



Public Service Loan Forgiveness (PSLF): Overview & Updates

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WASHINGTON
Student Loan
— Advocate —



Presentation Reminders



- This presentation is being recorded
- Copy of slides will be available
- Chat is disabled for participants
- Participants are on mute
- Enter your questions using the Q&A and vote on questions you would like to have answered live
- Live closed captions available.

General Disclaimer

- Information shared is subject to change – check [StudentAid.gov](https://studentaid.gov) for the most updated information.
- There is a lot of uncertainty right now – we are all feeling it!
- What we share here is for educational and informational purposes only and should NOT be construed as legal or financial advice or be relied upon for financial planning.

Questions
we will answer:



What is the PSLF program?

What steps do I need to take to qualify for PSLF?

How do I apply for PSLF and track my progress?

How is the SAVE litigation impacting PSLF?

What is PSLF Buyback?

What is the PSLF Program?

- Federal debt relief program overseen by U.S. Department of Education's Office of Federal Student Aid (FSA)
- Forgives balance on federal student loans after 10 years of public service employment while making qualifying payments



[PSLF website on FSA](#)



How can I
qualify for the
PSLF program?



To qualify for
PSLF you need
these 4 things



- 1 Right type of employment
- 2 Right type of loan
- 3 Right type of repayment plan
- 4 Right number of payments

Which employment qualifies for PSLF?



1

Qualifying employment



Full time

Directly employed with public employer (W2)

Average of 30+ hours/week

Multiple part-time public service jobs = 30 hours+/week avg

Contractors **only** if job is prohibited by state law to be provided by direct employees

Public employer(s)

Any level of government

501c3 nonprofit organizations

Employer more important than role

Must be employed when you apply

Nonprofit with other tax status

Military service
Public health services
Public education

Public library services
Early childhood ed.

Public interest law
Disability services

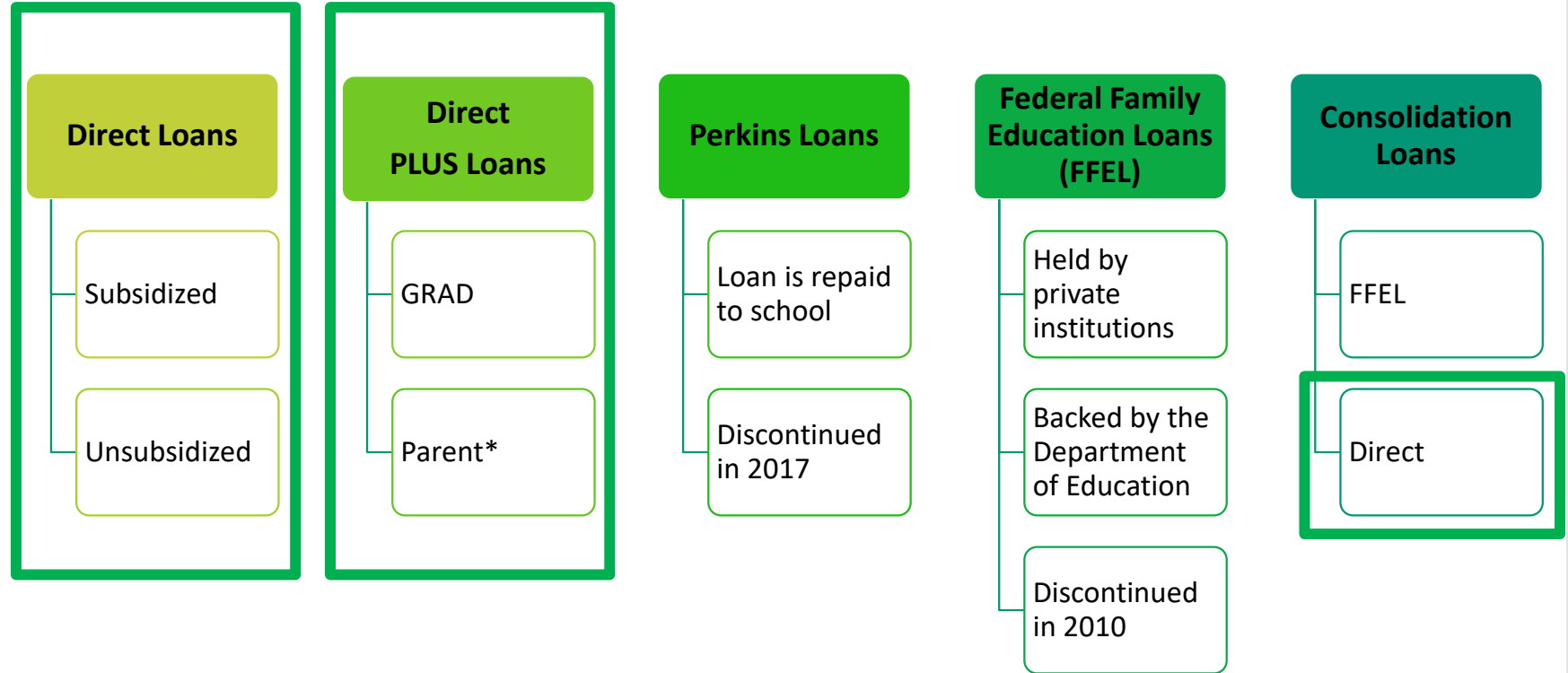
No labor unions or partisan political orgs

