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Public Service Loan Forgiveness (PSLF) Waiver FAQs

In October 2021, the Department of Education announced an overhaul of the Public Service Loan Forgiveness program. In short, borrowers who were previously ineligible because they had the wrong loan, were making payments on the wrong payment plan, or were knocked off track due to processing errors can now receive credit toward forgiveness for those years worked in public service. Below are answers to some frequently asked questions that might help provide you additional information on your PSLF eligibility.

Who can benefit from PSLF?

All full time public service workers with federal student loans can benefit from PSLF. Public service includes work within federal, state, local and tribal governments, nonprofits with a 501(c)3 tax status, and certain other nonprofits.

What types of non-profit companies qualify for PSLF?

Any 501(c)3 organization qualifies for PSLF.

A non-profit organization that does NOT have 501(c)3 status may qualify, so long as it provides one of the following services:

- Emergency management
- Military service: service on behalf of the U.S. armed forces or the National Guard
- Public safety
- Law enforcement: crime prevention, control or reduction of crime, or the enforcement of criminal law
- Public interest law services: legal services provided by an organization that is funded in whole or in part by a local, state, federal, or tribal government
- Early childhood education including licensed or regulated childcare, Head Start, and state-funded prekindergarten
- Public service for individuals with disabilities and the elderly
- Public health including nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations, health support



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occupations, and counselors, social workers, and other community and social service specialist occupations as such terms are defined by the Bureau of Labor Statistics

- Public library services
- School library or other school-based services

What is the limited PSLF waiver?

The limited PSLF waiver is a time-limited waiver that was issued by the Department of Education on October 6, 2021, which waives certain requirements of the PSLF program and allows borrowers to receive retroactive credit for past payments that were previously ineligible. Through this waiver, borrowers may be eligible to have their loans forgiven in a matter of months, whereas others will get more credit on their account and will be able to continue working toward forgiveness. For more information, you can visit the Federal Student Aid's [site on the waiver](#).

Do I need to do anything to benefit from the waiver?

Yes. In order to benefit from the current waiver period, all borrowers should certify their past and present public service work with the federal government and many borrowers will need to consolidate their loans. You can also find additional information online at: <https://forgivemystudentdebt.org/>.

To benefit from the waiver, do I need to have enough credit to qualify for forgiveness? Or if I have fewer than 120 credits can I still benefit?

You do not need to have 120 qualifying payments in order to benefit from the waiver. If you have fewer than 120 credits, you can still submit PSLF forms for previous and current qualifying work and gain retroactive credits. After the waiver period ends, you can continue to accrue credits under the regular PSLF program rules, adding to those you receive during the waiver period. For borrowers who do receive 120 or more credits through the waiver, their loans associated with those credits will be forgiven.

If I was previously rejected for PSLF, entirely or for certain payments or time periods, what does this limited waiver do for me?



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If you were previously rejected for PSLF, you can apply again during the waiver period. The Department of Education issued the waiver period as a direct result to borrowers' comments about the program's inaccessibility, so many borrowers who were previously blocked out of the program could benefit from the time-limited changes.

If I work in public service but the loans are in my spouse's or child's name, or if the loans are in my name and my spouse or child works in public service, are these loans eligible for PSLF?

Only loans in the name of the person working in the public service field are eligible for PSLF.

Does the U.S. Department of Education provide any information about PSLF?

Yes. Information from the Department of Education on PSLF can be found here:
<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>.

Is there an income cap for who can benefit from PSLF?

There is no income cap for those who can benefit from PSLF.

How much of my debt will be forgiven under PSLF? Is there a cap?

There is no cap to the amount of debt that can be forgiven under PSLF. As long as borrowers work full time in qualifying public service, have Direct Loans, are in an income-driven repayment plan, and make 120 qualifying payments, the entire balance of the federal student loan will be forgiven. During the limited PSLF waiver discussed below, borrowers can access PSLF even if they do not have a Direct Loan and even if they have not historically made payments on an income-driven repayment plan.

