

Temporary Expansion of Public Service Loan Forgiveness (PSLF) Program

This loan forgiveness program is only available to Direct Loan borrowers who otherwise qualify for Public Service Loan Forgiveness (PSLF) and meet other new requirements, but who have not made 120 qualifying payments solely because some or all of their payments were made on non-qualifying repayment plans.

Section 315 of Title III in Division H of the Consolidation Appropriations Act, 2018, (Pub. L. No. 115-141) included a provision for the Department to implement “. . . a simple method for borrowers to apply for loan cancellation. . .” under a temporary expansion of the PSLF program. The Consolidation Appropriations Act, 2018, required the Department of Education (Department) to implement an application process within 60 days of enactment.

The information collected will be used by the Department to make a determination of borrower eligibility for participation in the loan forgiveness mandated by the new appropriations law. Interested borrowers will be able to email a request for a reconsideration review. A borrower may also call into the PSLF call center and indicate they do not have the ability to send email and the call center can create and send an email on the borrower’s behalf.

There are two sets of information to be submitted to the Department: a request for consideration for the loan forgiveness, and, for some borrowers, income documentation. The request for consideration may be submitted electronically (in the form of an email) or collected via phone. The income documentation can be submitted either through a secure upload to the Department’s loan servicer’s website, mail, fax, or email.

Respondents 10,899

Responses 10,899

Burden Hours 4,380