

TEMPORARY CHANGE TO THE

PUBLIC SERVICE LOAN FORGIVENESS PROGRAM RULES

On October 6, 2021, the U.S. Department of Education announced changes to the Public Service Loan Forgiveness (PSLF) program rules. These changes are temporary and will end on October 31, 2022.

Summary of Key PSLF Changes

- For a limited time, eligible borrowers may receive credit for past periods of repayment on loans that would otherwise not qualify for PSLF.
- If you have FFEL, Perkins, or other federal student loans, you'll need to consolidate your loans into a Direct Consolidation Loan to qualify for PSLF both in general and under the temporary program rules. Before consolidating, make sure to confirm you work for a qualifying employer and meet applicable program rules.
- Past periods of repayment will now count regardless of whether you made a payment, made that payment on time, for the full amount due, on a qualifying repayment plan.
- Periods of deferment or forbearance, and periods of default, continue to not qualify.

Note: The qualifying employment requirement has **not** changed.

To learn more about these PSLF program rule changes, including any actions you may need to take to gain access to these benefits, visit:

[StudentAid.gov/PSLFwaiver](https://studentaid.gov/PSLFwaiver) or [Edfinancial.com/PSLFwaiver](https://edfinancial.com/PSLFwaiver)