

Student Debt Information Session

Public Service Loan Forgiveness Temporary Changes



What Is Public Service Loan Forgiveness (PSLF)?

Program created
by Congress in
2007

Encourage
workers to pursue
a career in public
service

A Promise

After 10 years of
public service work
and on-time
payments of their
loans

Remainder of
their debts

Will be forgiven

Public Service Loan Forgiveness Requirements



Right type of loan



Right type of repayment plan



Right type of employment



Right number of payments

Right Type of Loan:

Direct Loans



Federal Direct Stafford/Ford Loans

Federal Direct Unsubsidized Stafford/Ford Loans

Federal Direct PLUS Loans
(Direct PLUS Loans)
—for parents and graduate or professional students

Federal Direct Consolidation Loans
(Direct Consolidation Loans)

Right Type of Repayment Plan:

Income Driven Repayment Plans

Income-Based Repayment
(IBR)

Pay As You Earn
(New IBR)

Income Contingent Repayment
(ICR)

Revised Pay as You Earn
(REPAYE)

Right Type of Employment

Qualifying public service employers include:

Local, state
and federal
governments

Public
schools

Public
hospitals

Public
libraries

Public
universities



Public Service Employer
[30 hours]

Right Number of Payments



120 qualifying payments
(that's 10 years worth)



These payments do not
need to be consecutive

Broken PSLF Promises



IN 2017, THE
INITIAL
REJECTION
RATE WAS 99%



800
APPLICATIONS
OUT OF 90,000
WERE
APPROVED



DENIED BECAUSE THEY HAD
THE WRONG LOAN OR
INCORRECT PAYMENT PLAN

The New York Times DealBook / Business & Policy
Student Loan Company Accused of
Mismanaging Debt Forgiveness Program

REUTERS World Business Markets Politics TV
U.S. JUNE 22, 2017 / 5:10 PM / 8 MONTHS AGO
Servicing issues may hamper U.S.
student-loan forgiveness for thousands



Why Public Service Loan
Forgiveness Is So Unforgiving

This government loan
forgiveness program has
rejected 99% of
borrowers so far

The 'broken' public service student loan
forgiveness system is particularly brutal for
military veterans

EDITORS' PICK | 16,933 views | Aug 12, 2020, 03:30pm EDT
New Report Shows Public
Service Loan Forgiveness Is A
Mess

Administrative & Legislative Updates

Moratorium on Student Loan Payments

COVID-19 Emergency Relief

- a suspension of loan payments
- a 0% interest rate
- stopped collections on defaulted loans

Relief Extensions and Expiration

- March 20, 2020 - Temporary relief from Federal Student Aid
- March 27, 2020 - CARES Act extended relief through **September 30, 2020**
- August 8, 2020 - Relief extended through **December 31, 2020**
- December 4, 2020 - Relief extended through **January 31, 2021**
- January 20, 2021 - Relief extended through **September 30, 2021**
- March 30, 2021 – Relief extended to FFELP loans that were in default
- August 6, 2021 - Relief extended through **January 31, 2022**
- December 22, 2021 - Relief extended through **May 1, 2022**

May 1, 2022 - Relief EXPIRES

Visit: [StudentAid.gov/coronavirus](https://studentaid.gov/coronavirus) for information on how to prepare for the restart of loan repayments.

2021-2022
Temporary Changes to
Public Service Loan Forgiveness

Immediate Relief For Some Borrowers

- 22,000 borrowers immediately eligible for \$1.74 billion in loan forgiveness without any further action on their part, except perhaps consolidation;
- Another 27,000 borrowers who could potentially qualify for an addition \$2.82 billion in forgiveness if they simply certify additional years of employment in public service; and
- Over 550,000 borrowers who will see an increase in the number of qualifying payments, with the average borrower receiving an additional two years of credit towards forgiveness.



