

Step by step workshop on applying for PSLF

Webinar| September 2022



Disclaimer

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About the CFPB

The Consumer Financial Protection Bureau (CFPB) is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

Consumer education seeks to prevent harm

We serve the general public and focus on special populations:

- Servicemembers, veterans, and their families
- Older Americans, their families and caregivers
- Traditionally underserved and economically vulnerable consumers
- **Students and young consumers:** Educate and engage students to help students navigate financial products and services and avoid student loan default or other negative financial events

Student loan updates

- On August 24, 2022, the White House announced Student Loan debt relief plan
 - Extension of payment pause through December 31, 2022
 - Targeted debt relief to low- and middle-income families – up to \$20,000 in debt cancellation to Pell Grant recipients and up to \$10,000 in debt cancellation to non-Pell Grant recipients.
 - individual income must be less than \$125,000 or \$250,000 for households
- Go to <https://studentaid.gov/debt-relief-announcement>
- Sign up for “New!! Federal Student Loan Borrower Updates” at <https://www.ed.gov/subscriptions> to be notified when the process has officially opened

Speaker

Amy Czulada is the Outreach & Advocacy Manager at the Student Borrower Protection Center, where she has engaged in a lot of its PSLF Waiver education and outreach work. Prior to her work on student debt issues, she was in the labor movement conducting research for a large east coast union representing property service workers.





STUDENT
BORROWER
PROTECTION
CENTER

Public Service Loan Forgiveness

Presented by the Student Borrower Protection Center

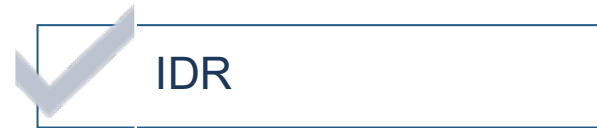
2022

Public Service Loan Forgiveness

Public Service Loan Forgiveness

Four Requirements:

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



Requirement One: Right Type of Loan

- Only Direct Loans are eligible for PSLF
- Borrowers with FFELP or Perkins loans can consolidate www.studentaid.gov to start consolidation process
- Borrowers with individual Direct Loans will lose any progress made towards PSLF if they consolidate
- Parent Plus loans can qualify if consolidated

Requirement Two: Right Type of Repayment Plan

- Income-driven repayment plans
 - Can be as low as \$0 per month
- 10-year standard repayment plan
- Extended repayment *does not* qualify
- Graduated repayment *sometimes* qualifies
- Consolidation application will give you the option to enroll in IDR

Requirement Three: Right Type of Employment

- It doesn't matter what you do. It matters where you work
 - Government organization
 - 501(c)(3) not-for profit organization
 - Other not-for-profit providing certain qualifying services
- Full-time
 - Greater of
 - 30 hours per week
 - Employer's definition of full-time
 - Can combine multiple part time jobs

Requirement Four: Right Number of Payments

120 qualifying payments:

- Payments made in full
- Partial payments made within 15 days of the due date
- Only prepay/make lump-sum payments for up to 12 months

PSLF: during COVID

Payment pause months count toward 120 payments, BUT

- You still need to meet all the other criteria
- Job loss or reduced hours
- Delays
- Retirement

