

If some or all of your payments were not made on a qualifying repayment plan for PSLF, you may be able to receive loan forgiveness under a temporary opportunity.

Learn more to see how to request consideration.

[How do I qualify for TEPSLF?](#)

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The *Consolidated Appropriations Act, 2018* provided limited, additional conditions under which you may become eligible for loan forgiveness if some or all of the payments you made on your William D. Ford Federal Direct Loan (Direct Loan) Program loans were under a nonqualifying repayment plan for Public Service Loan Forgiveness (PSLF). The U.S. Department of Education (ED) refers to this opportunity as Temporary Expanded Public Service Loan Forgiveness (TEPSLF).

If you believe you qualify for the TEPSLF opportunity, it's important to read the information on this page and complete the PSLF form as soon as possible. This opportunity is temporary, has limited funding, and must be provided on a first come, first served basis. Once all of the funds are used, the TEPSLF opportunity will end.

Use the [PSLF Help Tool](#) to help complete your *Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application* (PSLF form)!

How do I qualify for TEPSLF?

To qualify for [loan forgiveness](#) under the TEPSLF opportunity, you must have

- made all of your payments under a qualifying repayment plan for TEPSLF;
- had at least 10 years of full-time employment certified by a qualifying employer and approved by MOHELA, ED's federal [loan servicer](#) for the PSLF Program;
- met the TEPSLF requirement for the amount you paid 12 months prior to applying for TEPSLF and the last payment you made before applying for TEPSLF to be at least as much as you would have paid under an income-driven repayment plan; and
- made 120 qualifying payments under the new requirements for TEPSLF while working full-time for your qualifying employer or employers.

Note: At a minimum, a qualifying monthly payment is a payment that you made

- after Oct. 1, 2007
- for the full amount due as shown on your bill;
- no later than 15 days after your due date; and
- while employed full-time by a qualifying employer.

Only Direct Loans—one type of [federal student loan](#)—are eligible for the TEPSLF opportunity. However, neither defaulted Direct Loans nor Direct PLUS Loans made to you as a parent borrower are eligible for forgiveness under TEPSLF.

Borrowers who have only [Federal Family Education Loan \(FFEL\) Program](#), [Federal Perkins Loan](#) (Perkins Loan) Program, nonfederal, and/or private loans are not eligible for the TEPSLF opportunity.

[You must submit the *Public Service Loan Forgiveness \(PSLF\) & Temporary Expanded PSLF \(TEPSLF\) Certification & Application* \(PSLF form\)](#) to have your eligibility for PSLF reevaluated. Please be aware that the TEPSLF opportunity is temporary, has limited funding, and must be evaluated on a first come, first served basis.

Which form is used to apply for TEPSLF?

The form “Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application” is used for both PSLF and TEPSLF.

To be potentially eligible to receive loan forgiveness under the TEPSLF opportunity, you must make all of your payments under a qualifying repayment plan.



Your payments will be evaluated for both PSLF and TEPSLF eligibility under the expanded list of qualifying repayment plans for TEPSLF when you submit the PSLF form to the PSLF Servicer.

Visit [StudentAid.gov/publicservice](https://studentaid.gov/publicservice) for information about PSLF eligibility requirements and how to apply.

If my request for PSLF was previously denied, why would I be eligible under TEPSLF?

Upon submission of the PSLF form to the Servicer, your payments will be considered for both PSLF and TEPSLF using an expanded list of qualifying repayment plans. Some payments that don't count toward loan forgiveness under PSLF may count toward forgiveness under TEPSLF.

The additional qualifying repayment plans include the Graduated Repayment Plan, Extended Repayment Plan, Consolidation Standard Repayment Plan, and Consolidation Graduated Repayment Plan. These plans don't usually qualify for PSLF.

You will be eligible for the TEPSLF opportunity only if, among other requirements, the amount you paid 12 months prior to applying for TEPSLF and the last payment you made before applying for TEPSLF are at least as much as you would have paid under an income-driven repayment plan. MOHELA will assess this and contact you if they need documentation of your income to determine whether you are eligible.

Learn more about [income-driven repayment plans](#).

How do I fill out and submit the PSLF form?

You may use the [PSLF Help Tool](#) to

- complete your PSLF form,
- send your form to your employers for their digital signature (and certifying your employment), and
- electronically submit your form to the PSLF servicer for processing.

You will need to provide the correct email address for an authorizing official to receive an email from us requesting they certify your employment and digitally sign the form. Tell your employer to expect an email sent from DocuSign (dse_NA4@docusign.net) on behalf of the Department of Education's office of Federal Student Aid. Once digitally signed, your form will be electronically submitted to the PSLF servicer for processing. You may also submit a PSLF form by downloading the PDF after going through the PSLF Help Tool. While in tool, choose manual signature and on the next page select the View in My Activity button. From the My Activity page, download your form, print it, sign it, and have your employer(s) sign your form.

