**Q&A BO16: Public Service Loan Forgiveness (PSLF) and Temporary Expanded PSLF (TEPSLF)**

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| Question | Response |
| If a student applies for PSLF, but has been making payments / employed by a qualifying employer, will those PREVIOUS payments count towards PSLF or only payments made AFTER they apply/are approved for PSLF? | If a borrower submits a form, previous payments will be considered qualifying monthly if the payment(s) meets these requirements:  after Oct. 1, 2007; under a qualifying repayment plan; for the full amount due as shown on your bill; no later than 15 days after your due date; and while you are employed full-time by a qualifying employer. |
| Where do we direct borrowers with customer service complaints about the PSLF/TEPSLF process? | You may submit a case to the FSA Feedback Center or call 1-844-651-0077. https://studentaid.gov/help-center/answers/article/how-do-i-submit-a-complaint-or-report-a-scam-or-suspicious-activity |
| How are direct spousal consolidation loans treated? The program was only in place for a few years but I'm sure there are borrowers who still have these. | To receive forgiveness of the entire remaining balance of a joint DIRECT consolidation loan, both spouses must have been employed full-time by a qualifying employer at the time each of the 120 payments was made. Otherwise, only the portion of the remaining balance attributable to the original loans of that individual would be forgiven.   The FAQ page at StudentAid.gov/public service has more. |
| Are employees of institutions (non-profit) excluded from PSLF? | No. All non-profit institutions of higher education are qualifying employers for the purposes of PSLF. |
| Are Parent PLUS borrowers eligible for PSLF? | Yes. Direct PLUS Loans are made to graduate or professional students and to parents of dependent undergraduate students. Like other Direct Loans, Direct PLUS Loans are eligible for PSLF. However, there are additional factors to consider if you are a parent who has taken out a PLUS loan. For more information, please go to this page: https://studentaid.gov/manage-loans/forgiveness-cancellation/publi |
| If a student has loans that qualify for PSLF that meet the 120 payment requirement at different times, should they wait and file at the end or file multiple times as the loans become eligible? | Borrowers should not wait to file PSLF paperwork until they believe the qualify for forgiveness. Instead, borrower should submit our PSLF/TEPSLF form "early and often." Generally, once per year and whenever they change employers. This is the best way to set borrowers up for success with the program. Borrowers can use the PSLF Help Tool to generate a PSLF form, available at StudentAid.gov/pslf. |
| Can you make a loan consolidation under the PSLF program? | Loans consolidated into the Direct Loan Program qualify for PSLF even if they were initially made under another program, like the FFEL Program. However, only payments made on the new consolidation loan can qualify for PSLF. In addition, if a borrower consolidates Direct Loans on which they already made qualifying payments, they lose credit for those payments and must start over. |
| Can and will ED provide statistics on PSLF/TEPSLF recipients by degree and field of study? | We have not yet considered analyzing this data, but can examine this request. We would note that we only have program-level loan and enrollment information from 2014 forward, meaning that many we would not have this information about most borrowers receiving forgiveness today. |
| How does a borrower know the timeline for their PSLF/TEPSLF application to be reviewed? I've had borrowers contact PHEAA and they get no definite answer. | Processing times will vary depending on factors such as whether you previously submitted documentation of employment for review or submitted documentation only at the time you applied for loan forgiveness, the number of your employers, any gaps in your employment or payment history, and any required follow-up. |
| Can I meet the employer requirement but not the payment requirement or are they tracked in tandem? Meaning, Can I have been employed for 10 years but I am short the 120 payments. | PSLF forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. So you must have certified employment while making the qualifying payments. Please note that for some, it may take longer than 10 years to achieve 120 qualifying payments. |
| Is it mandatory that only to qualify PLSF, you must be on an income driven payment plan? | To qualify for PSLF, you must be employed by a U.S. federal, state, local, or tribal government or not-for-profit organization; work full-time for that agency or organization; have Direct Loans (or consolidate other federal student loans into a Direct Loan); repay your loans under an income-driven repayment plan; and make 120 qualifying payments. |
| Mandatory loan repayment was paused due to covid, will this hurt the "120 consecutive payments" requirement for PSLF? | Please bear in mind that borrowers are not required to make "consecutive" qualifying payments to be eligible for forgiveness; instead, they need to make 120 of them. The suspension period because of COVID allows those months of non-payment to count towards PSLF and TEPSLF so long as the borrower continued to be employed full time by a qualifying employer during these months. |
| What if you are independently contracted with a non-profit 501c3 for the 30 hours a week average? | If you were hired by a contractor and the contractor issues your Form W-2, you are employed by the contractor. In this case, although you may be doing work for a qualifying employer, you are not an employee of the qualifying employer. For additional information, please see FAQ on studentaid.gov/public-service |
| We have a student whose DL loans under IBR were with 3 or 4 servicers before moving to PHEAA. What do those students do when their servicer was ACS and the records from ACS are in question? For instance, payments made to ACS are listed as "outside the window" and yet all payments since entering IBR have been through KwikPay, years prior to ACS and years after ACS? How can a student contest this? Requests for review have not yielded any results. | We recommend the borrower submit a request for an override credit by submitting a case to the FSA Feedback Center https://studentaid.gov/feedback-center/ or call 1-844-651-0077 |
| Can you provide some more information about the "over-paid" status as it relates to qualifying payments? | You may prepay, or make lump sum payments, which would apply to future months, for up to 12 months, or when your next income-driven payment (IDR) plan is due. For more information, please see https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service#eligible-loans |
| If a student has made 113 payments, and gets selected for a $0 payment plan for all of 2021 through IBR, can they make those $0 payments "early" and file for PSLF in January? | No. Borrowers must ensure that both the monthly payment obligations AND employment timeframes have been satisfied before they get credit for a month. Even though this borrower would not need to be making payments, they still need to work for 7 additional months before they have made 120 qualifying payments and qualify for forgiveness. |
