

12:00:17 Alright. Hello, everyone! Thank you for coming to this webinar today, just to announce for those that are just joining.

12:00:28 We want be recording today just so that we can post this on our website for people to see in the future.

12:00:36 So my name is Stephanie San Pedro, and I'm the student loan advocate for the State of Washington.

12:00:44 And I will be Co. Presenting this workshop today with my colleague Jessica, who, I will allow to introduce her

12:00:54 Hi, everybody! My name is Jessica, and Freddie.

12:00:58 I am the Psla program, and I'll be presenting with Stephanie

12:01:03 Awesome. Well, we have a like about a half hour, 40 min presentation, and then we're gonna leave plenty of time for questions.

12:01:14 I do. Want to say we will likely not get to all of your questions.

12:01:19 We will do our absolute best. But there were a salary.

12:01:22 People that registered for this con, this webinar.

12:01:26 So I just wanna put that out there that we might not get to everyone's questions.

12:01:32 Additionally couple of other. If you could just use the Q a.

12:01:41 Function. I think the chat should be disabled. But yeah, just use the Q a function, because that allows us to better organize questions.

12:01:50 We are going to wait until the end answer questions just because we might go over the question in the presentation, and to see, you know, for those that are on the phone perhaps, or jointly that way, we'll sort of capture everyone everything for everyone and then, if you could please try to keep

12:02:10 The questions as general as possible, because there are so many different factors that can impact one's eligibility that I think trying to make it individual gets into the weeds really quickly, and so we will have a link at the end of the presentation for where you can ask more individual

12:02:34 Or personalized questions, but to today we're gonna try to keep it as general, so that it's applicable to as many folks as possible.

12:02:44 So great. So you are all here today because you are interested in learning about public service loan forgiveness.

12:02:53 And so today, we're going to talk about the program and it's sort of waiver 2 as we're calling it version.

12:03:02 And then we're also going to be talking about something called an Idr recount, or an Idr adjustment.

12:03:08 Which we're gonna talk a lot about. So I'm not gonna get into it now.

12:03:12 Okay, let's get started. So first, I like to start with a snapshot of what student loan that looks like in our state.

12:03:23 So in the State of Washington we have over 795,000 Federal student Loan borrowers.

12:03:31 That number is over 800,000. If you also account for private student loans and our outstanding student debt balance is 28.7 billion dollars.

12:03:41 And so we put these numbers here not to intimidate anyone, but really to try and normalize student that as much as possible, because I think sometimes folks have shame or negative feelings or emotions that are brought up about their student that and so we want to really say that it's totally normal to

12:04:04 Have student debt literally, thousands thousands of people do. So.

12:04:09 It's it's completely normal. Next I wanted to talk about a law that we have here in the State of Washington, called the Student Loan Bill of Rights.

12:04:19 It is the law that established my position within wasack, but it also did several things.

12:04:26 Maybe most importantly, it now requires student loan services to be licensed with our State's department of financial institutions, and that is so that Dfi can enforce consumer protection laws against the servicers which previously they were not able to do so it

12:04:44 Treats service, loan servicers, just as they would, you know, mortgage services, or any other type of lending service, and then it also requires that schools be notifying the students about the existence of those student loan advocate.

12:05:02 But then also the servicers have to do that as well.

12:05:06 We developed a student bar education course as well. So that was called out in statute.

12:05:12 And then Barbara may request information from their servicers and there's now a requirement with the amount of time that the servicer has to respond to you, and if you're requesting information and not receiving it, then you can make a complaint to our office, and we will

12:05:29 Do our best to result that complaint for you. And then, lastly, it enables me to make recommendations to the legislature regarding anything related to student, that in our State

12:05:42 And then this past year, the Legislature passed a new law.

12:05:49 I don't have the new Rcw. Yet.

12:05:52 I apologize, but it was Sb. 58, 47.

12:05:55 And so this required our office to create materials, to increase awareness about public service and forgiveness.

12:06:03 There were 3 called out in the statue a standardized letter for public employees, a detailed fact sheet, and then an FAQ.

12:06:10 Sheet. And then this development is for State agencies to certify and employment.

12:06:18 4 Psfs. And that is going to be developed in in cooperation with Osm.

12:06:25 And then we are also working to develop a statewide initiative, to just improve access and attention to Psf with State employees.

12:06:34 But then also more largely with public employees in our in our State.

12:06:39 And so all this information is, has been developed, is almost public.

12:06:44 And will be available and be updated we're making the Faqs like a live document so that we can update it as things change and that's also the legislation that created Jessica's position.

12:06:58 So okay, I'm going to start with locating your Federal student loan information like starting from scratch.

12:07:04 So if you don't know where to go to look for it, you would go to Student 8.gov, which is the Department of Education's website, in the upper right hand corner, you can see there's a little login or create account.

12:07:16 Button. If you don't have an Fsaid, which is a username on password, you can create one here if you don't have one yet.

12:07:23 It means that you haven't filed the Fafsa since 2,015, and you have a user but once you're in, it brings you to a dashboard that looks like this, and so it will give you it will auto populate with the dollar amount of loans.

12:07:37 That you have and break that into principle and interest, as well as a lot of other information.

12:07:42 And if you click on the view details link right here, it will give you even more detailed information about each particular loan that you borrowed, and then on the right hand side, it will also tell you who your servicer is.

12:07:56 So it should have information about like how to contact them.

12:08:00 Their mailing address, etc.,

12:08:02 So? Who are the servicers? The services are a bunch of private companies that are contracted with the Department of Education.

12:08:11 Here's what they look like last year, and up until last year a company called Fed Phone.

12:08:17 Servicing was the only organization that managed the Psf program.

12:08:23 So they were the only contracted organization to do that. However, last year they did not renew their contract with the Department of Education.

12:08:34 So now all of their portfolio for the Psalf program has been transferred to a company called Mokila.

12:08:40 So now I'm Mohila is the servicer that is using or managing the Pss program.

12:08:47 So you should have had if you've applied for psf! In the past, you should have had your loans transferred to them by now, and if you haven't, you should talk to us.

12:08:56 Okay, so now I'm going to talk about the normal public Service loan forgiveness, eligibility, and for any of you that attended these webinars last year this might look a little familiar.

12:09:10 But they're going to be some new information as well.

12:09:14 So please stay tuned. Okay? So just an overview.

12:09:17 What are? What do you need for Psf, you need to have the right type of loans, the right type of repayment plan, the right type of employment.

12:09:25 And then the right number of payments. So there's 4 eligibility requirements.

12:09:30 So the first one you have to have eligible Federal student loans.

12:09:34 So that means any direct phone and so that could be a direct consolidation.

12:09:39 Long as we have here on the right, or just a direct subsidize on subsidized loan, it could also be a direct grad plus loom.

12:09:48 There are. Phil. Post. Yeah for that fell plus phones as well.

12:09:53 So they. It needs to be a direct one, but it can be a grad loan and direct parent plan.

12:10:00 Loans are eligible for Psf. Only if they are consolidated into a direct consolidation loan, and then by doing that you are able to access the Income contingent repayment plan which we'll talk about in a bit but that is the only

12:10:24 Or one of 2 eligible repayment plans for public service loan, forgiveness for parent plus borrowers.

12:10:31 Okay, then Purgan's loans are not eligible, but these can become eligible if they're consolidated.

12:10:39 And these were loans that were repaid directly to the school.

12:10:42 So if you attended Wsu they were your. It looks like they were your lender.

12:10:46 There. We discontinued this program in 2,017 but there these long still exist out there and then we also have the Federal family education.

12:10:55 Loan program. So this was a program that came that predates 2010.

12:11:03 And it was a program where

12:11:07 Private financial institutions originated student loans, and then they were guaranteed by the Federal Government.

12:11:15 So truly, it's the the lender is a private financial institution.

12:11:21 And then, in the event that the borough didn't pay, the Federal Government would guarantee the loan for that private company.

12:11:27 And so these came and subsidized an unsubsidized lunch just as direct loans do now as well, and they're also grad and parent loans as well.

12:11:37 So. But this program is not eligible for Psf.

12:11:41 Unless you consolidate those loans into a direct consolidation.

12:11:43 Loan, so yeah, the ones in the green boxes are eligible.

12:11:48 Everything else can become eligible if it's consolidated

12:11:53 Okay. So if you know, you have eligible loans, the next thing you want to do is make sure you're on the right repayment plan.

12:12:00 So this is a look at the older version, but it still works really well.

12:12:06 The soon loan, simulator which is on student a.gov, and you can log in with your Fsaid it.

12:12:15 Auto populates all of your information, and then it will

12:12:21 Based on that information plus like your tax filing status, household size, etc.

12:12:28 Will auto calculate for you what your payment would look like on all of the different repayment plans.

12:12:33 So it's a really useful tool to determine which plan to pick.

12:12:37 If you're not sure and the ones that are highlighted in green, here are all of the ones eligible for Psf, but really repayment plans can be broken down into 2 groups.

12:12:47 So the first group we have here are not dependent on your income, so doesn't matter what you make.

12:12:55 It doesn't even look at your income. So it just takes the amount that you have.

12:12:59 Your principal, plus interest, and then divides it into payments based just on that information.

12:13:06 So if you do nothing once you graduate you're automatically enrolled in the standard retainment plan, which is equal payments for up to 10 years, and then there's no forgiveness at the end of that, because you're paying off the loan in its entirety.

12:13:21 There is something called a 30 Year Standard Repayment Plan, which is typically the plan that is, if you consolidate and choose the standard plan.

12:13:31 That's the one that you're actually choosing.