Public Service Loan Forgiveness Broken Promises

The New York Times DealBook / Business & Policy

Student Loan Company Accused of
Mismanaging Debt Forgiveness Program



REUTERS World Business Markets Politics TV

U.S. JUNE 22, 2017 / 5:00 PM / 8 MONTHS AGO

Servicing issues may hamper U.S.
student-loan forgiveness for thousands



Why Public Service Loan
Forgiveness Is So Unforgiving

**This government loan
forgiveness program has
rejected 99% of
borrowers so far**

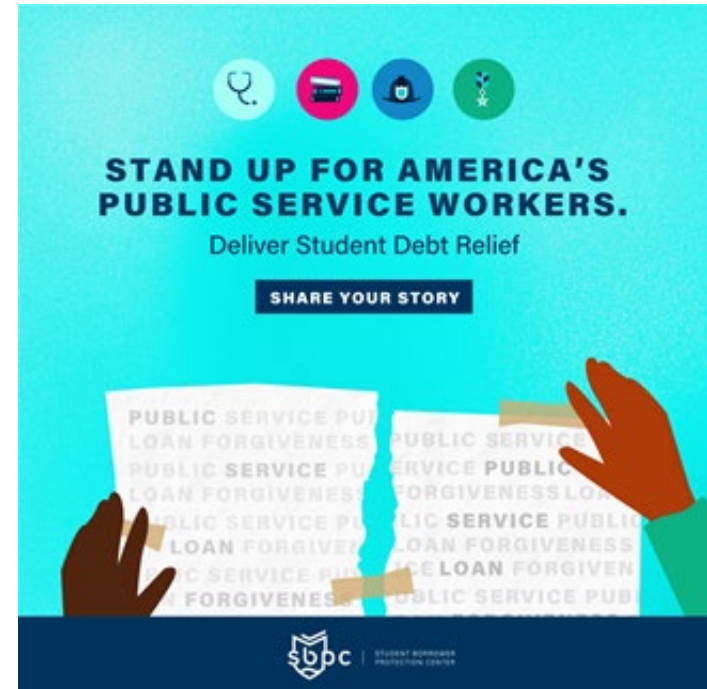
**The 'broken' public service student loan
forgiveness system is particularly brutal for
military veterans**

EDITORS' PICK | 16,933 views | Aug 12, 2020, 03:30pm EDT

**New Report Shows Public
Service Loan Forgiveness Is A
Mess**

PSLF: sharing borrower stories

- 60 day comment period
- Nearly 50,000 comments
- Teachers, veterans, nurses, social workers, firefighters, doctors, legal aid, home health aides, adjuncts, public defenders, seniors, students, parents, grandparents, private borrowers



Time-Limited Waiver of Public Service Loan Forgiveness Requirements

Limited PSLF Waiver

- Loan type: Credit for payments on FFEL and Perkins loans if the borrower consolidates (or already has)
- Payment plan: any payment counts
- Employer and payment count still apply
- Military deferments and forbearances count
- Current employment not necessary



Limited PSLF Waiver

- Not completely automatic
 - FFEL/Perkins must consolidate
 - File ECF if have not previously
- FFEL and Perkins borrowers are at greatest risk of missing out



OCTOBER 31, 2022, DEADLINE TO ACT

What Borrowers Need to Know

Do you need to take action? It depends.

1. Is your employer a qualified public service employer?
2. What loans do you have?
3. Have you certified your employment with the PSLF form?

Do you need to take action? It depends.

1. Is your employer a qualified public service employer?

- Check on the www.studentaid.gov PSLF Help Tool to see if any of your employers since 2007 are already qualified as public service employers. If so, then consolidate.
- If your employer is not listed, but you work for a government, 501(c)3, or certain other non-profit organizations, you can likely still qualify.

Do you need to take action? It depends.

2. What loans do you have?

- If you have anything other than a Direct Loan, you must consolidate.
- If you have a Direct Loan or already consolidated into a Direct Consolidation Loan, your loan types qualifies for PSLF.


Do you need to take action? It depends.

3. Have you certified your employment with the PSLF form?

- If you have a Direct Loan and certified employment since having that loan, the Department will automatically review your account for PSLF credit.
- If you have a Direct Loan and have never certified, you must submit the PSLF Form (formerly an ECF) using the www.studentaid.gov PSLF Help Tool.
- If you have to consolidate into a Direct Loan, you must submit the PSLF Form (formerly ECF) after you consolidate.

Confirming Employers

Log in at <https://studentaid.gov/>

 An official website of the United States government.

Help Center Submit a Complaint English | Español

FederalStudentAid
AN OFFICE AT THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ **MANAGE LOANS ▾** Log In | Create Account 🔍

About Loan Repayment	Complete Exit Counseling	Lower My Payments	Qualify for Loan Forgiveness	Delinquency and Default
Who's My Servicer?	Complete TEACH Grant Conversion Counseling	Apply for an Income-Driven Repayment Plan	Public Service Loan Forgiveness	Avoiding Default
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	Loan Simulator	Cosign Your Spouse's Income-Driven Repayment Plan Application	Closed School Discharge	Getting Out of Default
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			Total and Permanent Disability Discharge	
			Discharge Due to Death	
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			Borrower Defense to Repayment	
			False Certification Discharge	
			Unpaid Refund Discharge	

Confirm your employer

Public Service Loan Forgiveness (PSLF) Help Tool

1 Employment History 2 Loan Tips 3 Application Details 4 Personal Information 5 Review & Save

My Employers

Add your employers to your PSLF application. You can add up to 10 employers.

