Request Reconsideration for Public Service Loan Forgiveness (PSLF)

Borrower Information | 2 Reconsideration Details

PSLF & Temporary Expanded PSLF (TEPSLF) Reconsideration Request Form

Your request may take some time to review. We will be unable to provide an update on the status of your reconsideration request until our review is complete. We will send an email notifying you of the final decision.

Important: Be sure to include all the information you want us to review with your request as you will not be able to add additional information later to a reconsideration case that is in review.

Reminder

The following are examples of when you shouldn't submit a reconsideration request and what action you should take instead. Don't resubmit a reconsideration request if:

- You are seeking an update on your progress toward PSLF or TEPSLF. Instead, use the PSLF Help Tool to submit a PSLF form to assess your progress towards forgiveness.
- You have a completed PSLF form that you believe is not reflected in your payment count. You can upload your completed form to your StudentAid.gov account, or mail or fax it to:
  U.S. Department of Education
  P.O. Box 300010
  Greenville, TX 75403
  Fax: 540-212-2415
- 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.

Choose Your Reconsideration Type

Only one reconsideration type may be chosen per submission. If you have more than one request to submit, you may begin another request once you complete a submission.

- ○ Ineligible Employer
- ○ Incorrect Qualifying Payment Count
- ○ PSLF Buyback

Previous | Submit

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- (●) Ineligible Employer
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- ( ) PSLF Buyback

What to Do When Your Employer is Ineligible

If your employer is ineligible for PSLF, you cannot apply for reconsideration, you **must** submit a new form using the PSLF Help Tool. Before you do that, read more about PSLF and employer eligibility. You will have to upload supporting documentation with your new form.

If you have additional questions, contact us at 1-855-303-7818.

Submit a PSLF Form

Previous

Submit

Incorrect Qualifying Payment Count

PSLF Buyback

Incorrect Qualifying Payment Count

Please enter the start and end date of the time period where you disagree with the qualifying payments for PSLF or TEPSLF. If you are disputing multiple time periods, enter the first time period in the following date fields and enter additional periods in the text box below. If you've previously submitted a request and are awaiting a response, do not submit a duplicate request; doing so will cause processing delays. Note: This option is only for disputes related to qualifying payment counts, not buyback requests. We will not review buyback requests submitted as an incorrect payment count dispute.

Start Date To End Date

Please describe why the timeframe you have selected should be reconsidered as qualifying for PSLF. You can also add any additional disputed time periods in the text box below.

Include why the timeframe you selected should be qualifying payments for PSLF or TEPSLF. Be specific in your description or enter "N/A" if you have nothing to add.

2000 characters allowed

Documents *- optional*

Documentation is not required to submit a request.

My Submitted Documents

Upload File

Incorrect Qualifying Payment Count

PSLF Buyback

PSLF Buyback Assessment

Submit a request to buy back certain months in your payment history to make them qualifying payments for PSLF.

You can buy back these months only if

- you have an outstanding balance on your loan(s),
- you have approved qualifying employment for these same months, and
- buying back these months will complete your total of 120 qualifying PSLF payments.

If you would like to request to buy back months that you were in forbearance or deferment, you may submit your request with this reconsideration type selected.

Previous

Submit

Incorrect Qualifying Payment Count

PSLF Buyback

You're Not Eligible for PSLF Buyback

View PSLF Progress

You must have 120 months of approved qualifying employment for PSLF Buyback.

Our records show that you don't meet this requirement. If you disagree with the qualifying payment count you received, you can submit a reconsideration request.

Previous

Submit