| If your payments are 0 are you still eligible for PSLF or should you make a payment of any amount to get credit towards your PSLF | If a borrower has a scheduled monthly payment amount of $0 under an income-driven plan (and during the COVID-19 suspension period), this counts towards PSLF if the borrower is also working full-time for a qualifying employer. |
| Can you pay for 12 months at once at the beginning of every year and still apply as 12 monthly payments PSLF? | You may prepay, or make lump sum payments, which would apply to future months, for up to 12 months, or when your next income-driven payment (IDR) plan is due. https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service#eligible-loans |
| If a student is currently in PSLF then enrolls in another degree program and takes out more loans, will the new loans be included in the current PSLF? | PSLF is what is called a loan-based benefit, meaning that borrowers must make 120 qualifying payments on each loan they want forgiven. So, if the borrower made 24 qualifying payments on undergraduate loans, them borrows graduate loans, the undergraduate loans will have 24 qualifying payments but the graduate loans will have 0 qualifying payments. These borrowers have different forgiveness dates. |
| Does anyone consider that the 5% AVERAGE, means that not every student get's a 5% raise every year. Some will get 10%+ raises and others will get 0% raises. By choosing to use the 5% average, you're giving a huge benefit to the borrowers who are lucky enough to get raises 5%+ and forcing a huge disadvantage to those who get less than 5% annual raise. Are we trying to force low earning borrowers into default deliberately? | The 5% average in the loan simulator (only a default) and this presentation is for illustrative purposes only. In fact, we acknowledge that borrowers will not likely see a steady increase in income, and this will affect monthly payment amounts over time (payments under income-driven plans are based on actual borrower incomes) and influence the remaining balance after 120 payments have been made. |
| Should direct loans be consolidated before applying for PSLF? | Any loan received under the William D. Ford Federal Direct Loan (Direct Loan) Program qualifies for PSLF. Loans from these federal student loan programs don't qualify for PSLF: the Federal Family Education Loan (FFEL) Program and the Federal Perkins Loan (Perkins Loan) Program. However, they may become eligible if you consolidate them into a Direct Consolidation Loan. |
| If some payments show as "not in a qualifying payment plan" even though they were, how can students report this or have this reviewed? | You may submit a case to the FSA Feedback Center at https://studentaid.gov/feedback-center/ or call 1-844-651-0077. |
| Does the qualifying employment have to be 10 consecutive years? | PSLF forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. These payments do not need to be consecutive. For example, if you have a period of employment with a nonqualifying employer, you will not lose credit for prior qualifying payments you made. |
| Can a person double their required payment to be done sooner rather than later as long as he or she’s met the 120 payment | You must make payments to cover 120 separate monthly obligations. Paying extra won’t help you qualify for PSLF sooner.  You may prepay, or make lump sum payments, which would apply to future months, for up to 12 months, or when your next income-driven payment (IDR) plan is due. https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service#eligible-loans |
| Is there any way to get data on the students that have been approved and denied (along with why and the how close, now that that has been introduced) by school? this would be helpful for us when counseling students and alumni | Right now, this is not viewable to school users on the NSLDS FAP site. However, we can explore adding this to the school view since the data is already in NSLDS. Please note that we already have planned to display this information in our "Next Gen NSLDS." We can also explore adding this to the school portfolio report in NSLDS for school users. |
| Can you search for an employer without having the EIN? | Not currently. An EIN is required. In fact, the EIN is the single best determining factor about who a borrower's employer is, and many organizations have similar sounding names, making an employer name search likely to lead to incorrect employment certifications. |
| How long does it take to process the employer certification? | The time it takes to process the will depend on a variety of factors, including the type of employer the borrower works for. If we have never made a qualifying employment determination about the employer, it may take longer than if we have already determined that the employer does or does not qualify. Timelines will also depend on whether the borrower's loans need to be transferred to FedLoan. |
| I have worked for the government for over 32 years with the old loans that I am still paying. Do I qualify for the PSLF? | To qualify for PSLF, you must be employed by a U.S. federal, state, local, or tribal government or not-for-profit organization; work full-time for that agency or organization; have Direct Loans (or consolidate other federal student loans into a Direct Loan); repay your loans under an income-driven repayment plan; and make 120 qualifying payments. |
| Does a borrower who retired after 10+ years of public service qualify for PSLF or TEPSLF? | The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. You must still be employed at the time of application. |
| Would an assisting minister who works 30 hrs. as an administrator in her church and receives a housing allowance for the work earned - would this count toward PSLF? | If the minister is a bona fide employee of the church and is considered full-time by the church at 30 hours per week, then the minister may qualify. Currently, regulations require individuals working at religious non-profits to factor out certain religious activities when certifying the number of hours worked, but those restrictions are eliminated effective July 1, 2021. |
| Once a borrower has made 120 payments and submits the application for forgiveness, what other documents are required to be turned in? | If everything is in order, and we have approved employment certifications covering all 120 qualifying payments, then no other documents are required. However, in some cases we may request documentation like a W-2 to confirm that the borrower is a true employee of the organizations hat certified the borrower's employment. This is usually done at the time the employment is certified. |
| I made payments under Sallie Mae when I worked for a private institutions for seven years 2009 through 2016, will these payment qualify? | To qualify for PSLF, you must be employed by a U.S. federal, state, local, or tribal government or not-for-profit organization; work full-time for that agency or organization; have Direct Loans (or consolidate other federal student loans into a Direct Loan); repay your loans under an income-driven repayment plan; and make 120 qualifying payments. studentaid.gov/public service |