You have not added any employers.

[+ Add Employer](#)

[Previous](#) [Next Section](#)

Search for Employer

Employer Identification Number (EIN)

How do I find my EIN?

☐ This is my current employer

Employment Start Date To Employment End Date

[Search](#)

[Previous](#) [Continue](#)

Confirm your employer

Search for Employer ⓘ

Employer Identification Number (EIN)

[How do I find my EIN?](#)

☐ This is my current employer

Employment Start Date

To

Employment End Date

Search Results

1 of 2

i If you recognize the name of the employer that resulted from your search, we strongly encourage you to select a result that relates to your employer's name. You should do this even if

- the name differs slightly,
- the name is for a larger organization or agency that your employer belongs to,
- there is no address,
- the address is different from where you typically work, or
- the address is a P. O. Box.

Please note that many state and local governments use a common EIN to pay their employees so you should select the appropriate result below if one displays. Likewise, many federal agencies share EINs so you may need to click through multiple pages to find your employer. As a last resort, you can manually add the name of your employer, however, doing so will add review time and delay your PSLF form.

14-6013200

☒ **State of New York**

☐ *No address on file*

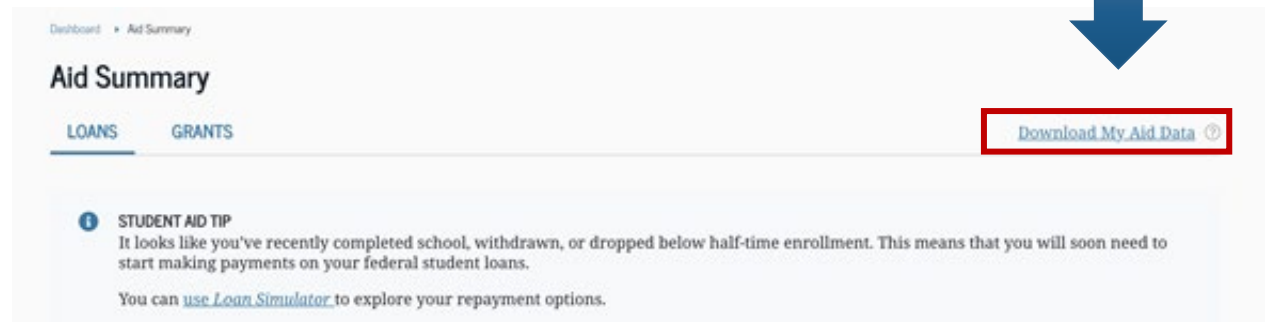
Identifying Your Student Loans

How to tell what type of federal student loan you have

Step 1: Log into studentaid.gov

Step 2: Under your student aid dashboard, navigate to “View Details”

Step 3: On the top right, select “Download My Aid Data”



How to tell what type of federal student loan you have


Loan Types

■ 2 Consolidation Loans		\$136,916		🔍
Loan Type	Principal	Interest	Total Balance	
Direct Consolidation Unsubsidized	\$126,965	\$0	\$126,965	
Direct Consolidation Subsidized	\$9,951	\$0	\$9,951	
Total	\$136,916	\$0	\$136,916	
■ 3 Graduate PLUS Loans		\$0		🔍
■ 1 Perkins Loans		\$0		🔍
■ 3 Subsidized Loans		\$0		🔍
■ 6 Unsubsidized Loans		\$0		🔍




Consolidating Your Student Loans

Log in at <https://studentaid.gov/>

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About Loan Repayment	Complete Exit Counseling	Lower My Payments	Qualify for Loan Forgiveness	Delinquency and Default
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			Unpaid Refund Discharge	

DIRECT CONSOLIDATION LOAN APPLICATION

What is Loan Consolidation?

If you have multiple student loans you may be able to combine them into one loan with a fixed interest rate based on the average of the interest rates on the loans being consolidated. [Learn more about loan consolidation](#).

A Direct Consolidation Loan allows you to consolidate multiple federal education loans into one loan at no cost to you.

Through your completion of the free Federal Direct Consolidation Loan Application and Promissory Note, you will confirm the loans that you want to consolidate and agree to repay the new Direct Consolidation Loan.

Once the consolidation is complete, you will have a single monthly payment on the new Direct Consolidation Loan instead of multiple monthly payments on the loans you consolidated.

