



**DEPARTMENT OF DEFENSE**  
DEFENSE CIVILIAN PERSONNEL ADVISORY SERVICE  
4800 MARK CENTER DRIVE  
ALEXANDRIA, VA 22350-1100

FOR: CIVILIAN PERSONNEL POLICY COUNCIL MEMBERS

FROM: Defense Civilian Personnel Advisory Service Director, Mr. Daniel J. Hester

SUBJECT: Public Service Loan Forgiveness Program Limited Waiver

AUDIENCE: Appropriated Fund and Nonappropriated Fund Personnel

ACTION: Disseminate to Department of Defense (DoD) Human Resources Practitioners

REFERENCES:

- a. White House Public Loan Forgiveness Initiative, [https://www.whitehouse.gov/publicserviceloanforgiveness/?utm\\_source=pslf.gov](https://www.whitehouse.gov/publicserviceloanforgiveness/?utm_source=pslf.gov)
- b. U.S. Department of Education, Federal Student Aid, Public Service Loan Forgiveness (PSLF) Limited Waiver, [https://studentaid.gov/announcements-events/pslf-limited-waiver?utm\\_source=fed\\_ag&utm\\_medium=pdf&utm\\_content=l1&utm\\_campaign=pslf\\_waiver\\_fedtoolkit\\_ext\\_2022](https://studentaid.gov/announcements-events/pslf-limited-waiver?utm_source=fed_ag&utm_medium=pdf&utm_content=l1&utm_campaign=pslf_waiver_fedtoolkit_ext_2022)
- c. Federal Student Aid, Direct Consolidation Loan Application, [https://studentaid.gov/app/launchConsolidation.action?utm\\_source=fed\\_ag&utm\\_medium=pdf&utm\\_campaign=pslf\\_waiver\\_fedtoolkit\\_ext\\_2022](https://studentaid.gov/app/launchConsolidation.action?utm_source=fed_ag&utm_medium=pdf&utm_campaign=pslf_waiver_fedtoolkit_ext_2022)
- d. PSLF Help Tool, <https://studentaid.gov/help-center/answers/article/pslf-help-tool>
- e. PSLF Limited Waiver Borrower Fact Sheet (attached)
- f. Office of Personnel Management (OPM) and the Interagency Veterans Advisory Council Webinar Flyer (attached)

BACKGROUND/INTENT: The White House launched an initiative to get as many public servants to take advantage of a unique opportunity to get their federal student loans forgiven (reference a). On October 6, 2021, the U.S. Department of Education announced a change to the PSLF program rules for a limited time as a result of the COVID-19 national emergency. DoD Federal employees who have federal student loans may now be eligible for loan forgiveness or additional credit through the PSLF Limited Waiver, reference (b). Under normal PSLF rules, borrowers must make 120 payments on a Direct Loan while on a qualifying repayment plan and employed by a qualifying public service employer. Now, for a limited period of time, federal student loan borrowers may receive credit for past periods of repayment that would otherwise not qualify for PSLF.

This waiver will run through October 31, 2022, and borrowers will need to consolidate and/or submit a PSLF single application, reference (c), on or before October 31, 2022, to have previously ineligible payments counted. Borrowers should utilize the tool at reference (d) to see if they qualify prior to consolidating. A borrower fact sheet is provided at reference (e). After October 31, 2022, normal PSLF rules will apply.

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OPM and the Interagency Veterans Advisory Council will host a webinar on the PSLF program on September 13, 2022, from 3:00 pm to 4:00 pm Eastern (reference f).

POINT OF CONTACT: Taiwana R. Smith, Director, Benefits, Wage and NAF Policy, 571-372-1642, [Taiwana.r.smith.civ@mail.mil](mailto:Taiwana.r.smith.civ@mail.mil).

Attachment:  
As stated

## Borrower Fact Sheet:

### Take Advantage of the Public Service Loan Forgiveness Waiver by October 31st!

Until Oct. 31, 2022, federal student loan borrowers can get credit for payments that previously didn't qualify for Public Service Loan Forgiveness (PSLF) or Temporary Expanded Public Service Loan Forgiveness (TEPSLF).