Which loans qualify for PSLF?



2

Eligible federal student loans



*Direct Parent PLUS borrowers, while eligible for PSLF, are not eligible for any of the Income-Driven Repayment (IDR) plans. Parent PLUS borrowers need to consolidate into a Direct Consolidation Loan to access IDR plans.

2

Apply to
consolidate
student loans
(if needed)



Need to be consolidated into a Direct Consolidation Loan to be eligible for PSLF:

Perkins Loans

Federal Family Education Loans (FFEL)

Needs to be consolidated if you'd like to access an Income-Driven Repayment (IDR) plan:

Direct Parent PLUS

[How do I consolidate my loans? | Federal Student Aid PSLF and Direct Parent PLUS Loans | Student Loan Advocate](#)

2

Find your federal student loans on FSA website



A screenshot of the Federal Student Aid website homepage. At the top, there is a navigation bar with links for 'Help Center', 'Submit a complaint', and 'English | Español'. Below this is the 'Federal Student Aid' logo and navigation links for 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness'. A red box highlights the 'Log In | Create Account' link in the top right corner, with a large orange arrow pointing down to it. The main content area features a large banner with the text 'Apply for Aid Using the FAFSA Form' and a white 'Apply Now' button. To the right of the banner is a 'POPULAR TOPICS' section with links: 'Learn About Public Service Loan Forgiveness >', 'Learn About Student Loan Debt Relief >', 'Prepare for Loan Payments To Restart >', 'Compare School Aid Offers >', and 'Complete a Master Promissory Note (MPN) >'. The banner also includes an illustration of diverse students and a link 'Learn About Applying for Aid'.

[StudentAid.gov](https://studentaid.gov)

Which repayment plans qualify for PSLF?



3

Choose
an eligible
repayment
plan



Repayment plans eligible for PSLF:

- **Any Income-Driven Repayment (IDR) plans:**
 - Saving on a Valuable Education (SAVE) (** Currently tied up in litigation)
 - Income-Based Repayment (IBR)
 - Pay as You Earn (PAYE)
 - Income-Contingent Repayment (ICR)
- **10-year Standard Repayment plan:**
 - A limited amount of time on it is OK, but typically not a good strategy long-term

Repayment plans not eligible for PSLF:

- 30-year Standard Plan (for Consolidated Loans), Graduated and Extended Repayment plans

[Income-Driven Repayment Plans](#)

3

Choose
a repayment
plan – using the
IDR application



Income-Driven Repayment (IDR) Plan Request

Apply for a new income-driven repayment (IDR) plan or recertify an existing IDR plan on this page. IDR plans often provide a lower monthly payment compared to other plans because they are based on your income and family size rather than your loan amount. If your situation changes, you have options, including having your IDR plan recalculated or switching to a new IDR plan.

If you have parent PLUS loans, you must consolidate your loans to become eligible for an IDR plan.



Learn About the SAVE Plan

The new IDR application is available. You can now enroll in the Saving on a Valuable Education (SAVE) Plan, with payments capped at 10% of discretionary income and greater income protections, plus other benefits.