Secretary Miguel Cardona ✓
@SecCardona

#DYK: So far, because of our changes to the Public Service Loan Forgiveness (PSLF) program, we've canceled more than \$2 billion in federal student loans, helping nearly 30,000 borrowers!



washingtonpost.com

First wave of public servants awarded student loan forgiveness through tempor...
More than 30,000 borrowers are receiving an estimated \$2 billion in debt relief in this initial round, according to the Education Department.

Limited PSLF Waiver

- Loan type: Credit for payments on FFEL and Perkins loans if the borrower consolidates (or already has)
- Payment plan: any payment counts
- Employer and payment count still apply
- Military deferments and forbearances count
- Current employment not necessary



Direct Loans



IDR



Public Service
Employer [30 hours]



120 payments

Limited PSLF Waiver

- Not completely automatic
 - FFEL/Perkins must consolidate
 - File ECF if have not previously
- FFEL and Perkins borrowers are at greatest risk of missing out



Direct Loans



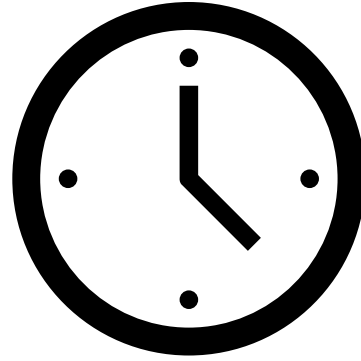
IDR



Public Service
Employer [30 hours]



120 payments



DEADLINE TO ACT

OCTOBER 31, 2022

Potential PSLF Waiver Pitfalls

- Deadline of October 31, 2022, to consolidate and/or certify employment
- Only for students, not parents
- Reliant on servicing industry
- Simultaneous to massive servicing transfers and payments resuming

All public service workers with federal student loans should:

- Confirm your past or present employer is a qualified public service employer
- Confirm what type of federal student loans do you have
- Certify their employment
- Take action by October 31, 2022

What Borrowers Need to Know . . .

Do you need to take action? It depends.

1. Is your employer a qualified public service employer?
2. What loans do you have?
3. Have you certified your employment with the PSLF form?

Do you need to take action? It depends.

1. Is your employer a qualified public service employer?

- Check on the www.studentaid.gov PSLF Help Tool to see if any of your employers since 2007 are already qualified as public service employers. If so, then consolidate.
- If your employer is not listed, but you work for a government, 501(c)3, or certain other non-profit organizations, you can likely still qualify.

Do you need to take action? It depends.

2. What loans do you have?

- If you have anything other than a Direct Loan, you must consolidate.
- If you have a Direct Loan or already consolidated into a Direct Consolidation Loan, your loan types qualifies for PSLF.

Do you need to take action? It depends.

3. Have you certified your employment with the PSLF form?


- If you have a Direct Loan and certified employment since having that loan, the Department will automatically review your account for PSLF credit.
- If you have a Direct Loan and have never certified, you must submit the PSLF Form (formerly an ECF) using the www.studentaid.gov PSLF Help Tool.
- If you have to consolidate into a Direct Loan, you must submit the PSLF Form (formerly ECF) after you consolidate.

Confirming Qualifying Employers

Confirm your past or present employer is a qualified public service employer

- All government and 501(c)(3) non-profit organizations qualify
- Some other non-profit organizations qualify
- Union employment and political organizations do not qualify
- For-profit employers do not qualify
- Check on the www.studentaid.gov PSLF Help Tool to see if any of your employers since 2007 are already qualified as public service employers

Log in at <https://studentaid.gov/>

 An official website of the United States government.

