

Submit a Request for Public Service Loan Forgiveness (PSLF) Reconsideration

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You should only submit a reconsideration request, if you disagree with the qualifying payment count you received or is displayed on your StudentAid.gov account.

The following are examples of when **you shouldn't** submit a reconsideration request (and include the recommended action):

If you are seeking an update on your progress toward PSLF or TEPSLF, use the [PSLF Help Tool](#) to submit a PSLF form to assess your progress toward forgiveness.

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.

Do You Qualify for PSLF?

Before submitting a reconsideration request, be sure to review the program requirements for qualifying payments to confirm that your situation warrants reconsideration for PSLF.

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.

Once you click the link below and log in to your account, you'll first be asked to review your borrower information.

As part of your request, you will have an opportunity upload any documentation that could support your case for reconsideration. 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.

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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. You can enter multiple periods in one reconsideration request. Submitting multiple requests will delay the review process. [Submit a reconsideration request](#)

When To Submit a Request

You should only submit a reconsideration request if you disagree with the qualifying payment count you received in a letter either from us or from a prior PSLF servicer or is displayed on your StudentAid.gov account.

How Long Requests Take To Complete

Most people complete a reconsideration request in 5 minutes.

What You Need for a Request

You will need to provide information to support your request. For example, for requests where you disagree with your qualifying payment counts, include documents showing payment history or applicable letters you received either from us or a prior PSLF servicer.

Deadline for Reconsideration Requests

If you disagree with the qualifying payment count you received in a letter from the PSLF servicer, you must submit your PSLF reconsideration by a certain deadline depending on when you received your letter. If your letter is dated before July 1, 2023, you must submit your PSLF reconsideration request by December 29, 2023. If your letter is dated July 1, 2023, or after, you must submit your PSLF reconsideration request within 90 days of the date of the letter.