12:13:33 This is not eligible for Psf, just the tenth, the 5 to 10 Year Standard Plan is, and then we also have a graduated repayment plan.

12:13:44 So this is for up to 10 years, and it each every 2 years.

12:13:51 The payments on the loans increase slightly, and the logic behind this is that as you move through your career, you start earning more, and you can therefore pay more may or may not work up that way.

12:14:02 But that's the idea behind that plan. And then, lastly, there are extended plans, and then that can either be fixed, meaning the same payment for up to 25 years or graduated so that it grows over time.

12:14:16 So of these only the standard plan is eligible for Psf, but you wouldn't want to be on it for all 10 years, because you would pay the loan off in its entirety, and you would not have anything left to forgive

12:14:31 Okay, so that first group is for just looking at the amount that you borrowed.

12:14:39 The second group of repayment plans are all based on the borrower's income or called income driven repayment plans.

12:14:48 So all of these take the bar with income into account, and then they request a certain percentage of the discretionary income for the borrower and discretionary income as the department defines.

12:15:03 It is 150% of the Federal poverty level.

12:15:09 So for 2023, for a household of one.

12:15:14 That number is \$21,870.

12:15:18 So anything that a bower earns above that is considered discretionary income, and then they would, depending on the plan that you choose, request 10 to 20% of that discretionary income that you have, and then all of these have a forgiveness mechanism built in so that after 20 to

12:15:36 25 years of payments. Your debt, whatever is left over is discharged.

12:15:42 All of these require the borrower to certify their income on an annual basis.

12:15:49 And this is just so. The servicer can adjust your payment, either if your income goes up or down.

12:15:57 And then another important thing to know about these is, if you're on one of these and say you lose your job, you can.

12:16:05 All you don't have to wait for that annual recertification date the day after you lose your job.

12:16:13 You can request to have your monthly payment lowered based on that new income.

12:16:18 So you don't have to continue to pay something that is maybe no longer affordable.

12:16:24 Okay. So if you have the right type of loan, and you have the right repayment plan, the next thing you want to look at is your employment.

12:16:33 So excuse me employment for Psf. Has to be full time, which they define as 30 h a week or more, or full time, as defined by your employer, whichever is greater.

12:16:51 And so with this also, you're able to, you're able to pair to part-time public service jobs as long as the hours come combined.

12:17:03 Add up to 30 h a week or more, and I say 2 part time.

12:17:05 It could be 3 part time jobs. But as long as they're all qualifying employers and your hours add up to 30 year or more.

12:17:13 That is, qualifying employment. Public employer means any level of government so that can be tribal, local, federal, state, etc., or a 501 c. 3.

12:17:26 Nonprofit organization. So if you're not sure of the tax filing status of your organization, you can ask your Hr. Department, or it should be available online as well. And yeah, so if you're a 501 c.

12:17:41 3, then you're good to go or if you work for any level of government, the employer is much more important.

12:17:47 The role that you have is really not relevant.

12:17:50 So as long as your employer is a public employer, it doesn't matter what you do for that employer, and then you have to be employed.

12:18:01 When you apply for the actual forgiveness, and then also, when you receive the forgiveness, you can't make 120 payments.

12:18:08 Quit your job, start your own business, and then apply.

12:18:11 You would have to like, receive the forgiveness, and then sort of move out of public services.

12:18:18 If that's what you're interested in. And then the last call we have here are organizations with another tax status, mainly 501 c.

12:18:25 4 organizations, and these can sometimes be qualifying employers.

12:18:30 And so they have to participate in one of these fields.

12:18:33 So if you worked for an organization that offer disability services.

12:18:39 That was a 4 nonprofit.

12:18:41 Then they maybe a considered, a qualifying employer, so yeah, you have to be serving sort of a public interest.

12:18:48 The only organizations that are not eligible for Psf.

12:18:53 Our labor unions or partisan political organizations, and, to be clear, you can be represented by a union you just cannot work for the actual union itself.

12:19:03 So I know a lot of teachers are represented by union.

12:19:06 So that's totally fine. Okay? So you have the right type of loan, the right repayment plan, the right type of employment.

12:19:17 The last piece is you need to make 120 qualifying payments, and this is all of these payments have to be made on time in full scheduled, made after October first, 2,007, because that's one the Psf.

12:19:32 Program started and then made via a qualifying repayment plan.

12:19:36 As we talked about one of those Idr plans or the standard payment plan, and then the payments do not need to be made consecutively made with only one student loan service or made with only one employer.

12:19:49 You can work for 10 different employers in 10 years as long as they're all public serving employers.

12:19:54 That's all right.

12:19:58 Okay. So once you think you've met all of these requirements, or maybe you haven't met all 120 payments.

12:20:05 But your employer accounts. You have the right type of loan.

12:20:08 You have the right type of repayment plan. You need to certify your employer.

12:20:12 So this is basically telling the government I work in the public sector.

12:20:16 And here is proof that I do so. There's a form known as the Psl.

12:20:21 Form. It was created in 2,020, and it comes like 3 different forms.

12:20:26 So it's a lot easier. This is where you fill out where you work, and the information about your employer, and then you have to have your employer sign to confirm that you do indeed work at your employer.

12:20:44 It's recommended to submit it every year to evaluate your eligibility, and then just get that number of qualifying payments to increase over time.

12:20:53 We recommend using the Psi help tool. And the Department of Education really wants you to use the psi psi helpful if you can.

12:21:01 It's really easy to use you just log in with your FsaId again. Again.

12:21:07 Auto populates your loan information, and then you enter in your employer's information, and then it will generate the form for you in a Pdf.

12:21:17 And then you just take that to your employer to sign, and then submit that to Mohawa and the instructions for doing that are all on the Psla form itself, and then, once the form is submitted, and you're determined to be eligible, then your loans

12:21:32 Get transferred to Mohila if they're not already servicing your loans.

12:21:37 That's how that works. Okay, record keeping is very important.

12:21:44 While servicers really should be keeping detailed records.

12:21:48 It's also a really good idea for you to do the same.

12:21:51 Especially from servicers other than Mohila, because everything should be transferred.

12:21:57 But you just want to make sure that you have all of your information and all of your correspondence with servicers before them.

12:22:04 So yeah, records of payment, employment certification correspondence.

12:22:08 All of them is useful to keep yearly certification of employment will also just help you.

12:22:15 Confirm that you, you know, previously submitted a form, or that you did indeed work at this organization during that time, and then, if you do call to speak to a representative, get their employment Id. Number.

12:22:27 Every representative has one, and note the date in the time, but really, the more communication you can do in writing the better, just because it generates a record

12:22:36 So the Psf. Waiver ended on October 30, first of last year.

12:22:42 This was a really awesome opportunity for borrowers who work in the public sector or hug.

12:22:50 Then for a while, but haven't been able to access it for different reasons.

12:22:56 This was a great opportunity, so it waved requirements on the type of loans that a borrower has the repayment on loans before consolidation counted, because in the normal Psl.

12:23:12 Of rules, once you consolidate your loans, any previous payments that may have been eligible are no longer eligible.

12:23:18 And then you could have received forgiveness if you had retired from the public sector.

12:23:25 Say so. It was a really great opportunity. We're gonna talk about how it's like the new version of it has sort of taken over.

12:23:31 But first I want to, before I pass it to Jessica.

12:23:34 I want to leave you with some uplifting information, hopefully.

12:23:37 So this is what the outcomes of the waiver have looked like in our state.

12:23:43 So, as you can see. In March we had 3. This is all of the data that was available for our State from the Department's website.

12:23:49 But all of the information or sorry in March there were 3,000 folks, and then, as of December of last year, that number more than doubled to over 8,000, borrowers in our State have now received Psf.

12:24:05 Which translates to 515 million dollars of debt that has been forgiven for borrowers in our State.

12:24:15 So I wanted to leave you with this. Just demonstrate, like, this is actually working.

12:24:19 I understand that it is confusing and really challenging to get all the paperwork and deal with servicers and yeah, keep all the records.

12:24:28 But it really really can pay off. So we're here to help you with that.

12:24:33 And with that I'm going to pass it to Jessica, and she's going to talk about all the new exciting stuff

12:24:41 Oh, yes, definitely. So before we talk a little bit about the IvR account adjustment, what which is what we're really calling the Ps.

12:24:51 Left wave or 2.0. There isn't an actual Psf wave or 2 at like to make that clear for people we're just calling it that because a lot of the benefits that were part of the Ps left waiver are part of this upcoming Idr account.

12:25:07 I just adjust my. But before we really talk about that, I think it's important for us to understand a little bit more

about the ferment and forbearances and can you go to? Oh, thanks.

12:25:20 So the permanent for variances are wave for a student.

12:25:23 Borrower to kind of raise their hand to their servicer, and request a pause to their student loan payment right so the firmware forbearances are very similar.

12:25:34 For example, neither periods of the ferment or forbearance count usually as qualifying payments under normal psof or income.

12:25:44 Driven repayment, Forgiveness, rules. However, they're some key differences between the 2 at the permanent temporarily stops the loans for specific situations like being in school unemployment.

12:25:57 Military service or economic hardship, the ferment is usually up better option than forbearance, because subsidized months for subsidized loans.

12:26:05 The interest does not accrue when you are in a different end, but the downside is that it does require a certification and paperwork for you to document the specific reason you're applying now a forbearance also temporarily stops or reduces your payments but the downside of a

12:26:24 Forbearance is that the interest is going to accrue, no matter which kind of loan that you have the benefit of a of a forbearance is that the student loan servicer has a lot of discretion to grant that forbearance to you. So it.