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Confirm your employer

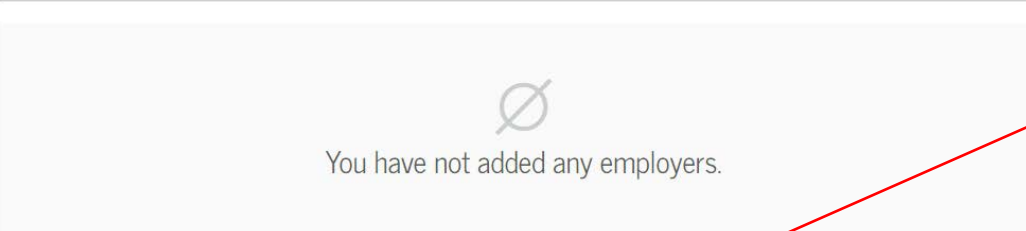
Public Service Loan Forgiveness (PSLF) Help Tool

- 1 **Employment History**
- 2 Loan Tips
- 3 Application Details
- 4 Personal Information
- 5 Review & Save

My Employers

Add your current and past employers to confirm your employment history for PSLF.

Notes: PSLF has all the information you need to get started. 2) This period is limited about



You have not added any employers.

[+ Add Employer](#)

[Previous](#) [Next Section](#)

Search for Employer ?

Employer Identification Number (EIN)

[How do I find my EIN?](#)

☐ This is my current employer

Employment Start Date To Employment End Date

[Search](#)

[Previous](#) [Continue](#)

Confirm your employer

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Employer Identification Number (EIN)

[How do I find my EIN?](#)

☐ This is my current employer

Employment Start Date

To

Employment End Date

Search Results

1-2 of 2

i If you recognize the name of the employer that resulted from your search, we strongly encourage you to select a result that relates to your employer's name. You should do this even if

- the name differs slightly,
- the name is for a larger organization or agency that your employer belongs to,
- there is no address,
- the address is different from where you typically work, or
- the address is a P. O. Box.

Please note that many state and local governments use a common EIN to pay their employees so you should select the appropriate result below if one displays. Likewise, many federal agencies share EINs so you may need to click through multiple pages to find your employer. As a last resort, you can manually add the name of your employer, however, doing so will add review time and delay your PSLF form.

14-6013200

☒ **State of New York**
No address on file

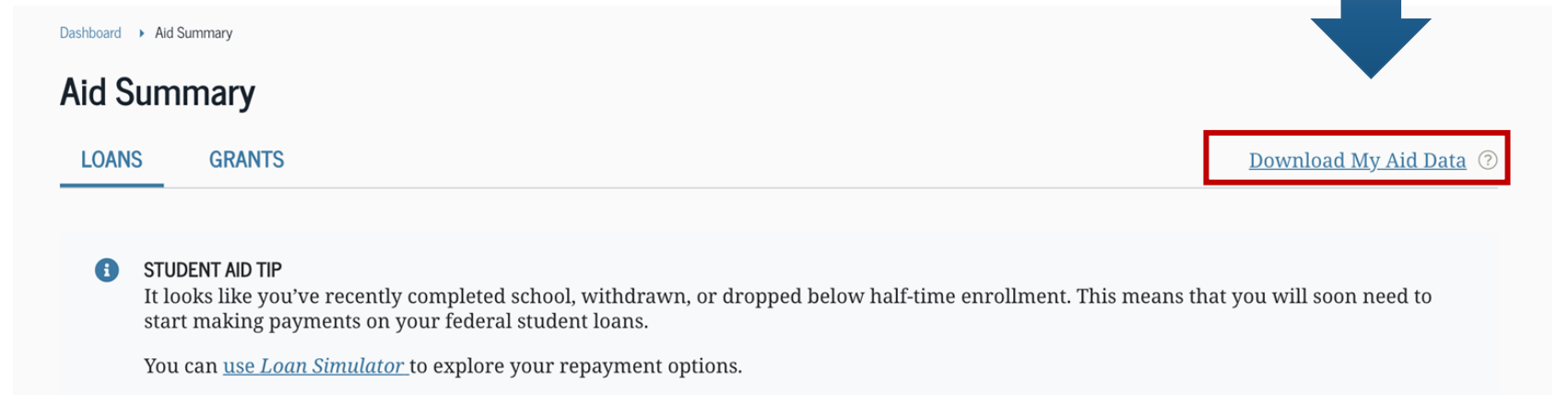
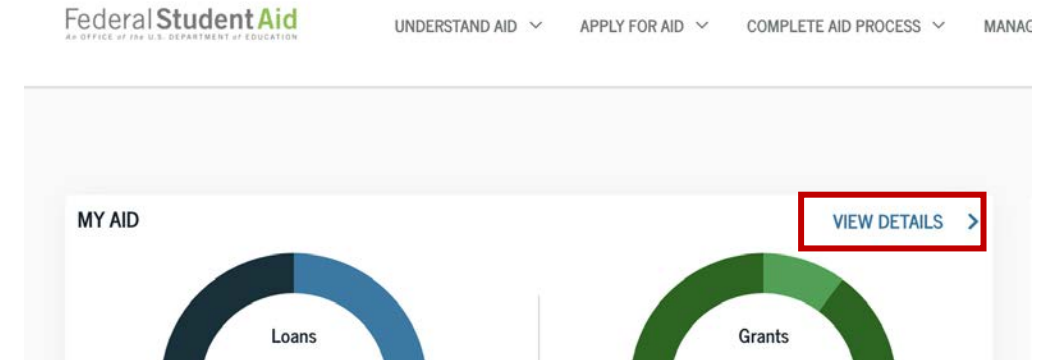
Confirming Your Student Loans Type

