

# PUBLIC SERVICE LOAN FORGIVENESS

TIME-LIMITED WAIVER OF PSLF REQUIREMENTS 2022

## RESOURCES

PSLF WEBINAR ON YOUTUBE

STUDENT BORROWER  
PROTECTION CENTER  
POWERPOINT

FORGIVE MY STUDENT DEBT

STUDENTAID.GOV

## PSLF REQUIREMENTS

(a very brief summary)

1. Right type of loan
  - Direct loans
2. Right type of repayment plan
  - Income-driven
3. Right type of employment
  - Government entity
  - 501(c)(3)
  - 30+ hrs/week
4. Right number of payments
  - 120 qualifying

## LIMITED PSLF WAIVER

- During COVID: the payment pause counts towards the 120 payments but you still need to meet all of the other criteria
- The limited PSLF waiver:
  - Loan type - credit for payments on FFEL and Perkins loans if the borrower consolidates (or already has)
  - Payment plan - any payment plan counts
- The waiver is not automatic
  - Those with FFEL/Perkins loans must consolidate
  - Must file ECF if haven't previously

## DEADLINE

OCTOBER 31, 2022

RESOURCED FROM  
THE STUDENT  
BORROWER  
PROTECTION CENTER