Alert! On Oct. 6, 2021, the U.S. Department of Education announced a temporary period during which borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF. [Learn more about this time-limited opportunity](#).



Consolidate Your Loans

START

[Preview a read-only version of the complete form](#)

OMB No. 1845-0053 • Form Approved

Who should complete this?

Borrowers who want to consolidate their federal student loans and borrowers who have outstanding FFEL or Perkins loans and want to take advantage of the [Limited PSLF Waiver](#).

Note: There is no application fee to complete a Direct Consolidation Loan application. You may be contacted by private companies that offer to help you consolidate your loans, for a fee. These companies have no affiliation

- Select the loans to consolidate
- View the amount and interest rate for your new Direct Consolidation Loan

1 Choose Loan & Servicer

2 Choose Repayment

3 Terms & Conditions

4 Personal Information

5 Review & Sign

Select the Loans to Consolidate

Grace Period

Servicer Selection

Education.

If you answer "No" now and your circumstances change, you can apply for PSLF at a later date. For more information discuss with your consolidation servicer.

Since you are consolidating for the purpose of Public Service Loan Forgiveness (PSLF), the Federal Loan Servicer or Not For Profit Loan Servicer you select will send you information on the steps you should follow to be considered for PSLF.

NOTE:

The current servicer of the loans that you want to consolidate may be one of the listed consolidation servicers. If your current servicer is listed, you may choose to keep your current servicer for your new Direct Consolidation Loan, or you may choose a different servicer.

- Select -

Navient

Nelnet

✓ FedLoan Servicing (PHEAA)

MOHELA

HESC/EdFinancial

OSLA Servicing

Great Lakes Educational Loan Services,

Exit

Continue

1 Choose Loan & Servicer ✓

2 Choose Repayment ✓

3 Terms & Conditions

4 Personal Information

5 Review & Sign

UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATIONS

PROMISE TO PAY

NOTE TERMS AND CONDITIONS

WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM DIRECT CONSOLIDATION LOAN BORROWER'S RIGHTS AND RESPONSIBILITIES STATEMENT

IMPORTANT NOTICES

DEFINITIONS

INCOME-DRIVEN PLAN ELIGIBILITY REQUIREMENTS AND GENERAL INFORMATION

IMPORTANT NOTICES

1 Choose Loan & Servicer ✓

2 Choose Repayment ✓

3 Terms & Conditions

4 Personal Information

5 Review & Sign

☒ I have read, understood, and agree to the terms, conditions, and certifications, and authorizations.

BORROWER UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATIONS

PROMISE TO PAY

NOTE TERMS AND CONDITIONS

WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM DIRECT CONSOLIDATION LOAN BORROWER'S RIGHTS AND RESPONSIBILITIES STATEMENT

Repayment Plan Request

Choose the repayment plan for your new Direct Consolidation Loan: Standard

Exit Continue

DIRECT CONSOLIDATION LOAN APPLICATION

Social Security Number:

BORROWER UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATIONS

22. I understand that the following:


A. Applying for a Direct Consolidation Loan does not obligate me to agree to take the loan. The U.S. Department of Education (ED) will provide me with:

- The deadline by which I must notify ED if I want to cancel the Direct Consolidation Loan, or if I do not want to consolidate any of the loans that ED has verified; and
- A notice containing information about the loans and payoff amounts that ED has verified with the holders of my loans or through ED's National Student Loan Data System (NSLDS) before the actual payoffs occur.

The notice that ED sends will include information about the loans I listed in the **Loans You Want to Consolidate** section of this Note. If I have additional loans that are with a holder of a loan listed in the **Loans You Want to Consolidate** section, but I did not list those

Certifying Employment

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You have not added any employers.

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[Previous](#) [Next Section](#)

Search for Employer

Employer Identification Number (EIN)

How do I find my EIN?

☐ This is my current employer

Employment Start Date To Employment End Date

[Search](#)

[Previous](#) [Continue](#)

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- the address is different from where you typically work, or
- the address is a P. O. Box.

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14-6013200

☒ **State of New York**
No address on file

Generating an Employer Certification Form

Public Service Loan Forgiveness (PSLF) Help Tool



i The PSLF Help Tool has not been updated for the COVID or limited PSLF waiver

This tool was created before COVID-19 relief measures began that relief. To get the most accurate info, make sure to carefully read the "Special Notice for the COVID-19 Emergency."