I've heard/seen references to "ECF" with PSLF. What is that?

"ECF" stands for Employment Certification Form. Recently, the Department of Education changed the name of this form to "PSLF Form." This form is the form borrowers must use to document their progress toward PSLF with the federal government. Borrowers must have their



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public service employers sign the form in order to have qualifying monthly payments count toward PSLF.

Is loan forgiveness under PSLF considered taxable income?

At the federal level, no, loan forgiveness under PSLF is not taxable income. Every state treats loan forgiveness differently for state income tax.

Does the public service and qualifying payments have to be consecutive to count?

Time spent in public service making qualifying payments does not need to be consecutive in order to count for Public Service Loan Forgiveness. If one leaves public service and returns, the credit count will pick up where it left off until 120 credits are reached.

How do I complete the paperwork to certify my employment for PSLF?

To complete the paperwork, you can access the PSLF Help Tool available at Studentaid.gov/pslf, which you can use to generate the necessary form. The form will need to be signed by your employer and then sent to the federal government. Generally, borrowers need to submit PSLF forms for every qualifying public service employer for which they are seeking credit since October 1, 2007.

Can I submit an electronic signature?

Currently only “wet” signatures are being accepted for PSLF, although a fax or PDF of the signature is permitted.

What can I do if I am unable to get my old employers to sign my employment certification papers?

There is a box to check on the PSLF Form that states:

“Check this box if you cannot obtain certification from your employer because the organization is closed or because the organization has refused to certify your employment. The Department will follow up to assist you in getting documentation for your employment. Complete Section 3, but do not complete Section 4.”



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You can check this box if you are having issues acquiring signatures from previous employers. The federal government might ask you for additional supporting information.

How often do I need to certify my employment?

There is no requirement to certify employment every year, however, we recommend as a best practice to send in a PSLF form documenting your qualifying employment at least once a year. We also recommend that any time you change employers to make sure you get a final PSLF form documenting your entire period of employment before you leave. Doing the paperwork annually will help catch any potential problems to resolve as early as possible.

How do I know if I need to consolidate?

If you have any loans that are not Direct Loans—e.g., a Federal Family Education Loan or Perkins Loan—you will need to consolidate those loans for them to be included in the PSLF program. You can check your loan type by logging into [StudentAid.gov](https://studentaid.gov) and reviewing the loans on your dashboard. Any loan that includes the word “Direct” is a Direct Loan. Any other loan will need to be consolidated.

You can view step-by-step instructions and a tutorial video for checking your loan type [here](#).

Additionally, borrowers who already have Direct Loans may still choose to consolidate them if some of their loans are older. When you consolidate a loan that is closer to 120 credits toward PSLF with a loan that is not as close, the new consolidated loan will receive as much credit toward PSLF as the closer of the two (or more) loans, and the entire amount will be forgiven on that faster timeline, rather than forgiveness of the first loan followed by separate forgiveness of the second loan. It is not necessary to consolidate multiple Direct Loans, but may result in complete debt cancellation faster.

What is the difference between consolidation and refinancing?

Both terms refer to the process of taking out a new loan to pay off an existing loan. Consolidation, however, is when a borrower takes out a new federal student loan to pay off their existing federal student loan(s), whereas refinancing is when a borrower takes out a private loan to pay off their existing federal and/or private student loans.



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When you consolidate, your new federal student loan will have access to the consumer protections and repayment options available under federal law, including PSLF. When you refinance, your new loan will not have access to any of the repayment or forgiveness options available to federal student loan borrowers.

In short, if you refinance with a private lender, you will not have access to PSLF. There is no way to reverse the process once you have privately refinanced.

If I consolidate my loans, do I get credit on my new loan for my past work, or do I need to “restart the clock” on my 120 payments to get loan forgiveness?

In general, you do have to “restart the clock” when you consolidate your loans. This is because consolidation is the act of taking out a new loan to repay your old loans, and you need to accrue credit on that new loan itself.