Under the limited PSLF waiver, you can get credit for past payments even if you:

- had or have a Federal Family Education Program (FFEL) loan or Perkins loan
- didn't make the payment on time,
- didn't pay the full amount due, or
- weren't on a the right repayment plan.

Here's what you can do to take advantage of the limited PSLF waiver.

#### 1. Confirm your employer is qualified and submit a PSLF form.

You must work for a qualified employer and submit a PSLF form in order to get PSLF credit. The waiver hasn't changed this requirement. Check if your employer is certified and generate your PSLF form by using our [PSLF Help Tool](#). Note that while we have more than 2.7 million employers in our database, coverage isn't and won't ever be at 100% and your employer may not be listed. Either way, you should still continue the form submission process.

To get started, you must be logged in to your StudentAid.gov account. You'll also need your employer's Federal Employer Identification Number. You can find your EIN in box b of your W-2, or you can get it directly from your employer. To move through the PSLF Help Tool with ease, read "[Becoming a PSLF Help Tool Ninja](#)" before starting.

#### 2. Consolidate your loans if you need to.

To be considered for the limited PSLF waiver, you must have a Direct Loan. If you don't, you have until **Oct. 31, 2022**, to [consolidate your loans](#) into a Direct Loan. Consolidation is when any or all of your federal student loans are combined, giving you one monthly payment. Check out our [consolidation loan application](#) to find out what you'll need to apply.

Keep in mind that there are pros and cons to consolidating. Learn [what consolidating would mean for you](#) before taking action. If you're unsure of the status of your loan(s) or loan type(s), log in and check your [Aid Summary](#).

#### 3. Understand what the PSLF waiver changes.

Our announcement explains [how the limited PSLF waiver works](#) and provides answers to frequently asked questions. But you can check out the table below for a quick summary of some key differences.

Normal PSLF Requirements	Included in Limited PSLF Waiver Until Oct. 31
Direct Loan payments only	Payments on Direct, Perkins, or FFEL Loans
Payments through Standard or income-driven repayment plans only	Payments through any repayment plan (including Graduated, Extended, and others)
Full, on-time payments only	Late or partial payments
Must be employed full-time by a qualified employer at the time of applying for forgiveness	Can get forgiveness if not employed by a qualifying employer at the time of applying for forgiveness

### Don't delay!

October 31st may seem far away, but don't wait until the last minute! Give yourself plenty of time to prepare your PSLF form and/or to apply for consolidation. Keep in mind that processing your PSLF form and/or consolidation will take time, too. For more information, check out our [PSLF Limited Waiver page](#). You can always reach out to your [loan servicer](#) with any questions or concerns.

The Office of Personnel Management  
and the Interagency Veterans Advisory  
Council invite you to a webinar on



Interagency  
Veterans  
Advisory  
Council

# STUDENT LOAN FORGIVENESS: THE PUBLIC SERVICE LOAN FORGIVENESS PROGRAM

## WEBINAR

September 13 at 3pm-4pm Eastern

or Dial (415) 527-5035  
Access Code: 2761 267 9033  
Passcode: 68926534

## PRESENTER

Ashley Harrington  
Senior Advisor to the Chief Operating Officer  
Department of Education's  
Office of Federal Student Aid



Did you know that the White House has launched an initiative to get as many public servants to take advantage of a unique opportunity to get their federal student loans **FORGIVEN**?

Now through October 31, it is easier than ever for federal student loan borrowers to receive forgiveness, or get credit toward forgiveness, under temporary changes made to the Public Service Loan Forgiveness (PSLF) program.

But, borrowers must apply by the deadline to get the benefit.

We want to ensure that public servants who have worked or currently work for the federal, state, local, or tribal government or a 501c3 organization are aware of the changes and are applying.

The White House is launching four PSLF Days of Action dedicated to borrowers in specific sectors. And we need your help to get the word out before the deadline.

Presented by **Federal Student Aid**  
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