

Borrower Fact Sheet: Take Advantage of the Public Service Loan Forgiveness Waiver by October 31st!

Until Oct. 31, 2022, federal student loan borrowers can get credit for payments that previously didn't qualify for Public Service Loan Forgiveness (PSLF) or Temporary Expanded Public Service Loan Forgiveness (TEPSLF).

Under the limited PSLF waiver, you can get credit for past payments even if you:

- had or have a Federal Family Education Program (FFEL) loan or Perkins loan
- didn't make the payment on time,
- didn't pay the full amount due, or
- weren't on a the right repayment plan.

Here's what you can do to take advantage of the limited PSLF waiver.

1. Confirm your employer is qualified and submit a PSLF form.

You must work for a qualified employer and submit a PSLF form in order to get PSLF credit. The waiver hasn't changed this requirement. Check if your employer is certified and generate your PSLF form by using our [PSLF Help Tool](#). Note that while we have more than 2.7 million employers in our database, coverage isn't and won't ever be at 100% and your employer may not be listed. Either way, you should still continue the form submission process.

To get started, you must be logged in to your StudentAid.gov account. You'll also need your employer's Federal Employer Identification Number. You can find your EIN in box b of your W-2, or you can get it directly from your employer. To move through the PSLF Help Tool with ease, read "[Becoming a PSLF Help Tool Ninja](#)" before starting.

2. Consolidate your loans if you need to.

To be considered for the limited PSLF waiver, you must have a Direct Loan. If you don't, you have until **Oct. 31, 2022**, to [consolidate your loans](#) into a Direct Loan. Consolidation is when any or all of your federal student loans are combined, giving you one monthly payment. Check out our [consolidation loan application](#) to find out what you'll need to apply.

Keep in mind that there are pros and cons to consolidating. Learn [what consolidating would mean for you](#) before taking action. If you're unsure of the status of your loan(s) or loan type(s), log in and check your [Aid Summary](#).

3. Understand what the PSLF waiver changes.

Our announcement explains [how the limited PSLF waiver works](#) and provides answers to frequently asked questions. But you can check out the table below for a quick summary of some key differences.

Normal PSLF Requirements	Included in Limited PSLF Waiver Until Oct. 31
Direct Loan payments only	Payments on Direct, Perkins, or FFEL Loans
Payments through Standard or income-driven repayment plans only	Payments through any repayment plan (including Graduated, Extended, and others)
Full, on-time payments only	Late or partial payments
Must be employed full-time by a qualified employer at the time of applying for forgiveness	Can get forgiveness if not employed by a qualifying employer at the time of applying for forgiveness

Don't delay!

October 31st may seem far away, but don't wait until the last minute! Give yourself plenty of time to prepare your PSLF form and/or to apply for consolidation. Keep in mind that processing your PSLF form and/or consolidation will take time, too. For more information, check out our [PSLF Limited Waiver page](#). You can always reach out to your [loan servicer](#) with any questions or concerns.

Resources

- **Take Advantage of the Public Service Loan Forgiveness Waiver by Oct. 31 – Federal Student Aid**
- **PSLF Waiver Offers Way to Get Closer to Loan Forgiveness | Federal Student Aid – PSLF Waiver landing page**
- **Fact Sheet: Public Service Loan Forgiveness (PSLF) Program Overhaul | U.S. Department of Education**
- **Public Service Loan Forgiveness (PSLF) Help Tool | Federal Student Aid**
- **Become a Public Service Loan Forgiveness (PSLF) Help Tool Ninja – Federal Student Aid**
- **6 Things to Know About Public Service Loan Forgiveness During the COVID-19 Emergency**
- **[StudentAid.gov/consolidation](https://studentaid.gov/consolidation)** – The landing page for the consolidation application