**Are you or have you been employed in public service - by the government or a non-profit organization?**

If so, you may be eligible for Public Service Loan Forgiveness (PSLF) and the PSLF Limited Waiver - but you must act!

The PSLF Program normally forgives the remaining balance on Direct Loans after the borrower has made 120 qualifying monthly payments while working full-time for a qualifying employer. **However, for a limited period, borrowers with FFEL Program loans may be eligible to receive credit toward forgiveness** through the U.S. Department of Education's PSLF Limited Waiver. The PSLF Limited Waiver allows borrowers to get credit towards loan forgiveness for repayment periods that wouldn't normally qualify for PSLF.

**Borrowers who wish to participate must act by October 31, 2022.** Learn more about the PSLF Limited Waiver at: [StudentAid.gov/pslfwaiver](https://nam12.safelinks.protection.outlook.com/?url=https%3A%2F%2F16me9g4z.r.us-east-1.awstrack.me%2FL0%2Fhttps%3A%252F%252Fstudentaid.gov%252Fannouncements-events%252Fpslf-limited-waiver%2F1%2F01000181e37471c0-8ceda631-fe23-4569-ba09-682f6dde083b-000000%2FTJSb8_Qfcw39Ymm7-by9yYiLs0Q%3D277&data=05%7C01%7Cfranzenla%40nku.edu%7C40b5d7ba65604c4a178908da786a22c0%7Cac3218551f554d0bb2fa531085ca3022%7C0%7C0%7C637954694511420419%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=hhjbkC9NEygKeGrvoJvJuJwxxuPro39PM1uHPLYvyPQ%3D&reserved=0).

**If you think you may be eligible, complete these steps by October 31, 2022:**

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| 1. | **Verify your loan types** at [StudentAid.gov/aid-summary](https://nam12.safelinks.protection.outlook.com/?url=https%3A%2F%2F16me9g4z.r.us-east-1.awstrack.me%2FL0%2Fhttps%3A%252F%252FStudentAid.gov%252Faid-summary%252F%2F1%2F01000181e37471c0-8ceda631-fe23-4569-ba09-682f6dde083b-000000%2FAFymh08koKK161-FCo1Mv_XhR1I%3D277&data=05%7C01%7Cfranzenla%40nku.edu%7C40b5d7ba65604c4a178908da786a22c0%7Cac3218551f554d0bb2fa531085ca3022%7C0%7C0%7C637954694511420419%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=8Hm1N96dnnJe0Q2wd8HszXBeEcx7e1TvciGvZTnuVr8%3D&reserved=0) (log-in required), including loans with other servicers. |
| 2. | **Verify whether you have eligible period(s) of employment** by completing Step 1 of the PSLF Help Tool at: [StudentAid.gov/pslf/](https://nam12.safelinks.protection.outlook.com/?url=https%3A%2F%2F16me9g4z.r.us-east-1.awstrack.me%2FL0%2Fhttps%3A%252F%252Fstudentaid.gov%252Fpslf%252F%2F1%2F01000181e37471c0-8ceda631-fe23-4569-ba09-682f6dde083b-000000%2FsJs23yBl1bj_4pnGCj5OXpBu7-8%3D277&data=05%7C01%7Cfranzenla%40nku.edu%7C40b5d7ba65604c4a178908da786a22c0%7Cac3218551f554d0bb2fa531085ca3022%7C0%7C0%7C637954694511420419%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=yp2AgucJMDf%2BdxXiPTCwiIyBTAtP3Gof9%2FJmqkOaTb8%3D&reserved=0) . |
| 3. | **Consolidate your FFEL Program and/or Perkins loans into a Direct Consolidation Loan** if you have eligible periods of employment. Important: you can't receive credit for payments on your FFEL Program loans if you consolidate after October 31, 2022. You can apply to consolidate through the U.S. Department of Education at: [StudentAid.gov/app/launchConsolidation.action](https://nam12.safelinks.protection.outlook.com/?url=https%3A%2F%2F16me9g4z.r.us-east-1.awstrack.me%2FL0%2Fhttps%3A%252F%252Fstudentaid.gov%252Fapp%252FlaunchConsolidation.action%2F1%2F01000181e37471c0-8ceda631-fe23-4569-ba09-682f6dde083b-000000%2FPCeOsF_KMYTX7y2l3iyU-BUvIz4%3D277&data=05%7C01%7Cfranzenla%40nku.edu%7C40b5d7ba65604c4a178908da786a22c0%7Cac3218551f554d0bb2fa531085ca3022%7C0%7C0%7C637954694511420419%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=OAIxkrhkHIG6gfqrnmvDdynguHHlysu9jtsUF7U2zzw%3D&reserved=0) . |
| 4. | **Once you've consolidated, you can apply** for PSLF credit using the PSLF Help Tool at: [StudentAid.gov/pslf/](https://nam12.safelinks.protection.outlook.com/?url=https%3A%2F%2F16me9g4z.r.us-east-1.awstrack.me%2FL0%2Fhttps%3A%252F%252FStudentAid.gov%252Fpslf%252F%2F1%2F01000181e37471c0-8ceda631-fe23-4569-ba09-682f6dde083b-000000%2F9c22mh0X6YIlI6nm6-GeHPOs2ns%3D277&data=05%7C01%7Cfranzenla%40nku.edu%7C40b5d7ba65604c4a178908da786a22c0%7Cac3218551f554d0bb2fa531085ca3022%7C0%7C0%7C637954694511420419%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=F7fPQSBnj%2BatSqTLNwMzNASEhIBzznXGiwkCQKNogOU%3D&reserved=0). This tool will generate a PSLF form, which you must have your employer(s) sign. You must then submit to MOHELA by October 31, 2022. |