However, as part of the limited PSLF waiver, if you consolidated in the past or if you consolidate before October 31, 2022—just file the paperwork, it is OK if the process is completed after that date—your consolidated loan will get credit for your past time.

For example, if you entered repayment on your first federal student loan in 2010 and then consolidated in 2015, normally your credit would restart in 2015. During the waiver, however, the Department of Education will automatically go back and give you credit on that consolidated loan starting in 2010. Also, if you consolidate after the waiver announcement and before the deadline, you will receive credit on your new loan for the entire period of repayment on your old loan. However, in both scenarios, you will still need to certify your employment for any period of qualifying public service work.

When do I need to consolidate my loans in order to benefit from PSLF?

You must consolidate by October 31, 2022. If you do not consolidate by this deadline, you can still consolidate in the future, but your new consolidation loan will not receive credit for time you spent in repayment on your old loan.



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It is OK if your application is not processed by that deadline, but you must make sure you have completed the application by October 31, 2022. The application can be completed online at StudentAid.gov in a matter of minutes.

If you have multiple loans that are all Direct Loans, do you still need to consolidate?

No, your loans will all already qualify for PSLF.

However, you may choose to consolidate if you took out your loans at different times, e.g., undergraduate debt versus graduate school debt—and some of your loans are closer to the 120 credits required for forgiveness under PSLF. When you consolidate a loan that is closer to 120 credits with a loan (or loans) that is not as close, the new consolidated loan will receive as much credit toward PSLF as the closer of the two (or more) loans, and the entire amount will be forgiven on that faster timeline, rather than forgiveness of the first loan followed by separate forgiveness of the second loan. It is not necessary to consolidate multiple Direct Loans, but may result in complete debt cancellation faster.

Once multiple loans are consolidated, will that make them a single loan payment or will there still be payments for each loan?

Your consolidation loan will be a single loan that repays and replaces multiple older loans. (Some borrowers may consolidate a single loan, in which case they will just have one loan replacing another.) If you are consolidating a combination of subsidized and unsubsidized loans, your consolidation process may result in one consolidation loan for each group of loans, but practically speaking your new loan(s) will streamline payments from multiple older loans.

How long does it take to hear back once I submit my paperwork?

Because of the increase in PSLF form submissions during the waiver, the government is working through a backlog. It is taking several months for borrowers to have their accounts credited and, when applicable, their loans forgiven. Anecdotally, borrowers have waited 3-5 months to be processed.

Although it is frustrating to wait without a sure deadline, there is no cutoff time for the government to act. Borrowers must file their forms by October 31, 2022, but the government will



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continue to give out credit and forgiveness under the waiver after that time for any borrower who files by the deadline.

Are there any options for those who have private loans? What if they refinanced their federal student loans with a private lender?

Unfortunately not at this time. The PSLF Waiver is only available to federal student loan borrowers with Direct Loans; if you have a privately-held FFEL Loan or a Perkins Loan (usually held by your university), you can consolidate those into Direct Consolidation Loans for the PSLF Waiver.

If I have made more than 120 qualifying payments on my loans, will I get a refund when my loans are given?

Refunds only apply for payments (in excess of 120 payments) that were paid on a Direct Loan. This is true for both Direct Loans and FFEL Program loans that are consolidated into a Direct Consolidation Loan. Payments are returned as they were received (e.g., electronic payment or check). They are typically processed in one to two weeks after forgiveness but it may take longer to get your refund, depending on processing times in other parts of the government.

If I already paid off my loan in full but I would have qualified for loan forgiveness, under the regular program or through the limited waiver, is there a way I can get my money back?

If you have already received forgiveness or paid off your loans, you are not eligible for a refund of prior payments.

I made voluntary payments on my loans during the payment pause. I would like a refund of those payments. Should I request the refund before I consolidate my loans and/or file my PSLF paperwork?

Yes, you should call your current student loan servicer and request a refund of any voluntary payments you've made during the payment pause.