[More Info About SAVE](#)

New IDR Applicants



Apply for an Income-Driven Repayment Plan

There are four different IDR plans to choose from. Our loan estimator can help you compare IDR plans to see which is best for your situation.

[Learn more about IDR plans](#)

[Log In to Start](#)

[View Demo](#)

OMB No. 1845-1012 • Form Approved

<https://studentaid.gov/idr/>

Which payments count towards PSLF?



4

Make 120
qualifying
payments



All 120 payments (about 10 years) **must** be:

- After October 1, 2007
- while under a qualifying repayment plan, and
- for the full amount due as shown on your bill; **or**
- when you are in one of the accepted types of deferments or forbearance at any time during that month.

All payments **are not** required to be:

- Made consecutively
- Made with one student loan servicer
- Made with one employer

Tip: Sign up for automatic debit payments with your loan servicer!

4

When can you make qualifying payments?



- You can only make a qualifying monthly payment during periods when you have a payment due
- You cannot make a qualifying monthly payment while your loans are in:
 - an in-school status,
 - a grace period,
 - certain types of deferment or forbearance.
- If you are going back to school, you can decline in-school deferment for older loans in some circumstances
 - If you're not sure about waiving in-school deferment, contact your servicer to discuss options.

4

Which deferments & forbearances count towards PSLF?



**Cancer treatment
deferment**

**Economic hardship
deferment**

**Military service
deferment**

**Post-active-duty
deferment**

**AmeriCorps
forbearance**

**National Guard Duty
forbearance**

**Department of Defense
Student Loan
Repayment Program
forbearance**

**Administrative
forbearances due to
local or national
emergencies/military
mobilizations**

**Administrative
forbearances for
collecting supporting
documentation**

How can I
apply for the
PSLF program?



Use the PSLF Help Tool



- Use the PSLF Help Tool to generate and submit PSLF form(s):
 - **NEW** DocuSign feature allows for digital signatures
 - Automatically submits form to Federal Student Aid (FSA)
- Remember to submit a PSLF form:
 - every year
 - whenever you switch employers
 - when you switch between full- and part-time employment with the same employer.

Certify your employment



- Use the [PSLF Help Tool](#) to sign and submit PSLF forms. You'll need:
 - your employer's tax Employer ID (EIN),
 - dates of employment at your employer(s), and
 - your employer's PSLF Contact email address.
- Use the [PSLF Directory](#) to find this information for:
 - Washington state agencies
 - Washington public institutions of higher education

PSLF Form Tracker



Federal Student Aid
AS A SERVICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

My Activity > Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Form (PSLF Form)

Public Service Loan Forgiveness (PSLF) Form

⚠ Action Required

PSLF Form Information

Employer Name PSLF Employer #2	Signature Method Manual	Employer Email N/A
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Show More ▾

Status Tracker

- ✓ PSLF Form Initiated
Completed on Jun 5, 2024
- ✓ Employer Eligibility Review
Completed on Jun 5, 2024
- ⚠ PSLF Form Submission
You have switched your signature method. ⓘ
 1. Have your employer sign your form.
[Download Your PSLF Form](#)
 2. Upload your signed form and any supporting documents.

+ Upload File

Show other submission options ▾

Jul 3, 2024 You have switched your signature method from e-signature to manual.
- 4 PSLF Form Review
- 5 Completed