12:26:38 Usually does not require paperwork so it's a lot easier to get than a deferment and well, department of variances are not necessarily bad.

12:26:46 They can be really important for people that are going to specific situations, that they need to stop payments temporarily in in fast a lot of people in the past have been seared into the ferment and specially into proverbs.

12:27:02 What they could have actually qualified for an income driven repayment plan, and that would have allowed them to continue making progress towards forgiveness.

12:27:13 And because of that next slide, the Department of Education announced at what's called the Iv.

12:27:21 The income driver, repayment, one time adjustment.

12:27:24 Last year, which is really hoping to correct for borrowers or really steered into these forbearance and deferments without having to do so.

12:27:36 This account adjustment allows for certain periods of forbearance or deferment to come.

12:27:40 Vote into Iv. Payments for borrowers with 12 or more consecutive months of forbearance 36 or more total months of forbearance.

12:27:50 Months spent in economic hardship or military deferment. After 2,013 in periods of deferment, before 2,013, excluding in school, however, it's important to highlight that for borrowers with commercial fell or perkins loans that stephanie touched

12:28:08 On earlier, you will need to consolidate those longs before May first to really be able to take full advantage of this. Iv.

12:28:18 Recount. If you have federally held loans like direct loans.

12:28:22 Yeah. The Iv account adjustment should automatically be applied to your and loans that qualify and hit the necessary numbers under either Psalf or Iv forgiveness will start to be forgiven hopefully as soon as this break next slide

12:28:43 So these new ivr legible payments will also be considered qualifying.

12:28:49 Psal of payments, which is super exciting for us.

12:28:54 But you still won't need to certify your employment if you haven't done so.

12:28:58 For these new eligible payments to count this would lead to forgiveness or psal out after the 120 usual qualified payments, instead of the 240 to 300 that are usually needed under Iv.

12:29:15 Discharge, now something that's very exciting.

12:29:18 That is different from the Psof waiver is that parent plus loans can also take advantage of the Idr.

12:29:27 Recount and receive credit for those periods that we talked about on the previous slide, as well as for previous payments.

12:29:35 And many of the Psof. Waver rules will still apply, except that you must still be employed when you both apply and receive forgiveness.

12:29:45 It's no longer available for people that are not employed in the public sector at this time in teacher.

12:29:52 Long forgiveness cannot overlap with psof!

12:29:56 So under the waiver we you could have your 5 years of teaching on forgiveness, count, towards your 10 years of psof!

12:30:03 But of course now the old rule is back that you have to have, in addition to your 5 years of future, on forgiveness and under 10 years.

12:30:10 Of famous to get forgiveness in your Ps.

12:30:15 And parent, plus loans, which, like I said, we're excluded under the waiver.

12:30:19 I now able to get many of those benefits through the idea adjustment

12:30:25 So how is the IvR adjustment similar to the Pso of labor?

12:30:32 And why are we calling this the Psl psf, waver number 2, right?

12:30:36 So just to go back to like how the work, branding the different eligibility requirements for Psl.

12:30:44 So similar to the waiver. You can get credit for previous payments, regardless of the long type and the repayment plan.

12:30:53 So you do not need to have number one, the right type of loans, or number 2, the right time of but the right type of repayment plan.

12:31:02 But you still need number 3, which is the right type of employment, meaning you need to be employed in a psof qualified employer in the public sector, and finally, you still need number number 4, which is the right number of phones, meaning you still need to make 120 qualifying

12:31:19 Payments, however, payments are in quotation marks here, because the specific peers of forbearance at the ferment that will be eligible under the ivr accountage months adjustment that I mentioned before will also be considered qualifying payments it is also

12:31:37 Important to highlight, that there may be some action that you may need to take in order to qualify it.

12:31:45 Take advantage of this opportunity, depending on your specific service access.

12:31:48 So we we have created a few different scenarios here, just to kind of talk about.

12:31:55 You know what is the most common for people that we maybe, in these specific circumstances, and what you might need to do in order to fully take advantage of of the idea, waiver.

12:32:06 So the first scenario is, I have only direct loans, and have been paying all my loans for the same amount of, and I have re certified and receive approval on the psi form in the last 12 months, so like you submitted you have the right loans.

12:32:21 You have been paying your loans for the same amount of time, and you have already submitted a Pso platform in the last 12 months.

12:32:29 It. If this is your case, you don't really need to do anything.

12:32:33 You can just stick tight and wait for the IvR adjustment to your account hopefully by some room for you.

12:32:41 23, the second scenario is, for example, you have only direct loans, and you have been paying your loans for the same amount of time, but it maybe you either never submitted a Ps. Platform.

12:32:52 Or if it has been a really long time since you have some submitted a Ps left for me.

12:32:58 It hasn't been in the last 12 months. So if you're in the situation, you should really submit your sign and complete a Ps.

12:33:06 Web, form, or forms depending on how many employers you'll have had recently.

12:33:10 And whether you have ever certified in the past. If you have never certified, it's really important to submit the paperwork for all the employers that you're hoping to certify up to date.

12:33:23 So, if you have certified in the past, you just want to make sure that you certify up to the most recent months that we we've been so far, so up until February of 2,020, if you submit that phone this month the search scenario, is

12:33:40 You have per plus loans, or you have no direct loans like the fell in Perkins phones that we talked about earlier, or you have been paying some of your loans for a longer period than others, meaning when it comes to paying some of your long longer than others you have a break in payments because maybe

12:33:59 You completely are undergraduate at degree, took a break.

12:34:03 Started working, made some payments and started working in the public sector, made some payments, and then, a few years later, you went to graduate school, graduated and then resume your zoom making payments, still working for the public sector.

12:34:18 So all your loans are basically not in the same timeline of forgiveness, because you made some payments in the past for your undergraduate loans.

12:34:25 And now you're paying, making some payments ready gradually. Loans.

12:34:27 Oh! So if they is your case, you need to submit a direct consolidation.

12:34:36 Application by May first, 2,023, to get the full benefits of the IvR.

12:34:40 Recount, we will be sending out the slides I think that's Stephanie.

12:34:45 Probably mentioned this earlier, so you will be able to access all the links that are in here.

12:34:50 But this slide has a link to a document that goes through instructions in a little bit more detail about consolidation.

12:34:59 And then, after you apply to consolidate, you will need to also submit your psf form for all qualifying employers, even if you have certified in the past.

12:35:09 To be sure that the new qualifying payments for those employers are applied to your new consultation. Call

12:35:19 And for those of you that do need to consolidate this slide gives you a little bit of a small overview of the direct consolidation process in 6 apps.

12:35:30 It's important to remember again the consolidation is only needed for the idea adjustment.

12:35:37 If you have older fell or breaking slope, if you have parent plus loans or you have been paying some of your loans for a longer period of time than others.

12:35:45 Okay, not everybody will need to consolidate so it's important to make sure that you are in one of these specific situations that we talked about earlier the first step is to make sure only on the application for consolidation that you select all the loans that you want to consolidate you

12:36:02 should choose. No, Hela, as your servicer. If you're working towards Psf.

12:36:07 The second step is to choose your repayment. Plan a toll called the Repayment Estimator, will appear while you're doing the online consolidation application to help you decide which plan is best for you.

12:36:21 You will need to sign up for an Idr and info your repayment plan in order to be eligible for psf!

12:36:28 Moving forward, so make sure that one of the Iv options are affordable to you before you continue to the next step.

12:36:37 So step number 3 is if you're comfortable, you can use the Irs data, retrieval to to import your taxable income from the Irs.

12:36:46 This allows you to hopefully not have to send extra paperwork to your servicer to sign up for the Iv plan.

12:36:53 But if you do not from passive or your income has increased significantly since your last, you last file taxes, then you will need to assume.

12:37:04 One place, not from the last 90 days to Mohila, in order to enroll in the income driven repayment plan number 4.

12:37:12 After you apply for Edr, you will review and accept the terms.

12:37:15 And conditions for the consolidation number 5. You will then be required to list 3 references that do not live with you do not live with you, or, together with each other, and then finally, number 6.

12:37:34 You will review and sign the master promissory note for the new loan.

12:37:39 A few things to note is that the loan is consolidate.

12:37:44 Once the loans consolidated, you will receive a confirmation from the Department of Education via email or mail.

12:37:50 This will include a deadline for canceling the consolidation.

12:37:52 If you decide not to go through with the consolidation, for whatever reason, if you are not sure, if you want to consolidate it's it's good to know that you can go into the consolidation application play around with the consolidation, calculator in the repayment

12:38:06 Options before you officially decide to consolidate your loans.

12:38:12 If you decide to exit the application as long as you do not sign and review the master, promise right note, you should not be bound to anything.

12:38:19 We also recommend that using the steps to apply for Psf document that we have created, that we have a link on the slides, for prior to consolidation for a little bit more guidance before making that decision on one or not, you should consolidate

12:38:37 And there's also a lot of things happening in the world.

12:38:41 Assume loans right now, if you didn't know it seems like it's on the news every day.

12:38:46 So here's a little recap, as some of the most important events there have been a couple of major service treasures in the past, and I know that Stephanie touched on this, but all the loans from padlon servicing should have been transferred at the time to Monkey a

12:39:03 Lot, and Mohila is now the only Psf program servicer all along from that end.

12:39:10 If you had Longsternam, yet should also have been transferred to 8 advantage.

12:39:16 At this time the current payment pause that we're under because of the COVID-19 pandemic.

12:39:23 We'll add some time into 2,023.

12:39:26 The Department of Educationally is currently stating that the payments will resume 60 days after that relief litigation is resolved, or 60 days after June thirtieth.

