



Public Service Loan Forgiveness

LIMITED OPPORTUNITY WAIVER



Limited-time changes expand eligibility for Public Service Loan Forgiveness Program

<https://studentaid.gov/announcements-events/pslf-limited-waiver>

**Normal PSLF
Requirements**

**Changes Until
Oct. 31, 2022**

LOAN TYPE

Receive credit only for
Direct Loans

Receive credit for Direct,
FFEL, or Perkins Loans

PAYMENT PLANS

Repay under Standard
Plan or IDR Plan

Past payments on any plan count for
non-consolidation loans
through Sept 30, 2021

Past Payments made on loans
before consolidation count, even if
on the wrong repayment plan

PAYMENTS

Make on-time payments

Past payments that were made
late or for less than the amount due
count for non-consolidation loans
through Sept 30, 2021

Past Payments made on loans
before consolidation count, even if
paid late or for less than the
amount due

EMPLOYMENT

Need to be employed full-time for
a qualifying employer* in order to
receive credit

Need to be employed full-time for
a qualifying employer* in order to
receive credit

Can only receive forgiveness
if working for a qualifying
employer* at the time of
application and forgiveness

Can receive forgiveness even if not
employed or not employed by a
qualifying employer* at the time of
application and forgiveness

UNCHANGED REQUIREMENTS

Make 120 Payments or the equivalent

Be employed by government, 501(c)(3) not-for-profit, or other not-for-profit organization that provides a qualifying service*

Have Direct Loans or consolidate into Direct Loans by October 31, 2022

Work full-time (30 hours/week minimum)

IMPORTANT NOTE

*Prior to July 1, 2021 time spent Worship Leading, Proselytizing, and Religious Instructing did not count toward PSLF. **These activities will now be counted retroactively!** It is highly recommended that borrowers recertify any previously denied periods of employment that included religious service to ensure all employment is properly identified and evaluated.