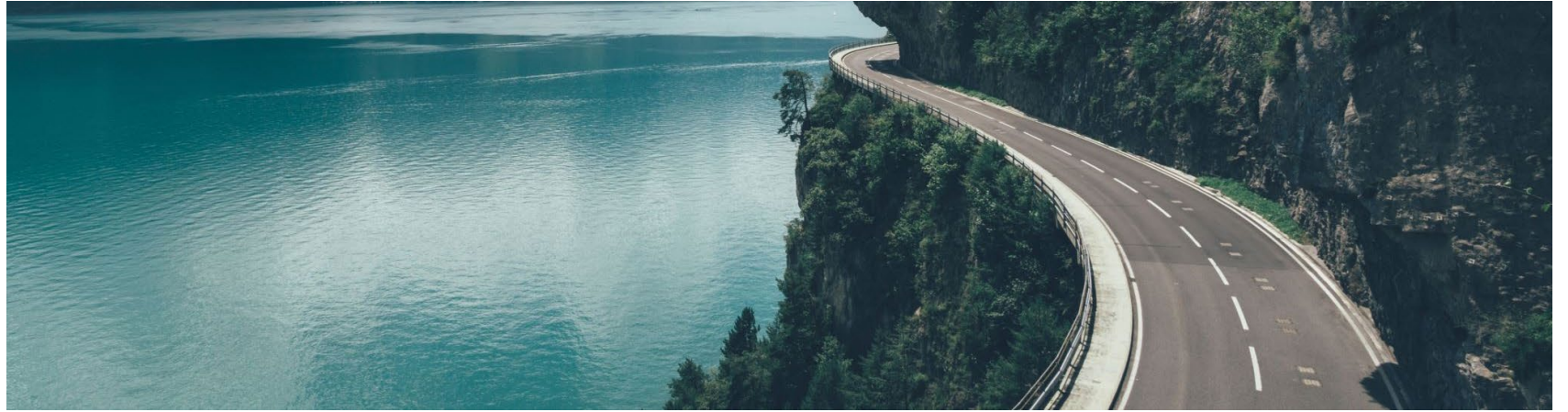
Created on
Jun 5, 2024

More Resources

- [Learn about PSLF & TEPSLF](#)
- [Loan Simulator](#)
- [Apply for a Direct Loan Consolidation](#)
- [Apply for an Income-Driven Repayment Plan](#)
- [Explore Your Repayment Options](#)

<https://studentaid.gov/idr/>

Wait for
your PSLF
application to
be reviewed



- Once your form is processed and eligibility determined, you'll be able to:
 - view eligible and qualifying PSLF payments on [StudentAid.gov](https://studentaid.gov) and
 - access enhanced self-service tools, including program dashboards and status tracking for your forms and applications.
- You'll continue making payments to your current servicer

PSLF Progress Tracker



An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾


Dashboard ▸ My Aid ▸ PSLF/TEPSLF Payment Progress

PSLF Payments

Loan Details Payment History Employment Certification Payment Eligibility PSLF & TEPSLF PSLF Only ⓘ

Qualifying Payments ⓘ


5 - Graduate PLUS Loan
Disbursed on 06/03/2015

 **Congratulations!** You have satisfied your obligation, and no additional payments are required for this loan.

120 Qualifying Payments (0 remaining) Out of 120

[Show Payment Summary ▾](#)


3 - Unsubsidized Loan
Disbursed on 06/03/2014

 Expected Forgiveness Eligibility Mar. 2028

76 Qualifying Payments (44 remaining) Out of 120

[Show Payment Summary ▾](#)

4 - TEACH Loan
Disbursed on 06/03/2014

 Expected Forgiveness Eligibility Apr. 2034

<https://studentaid.gov/idr/>

PSLF Progress Tracker – Payment History



An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA® Form Loans and Grants Loan Repayment Loan Forgiveness

Dashboard My Aid PSLF/TEPSLF Payment Progress

PSLF Payments

Loan Details **Payment History** Employment Certification Payment Eligibility PSLF & TEPSLF PSLF Only

Updates in Progress
 Your PSLF payment information below may only reflect activity through April 2024 prior to the [processing pause](#). We continue to work on updating your PSLF payment counts and expect updates through the end of 2024. Check back periodically.

Filter

1 - 10 of 402 payments

Loan	Payment Period	Payment Status	Details
5 - Graduate PLUS Loan	4/2023	● Qualifying	View Details
5 - Graduate PLUS Loan	3/2023	● Qualifying	View Details
5 - Graduate PLUS Loan	2/2023	● Qualifying	View Details
5 - Graduate PLUS Loan	1/2023	● Qualifying	View Details
5 - Graduate PLUS Loan	12/2022	● Qualifying	View Details
5 - Graduate PLUS Loan	11/2022	● Qualifying	View Details
5 - Graduate PLUS Loan	10/2022	● Qualifying	View Details
5 - Graduate PLUS Loan	9/2022	● Qualifying	View Details
5 - Graduate PLUS Loan	8/2022	● Qualifying	View Details
5 - Graduate PLUS Loan	7/2022	● Qualifying	View Details