12:39:38 If the litigation is not resolved by that point, and it's important to know that you should either way, regardless of when it's gonna end, you should receive notifications from a Federal student aid regarding the return to repayment.

12:39:50 Once the final date is established, the one time student, that relief which most people know as the buyer, that relief or cancellation it's important to know that it's different from the Sif people sometimes can get confused a Supreme court case will be held in January I

12:40:09 Mean not in January, February this month, the first hearing is actually gonna be on the eighteenth.

12:40:14 So we're just letting you know, in case you want to follow on on what happens with that.

12:40:20 There is, of course, the idea, account adjustment which we have been touching on that will happened by July 2023, but we have heard them potentially.

12:40:29 Might get extended for the fall, but stay tuned in case that that does happen, and there's also the fresh star program which moves folks out of default.

12:40:40 If you are currently default in, makes you illegible for financial aid.

12:40:47 Title, How to 4 Aid that is currently in effect, 2 to 23.

12:40:53 So if you know anyone that is currently in default and is looking to go back to school, this is a great opportunity to be able to cut through the red tape and don't don't have extra barriers to get your Federal student aid, and there are several student that regulations that will

12:41:10 Go up in effect, July first, including the new Pslf.

12:41:15 Rules that will hopefully make the program a little easier and more accessible to people.

12:41:22 And we will hopefully, once we have more information about those also be having webinars about that.

12:41:27 So stay tuned and then finally, there is a 5% new income driver repayment plan that's being discussed right now.

12:41:35 That the Department of Education says that they're hoping to implement it by the end of 2,023 we'll save.

12:41:41 That will actually happen, Stephanie, and I think it's a little bit ambitious.

12:41:44 Given everything that's going on, but we will keep the lookout on on this, and also send out updates.

12:41:52 If it does, when it does get it, actually get influenced.

12:41:57 Which remind me that on the next slide we have some links to or webpage.

12:42:06 So if you want to continue being updated on everything that's going on with student loans, and just no, you know, as things are happening receive the updates and correct information.

12:42:20 You should really stay tuned to our upcoming.

12:42:22 Webinars, which we're posting on both of those pages.

12:42:25 Both the loan Advocacy Page and our Pslf.

12:42:29 Page, and we are hoping to. How do I offer a few resources for you, which is on the next slide?

12:42:39 So the first one is what we call the capsule of 500 people.

12:42:45 Last document, which is a step by step, construction on this is a great document, and now, if you were just starting some scratch rightly, quickly, then, you've never applied before Ps left in the past to make sure that you don't want to miss anything, or maybe

12:43:03 You have a apply for Ps life in the past, but you wanna make sure that you're not missing anything.

12:43:06 This is still on the document to take a look at second something that we kind of highlighted earlier is the Pslf.

12:43:14 Help tool, to help you generate your Psl. Form the help tool really helps people avoid common mistakes when completing their Pso platform, because it free fills out a lot of the information it is important to note that in order to use the usual tool you will need your employers tax Id also known

12:43:35 As ein, in your date of employment, and if you don't have that information, you can contact your Hr.

12:43:43 Department, and at this time I think that Stephanie touched on this.

12:43:48 But you do have to actually print out the document. Sign yourself, add them.

12:43:55 Your employer, sign. It doesn't allow you.

12:43:58 The Ps left tool does not allow you to sign the documents with.

12:44:00 Then you actually have to pronounce the generator of when and get the signatures.

12:44:06 Oh! And last, but not least, we want to point out that we there's a frequently asked questions.

12:44:13 Document the Department of Education has available on their website. But making sure that you know that we are working on our overseas. That will be even more detailed than the one that's currently on the Department of Education website, so keep an eye out for that next slide

12:44:35 Finally, it would be great if you could complete a short survey to let us know how we're doing your opinion really helps us understand the needs of Washington student borrowers and continue to develop presentations like this, for you.

12:44:52 I'll have Stuffhanie post the link for that on the chat.

12:44:56 So it should not take more than 5Â min for you to get it done, and we really appreciate your feedback.

12:45:02 Now you are probably still wondering. I have so many questions.

12:45:06 This stuff is so confusing. We currently have about 99 plus Q a on that we're gonna try to go through as much as possible, right?

12:45:18 But if you have a very specific question, right? Like, you're like, my situation is that I have this loan, and I've been in public service.

12:45:26 And then I went to, and then I came back, and then I made some payments, and then, after various and like, you have very specific situation, right?

12:45:34 That you. You want some feedback on. Please submit a complaint.

12:45:38 Form to us, because that's the easiest way for us to gather all of that information.

12:45:42 That we need from you to be able to assist you. Okay.

12:45:45 So we are mostly going to be focusing today on the Q&A.

12:45:50 On answering the more general questions. But if you think that you'll have a very specific situation that you want to address, please go ahead and submit.

12:45:58 Our student, loan, employee, form and make sure to submit.

12:46:04 Student loan issues form. I just want to thank you for the opportunity to present for you today.

12:46:10 This is the second time I do this. Presentation. So if I I was a little bit nervous so if I was talking a little fast, that's that's fine.

12:46:16 Did I? But thank you so much for your Grace, and now we can actually take some questions

12:46:21 Yeah, so I have been trying to like squish the ones that are similar together.

12:46:30 Okay. Alright!

12:46:27 Jessica, if you want, I can throw some your way and feel free to pass them back to me if you want.

12:46:33 Okay.

12:46:33 But the first one is our parents eligible for public service and forgiveness.

12:46:39 So yes, parents are eligible for public service. Non forgiveness.

12:46:46 I do want to highlight a couple of things regarding parent plus loans.

12:46:51 That is important for you to keep in mind. The first thing is is that the parent that the loan is needs to be the one that's working in public service, right?

12:47:02 Because sometimes you run into someone that their spouse has the student loans, but they are the ones that are working in public service, and unfortunately, if you, unless if the loans are in your spouse's name, and your spouse does not work in public service, you cannot apply on their behalf right so you need to make

12:47:21 Sure, the laws need to be on your name, and you need to be the one working on public service.

12:47:25 So that's the first. The first thing that's important to highlight.

12:47:28 The second thing that's important to highlight, which we talked about a little bit earlier.

12:47:32 You will will most likely have to consolidate your loans in order to become a legible or or psalf, and last, for some reason, you're almost at the end of your long term, right like, let's say that this February.

12:47:49 You're gonna be a 120 qualified payments.

12:47:52 Then potentially, you will not need to consolidate.

12:47:55 But anybody else, that is, holding care plus loans. That is hoping to qualify for psf.

12:48:02 Will need to consolidate their loans into a direct consolidation loan in order to gain access to income, driven repayment right, the incomplete repayment plan, specifically anything else.

12:48:15 Stephanie

12:48:15 Yeah, no, not anything. I want to add. No, that was excellent.

12:48:21 The next question. A few people sort of danced around this, but could you just sort of talk through like, what is the after?

12:48:18 Okay, huh?

12:48:29 You submit the form to Mojila like what is the process for them?

12:48:36 In handling that documentation, and then, like responding to you, and the number of qualifying payments, and all that

12:48:43 So after you submit your 4 to Mohila right?

12:48:47 They're asking that you wait no business days, right?

12:48:51 Which is a long time. So if you have some, maybe your your your paperwork to Meila and it has been all for that amount of time.

12:49:04 Please submit a question using our complaint form because we definitely want to make sure that one.

12:49:08 They got your paperwork into that, they're processing it correctly, right?

12:49:11 So, if it has been that long, and you haven't heard, please get back to us.

12:49:16 But the normal processes. You submit your people were tunnel after Mohila looks at your employment, they will match that information to your actual qualifying payment.

12:49:28 I mean your actual long payments to make sure. Figure out how many payments you have that are qualifying right for Psf, at that point they should send to you via email and manual, a letter that tells you this is how many qualifying payments you have and this is how much progress you have made

12:49:48 etc. Just basically outlining all of that the one thing that's important for you to know, especially if you applied for the labor is that that first letter that they send out to you may not include payments from the waiver? Why?

12:50:04 Because after they process your paperwork, if you, if you were working for the waiver, right, the Department of Education actually needs to do an additional review to figure out how many additional qualifying payments you might qualify for and send that information to Manila so after you receive the letter we have heard that it takes

12:50:23 about 60 days for you to get Hi. Finally, another update a letter that also includes any qualifying payments for the waiver.

12:50:33 So, and they do. They do outline this information on the letter, but we we understand that there's a lot of information about letter.

12:50:39 So it's easy to miss. So just know that between you on fine, and when all of your payment counts are actually posted into your account, it could be about 6 months, which is not ideal, but unfortunately, it's kind of the timeline that we're currently working under with

12:50:56 Maila, and the Department of Education but if we're some reason, after all of this has happened, there is anything that is incorrect like you believe there's something incorrect with your qualifying payments.

12:51:08 Go ahead and submit a complaint to us, and we will follow up with Maila to hopefully that.

12:51:13 Get that, get that corrected for you. Anything else, Stephanie?

12:51:17 I wasn't sure if this covered kind of what you we're hoping for.

12:51:21 Okay. Great.

12:51:19 Yeah, no, that was great. Yeah. So could you talk about

12:51:28 I know you touched on this. But could you sort of talk about again, like what happens if you your loans are in like sort of 2 different timelines so like, if you went undergrad and then worked in the public sector for some time, and then went back to grad school like how does that all work

12:51:43 How did the payment counts differ? And yeah, and all that

12:51:46 Okay, so there's 2 different answers to that. Right?

