness under the PSLF program, including providing a **limited-time waiver** period where borrowers may receive credit for payments that previously did not qualify for PSLF. This opportunity to receive credit for previous payments is available to borrowers until **October 31, 2022**.

Key Points

- Borrowers can receive credit for past periods of repayment on loans that would otherwise not qualify for PSLF.
- If you have FFEL, Perkins, or other federal student loans, you will need to consolidate your loans into a Direct Consolidation Loan to qualify for PSLF both in general and under the waiver. Before consolidating, make sure to check to see if you work for a qualifying employer.
- Past periods of repayment will now count, whether or not you made a payment and whether or not you made that payment on time, for the full amount due, or on a qualifying repayment plan.
- Periods of deferment or forbearance (excluding the current payment pause on student loans due to the coronavirus pandemic and certain military deferments) and periods of default, still do not qualify.
- The qualifying employment requirement has not changed.

How do I apply?

Use the Department of Education's [PSLF Help Tool](#) to get started on an application. It will let you know if you qualify or the steps you can take to qualify if you do not already. You should also use the [PSLF Help Tool](#) if you have previously applied for PSLF to see if you are eligible to receive credit for periods of repayment under the limited PSLF waiver.

More Helpful Resources

- [Department of Education's PSLF Help Tool](#)
- [Become a Public Service Loan Forgiveness \(PSLF\) Help Tool Ninja](#)
- [Department of Education Limited-Time Waiver Info Page](#)
- [Fact Sheet: Public Service Loan Forgiveness \(PSLF\) Program Overhaul](#)