How to tell what type of federal student loan you have

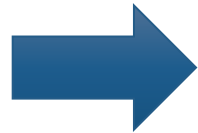
Step 1: Log into studentaid.gov

Step 2: Under your student aid dashboard, navigate to “View Details”

Step 3: On the top right, select “Download My Aid Data”



How to tell what type of federal student loan you have



Loan Type: FFEL CONSOLIDATED
Loan Award ID:
Loan Attending School Name: SCHOOL CODE FOR CONSOLIDATION LOANS

. . .

Loan Contact Type: Current Guaranty Agency
Loan Contact Name: AMERICAN STUDENT ASSISTANCE
Loan Contact Street Address 1: PO BOX 16129
Loan Contact Street Address 2:
Loan Contact City: ST. PAUL
Loan Contact State Code: MN
Loan Contact Zip Code: 55401
Loan Contact Phone Number: 833-896-1626
Loan Contact Phone Extension:
Loan Contact Email Address: asaservicing@ecmc.org
Loan Contact Web Site Address: http://ecmc.org
Loan Contact Type: Current Servicer
Loan Contact Name: AMERICAN EDUCATION SERVICES
Loan Contact Street Address 1: PO BOX 2461
Loan Contact Street Address 2:
Loan Contact City: HARRISBURG
Loan Contact State Code: PA
Loan Contact Zip Code: 171052461
Loan Contact Phone Number: 800-233-0557
Loan Contact Phone Extension:
Loan Contact Email Address: WEBMASTER@PHEAA.ORG
Loan Contact Web Site Address:
Loan Contact Type: Current Lender
Loan Contact Name: US BANK ELT BHEA
Loan Contact Street Address 1: 425 WALNUT ST.
Loan Contact Street Address 2:



Loan Type: FFEL STAFFORD SUBSIDIZED
Loan Award ID: [REDACTED]
Loan Attending School Name: [REDACTED]

. . .

Loan Contact Type: Current ED Servicer
Loan Contact Name: DEPT OF ED/FEDLOAN SERVICING(PHEAA)
Loan Contact Street Address 1: PO BOX 530210
Loan Contact Street Address 2:
Loan Contact City: ATLANTA
Loan Contact State Code: GA
Loan Contact Zip Code: 303530210
Loan Contact Phone Number: 800-699-2908
Loan Contact Phone Extension:
Loan Contact Email Address: accountinfo@myfedloan.org
Loan Contact Web Site Address: http://myfedloan.org
Loan Contact Type: Current Servicer
Loan Contact Name: DEPT OF ED/FEDLOAN SERVICING(PHEAA)
Loan Contact Street Address 1: P.O. BOX 69184
Loan Contact Street Address 2:
Loan Contact City: HARRISBURG
Loan Contact State Code: PA
Loan Contact Zip Code: 171069184
Loan Contact Phone Number: 800-699-2908
Loan Contact Phone Extension:
Loan Contact Email Address: accountinfo@myfedloan.org
Loan Contact Web Site Address: http://www.myfedloan.org
Loan Contact Type: Current Lender
Loan Contact Name: U.S. DEPT OF ED/2008-2009 LPCP
Loan Contact Street Address 1: 830 FIRST ST., NE
Loan Contact Street Address 2:

Consolidating Your Student Loans

Confirm what type of federal student loans do you have

- Direct Loans, Federal Family Education Loan (FFEL), Perkins Loan
- If you have anything other than a Direct Loan, you must consolidate
- If you have a Direct Loan or already consolidated into a Direct Consolidation Loan, your loan types already qualify for PSLF

Take Action by October 31, 2022: If you have non-Direct Loan federal loans, you must consolidate them into a Direct Loan!

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 An official website of the United States government.

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DIRECT CONSOLIDATION LOAN APPLICATION

You're currently not logged in!

You must log in to complete and submit federal student loan processes.

LOG IN

What is Loan Consolidation?

If you have multiple student loans you may be able to combine them into one loan with a fixed interest rate based on the average of the interest rates on the loans being consolidated. [Learn more about loan consolidation](#)

A Direct Consolidation Loan allows you to consolidate multiple federal education loans into one loan at no cost to you.

Through your completion of the free Federal Direct Consolidation Loan Application and Promissory Note, you will confirm the loans that you want to consolidate and agree to repay the new Direct Consolidation Loan.

Once the consolidation is complete, you will have a single monthly payment on the new Direct Consolidation Loan instead of multiple monthly payments on the loans you consolidated.

Alert! On Oct. 5, 2021, the U.S. Department of Education announced a temporary period during which borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF. [Learn more about this time-limited opportunity](#).

Consolidate Your Loans

LOG IN TO START

Who should complete this?

Borrowers who want to consolidate their federal student loans and borrowers who have outstanding FFEL or Perkins loans and want to take

- Select the loans to consolidate
- View the amount and interest rate for your new Direct Consolidation Loan

DIRECT CONSOLIDATION LOAN APPLICATION

1 Choose Loan & Servicer
2 Choose Repayment
3 Terms & Conditions
4 Personal Information
5 Review & Sign

- ☒ Select the Loans to Consolidate
- ☐ Grace Period
- ☐ Servicer Selection

Borrower [REDACTED]
Social Security Number [REDACTED]

Select the Loans to Consolidate

Your Total Educational Indebtedness ⓘ: [REDACTED]

<input checked="" type="checkbox"/>	Loan Type	Loan Servicer	Loan Balance	Interest Rate
<input checked="" type="checkbox"/>	J ⓘ	NAVIENT SOLUTIONS, LLC. Loan Details ⓘ	[REDACTED]	2.88%
<input checked="" type="checkbox"/>	J ⓘ	NAVIENT SOLUTIONS, LLC. Loan Details ⓘ	[REDACTED]	2.88%

Add Loans

Your New Direct Consolidation Loan

Your new Direct Consolidation Loan will combine the 1 loans selected above into a single loan with:

\$\$

Loan Amount
[REDACTED]

%

Interest Rate
3%

[More Information ⓘ](#)

- Repayment Plan Request
- Estimate Your Payments
- Repayment Plan Request

Estimate Your Payments

Repayment Estimator

Consolidation Loan Balance \$4772

Adjusted Gross Income ⓘ

Select your tax filing status:

Single ▼

Family Size ⓘ

State of Residence

VIRGINIA ▼

Repayment Plan Information

Repayment Plan Request

Choose the repayment plan for your new Direct Consolidation Loan:

Standard ▼

Exit

Continue

1 You must provide your Adjusted Gross Income.

- Repayment Plan Request
- Estimate Your Payments
- Repayment Plan Request

Standard You will pay a total of \$5,464 over 110 months +

Graduated You will pay a total of \$5,710 over 120 months +

Extended Fixed You're not eligible for this plan based on the information entered above. -

Extended Graduated You're not eligible for this plan based on the information entered above. -

Revised Pay As You Earn (REPAYE) You're not eligible for this plan based on the information entered above. -

Pay As You Earn (PAYE) -

Certifying Eligible Employers

Take Action by October 31, 2022

- If you have to consolidate into a Direct Loan, you must submit an ECF after you consolidate
- All borrowers should certify their employment

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Confirm your employer

Public Service Loan Forgiveness (PSLF) Help Tool

- 1 Employment History
- 2 Loan Tips
- 3 Application Details
- 4 Personal Information
- 5 Review & Save

My Employers

Add your current and past employers to confirm your PSLF-eligible employment.

Notes: PSLF is only available for federal student loans. For more information, see the PSLF FAQ.

2) This period must be continuous. There can be no breaks in employment.

PSLF is only available for federal student loans. For more information, see the PSLF FAQ.

You have not added any employers.

[+ Add Employer](#)

[Previous](#) [Next Section](#)

Search for Employer ?

Employer Identification Number (EIN)

[How do I find my EIN?](#)

☐ This is my current employer

Employment Start Date To Employment End Date

[Search](#)

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- the address is different from where you typically work, or
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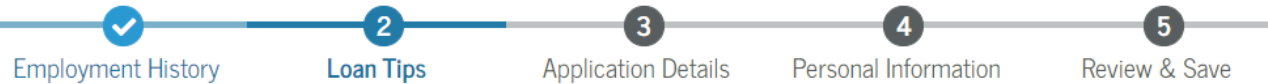
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14-6013200

☒ **State of New York**
No address on file

Generating an Employer Certification Form

Public Service Loan Forgiveness (PSLF) Help Tool



i The PSLF Help Tool has not been updated for the COVID or limited PSLF waiver

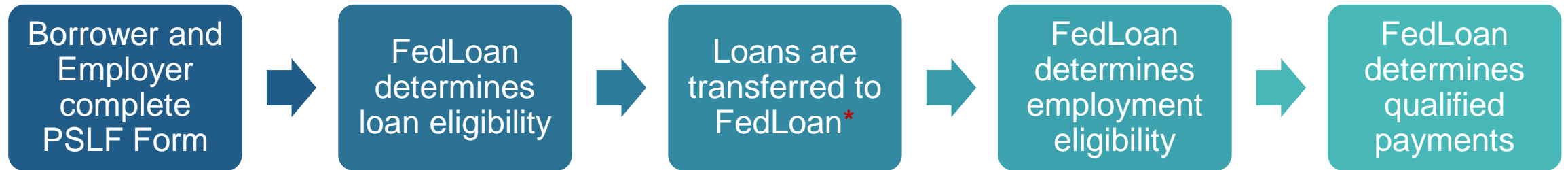
This tool was created before COVID-19 relief measures began that relief. To get the most accurate info, make sure to carefully read the "Special Notice for the COVID-19 Emergency."

As part of the [COVID-19 emergency relief](#), federal student loan payments will restart after Jan. 31, 2022. In addition, certain loans will be forgiven from Oct. 6, 2021, to Oct. 31, 2022. [Learn more about this limited waiver](#).

Note: You still need to have qualifying employment.