12:51:50 There is the answer that I'm gonna give you for right now.

12:51:55 And what's gonna be into effect until May first, and then, an answer for what's gonna happen after May. First, right?

12:52:01 So if you'll have undergraduate loans and graduate loans.

12:52:05 And there was a period of time in between your undergraduate in Gregory program.

12:52:11 That you worked and you potentially made payments on your student loans that means that you're undergraduate loan basically has a higher qualifying payment account. Most likely.

12:52:23 Then you're graduate loans because you're gradual loans.

12:52:26 You may be just started paying them off right now. Right? So if you're hoping to put both your undergraduate in your graduate loans on the same timeline, for forgiveness, meaning let's say they are undergraduate loans.

12:52:38 Has 60 payments, and your graduate has 2, but you want them all to have the same amount of qualifying payments. Right?

12:52:45 You will want to apply for direct consolidation long before may first, so that basically the loan that has been the the highest number of payments. So you're undergraduate loans to 60, it will make that all of your loans have 60 payments. Right?

12:53:02 And then you you will basically have them all in the same timeline for forgiveness.

12:53:07 Now, if you apply for consolidate after may first, this will no longer be the case.

12:53:13 Because it will basically go back to the regular regular rules with Beach, which basically state that you lose all progress, that you've done so if you do not consolidate by me.

12:53:24 First, then it might not. It might not make sense for you to control it at all, because then you would lose all the progress that you have made, in your undergraduate.

12:53:33 But if you want to put them on the same timeline, of forgiveness, because you have more payments, you know undergraduate loans.

12:53:38 You want to make sure you can consolidate by by.

12:53:40 May first, said the answer. Stephanie. And, by the way, Stephanie has been doing this a lot longer, that's why I keep checking in with her, because because I'll make sure I'm not giving him incorrect. Information.

12:53:49 Okay.

12:53:49 Yeah, no. You got to the the core of what I was asking. Okay?

12:53:54 Okay. Great.

12:53:55 So a few other people ask this, but can you get credit for Pslf, if you worked for the Government?

12:54:01 But you weren't making payments when you were for the Government.

12:54:05 Got it. So this is a little tricky, because it depends on what was going on at that time.

12:54:11 That you were not making payments right. If you were in school. Right?

12:54:15 So you're in an in school deferment. This is the only period of time that basically doesn't matter if it's the waiver, the Iv recount.

12:54:24 You cannot get credit for that time. Right? So it's important to know that that time will never account.

12:54:31 Now, if you are in one of the deferment or forbearance experience, then we'll count under the Iv.

12:54:39 Recount right? You could potentially get those that period of time to count, even though we want to actually making payments.

12:54:48 And then the other option is that for some people they might be in an income driven repayment plan, and because of their income, their household income and family size, they actually have a \$0 payment right?

12:55:01 So they're not actually making a payment. But it does count as a payment, right?

12:55:05 Because it is they they have been approved for an income driven with payment plan. So if you, that's the case for you, you actually could also potentially get credit or Ps of under that period of time.

12:55:20 Yeah.

12:55:18 Great. Thank you. So someone asked, How can I be sure that Mohila will credit me with all of the qualifying payments I have made

12:55:30 So that is a really good question. Right? So I would say, if you're if you, you know how long you've been working for the government, and how long you'd be making payments right?

12:55:43 So basically make an estimate right? Like, maybe you have been working for the government, or, you know, a qualifying public service employer and making payments for 6 years. Right?

12:55:54 So, if you do the math, you should already have, you know, at least 60 qualified opinions, right?

12:55:59 Because it's 6 times 12 the number of months, and it should be.

12:56:03 If for some reason you're going to your account, and you're like I only have, for some reason, 20 qualifying payments.

12:56:10 Just does not look right. Make sure that one. You have submitted all of your forms right, because one thing that people don't realize is that if you don't submit your form to Manila, they don't know that you have worked for the government right, they they unfortunately don't have a way to find

12:56:23 Out that information. So it is possible that maybe you were missing missing, or need to update your Pso platform in order to have those payments.

12:56:36 Be counted towards it. Yes, so that now, if you know, they've already submitted all your forms, and it still looks like that.

12:56:42 The payment count is incorrect, then I would recommend that you actually submit a complaint to us, so that we can help you take a look into more detail on your information.

12:56:54 There is a way that you can download your suitable payment.

12:56:58 History on the Federation need a website. We usually don't tell people to do this because the file is very hard to read.

12:57:06 But if you can know, like, if it's obvious that ha!

12:57:11 There has been some mistake. Done in regards to your number of payments.

12:57:13 Just reach out to us, and we can help you figure out what's going on.

12:57:16 And hopefully get it corrected

12:57:18 Yeah, and I would just add on to that. There is a Psf request for reconsideration.

12:57:26 So, if you if they make their final determination they're like, Yeah, you don't qualify.

12:57:30 But you're like no, I know that like this one employer that they said didn't qualify like absolutely does.

12:57:35 Then you can submit a request for reconsideration, and you can absolutely still reach out to us, and we can get you connected.

12:57:43 With that form. But but yeah, that's also something available.

12:57:48 Let's see. 100, someone asked, can you repeat the website?

12:57:55 I'm going to guess that the website was student, a.gov, so that's just student aid.

12:57:57 Okay.

12:58:00 Gov. That is like the go-to place for all things like that's where you do the Ps of. Help tool.

12:58:05 That's where you see your student loan information where you do the loan simulator.

12:58:11 Everything there, let's see. Oh, could you explain the difference between an eligible payment and ineligible payment, and a qualifying payment

12:58:22 That's a great question. So eligible payments.

12:58:29 It basically means that it's a payment that you've made in the past, right?

12:58:34 That could potentially be illegible. Could that could potentially become a qualifying payment.

12:58:41 If you have employment, that is, during that period of time that qualifies for ps of right, a qualifying payment is a period of time, that is, Boltzmann, and you have submitted a Psl form to make it into a qualifying period of right for Ps live is that the right

12:58:59 Answer, Stephanie. I'm I'm kind of answering the most like easy to understand why so

12:59:05 Sorry I wasn't actually listening, because I was trying to respond to her question.

12:59:08 Okay, it's okay. It's it's a hard question even for us to to explain.

12:59:11 So what I said is that in the logical payment is a potential ps of, qualified payment.

12:59:18 And what makes it? The legislature payment into a qualifying payment is the fact that you submitted a form, a Psl form that says that during that period that you were let, that you submitted that eligible payment you were working for a qualified employer.

12:59:31 Yes, that's absolutely correct.

12:59:33 Yeah. Now, an ineligible payment is a payment that, for whatever reason, usually the one that we see more often is like, either you submitted that payment late or the payment was not the full amount, or it was under an incorrect payment plan, right those are I think the

12:59:53 Most common periods of times, that people will see, ineligible payment for knowing that some of those periods then were in the past.

13:00:03 Considering the legible. Now, are considered eligible. Specifically, some periods of forbearance and some periods of the firmware under the Idr recount.

13:00:11 So so good. Answer, think, okay.

13:00:17 A few people asked just about the. So technically right now, everyone with direct phones is in a forbearance right?

13:00:27 Because of the Cares act, and the the pandemic.

13:00:30 So there are a few people who are just concerned like, does that count?

13:00:34 For B. Slf, is interest occurring right now, like, do I lose credit if I'm in this forbearance right now, what's the deal

13:00:41 Yes. So what's currently happening is what's called an administrative forbearance.

13:00:46 Right, which is not the same as a forbearance that you call your servicer, and ask them for right, an administer for variance is something that is administered by the Department of Education in right.

13:00:59 Now there is one in place, because of the COVID-19 pandemic.

13:01:03 If you have been working in public service full time or 30 plus 30 plus hours a week, if you're working more than one job, right?

13:01:14 You. We'll get credit for all of these periods of of that.

13:01:20 We've been basically not paying right? These are all gonna be considered qualifying payments.

13:01:25 You should not. If you have direct loans in your longs or department of education, how long you should not, there should not be any interest occurring on your account, and it should not be required to make a payment, and for some reason that's happening, then please reach out to us, because that should not be happening to

13:01:43 You at this point in time. But no, you will get even if you're not actually submitting payments throughout this entire payment.

13:01:52 Pause. You will get credit for each of these months in the payment.

13:01:55 Pause, as if you were making payments

13:02:00 And this is the interpreter. I need to leave my.

13:01:59 Great. Thank you. Oh.

13:02:05 I have another job starting right now. So sorry. I wanted to let you know. Hey?

13:02:08 Here.

13:02:05 Okay. Thank you. Bye. Okay.

13:02:16 Let's see, someone asked. So, okay, so someone asked, what documentation do I need for my former employer?

13:02:26 And then also, what if my former employer won't sign the form

13:02:30 So you, the only documentation that you should you from your employer is the sign form, right?

13:02:38 You for most cases that's the only thing that you're going to need.

13:02:42 Right, and there are some other cases where you might need some, Microsoft.

13:02:46 But the Department of Education, or Mohila will reach out to you to let you know what is it that you need but usually, if you're just submitting a form, you just need a signature from your employer on the page that is required required for an employer to sign but if the report, if

13:03:00 The employer is refusing to sign there, I I'm going.

13:03:07 I'm going to think that the the side here that you should reach out to us because we really want to find out, if possible, why your employer doesn't want to sign it, and whether or not we can basically help make sure that you know if you do call in, you'd qualify like understand why

13:03:25 there's so elected to sign, so that we hopefully we can get you a signature if you re, if really, for some reason, you're not able to get that signature, there is a box on the page where the employer signs where you could say, my employer is either no longer available for

13:03:43 Whatever reason, like, maybe it's an agency that doesn't exist anymore.