<https://studentaid.gov/idr/>

PSLF Progress Tracker – Employment Certification



An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA® Form Loans and Grants Loan Repayment Loan Forgiveness

Dashboard > My Aid > PSLF/TEPSLF Payment Progress

PSLF Payments

Loan Details Payment History **Employment Certification** Payment Eligibility PSLF & TEPSLF PSLF Only ⓘ

1 - 7 of 7 employment certifications

Employer Name	Certification Period ⓘ	Submission Date	Details
PSLF Employer #1	1/01/2008 – 9/30/2009	5/03/2024	View Details
PSLF Employer #2	5/05/2010 – 5/08/2019	5/03/2024	View Details
PSLF Employer #3	5/05/2014 – 6/12/2024	6/13/2024	View Details

<https://studentaid.gov/idr/>

What is the
SAVE lawsuit?

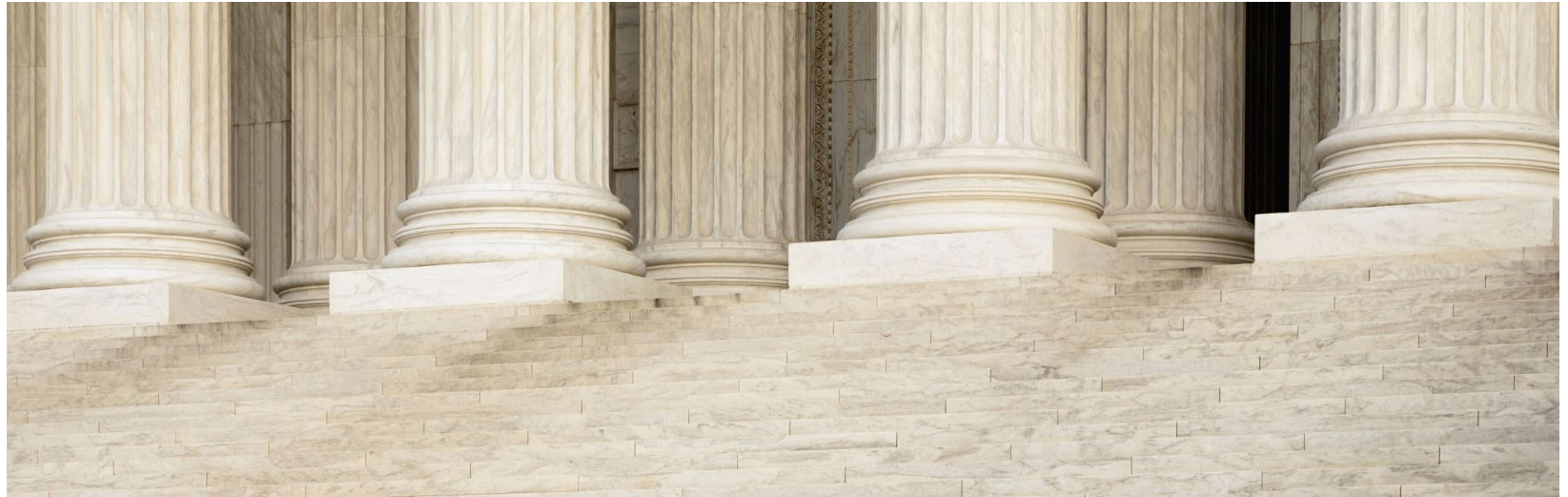


SAVE Lawsuit



- **Two Lawsuits, one in Missouri and another one in Kansas, were filed to block the SAVE plan.**
 - Requested that SAVE be paused until the lawsuit is resolved.
- **As a result, SAVE was paused on July 18, 2024.**
 - Borrowers enrolled in SAVE have been placed in a 0% interest forbearance.
 - Payments are not required during the forbearance.
 - This forbearance will **not** count towards IDR and PSLF forgiveness.

SAVE Lawsuit Impacts



- **Other SAVE lawsuit impacts:**

- IDR application processing was paused for several months and restarted in December.
- IDR Forgiveness has been paused.
- The terms of the SAVE Plan and other IDR plans are subject to the outcome of ongoing litigation.