Borrower Name <input type="text"/>		Borrower SSN <input type="text"/>
SECTION 3: EMPLOYER INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)		
1. Employer Name: <input type="text"/>	10. Is your employer tax-exempt under Section 501(c)(3) of the Internal Revenue Code (IRC)? If your employer is tax-exempt under another subsection of 501(c) of the IRC, such as 501(c)(4) or 501(c)(6), check "No" to this question. <input type="checkbox"/> Yes - Skip to Section 4. <input type="checkbox"/> No - Continue to Item 11.	
2. Federal Employer Identification Number (FEIN) <input type="text"/>	11. Is your employer a not-for-profit organization that is not tax-exempt under Section 501(c)(3) of the Internal Revenue Code? <input type="checkbox"/> Yes - Continue to Item 12. <input type="checkbox"/> No - Your employer does not qualify.	
3. Employer Address: <input type="text"/>	12. Is your employer a partisan political organization or a labor union? <input type="checkbox"/> Yes - Your employer does not qualify. <input type="checkbox"/> No - Continue to Item 13.	
4. Employer Website (if any): <input type="text"/>	13. Which of the following services does your employer provide? Check all that apply and then continue to Section 4. If you check "None of the above", do not submit this form. <input type="checkbox"/> Emergency management <input type="checkbox"/> Military service (See Section 6) <input type="checkbox"/> Public safety <input type="checkbox"/> Law enforcement	
5. Employment Begin Date: <input type="text"/>		
6. Employment End Date: <input type="text"/>		
OR <input type="checkbox"/> Still Employed		
7. Employment Status: <input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time		

Submitting an Employer Certification Form



Important Takeaways

Important Takeaways

- Credit will be given for months during which any loan type was in repayment
- Deadline of October 31, 2022, to consolidate and/or submit PSLF Form (ECF)
- Confirm your employer
- Confirm your loan types
- Consolidate if necessary
- Submit a PSLF Form
- File a complaint if you experience any issues

Questions & Answers

MENU

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MyAFSCMEFIND YOUR LOCALABOUT AFSCMEBLOGPRESSEN ESPAÑOLSEARCH Q

JOIN USOUR PRIORITIESAFSCMEUNION DIFFERENCEMEMBER RESOURCES

CoronavirusAFSCME AdvantageScholarshipsEducation & TrainingStudent Debt Resources

CoronavirusAFSCME AdvantageScholarshipsEducation & TrainingStudent Debt Resources

MEMBER RESOURCES

Student Debt Resources

PSLF Information Session

Our recorded webinar has important information on temporary waivers. Fill out this form to watch.

Your email address

ZIPWATCH NOW

FAQs

FAQ – Public Service Loan Forgiveness Program
FAQ – Income Driven Repayments Plans
FAQ – PSLF Temporary Waivers thru October 31, 2022
FAQ – COVID-19 Emergency Relief

StudentAid.gov GUIDES

PSLF Qualified Employers
Student Loan Types
Student Loan Consolidation
Employer Certifications

FORMS

PSLF Certification and Application
IDR Plan Request Form

SHARE YOUR STUDENT DEBT STORY

Are you burdened by your federal student loan debt? We want to hear your story.
[Tell us your story »](#)

ADDITIONAL INFORMATION

[AFSCME/AFT: Forgive My Student Debt](#)
[SBPC: Accessing Public Service Loan Forgiveness](#)
[Department of Education Federal Student Aid](#)
[Loan Servicer Contact Information](#)

Resources for AFSCME Members

<https://protectborrowers.org/our-projects/pslf/>



STUDENT BORROWER
PROTECTION CENTER

WHO WE ARE

WHAT WE DO

PRESS

BLOG

REPORTS

ADVOCACY



Guide to Navigating PSLF

The videos below can provide you with updates on changes to the PSLF program and instructions for applying for PSLF.



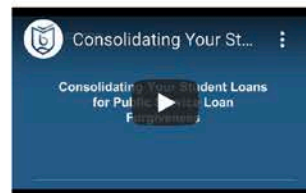
Overview of PSLF and Program Changes



Confirming Your Employer Qualifies for PSLF



Identifying Your Student Loans for PSLF



Consolidating Your Loans for PSLF



Certifying Your Employment for PSLF

Resources for AFSCME Members

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Parent

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In Repayment

I have loans I need to repay.

We'll help you manage the repayment process.

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