13:03:46 And there's no one that can actually sign for it, or they're just flat out refusing to sign.

13:03:51 You can check that box and submit your paperwork.

13:03:54 The only thing that I always add is a caveat is that if you do submit your form like that, you will likely have to produce documentation.

13:04:05 That you were actually employed at that pointing time. So you need to include, if you already have those documents like available, maybe you'd been keeping track of this information somewhere, like in a file cabinet, either submit your W.

13:04:20 Two's for the years that you were employed with that employer, or pay stubs.

13:04:27 If you also, if you, if you have access to that because they will, if you check that box, they will eventually request that you submit additional information to verify that you employed so whenever possible, we always try to assist you.

13:04:44 If we could, on getting that signature, because it just makes it easier.

13:04:46 So you don't have to zoom made extra people

13:05:09 Okay.

13:04:49 Great. Thank you. Okay. So someone was sort of confused on whether they need to consolidate their loans before they get transferred from now that to Mohila. So could you just talk about why someone might want to consolidate before that or why they might not need to

13:05:12 Okay, so, whether you need to consolidate or not depends on the specific reasons that we talked about earlier and just to kind of recap what those are either you have a non direct loan, right?

13:05:27 So you have a fell or a brick, and Sloan, that is just not a direct one, so it doesn't qualify for Psl.

13:05:35 So you would need to consolidate. If that's the case, or you have a parent plus loan they are hoping that we'll qualify for income driven repayment.

13:05:44 So you need to also consolidate. For that reason, or you have been paying making payments on your loans for different periods of times.

13:05:50 Right. So some of your loans have higher, higher qualifying them accounts than others, and you'll wanna make sure they're all in the same timeline.

13:05:56 So those are the reasons why you would want to consolidate if you just have direct loans and you'll have them paying for all your loans for the same amount of time.

13:06:03 You actually don't need to consolidate anything, you would just need to actually complete a Psl form using the Ps of help tool and submit that form to be left, and that will actually initiate the transfer of your loans from mohel from now that to tumor heila right

13:06:23 So if Mohilla is not your current servicer, and you have all direct loans, and you'd be making payments on this on these loans for the same amount of time.

13:06:31 Then you don't need to consolidate to have them transferred to Mohila.

13:06:34 All you need to do is submit that Psla form.

13:06:37 So then Mohilla knows that you want to be in the Tsla program, and then they'll initiate that transfer.

13:06:42 At that point to make sure that you are within. In continue working

13:06:56 Okay, how about do I need to include every employer each year with an updated signature?

13:07:04 And then like, including people from you know that you worked for 5 years ago, and then can you get credit?

13:07:10 Retroactively for your employment with a public employer

13:07:13 So yes, you can get. You can get credit retroactively right.

13:07:22 As long as you were making things during that period of time. Right?

13:07:24 So if you were making payments 5 years ago and you were working with the with a different employer.

13:07:29 But now, with another employer, you can go back to that employer and be like, hey, can you please sign my Ps. Platform?

13:07:34 And then get that up to date. The reason why we say yearly is because basically right after you submit your first form.

13:07:42 Let's say you submit your first form, and you have 5 years in there.

13:07:46 If you'd also met another form. There's no way for Mohila to know that you're still actually employed with the qualifying employer.

13:07:53 Right, so they can't make those potentially eligible payments into qualifying payments until you update them with the information that yes, I'm still working for qualifying employer.

13:08:04 Here's my form specials that I'm still working for qualifying for it.

13:08:08 So you don't have to resubmit the one that you're rac submitted for the 1 5 years ago.

13:08:14 You just wanna make sure that you submit every year for the payments that were made until the last time that you submitted a phone right?

13:08:23 So so that you can make sure that your payment accounts are being updated as you go this also helps you keep track of how much, how much profit you've made and how many payments you have left right?

13:08:32 Because sometimes it happens to people that they're not keeping track of this, and then maybe it's been like 2 years.

13:08:39 Over a period of time, that they that they would have qualified, but they because they haven't been submitting it yearly.

13:08:45 They don't know that, you know they are already at the forget given this point, or really cool to the forgiveness point, so that's the reason why we say to submit it yearly is just to make sure that you're keeping track of your progress.

13:08:57 As you go

13:09:01 Okay, how about okay? If I refund my Federal student ones with a private lender, can I still consolidate with Mohila to be eligible for public service and for goodness?

13:09:15 That's a hard question. So it depends. It's really the answer.

13:09:24 Because if you refinanced your student loans before March thirteenth, 2020, when the COVID-19 emergency was put into place for all the student loans, if you refinance before that time, unfortunately, there's nothing that you can do to be able to potentially get those loans back

13:09:49 Into the Federal Government's hands right, if you refinance.

13:09:54 After March, 1920, 20, the ward has it on the grapevine that you could actually call your previous servicer and request a refund of that.

13:10:07 Payment that was made by your right. Whoever you refine with right the events today you refide with.

13:10:16 And then that would basically bring the balance back into your into your Federal loan.

13:10:25 For full deal, but it's important to note that.

13:10:29 You you would most likely want to make sure that when you get that refund, that that refund gets applied into the refined loan balance, because otherwise you're gonna end up with 2 different loans right?

13:10:41 And obviously nobody wants that. So once hopefully, that balance gets ringstated to your account at that point, you can go ahead and apply for public service, not forgiveness by doing it for mental data stuff, making sure that it for some reason the loans that were paid off were not direct you might still have to

13:11:01 consolidate. So what I would say is that that's a very specific situation.

13:11:06 So I would recommend that you actually submit a complaint to us, so we can look at all the different variables of what you're going through to make sure that it makes sense.

13:11:15 But if you did pay, if you did me finance before my shooting 2,020, then, unfortunately, there's nothing that can be done.

13:11:28 Awesome.

13:11:21 If it was after that, then there might be an avenue for you to potentially still, but still some made a a if you're not sure.

13:11:32 Just go ahead and submit a complaint to us, and then we will look at your situation more thoroughly before

you make a decision. So

13:11:40 Yeah, I feel like that should just be like our refrain it's like when and out.

13:11:45 Just send us question. We'll help you figure it out.

13:11:46 Yeah.

13:11:49 Okay. So someone had asked about like indoor contractor work, or like, if I'm an in home health care aid that gets like at 1095, 1099 form from the State of Washington is that eligible employee

13:12:08 So currently unfortunately, no. And so, if you are not employed by a qualifying agency receiving a W.

13:12:20 2, I feel like that's probably the easiest way for people to understand right?

13:12:23 You're not receiving A. W. 2, you would be considered an independent contractor.

13:12:28 And currently, there are no independent contractors that can qualify for ps of.

13:12:36 In July first, 2,023. There will be a slight change to this rule that will allow some contractors to qualify.

13:12:46 Unfortunately, I don't think that what you'll describe that would fall under that, because the contractors that will be able to qualify are those that cannot perform that job for the State without you know, at not being an independent contractor, because the State law prohibits them from doing that as a full time, employee right like

13:13:07 They have. Either you work as an independent contractor, or you just basically cannot perform that function within the government, because there's a law in place that doesn't have how you do that. So I don't think, unfortunately, your specific situation would fall under that.

13:13:23 However, would I be telling people? Is that th these things are being updated all the time, and if you want to keep like being informed, if there's any changes to Psl app, that might potentially affect you you can actually sign up to subscribe for updates from the department

13:13:41 Of education, and I can find that form if it's if if Stephanie do do you have it handy?

13:13:50 Takes over for a little bit, sure. Well, I don't.

13:13:52 Yeah, okay, yeah.

13:13:54 I don't have it handy, but if you want to pull it up, I can answer some other questions.

13:13:57 Yeah, cool. I will go ahead and pull it up.

13:14:00 So a couple of that just like fast ones that we got.

13:14:04 Someone asked, if schools are public employers, as long as you work for a public school, that is a public employer.

13:14:10 Otherwise, if you work for a private school as long as that school is a 501 c.

13:14:14 3 nonprofit organization. You should be eligible if they're not a 501 c.

13:14:19 3. It depends. So you can just reach out and we can help you with that.

13:14:24 A lot of you have asked if you can meet one on one with us.

13:14:27 Yes, absolutely. You can. You want to submit a question@studentcomplaints.above.

13:14:32 We will then send you a link for you to book some time on either of our calendars.

13:14:37 We do this just so that it' eliminates the like phone tag issue, and that we are sure that we dedicate time just to your question or your situation.

13:14:46 So always available to do that. Let's see, some of you have been asking.

13:14:56 Oh, someone asked for clarification around discretionary income.

13:15:00 So discretionary income is anything above a 150% of the Federal poverty level.

13:15:08 So if you're below that, your monthly payment would be \$0 a month, because you're not making enough money in the eyes of the department to be able to afford making your payments, and then someone had asked about teach loans whether they qualify or not and so, I think if what they

13:15:24 Meant was that this was a teach grant that, converted to a loan, then it should count, because when it converts, it converts to a direct, unsubsidized loan, and since it's a direct loan owned by the government that would count for Psf let's see

13:15:43 Oh! And someone also asked about current students being eligible for Ps left.

13:15:49 And I feel like Jessica kind of touched on it.

13:15:49 But basically, the answer is not for the loans that you're currently borrowing for your education.

13:15:57 So I'm in grad school right now. So, for example, the loans said, I'm borrowing to a 10 grad school, despite the fact that I'm working for the government.

13:16:04 I can't get crossing payments for the time for my state employment on the loans that I'm currently borrowing, because they're not in repayment.