If you prefer not to use the PSLF Help Tool, you can download and print a blank PDF of the form, complete all sections, sign it, and have your employer(s) sign it.

We'll use the information you provide on the form to let you know if you are making qualifying payments for both PSLF and TEPSLF. This will help you determine if you're on the right track as you progress toward forgiveness. If you have reached your 120 required monthly payments, we will let you know.

If you choose not to use the PSLF Help Tool and would rather submit a manual PDF of the PSLF form, you can send it to MOHELA* once you've completed all sections.

You may mail the form to this address:

U.S. Department of Education
MOHELA
633 Spirit Drive
Chesterfield, MO 63005-1243

If you choose not to use the PSLF Help Tool and would rather submit a manual PDF of the PSLF form, you can send it to MOHELA* once you've completed all sections.

You may also fax your PSLF form to 866-222-7060.

If MOHELA is already your servicer, [you may upload your form on MOHELA's website](#) [↗](#).

*MOHELA, one of the federal loan servicers, administers the PSLF Program on our behalf.

What do I do if my PSLF form is denied?

If we determine that you are not eligible for loan forgiveness, you will be notified of this determination and will be provided with the reason(s) you were determined to be ineligible. You will then be required to resume making payments on your loans according to the terms of your [Master Promissory Note](#).



How do I submit a PSLF reconsideration request?

If you believe you were incorrectly deemed ineligible for loan forgiveness, for either employment or payment reasons, you can now [submit a PSLF reconsideration request](#).


Borrowers will be asked to provide eligibility details as well as documentation to support their request.

What additional information may be needed from me?

If you haven't been on an income-driven repayment plan for the 12 months prior to requesting TEPSLF, you'll need to submit income and family size information to be considered for the TEPSLF opportunity. ED and MOHELA need this information to determine what your monthly payment amount would be under an income-driven repayment plan.

Once ED and MOHELA determine that monthly income-driven payment amount, your most recent payment made and the payment made 12 months prior to requesting TEPSLF will be reviewed. To qualify for TEPSLF, each of those amounts must be at least as much as the monthly income-driven repayment amount we calculate for you, among other requirements.

Submission Process

In the notice you receive from MOHELA requesting information, you'll be instructed to go to [MOHELA.com](https://www.mohe-la.com) , log in, and use the Upload Documents option on the Contact Us page to provide your family size and submit your income documentation. This notice will provide instructions for preparing to use the online tool.

If you're unable to submit the information online, you may [contact MOHELA](#) for assistance.

Submission Deadline

You'll need to submit the requested information **within 21 days** of the date of the notice **to avoid having your TEPSLF request canceled**.

If ED cancels your TEPSLF request, you will lose your established place in line for TEPSLF consideration. If that happens, the only way you could be considered for loan forgiveness under the TEPSLF opportunity would be to submit a new TEPSLF request and all of the required information.

Note: If you receive the information request notice, it's critical to act immediately! The TEPSLF opportunity is temporary, has limited funding, and must be provided on a first come, first served basis. Once all of the funds are used, the TEPSLF opportunity will end.

If I'm eligible for TEPSLF, how will I be informed and what will happen next?

ED and MOHELA will notify you after your eligible loans have been forgiven under the TEPSLF opportunity. This notice will list the specific loans that have been forgiven. The amount forgiven will include all [outstanding principal](#) and [interest](#).

- If you made payments after the 120th qualifying payment on your federal student loans that have been forgiven under the TEPSLF opportunity, those payments will be considered overpayments and refunded to you.
- If all of your federal student loans serviced by MOHELA have been forgiven under the TEPSLF opportunity, you will no longer have a remaining balance with MOHELA.
- If some of your federal student loans serviced by MOHELA have been forgiven under the TEPSLF opportunity, you'll receive a separate notification of your remaining outstanding loan balance and your new payment amount.

You may have other federal student loans with another servicer that do not qualify for TEPSLF and that you must repay. Just those loans listed in the notice will have been forgiven under the TEPSLF opportunity. You'll need to [log in and check your account](#) to determine if you have other loans you must continue to repay.

If my eligible Direct Loans are forgiven under TEPSLF, will I need to pay income tax on the forgiveness amount?

No. According to the Internal Revenue Service (IRS), student loan amounts forgiven under the PSLF Program and the TEPSLF opportunity are not considered income for federal tax purposes. Please contact the IRS or a tax advisor for more information.

If I'm not eligible for TEPSLF, what should I do next?

ED and MOHELA will notify you that you are not eligible for the TEPSLF opportunity. This notice will explain why you are not eligible and suggest what you should do next.

Here are the TEPSLF denial reasons and what you should do next:

- You don't have any federal student loans. Only Direct Loans—one type of federal student loan—are eligible for the TEPSLF opportunity. If you have nonfederal or private loans, they are not eligible.



Here's what you should do next:

You should contact your lender to get more information about your nonfederal or private loans.

- You do not have any Direct Loans. Only Direct Loans are eligible for loan forgiveness under the TEPSLF opportunity.

