

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

November 8, 2021

Dear Fellow Public Service Worker,

As you may know, we recently announced big changes to the Public Service Loan Forgiveness (PSLF) program. The changes will help you get the credit you deserve for serving our country.

The changes are real and significant. You can find more details on [StudentAid.gov/pslfaiver](https://studentaid.gov/pslfaiver). Our new approach will add months or years of service credit for huge numbers of student loan borrowers by counting certain payments that had been ineligible. In some cases, borrowers will earn full loan forgiveness based on the changes.

We believe this change will be transformational for many of you serving your communities.

Please understand that complex changes of this magnitude are hard to process and execute. They require large-scale data and processing work, which takes time. Federal Student Aid does much of this work with FedLoan Servicing. We are jointly responsible for making sure the work is done right.

We are working as quickly as possible to update your account and give you clear and accurate information. This may take several months. We may not be able to answer specific questions right away as we focus on addressing over a million borrower accounts. But we will get the changes made, and I pledge that to you today. We ask for your patience as we move forward.

We also know some borrowers have received confusing information or even denials of their PSLF or TEPSLF forms since the program overhaul was announced last month. Without minimizing those concerns in any way, please understand these issues are temporary. In the next few months, we will review these decisions under our new approach to PSLF. We will let you know about any actions you need to take to benefit from these changes.

We are determined to get you the student loan relief you have earned by your public service. Again, you can find the most up-to-date information on [StudentAid.gov/pslfaiver](https://studentaid.gov/pslfaiver).

Sincerely,



Richard Cordray
Chief Operating Officer
Federal Student Aid