As part of the [COVID-19 emergency relief](#), federal student loan payments will restart after Jan. 31, 2022. In addition, certain loans are eligible for a limited PSLF waiver from Oct. 6, 2021, to Oct. 31, 2022. [Learn more about this limited waiver](#).

Note: You still need to have qualifying employment.

Borrower Name

Borrower SSN

SECTION 3: EMPLOYER INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)

1. Employer Name:

2. Federal Employer Identification Number (FEIN):

3. Employer Address:

4. Employer Website (if any):

5. Employment Begin Date:

6. Employment End Date:

OR

☐ Still Employed

7. Employment Status: ☐ Full-Time ☐ Part-Time

10. Is your employer tax-exempt under Section 501(c)(3) of the Internal Revenue Code (IRC)?

If your employer is tax-exempt under another subsection of 501(c) of the IRC, such as 501(c)(4) or 501(c)(6), check "No" to this question.

☐ Yes - Skip to Section 4.

☐ No - Continue to Item 11.

11. Is your employer a **not-for-profit** organization that is **not** tax-exempt under Section 501(c)(3) of the Internal Revenue Code?

☐ Yes - Continue to Item 12.

☐ No - Your employer does not qualify.

12. Is your employer a partisan political organization or a labor union?

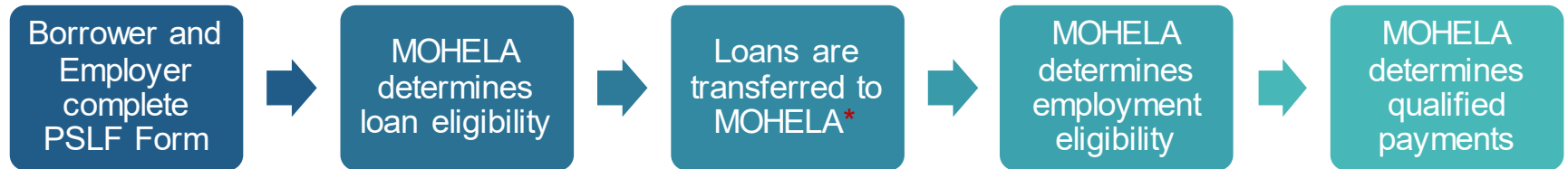
☐ Yes - Your employer does not qualify.

☐ No - Continue to Item 13.

13. Which of the following services does your employer provide? Check all that apply and then continue to Section 4. If you check "None of the above", do not submit this form.

- ☐ Emergency management
- ☐ Military service (See Section 6)
- ☐ Public safety
- ☐ Law enforcement

Submitting an Employer Certification Form



Common Issues

Common Issues

3. Employer Address:

~~701 Prairie Hawk Drive~~
~~Castle Rock, CO 80109 US~~
 620 Wilcox Street
 Castle Rock, CO 80104

4. Employer Website (if any):

www.dcsdk12.org

5. Employment Begin Date:

~~07/31/2015~~ 7/1/2015

Common Issues

What will happen after you submit this form for processing?

Once FedLoan Servicing receives your form, they will begin their review. Once they review your employment, they'll determine the number of qualifying payments you've made and will send you a notice informing you of that number.

Note: It may take up to 120 days to process your employment information and review your payment information.

You will not receive confirmation that your loan, employment, or payments qualify for PSLF or TEPSLF, or that you are eligible for forgiveness until you submit this form.

RECOMMENDED NEXT STEPS

Some of your loans do not qualify for the PSLF Program, but there are actions you could consider taking.

GET OUT OF DEFERMENT OR FORBEARANCE

The loans listed below are in deferment or forbearance; therefore, you aren't making eligible monthly payments on those loans. If you can't afford your monthly payments, use *Loan Simulator* at [StudentAid.gov/loan-simulator](https://studentaid.gov/loan-simulator) to estimate payments on different repayment plans. It's important to stop postponing payments so you can make qualifying payments for the PSLF Program.

Loan Type	Loan Status	Servicer	Qualifying Payments Made
Direct Unsubsidized Loan	Forbearance	DEPT OF ED/MOHELA	0
Direct Unsubsidized Loan	Forbearance	DEPT OF ED/MOHELA	0
Direct Unsubsidized Loan	Forbearance	DEPT OF ED/MOHELA	0

Special Notice for the COVID-19 Emergency Payment Pause

As part of the COVID-19 emergency relief, federal student loan payments were paused. Payments will restart after Jan. 31, 2022.