[SAVE Plan Court Actions: Impact on Borrowers | Federal Student Aid](#)

SAVE Lawsuit – Updates



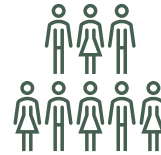
- **Recent court ruling on 2/18/24 :**
 - 8th Circuit court reaffirmed the broad injunction that was placed in July 2024.
 - Case was sent back to the lower court to make an actual ruling. So there hasn't been an outcome yet.

[SAVE Plan Court Actions: Impact on Borrowers | Federal Student Aid](#)

Keep in mind!



SLA cannot tell you what to do, only explain your options.



Millions of borrowers across the country are facing the same issue.



These options have risks and timeframes that you have no control over.



No matter your choice, be patient.

I'm enrolled in
SAVE and
pursuing PSLF.
What are my
options?



1. Do nothing.

- Wait to see what happens with SAVE.
- Eventually, consider requesting to “[Buy Back](#)” months spent in forbearance.

2. Submit an IDR application to enroll in one of the other three IDR plans, if eligible.

- Contact your servicer to determine your eligibility for other IDR plans and estimate monthly payments on the available plans.
- You may be placed into a 60-day processing forbearance that will count towards PSLF.
- After 60-days, if your application has not been processed, you’ll be placed into a 0% interest forbearance that will not count towards PSLF.

3. Switch to the 10-year Standard Repayment plan.

- Payments under this plan count towards PSLF.

I'm enrolled in
SAVE and
pursuing PSLF.
What are the
pros & cons to
my options?



1. Do nothing.

- **Pros:** Does not require any action from you at this time. No payment due. 0% interest.
- **Cons:** May need to go through the PSLF buyback process once you have 120 months of qualifying employment.

2. Submit an IDR application to enroll in one of the other three IDR plans, if eligible.

- **Pros:** Continued PSLF eligibility for months under other IDR plans (and possibly during a paperwork processing forbearance – if applicable).
- **Cons:** Not all borrowers are eligible for the available plans. May increase your monthly payment. May still return to non-PSLF eligible forbearance after 60 days if applications aren't processed by then.

3. Switch to the 10-year Standard Repayment plan.

- **Pros:** Continued PSLF Eligibility.
- **Cons:** Monthly payments are unaffordable to most borrowers.

**What else should I know
about PSLF ?**



PSLF Buyback



- Months in certain deferment or forbearance statuses may be eligible to buy back **after you have reached 120 months of qualifying employment**
- You can buyback these months only if:
 - You still have an outstanding balance on your loan(s),
 - You have approved qualifying employment for these same months, and
 - Buying back these months will complete your total of 120 qualifying PSLF payments

[Public Service Loan Forgiveness \(PSLF\) Buyback | Federal Student Aid](#)

PSLF Buyback Limitations



- You cannot buy back months where your loans were in certain statuses such as
 - in-school,
 - in-grace period,
 - default,
 - Bankruptcy,
 - Or total and permanent disability monitoring
- If you consolidated your loans, you can only buyback after the new Direct Consolidation Loan was disbursed. You cannot buy back months from the loans included in the consolidation.

PSLF Buyback - Applying



- How to apply:
 - View your loan history on your StudentAid.gov account to see periods of forbearance or deferment
 - Use PSLF Progress Tracker to verify which months maybe eligible for PSLF Buyback
 - Ensure all periods of qualifying public service employment is certified
 - Submit a request through PSLF Reconsideration. Include the following in your PSLF reconsideration request for buyback: “I have at least 120 months of approved qualifying employment, and I am seeking PSLF or TEPSLF discharge through PSLF buyback. Please assess my eligibility for PSLF buyback.”

PSLF Buyback Process after Application



- If you are eligible to buyback months, the Department of Education will send you buyback agreement with the amount to pay and instructions to make the payment within 90 days.
- Continue to make monthly payments until your buyback is approved.

Where can I
learn more?



Student Loan Advocate Resources



- Steps to Apply for PSLF, frequently asked questions, webinars, and more at the [Student Loan Advocate's PSLF webpage](#)
- [Subscribe for PSLF updates](#) from the Student Loan Advocate
- [Submit questions or complaints](#) to Student Loan Advocate
 - Make sure to select “Student Loan Questions and Complaints Form”
 - Currently, wait time for a response is about 6-8 weeks

Let us know how we're doing!

Please fill out a [survey](#) and help us continue providing resources for WA student loan borrowers.

