



THE SECRETARY OF EDUCATION
WASHINGTON, DC 20202

August 5, 2022

Dear State and Local Education Leaders,

As summer comes to a close and students and educators get ready to head back to school, I want to thank you for everything you do to help our students succeed and thrive. Anticipating the start of a new school year was always one of my favorite moments as an educator, and it is also a great time to remind you of opportunities for financial relief through the limited Public Service Loan Forgiveness (PSLF) program waiver. **Under temporary changes to the program, through October 31, 2022, federal student loan borrowers may receive credit for past periods of repayment that would otherwise not qualify for PSLF. We need your help to ensure that state and local government employees, including educators and school leaders, know about this opportunity.** We know that many states and school districts continue to face challenges recruiting and retaining staff and hope this additional relief will be part of your efforts to address this challenge.

Last fall, the U.S. Department of Education (Department) [announced](#) changes to PSLF program rules for a limited time as a result of the COVID-19 national emergency. Millions of educators, school leaders, and nonprofit and government employees have federal student loans that may now be eligible for loan forgiveness or additional credit toward forgiveness through the limited PSLF waiver.

Under normal PSLF rules, borrowers must make 120 payments on a Federal Direct Loan while on a qualifying repayment plan and while employed by a qualifying public service employer. Under the limited PSLF waiver:

- Borrowers who have Federal Family Education Loans (FFEL), Perkins loans, or other federal student loans can consolidate their loans into a Direct Consolidation Loan and receive PSLF credit for periods of repayment prior to consolidation. Periods of repayment on parent PLUS loans are not eligible under the limited PSLF waiver. Before consolidating, borrowers should check to see if they work for a qualifying employer using the [PSLF Employer Search](#).
- Past periods of repayment will now count regardless of whether a borrower made a payment, or made that payment on time, for the full amount due or on a qualifying repayment plan.
- Teachers who have received Teacher Loan Forgiveness can also count the period of service that led to their eligibility toward PSLF if they certify PSLF employment for that period. Educators should consider certifying all periods of service for consideration of the PSLF waiver.

Interested borrowers must consolidate their non-Direct federal student loans if they carry such loans and submit a PSLF form—the single application used for a review of employment certification, payment counts, and processing of forgiveness—on or before October 31, 2022, to have previously ineligible payments counted. After October 31, 2022, normal PSLF rules will apply.

Please help us share the limited PSLF waiver opportunity with your colleagues. Attached is a [toolkit](#) to make it as easy as possible to spread the word. We encourage you to reach out to educators and school leaders across your state or district, as well as other nonprofit and government leaders, to inform them of these important benefits.

The Department is also happy to work with you to organize a webinar for your staff and stakeholders. If you are interested in hosting a webinar or have questions about the waiver, please contact the Office of Federal Student Aid at fsaengagement@ed.gov. The Department is committed to encouraging, investing in, and lifting up our educators and school leaders across America and ensuring that they receive all the benefits to which they are entitled.

Thank you again for all you do on behalf of the nation's students.

Sincerely,

A handwritten signature in blue ink, reading "Miguel A. Cardona". The signature is fluid and cursive, with a long horizontal flourish at the end.

Miguel A. Cardona, Ed.D.
U.S. Secretary of Education