

June 21, 2022

## My Latest Update on the Limited PSLF Waiver

Dear Fellow Public Service Worker,

I want to let you know that you may have a chance to clear out your student loans. You already have a Direct Loan. If you work in public service, the government may be able to forgive your loans completely. The program is called Public Service Loan Forgiveness (PSLF). You qualify by working for government or certain nonprofits for ten years while making payments on your loans. Please act soon – new changes we have made to improve the program are time-sensitive!

From now until October 31, a [limited PSLF waiver](#) temporarily changes the program rules. The changes have wiped out student loans for over 100,000 people so far. Even more people have seen their monthly payment counts jump closer to the 10-year mark set by Congress for total loan forgiveness. If you work in public service, take a few minutes to check out this possibility.

The waiver cuts red tape in helpful ways. *Any* period where you made payments while working in public service will count toward PSLF. Right now, for example, it doesn't matter whether you were late on a payment or on the wrong repayment plan.

To seek PSLF credit for any period, you need to file a PSLF form. Here's what to do:

1. Use the [PSLF Help Tool](#) to make sure you have eligible employment. If your employer is “likely ineligible,” request a final decision. Do this as soon as you can before Oct. 31.
2. If your employer is “eligible,” submit your PSLF form to MOHELA. Do this as soon as you can before Oct. 31. Send it by mail, fax, or upload.
  - Mail it to U.S. Department of Education, MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.
  - Fax it to 866-222-7060.
  - Upload it to [mohela.com/uploadDocument](https://mohela.com/uploadDocument) if MOHELA is already your servicer.

Contact your loan servicer if you need help. Spread the word with co-workers, friends, and family who work in public service. You can share [our blog](#). Tell them to act before Oct. 31!

Sincerely,



Richard Cordray  
Chief Operating Officer  
Federal Student Aid