You have loans under other federal student loan programs, such as the FFEL Program or the Perkins Loan Program. Loans from these programs do not qualify for PSLF.

Here's what you should do next:

You can consider [consolidating your FFEL Program loans and/or your Perkins Loans into the Direct Loan Program](#) to become eligible for PSLF, but only qualifying payments that you make on the new Direct Consolidation Loan can be counted toward the 120 payments required for loan forgiveness under PSLF. Any payments you made on the FFEL Program loans or Perkins Loans before you consolidated them won't count as qualifying payments for PSLF or TEPSLF.

If you consolidate, you'll need to make 120 qualifying payments (typically 10 years) and then apply for forgiveness.

- You have only Direct Loans and they are in default. Defaulted loans are not eligible for loan forgiveness under the TEPSLF opportunity.

Here's what you should do next:

You [should get out of default](#) if you can, but any payments that you make while you are in default cannot count as qualifying payments for PSLF or TEPSLF. In addition, if you consolidate your loans to get out of default, only qualifying payments that you make on the new Direct Consolidation Loan can be counted toward the 120 payments required for loan forgiveness under PSLF. Any payments you made on your loans before you consolidated them won't count as qualifying payments for PSLF or TEPSLF.

If you consolidate, you'll need to make 120 qualifying payments (typically 10 years) and then apply for forgiveness.

- You have only Direct PLUS Loans made to you as a parent borrower. Those loans cannot be repaid under income-driven repayment plans and, therefore, are not eligible for loan forgiveness under the TEPSLF opportunity.

Here's what you should do next:

You can consider [consolidating your Direct PLUS Loans into a Direct Consolidation Loan](#) to become eligible for PSLF and then repay your loan under the Income-Contingent Repayment Plan, but only qualifying payments that you make on the new Direct Consolidation Loan can be counted toward the 120 payments required for loan forgiveness under PSLF. Any payments you made on the Direct PLUS Loans before you consolidated them won't count as qualifying payments for PSLF or TEPSLF.

If you consolidate, you'll need to make 120 qualifying payments (typically 10 years) and then apply for forgiveness.

- You have not submitted evidence of at least 10 years of full-time employment certified by a qualifying employer.

Here's what you should do next:

Use the PSLF Help Tool to [complete and submit your PSLF form](#).

Note: The TEPSLF opportunity is temporary, has limited funding, and must be provided on a first come, first served basis. Once all of the funds are used, the TEPSLF opportunity will end. You have lost your established place in line for TEPSLF consideration. If you believe you have other qualifying employment, it's critical to act now!

- You have not been in repayment for at least 10 years on your Direct Loans. As a reminder, the time your loans were in an in-school status, the grace period, a deferment, or a forbearance do not count toward the 10 years.

Here's what you should do next:

Visit StudentAid.gov/publicservice to learn about how to qualify for PSLF. If you meet the eligibility requirements, you can reapply for PSLF or TEPSLF after you've been in repayment for at least 10 years (not counting the periods identified above).

- To be eligible for the TEPSLF opportunity, the amount you paid 12 months prior to applying for TEPSLF and the last payment you made before applying for TEPSLF must have been at least as much as you would have paid under an income-driven repayment plan.

We evaluated your eligibility for TEPSLF based on the income-driven repayment plan that would have provided you the lowest monthly payment amount. This gave you the best chance at being eligible for TEPSLF.

A review of your payment history determined that your most recent payment made and/or the payment made 12 months prior were less than the monthly income-driven payment amount.

Here's what you should do next:

You need to continue making payments on your federal student loans. Even though you don't qualify for the TEPSLF opportunity at this time, you may qualify for PSLF in the future. Visit StudentAid.gov/publicservice for PSLF eligibility information.



- To be eligible for the TEPSLF opportunity, you must have made 120 qualifying payments under the new requirements for TEPSLF while working full-time for your qualifying employer or employers.

Your eligibility for PSLF has been reevaluated using an expanded list of qualifying repayment plans. A review of your payment history determined that even with the expanded list of eligible repayment plans, you have not made 120 qualifying payments on your Direct Loan Program loans. This makes you ineligible for the TEPSLF opportunity.

Here's what you should do next:

You need to continue making payments on your federal student loans. Even though you don't qualify for the TEPSLF opportunity at this time, you may qualify for PSLF or TEPSLF in the future. Visit [StudentAid.gov/publicservice](https://studentaid.gov/publicservice) for PSLF eligibility information.

Note: The TEPSLF opportunity is temporary, has limited funding, and must be provided on a first come, first served basis. Once all of the funds are used, the TEPSLF opportunity will end.

If you disagree with the results, or wish to file a complaint, submit a request through the [Feedback Center](#) or contact the [Federal Student Aid Ombudsman Group](#).

Whom do I contact with questions about TEPSLF?

If you have questions or cannot email MOHELA, contact MOHELA at 1-855-265-4038 from 8 a.m.–9 p.m. Eastern time, Monday through Friday.

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