

COPYDOC

4.6.1.2 Public Service Loan Forgiveness Reconsideration | Federal Student Aid

PAGE TITLE (browser tab/breadcrumbs)	Public Service Loan Forgiveness Reconsideration
URL	/manage-loans/pslf-reconsideration
Vanity URL (if any)	N/A
ORIGIN	N/A
LOCATION	Follows: <ul style="list-style-type: none">• 4.6.1 Public Service Loan Forgiveness• 4.6.1.5 Temporary Expanded PSLF Leads to: <ul style="list-style-type: none">• 4.6.1.2.1 Public Service Loan Forgiveness Reconsideration Borrower Information
INVISION LINK	N/A
PAGE GOAL	Give borrowers an overview of the PSLF reconsideration process and ask them to log in before applying.
TARGET (Persona)	Student borrower
KEYWORDS/PHRASES	Public Service Loan Forgiveness reconsideration, PSLF reconsideration
META DESCRIPTION (155 characters max)	Borrowers who were deemed ineligible for Public Service Loan Forgiveness (PSLF) for employer or payment reasons can now submit a request for reconsideration.

CONTENT

H1 (Headline)	
Submit a Request for Public Service Loan Forgiveness (PSLF) Reconsideration	
FEATURE BOX	
<p>Important: The U.S. Department of Education (ED) is working to apply changes announced in April 2022, as part of the payment count adjustment. These changes mean that borrowers with federally-managed loans may still see an increase in their payment counts toward income-driven repayment forgiveness and PSLF.</p>	<p>https://studentaid.gov/announcements-events/idr-account-adjustment</p>
BODY	
<p>You should only submit a reconsideration request, if:</p> <ol style="list-style-type: none"> 1. You used the PSLF Employer Search and your employer’s status was returned as “ineligible,” but you have additional information showing your employer should be eligible; 2. You received a notification from the PSLF servicer that your employer is “ineligible,” but you have additional information showing your employer should be eligible; or 3. You disagree with the qualifying payment count you received in a letter from the PSLF servicer. <p>The following are examples of when you shouldn’t submit a reconsideration request (and include the recommended action):</p> <p>If you are seeking an update on your progress toward PSLF or TEPSLF, use the PSLF Help Tool to submit a PSLF form to the servicer to</p>	<p>4.6.1.3 PSLF Employer Search https://studentaid.gov/pslf/employer-search</p> <p>https://studentaid.gov/announcements-events/joint-consolidation-loans</p>

<p>assess your progress toward forgiveness.</p> <p>If you have a completed PSLF form that you believe is not reflected in your payment count, send it to the PSLF servicer.</p> <p>If you want to separate a Joint Consolidation Loan, monitor updates on our Joint Consolidation Loan Separation News and Updates page. Due to recent changes to the law, borrowers will be able to separate joint consolidation loans. We're working on implementing these changes and will provide updates on that page.</p>	
<p>FEATURE BOX</p>	
<p>Do You Qualify for PSLF?</p> <p>Before submitting a reconsideration request, be sure to review our guidelines for qualifying employers as well as the new rules for qualifying payments to confirm that your situation warrants reconsideration for PSLF. You may verify your employer's eligibility status with the PSLF employer search. You may also use the PSLF Help Tool to search for a qualifying employer, learn what actions you may need to take to become eligible for PSLF or TEPSLF, and submit a PSLF form.</p>	<p>4.6.1.8 Qualifying Public Services for PSLF //manage-loans/forgiveness-cancellation/public-service/qualifying-public-services</p> <p>4.6.1.3 Employe@jenr Search /pslf/employer-search</p> <p>4.6.1.1. PSLF Help Tool /pslf/</p> <p>0.4.69 Joint Consolidation Loan Separation News and Updates /announcements-events/joint-consolidation-loans</p>
<p>BODY</p>	
<p>Once you click the link below and log in to your account, you'll first be asked to review your borrower information.</p> <p>You will then have to choose between an employer eligibility reconsideration or a qualifying payment reconsideration.</p>	

<p>As part of your request, you will have an opportunity upload any documentation that could support your case for reconsideration, including key tax forms or letters from your federal loan servicer. Before you begin, make sure to gather digital versions of related documents so that you can upload them as part of your request. Documentation is not required.</p>	
<p>FEATURE BOX</p>	
<p>If you believe you meet the conditions for reconsideration and have the details to support your case, you can fill out the reconsideration request form now. Submit a reconsideration request</p>	<p>4.6.1.2.1 Public Service Loan Forgiveness Reconsideration Borrower Information (if authenticated) or 0.15 Log In > 4.6.1.2.1 Public Service Loan Forgiveness Reconsideration Borrower Information (if unauthenticated)</p>
<p>H2</p>	
<p>When should I complete a PSLF reconsideration request?</p>	
<p>You should only submit a reconsideration request, if you:</p> <ol style="list-style-type: none"> 1. used the PSLF Employer Search and your employer’s status is “ineligible,” but you have additional information showing your employer should be eligible; 2. received a notification from the PSLF servicer that your employer is “ineligible,” but you have additional information showing your employer should be eligible; or 3. disagree with the qualifying payment count you received in a letter from the PSLF servicer. 	<p>4.6.1.1. PSLF Help Tool /pslf</p> <p>https://studentaid.gov/pslf/employer-search</p>
<p>H2</p>	
<p>My employer is listed as ineligible in the PSLF Employer Search, but it definitely</p>	

provides a qualifying service, how is that possible?	
A qualifying employer must be a not-for-profit or governmental organization to be considered a qualifying employer for PSLF. If your employer is organized as a for profit organization, it cannot be a qualifying employer—regardless of the services it provides. There can, however, be rare exceptions if your employer is wholly owned by a nonprofit organization.	
H2	
How long does a PSLF reconsideration request take to complete?	
Most people complete a reconsideration request in 5 minutes. If you have more than one request to submit, you may begin another request once you complete a submission.	
H2	
What do I need?	
You will need to provide information to support your request. For example, for a reconsideration regarding your employer’s eligibility status, you should include documentation clearly showing your employer’s governmental or nonprofit status. For requests where you disagree with your qualifying payment counts, include applicable letters you received from your servicer(s).	