13:16:17 Once they entered repayment, and if I was making long payments on my loans for my undergrad, then that would count, but not these current loans that I'm currently

13:16:30 And then let's see.

13:16:36 I think I hit some of the quick ones. Oh, someone asked, how you can tell if you received.

13:16:45 Forgiveness. So Michaela should send you a letter, and it will tell you that your ones have been forgiven.

13:16:54 But you can also just check their website. I have heard anecdotally from friends and borrowers that typically it shows zeroed out on molecules website.

13:17:05 First, then student 8 dot go will show 0 \$0, and then either somewhere in between.

13:17:12 There you'll get a letter from Aquila in the mail that says, officially, your loans have been forgiven due to Psf, so that is roughly the order that it should go in.

13:17:23 But it might happen sort of out of that order for you.

13:17:27 Let's see. Someone asked, what's the response?

13:17:30 Time for a complaint, form for a complaint form to us.

13:17:33 We ask for? We ask that you allow up to 2 weeks.

13:17:38 We're not at 2 weeks right now, I think we're answering complaints from like yesterday.

13:17:41 So it really just depends on the volume of complaints that we have.

13:17:45 But we ask for up to 2 weeks. If we have a lot going on

13:17:52 We'll actually ask, can the slides be emailed to us?

13:17:56 We were we're going to be posting them on our website.

13:18:00 Wasac.com slf after this, and so you can go there.

13:18:06 But also all of the links that are on in this presentation are already on that website.

13:18:11 In some capacity, so go to asack.com, slash, P.

13:18:15 S. L. F. And they will. You'll be able to find what you need there, and if you can't find it, it will be up there shortly, or you can email us a question

13:18:26 Let's see.

13:18:40 Okay.

13:18:47 Oh, how long? How about? How long do you need to have been working in public service?

13:18:53 Do you want to answer that

13:18:54 Yeah, sure, about 10 years, while you make payments. Right?

13:19:00 Cause. That's the thing that sometimes we go forget, like you have to be working 10 years.

13:19:06 Roughly 10 years while making payments. So, for some reason you have been working for the Government for 15 years.

13:19:16 But you've only been in repayment since graduating or no longer being enrolled in school for 6 years.

13:19:24 It doesn't matter. Day of being working for 15. Only those 6 years since you've been in payment will actually count towards

13:19:34 Okay, I just wanna quickly say to the recorded session will also be on our website a number of you asked about that, too.

13:19:40 So you can go there, I would say, give us check back on Monday.

13:19:45 It will. It should be up there, but yeah, we'll do it up there.

13:19:50 Okay? So someone asked, should I submit the Psl form as soon as I get a qualifying job

13:19:58 I would say no, most likely, because you were. Gonna get back from Mohila saying that you have made 0 qualifying payments because you haven't been employed right at a qualified employer.

13:20:12 I would say if you just wanna make sure like that.

13:20:15 You have all the right stuff, maybe, when at least like 3 months.

13:20:18 To, then submit your form, just to make sure that there you already have a few months that would be considered qualifying before you submit.

13:20:29 So that's probably what I would suggest in your case.

13:20:35 Okay, someone asked if they booked time with us, what information would be?

13:20:42 Would it be helpful to bring with them to that meeting?

13:20:44 Oh, okay. So we actually, when you book the appointment, we send a link asking you to go into your say, id account and basically bulk around right?

13:20:56 Because I feel like a lot of people maybe they've never been into their Fsa.

13:20:59 The account, or like, if they did, they didn't actually look at the information a little bit more carefully.

13:21:06 So you know how we kinda in the beginning of the presentation we had some steps of like how to find your loan information right?

13:21:13 That's those are really the steps that we want you to take ideally before you come to the meeting with us,

because then it will make the session a little bit more smooth.

13:21:22 But if you already have access to the account that will already make it a a lot easier for us when we're in the meeting, because, if needed, and with your permission, of course, we can always try to go into the account while we're in the meeting in order to answer, questions, that might you know might

13:21:38 Be partnering to your case. So the short answer is, at least make sure that you have access.

13:21:45 Your fsid account, because if you don't, then the help that we can give is very limited, because we need to have a little bit more information about where you're at with your what kind of student loans you have, how long you been in repayment etc. so just make

13:22:00 Sure that you have access to your account. It's like, I think would say the number one day.

13:22:06 That is more helpful for you before you come.

13:22:09 To 2 or 1 one sessions. So

13:22:13 Okay, how about? So this person is saying and this might be kind of individualized.

13:22:20 But I guess to make it broader. Does volunteer time work account towards Psf, if you're also working part time at that organization.

13:22:29 So generally. No, unless you are in a merry corpse or peace Corps.

13:22:40 That's the only type of volunteer work that would count potentially for Psf, otherwise, unfortunately, any volunteer hours would not count.

13:22:49 For.

13:22:54 Someone asked, When did the Covid forbearance start?

13:22:57 That was March thirteenth, of 2020

13:23:09 Oh! By submitting a complaint with the link you provided is that subject to public disclosure?

13:23:14 Request? Yes. Any information, any question, or complaint you submit to us is subject to public public records, requests, however, none of your pi I, your personal information, will be shared.

13:23:30 If someone were to request any information, so it would just be, yeah.

13:23:34 Anonymized information. But yes, it is a public record, so we would have to forfeit in a public record request

13:23:49 There's some in here I do not know

13:23:53 Oh, well, maybe you should be like if we didn't answer your questions.

13:23:57 Just submit a form.

13:23:58 Yeah, like someone, there are a few people that asked about military experience.

13:24:05 Hmm.

13:24:05 I, truthfully do not know very much about me military like our work and service, and all of that works.

13:24:14 So if you have a question about military service, you know, in whatever capacity I would say, submit a question to us, because I can find you in answer.

13:24:25 I just don't know it offhand. So I need to do some research.

13:24:28 And then someone also asked about resonancy. So I'm thinking, like, if you are a medical student in Residency, I'm not sure I don't know Jessica.

13:24:37 Do you know if that is eligible or not?

13:24:41 Okay.

13:24:39 It depends on where you work. Right? So because most residents are being paid, some kind of salary, right?

13:24:47 So, if if your hospital is not for profit, hospital or you know, wherever it is that you're doing your residence yet, cause it might not be a hospital right?

13:25:02 Then potentially, yes, you could potentially get as long as you're getting paid right so if you're receiving a W.

13:25:08 2 from them, and you're consider an employee, and they're not for profit, even if they're it would still be potentially considered because of public health.

13:25:21 Right? So the answer is most likely. Yes, but if it's a private institution, that's what that you know, then you wouldn't.

13:25:28 You wouldn't count. Basically. So

13:25:34 Let's see.

13:25:42 Oh! Here's one that I've been asked several times in other places.

13:25:47 So parent plus loans seem to be under one parent's name.

13:25:52 If that parent is not a government employee, they'll loan would not qualify correct

13:25:56 No, unfortunately it needs to be under the person who's working in public service right?

13:26:05 So the only way that it would potentially become Elizabeth.

13:26:09 Whoever is, has a loan, or to work in the public service, and we've also been asked, is there a way that we can

transfer ownership?

13:26:18 And unfortunately, right now, the Federal Government does not have any options for that to happen. So

13:26:26 Someone asked. I don't live in a state that I learned.

13:26:31 I earned many years of my service, can meet that employer, print it, sign it, and scan it is that cool

13:26:37 I think that that's cool. The one thing that I was tell people is that if they're gonna be sending, you know, ask them to hopefully send it.

13:26:48 If you're gonna be sending a Via email, ask them to send it in.

13:26:51 And then email format, just to make sure that your social security number and all the other information that's sensitive on that form does not potentially get, you know, stolen by people in the Internet.

13:27:05 So that's the only thing that I tell people. Yes, you can send these forms back and forth with your employees.

13:27:11 Electronically, if you are able to. I always recommend, if possible, encrypt the messages to make sure that your information does not.

13:27:20 Yeah, misplaced. So.

13:27:31 Let's see, let's see.

13:27:40 Oh no!

13:27:48 Okay, someone submitted this question again, how are forbearances handled that were taken prior to the current administrative forbearance?

13:27:58 Are these prior forbearances counted so I think, in regards to the IvR adjustment like, how do the not not talking about the current forbearance for Covid, that we're in?

13:28:10 But all the ones before that like, how does that work with the Idr just now?

13:28:13 So with the Igar adjustment, and I'm going to pull it up.

13:28:18 I have to pull it up every time, because it's like specific numbers.

13:28:22 So it's well. Let's see if you have 12 months of consecutive forbearance.

13:28:26 Right. So you had. There was a full year a period of time in some point, some point that you were solidly and forbearance.

13:28:34 Those periods will become IvR eligible, which will also make them.

13:28:41 Yes, so that's legible, right, if you maybe didn't have 12 months at a time. Right?

13:28:48 All for variance, and you'll have like maybe 4 months here, and then you pay for a little bit and 4 months there and then get a little bit there like like it was broken up.

13:28:58 If you, if all of those times, those cumulative time periods are 36 or more, right, then their experience would also count through 6 months or more.

13:29:11 Those those months will also become eligible under the IvR.

13:29:15 Adjustment. If for some reason, maybe you had 30 periods of forbearance.

13:29:21 But it wasn't enough to be 12 consecutive and there were time broken out.

13:29:25 You know through all your time. Supposedly do the privacy of education is going to release a way for people to have those fears of time reconciliation.

13:29:36 But at this point in time, unfortunately, they haven't. They haven't shared that information with us.

