



# Your County Service May Qualify You for Student Loan Forgiveness

## PUBLIC SERVICE LOAN FORGIVENESS PROGRAM (PSLF) LIMITED PSLF WAIVER OPPORTUNITY

The U.S. Department of Education announced a change to Public Service Loan Forgiveness (PSLF) program rules for a **limited time** due to the COVID-19 national emergency. During this **temporary period** borrowers may receive credit for payments that previously did not qualify for PSLF.

The Department is using a temporary waiver to allow monthly payments that once weren't eligible because borrowers had the wrong type of federal loan, the wrong type of repayment plan, or due to a payment technicality.

**DEADLINE TO APPLY: OCTOBER 31, 2022**



### PSLF SUMMARY OF CHANGES

- Borrowers may receive credit for past repayment periods on loans that would otherwise not qualify for PSLF.
- Federal Family Education Loan (FFEL), Perkins, or other federal student loans need to be consolidated into a Direct Consolidation Loan to qualify for PSLF both in general and under the waiver.
- Past periods of repayment will now count regardless of whether a payment was made on time, for the full amount due, on a qualifying repayment plan.
- Periods of deferment or forbearance and default periods do not qualify.



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## PSLF WAIVER OPPORTUNITY ONLY THROUGH OCTOBER 31, 2022

- Borrowers will receive credit for periods of repayment made on Direct, FFEL, or Perkins Loans.
- Past payments under any plan count for non-consolidated loans through September 30, 2021.
- Past payments made on loans before consolidation count, even if on the wrong repayment plan.
- Past payments that were made late or for less than the amount due count for non-consolidation loans through September 30, 2021.
- Past payments made on loans before consolidation count, even if paid late, or for less than the amount due.
- Borrowers can receive forgiveness even if not employed or not employed by a qualifying employer at the time of application and forgiveness.

### REQUIREMENTS

- Borrowers need to be working full-time for a qualifying employer at the time of their payments in order for those payments to count. That means working for the government, a 501(c)(3) organization, or a nonprofit that provides a designated public service count towards the 120 needed for forgiveness.
- Have Direct Loans or consolidate into Direct Consolidation Loans.

### TIPS FOR BORROWERS

- The Department of Education will communicate directly with borrowers about changes to PSLF to help borrowers understand how they may benefit and any actions they may need to take. For more information, visit [StudentAid.gov](https://studentaid.gov).
- Borrowers should register with the Office of Federal Student Aid by [creating a FSA ID](#)<sup>[1]</sup> and providing up-to-date contact information.
- To find out if your loans are eligible or for help with PSLF, contact FedLoan Servicing at **1-855-265-4038**.
- If you are having an issue with a student loan, you can submit a complaint to the CFPB online or by calling **(855) 411-2372**. The Consumer Financial Protection Bureau will continue to use complaints to hold companies accountable in their enforcement and compliance work.

**For more information about the PSLF Limited Waiver, check the CFPB's:  
[FAQs](#) and [Webinar](#)**

[1] <https://studentaid.gov/fsa-id/create-account/launch>

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#### Los Angeles County Department of Consumer and Business Affairs

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