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**Have questions?**
Speak to a Public Service Specialists at 888-272-5543, Monday - Thursday 8 a.m. to 9 p.m., or Friday 8 a.m. to 8 p.m., ET.

If you feel as though your questions were not adequately addressed by our Public Service Specialists, you can contact the U.S. Department of Education's Federal Student Aid (FSA) Ombudsman at: [StudentAid.gov/feedback-center](https://nam12.safelinks.protection.outlook.com/?url=https%3A%2F%2F16me9g4z.r.us-east-1.awstrack.me%2FL0%2Fhttps%3A%252F%252Fstudentaid.gov%252Ffeedback-center%252F%2F1%2F01000181e37471c0-8ceda631-fe23-4569-ba09-682f6dde083b-000000%2FVp4F7y67EzOFP7meVat1529KkwU%3D277&data=05%7C01%7Cfranzenla%40nku.edu%7C40b5d7ba65604c4a178908da786a22c0%7Cac3218551f554d0bb2fa531085ca3022%7C0%7C0%7C637954694511420419%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=h8qbXuOn7zQeCYFXfpoc7Ytjs%2B%2FMWIQrXbDsuLF2bdQ%3D&reserved=0).

**Frequently asked questions:**

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| • | **I thought my FFEL Program loans weren't eligible for PSLF? Why has that changed?** On October 6, 2021, the U.S. Department of Education announced temporary changes to the PSLF Program in order to provide more eligible public servants with access to student loan forgiveness. The PSLF Limited Waiver will run through October 31, 2022, and allows eligible borrowers to receive credit for past repayment periods made on loans that would otherwise not qualify under the PSLF Program. To benefit from this temporary change, you must complete the steps described above by October 31, 2022. |
| • | **What kinds of employment count as eligible?** Qualifying employers include federal, state, or local governmental employers (including the military) and many non-profit organizations. Eligible non-profit organizations include organizations that are tax-exempt under section 501(c)(3) of the Internal Revenue Code, as well as organizations that are not tax-exempt but that provide qualifying public services, including public safety, law enforcement, public or early childhood education, public service for individuals with disabilities and the elderly, and public health, among others. To qualify, employment must be full-time. For more information, visit [StudentAid.gov/manage-loans/forgiveness-cancellation/public-service/questions](https://nam12.safelinks.protection.outlook.com/?url=https%3A%2F%2F16me9g4z.r.us-east-1.awstrack.me%2FL0%2Fhttps%3A%252F%252Fstudentaid.gov%252Fmanage-loans%252Fforgiveness-cancellation%252Fpublic-service%252Fquestions%2F1%2F01000181e37471c0-8ceda631-fe23-4569-ba09-682f6dde083b-000000%2FphychRJj3Jkp3HTqCfMh3DqWfpQ%3D277&data=05%7C01%7Cfranzenla%40nku.edu%7C40b5d7ba65604c4a178908da786a22c0%7Cac3218551f554d0bb2fa531085ca3022%7C0%7C0%7C637954694511420419%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=VAGaFGPCBbaRY0qZWbFfEJOEtHG%2Bifz1RGeWid9U6e8%3D&reserved=0). |
| • | **Are Parent PLUS loans eligible?** Under the Limited Waiver, Parent PLUS borrowers who consolidate their Parent PLUS loans with their non-Parent PLUS student loans will be evaluated for PSLF credit based only on the time in which their non-PLUS student loans were in repayment. As a general matter, Parent PLUS loans are not eligible for PSLF unless they are consolidated into a Direct Consolidation Loan.  |

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