13:29:41 If it does become available, we will also share it to our networks, and I also recommend I did drop it on the on the link, on the description at the subscription service for the the prime of LED.

13:29:55 If you're interested in that, it would also be beneficial for you to subscribe to that, because most likely, if it becomes, if and when it becomes available, hopefully when it becomes available, then you will get notice of that, or you can always just check in with us, probably like, by the end of the year, because i'm

13:30:12 Hoping by then, hopefully, they will have something available for people to get smaller appearance of time that wouldn't found.

13:30:19 It is be considered. Is that correct? Is that my is my okay stuff.

13:30:23 Awesome.

13:30:21 Yeah, yeah, okay, I found 3 really great questions. So one is, can I get refunded if your loans were forgiven and you actually qualified sooner or just like, I guess, can you broadly talk about like how do refunds work with both psf, and the ivr adjustment

13:30:42 Okay. So if when they do, the IvR adjustment right, they find out that you made over a 120 qualifying payments, and those payments were in a direct load.

13:31:01 So this is important, right? Because if you did if you did have to consolidate at some point, and you payments made prior to it being a direct loan, will not count right, will not, cannot be refunded.

13:31:13 But if there is an overpayment of a 120 after they conduct the Idr adjustment, then they should be able to

refund you any of those over payments that were made on direct loans.

13:31:27 Once you are approved for forgiveness. So, and I think I've seen people receiving checks in the mail.

13:31:35 That's that's what it is. Basically after they've been free of it is that you have made overpayments.

13:31:40 So you paid more than you needed to, in order to receive forgiveness.

13:31:44 But it's important to know that it only counts payments done interact loans.

13:31:49 So if you had some count loans, or purchase loans that you made payments on, and you would just just now made a consolidation right and maybe you have a 140 payments that will unfortunately, those payments would not be refunded to you because you don't have any actual

13:32:04 Payments into a direct phone

13:32:07 Okay, great. And then someone asked, How can marriage and joint filing affect idr and monthly payment amounts

13:32:16 So that is a great question, and one that we get as often.

13:32:23 So. Yes, it can affect what kind of IvR payments repayment plans you can qualify for, and how much those statements are.

13:32:34 Unfortunately, we are not taxed advisors, so like we are not Cpas.

13:32:40 So we cannot give you specific information about whether it would be advantageous for you to potentially file separately to take advantage of Idr.

13:32:50 If you have that question, that's when I would say, like you definitely, wanna talk to a tax expert to figure out if in your specific situation it might make sense to now, separately, because yes, it could potentially mean that your payment would be less because you would because it would only take your income

13:33:09 Into account if you're filing separately. But that would also mean that your tax, like the tax credits they were legible for would also be different.

13:33:19 Right? So basically, yes, if you if you're married finally, separately, only your income will count.

13:33:27 Under certain income, different repayment plans. But whether that makes sense to you is something that you are really have to speak with a tax professional to make sure that it makes sense in your specific situation

13:33:40 Great. And then someone followed up and asked, Did you need to do that to initiate the refund process, or is it automatic?

13:33:47 It is automatic. It might take some time between receiving and confirmation that your loans will be forgiven, and then actually receiving the refund.

13:34:00 And that's because the forgiveness as processed by the department of it and your servicer.

13:34:06 But the refund is processed by the Department of the Treasury, and it just takes a little bit longer for that to get to you.

13:34:13 But yeah, you should. It should happen automatically, you might be able to ask if you're going to get one.

13:34:22 I don't know if the Mohila level about your forgiveness will let you know.

13:34:26 But but yeah, you should be able to. Good

13:34:33 Yeah, right.

13:34:28 I mean, I don't know if it does. I haven't seen one that does, but I also don't know that I've worked with someone that is, that was expecting a refund. So

13:34:42 Okay? And then someone asked to defer it, and forbearance adjustments applied toward the 25 years of work or 25 years of forgiveness for those that work in the private sector

13:34:54 Yes, so if you're hoping to get your loans forgiveness to forgiven or discharged, or canceled through the income driven repayment, plan right?

13:35:08 You. Those will count like those periods that we talked about earlier will count as qualifying payments.

13:35:16 However, the ones that I tell. I I've been. In, and it's something that we should probably should have stressed earlier, especially if you know that you're gonna have to make additional payments to be able to get to forgiveness.

13:35:29 You wanna make sure that, moving forward, you do everything you can to hopefully stay into an Idr plan.

13:35:37 Just because this is a one time opportunity right for you to get credit for some of the experience of time.

13:35:46 So we want to make sure that moving forward that you say in an idea plan.

13:35:50 So that hopefully, when you get to those 20 to 25 years, you can get that forgiveness

13:35:56 Okay, I'm going to just pick out like 2 or 3 more.

13:36:04 Okay.

13:36:02 And then I think we'll call it because we're gonna be well over.

13:36:08 And there's still 182 questions, so we cannot.

13:36:12 Yeah.

13:36:12 We just don't have time for all but one that I think is really interesting and worth sort of exploring is so someone said, so.

13:36:20 Some of my bones are direct loans, and they do not qualify for forbearance due to the administrative forbearance meaning they're not covered because by the Cares Act.

13:36:28 It seems to be a problem with consolidating loans.

13:36:31 So could you talk about what option, what someone in this situation might want to do if they have some draft loans, and then some commercial cell loans

13:36:39 Okay. So the main concern, when it comes to having commercial fellows and direct loans is that when it comes to the one time that relief right, the Biden that relief the 10,000 to 20,000 that relief that is currently being litigated in in blocked is that

13:37:04 If you combine your file loans with your direct loans, it makes all of your loans, basically, in the legible for that potential 10 to 20,000 relief right?

13:37:18 So whether it makes sense for you to consolidate all of them together depends on your specific circumstances.

13:37:27 Right, for example, let's say that your file loans would get you to a 120 qualifying payments right like, maybe you have.

13:37:36 Oh! A 120 qualified, famous in them, or you have a good check like maybe have. I don't know a 118.

13:37:43 I don't know a lot. It's still might make sense for you to consolidate those phones with the direct loans, because then it would put those direct loans on the same timeline for forgiveness as your fellows if for some reason those direct ones.

13:37:59 Are not in the same. I have not been, are not being paid for the same amount of time as your fellow wants.

13:38:05 If for some reason, maybe I don't know, you're both both of your phone loans and direct loans.

13:38:12 You've been paying them for the same amount of time, which would be unusual.

13:38:14 But it's I guess, I guess it's possible.

13:38:16 Then you can add, for some reason you want to consolidate your follow- so that they become a light before peoplef you could just consolidate your fell in Perkins loans together.

13:38:28 Leave out your direct phones, and then, at that point in time those loans would become illegible.

13:38:35 For Ps left, but with that in mind, I want you to submit a question to us.

13:38:39 Because your your situation is very specific, and there's a lot of variables, and we want to make sure that we look at all of it before helping you potentially make a decision.

13:38:53 But us. Those are some of the options. I just wanted to make sure that I potential what some of the options are.

13:38:58 But whether or not it makes sense for you to either consolidate everything together, or just consolidate your your foul and Perkins loans together commercial loans together.

13:39:09 Will depend on your source of this circumstances, but the biggest worry is potentially making my direct loans not eligible for the one time that relief which now, if someone came to me and they said, I have a 120 qualifying payments on my cell phoneones potentially and I don't

13:39:30 Know 2 on my direct loans. I probably would advise them potentially to go ahead and just consolidate, because with the the one time that relief the future is uncertain, right?

13:39:42 Like, we're hoping that it will hopefully get approved by the Supreme Court.

13:39:47 But we really don't know. So submit a question, and we'll try to help you figure out like all the different options, and then you can decide what's more advantageous to you, depending on your circumstances.

13:39:58 Okay. So we're at 1 39. I'm gonna answer 2 questions really quickly.

13:40:03 And then I think we'll close. So how do I figure out what schools my loans were for?

13:40:09 You can go on. Student, a Gov. And then if you click on that, my details information, it's gonna show you the information for each of the loans that you borrowed and you can expand those.

13:40:21 And it will tell you what school you attended when you receive that loan.

13:40:25 So that's all. Student Aid, Dot, and then are we?

13:40:28 Are we taxed on what is left over at the end of our loan term?

13:40:31 So for the purposes of psoft, no, once your loans are forgiven under Psoft.

13:40:37 That balance just disappears into thin air with Ivrr plans.

13:40:43 The answer is No! And up until 25 I think it was in the Cares Act or the heroes act.

13:40:50 They like squeezed in that little bit, so that I need debt forgiven under an Idr.

13:40:56 Plan through 25 will not be taxed, and that's taxed at the Federal level.

13:41:02 If you live in a state that taxes income, then that could potentially come out of State taxes.

13:41:10 But if so, if you get idr after 25 it's possible you might have to pay taxes on it.

13:41:17 But it's also possible by that point that they might extend it again or codify it in law.

13:41:25 But that I'm going to end there because Jessica and I need to eat lunch.

13:41:31 But I want to thank every single one of you for staying this long and if you're here, and we still haven't answered your question, I truly apologize.

13:41:41 I really tried to get to as many as I could. I have saved them all so it's just good for us to know, like what people are interested in.

13:41:48 But if we haven't answered your questions, please visit student complaints.

13:41:52 Dotw.gov send us a ticket. We will get back to you, and we will do our best to resolve your issue, and please tell your friends to attend our webinars coming up.

13:42:05 Check out our survey, and then check back. Our website wasack.com, slash!

13:42:12 Psf for slides and the phone. And thank you

13:42:18 Thank you. Everybody.

13:42:21 Have a good rest of your day