You do not need to remove your loans from the COVID-19 payment pause to qualify for PSLF. As long as you are employed full-time for a qualifying employer during this time, you can receive credit toward PSLF.

Want to see your qualifying payments show up in your account? Submit a PSLF form to certify your employment for the

Common Issues

Have you made 120 qualifying payments? ?

If you don't know, take your best guess! We will always review to see if you are eligible for forgiveness, so your answer won't negatively impact you in any way.

Why do we ask this question?

☒ **Yes, I have made 120 qualifying payments and qualify for forgiveness right now.**

Choose this option if you think you have made at least 120 qualifying payments on at least one of your loans while working for a qualifying employer.



Are You Sure?

Based on your loan information, you have not been in repayment for at least 10 years and do not yet qualify for PSLF. Select "No" in response to this question to continue.

☐ **No, I haven't made 120 qualifying payments.**

Choose this option if you just want to find out how many qualifying payments you have made to date, or if your employer is a qualifying employer and you don't think you qualify for forgiveness right now.

Common Issues

PSLF Qualifying Payment Details

Loan Sequence	Disbursement Date	Loan Program	PSLF Eligible Payments	PSLF Qualifying Payments (Total)	PSLF Qualifying Payments (Remaining)	Estimated Eligibility Date for PSLF
0001	11/02/2021	DLSCNS	3	1	119	03/2032
0002	11/02/2021	DLUCNS	3	1	119	03/2032

TEPSLF Candidates: We will send you separate correspondence with additional details, if you are eligible for reconsideration under TEPSLF.

Good to Know! The charts above display the total number of eligible and qualifying payments you have made (out of the required 120) on your eligible loans for PSLF and TEPSLF, including any periods we have assessed as eligible or qualifying under the Limited PSLF Waiver. Please ensure that you have certified all periods of eligible employment.

TLXH7TH PS068PSAID 8254085645 ENOTIFY 03000000548700130 20220112102020 20220112103455

P.O. Box 66184, Harrisburg, PA 17105-6184 | M-F 8AM to 5PM (ET) | 855-255-4088 | International 717-720-1985 | 711

[MyFedLoan.org](https://www.MyFedLoan.org)

If you believe you may have additional eligible employment, please submit a PSLF Form for the appropriate period. For more details regarding your payments made towards both PSLF and TEPSLF, please visit us on the web at [MyFedLoan.org/PSLF](https://www.MyFedLoan.org/PSLF).

Important Takeaways

Important Takeaways

- Credit will be given for months during which any loan type was in repayment
- Deadline of October 31, 2022, to consolidate and/or submit PSLF Form (ECF)
- Confirm your employer
- Confirm your loan types
- Consolidate if necessary
- Submit a PSLF Form
- File a complaint if you experience any issues

We want to hear from you

- Applying for public service loan forgiveness (PSLF) can be a complex process. We want to hear your consumer experience in applying for any loan forgiveness program
 - Have you applied for PSLF limited waiver opportunity already?
 - Sign up to share your consumer experience with us
- To sign up, email the Students team at Students@cfpb.gov before 9/12/2022
 - Interviews will be held the week of September 19th
 - Limited slots available for participants

Resources for additional help

- Visit Department of Education's FAQs on the PSLF Limited Waiver at <https://studentaid.gov/announcements-events/pslf-limited-waiver>
- Use the Department of Education's PSLF Help tool at <https://studentaid.gov/pslf/>
- Want to consolidate your loans? Visit the Department of Education's application at <https://studentaid.gov/app/launchConsolidation.action>
- Need additional help? Contact your student loan servicer for additional questions.
- Run into a problem?
 - Contact the FSA Ombudsman Group: <https://studentaid.gov/feedback-ombudsman/disputes/prepare>
 - Submit a complaint to the CFPB: www.consumerfinance.gov/complaint

Questions?

Thank you!

Adebukola Adesanmi

Outreach Specialist for Office of Students and Young Consumers
Consumer Financial Protection Bureau
Students@cfpb.gov

Join our mailing list: <https://www.consumerfinance.gov/consumer-tools/educator-tools/students/signup/>

To watch the replay of today's presentation and download a copy of the slides visit:
<https://www.consumerfinance.gov/consumer-tools/educator-tools/students/student-young-consumers-training-webinars/>



Consumer Financial
Protection Bureau