

The Limited PSLF Waiver Opportunity Ended on Oct. 31, 2022

The time-limited changes to the Public Service Loan Forgiveness (PSLF) Program rules, referred to as the limited PSLF waiver, allowed borrowers to receive credit for past periods of repayment that would otherwise not qualify for PSLF. This opportunity was announced on Oct. 6, 2021, and ended on Oct. 31, 2022. Beginning Nov. 1, 2022, the normal program requirements for [PSLF](#) and [TEPSLF](#) resumed.

Although the time-limited changes ended on Oct. 31, 2022, borrowers who work in public service will have another opportunity to have their payment count increased under a [one-time account adjustment](#) announced by the Department of Education (ED). Through the one-time account adjustment, borrowers with Direct Loans will be provided with many of the same benefits that were available under the limited PSLF waiver. Borrowers who do not have Direct Loans can consolidate and receive PSLF credit for prior payments as part of the one-time account adjustment, as long as they submit a consolidation application by the end of 2023. [Learn more about this opportunity.](#)

While ED is working to process PSLF forms and update accounts with credit under the limited PSLF waiver, this also means that borrowers with federally-managed loans may still see an increase in their payment counts in July 2023, as a result of the one-time account adjustment.

PSLF Program Requirements Changes

On Oct. 25, 2022, the U.S. Department of Education (ED) [announced](#) new regulations to program requirements for PSLF. These new regulations go into effect on July 1, 2023, and we will provide updates on the implementation of these program changes.

The Limited PSLF Waiver Has Ended, What's Next?

On Oct. 31, 2022, the limited PSLF waiver ended, and as of Nov. 1, 2022, the normal program requirements for both [PSLF](#) and [TEPSLF](#) resumed.

I submitted a PSLF form on or before Oct. 31, 2022. What's next?

We received unprecedented volumes of PSLF form submissions and consolidation applications. It will take time for the PSLF servicer, MOHELA, to process all the form submissions and make adjustments to your accounts.

We expect that it may take at least 90 business days for MOHELA to process these forms. Many factors impact processing times, including if your loans were with another servicer and require a transfer to MOHELA, if the form had any missing fields such as an employer's EIN, the number of PSLF forms we receive, and if we are reviewing your employer's eligibility, among other factors. Once the processing is complete, it will take additional time for the servicer to make adjustments to your payment counts and apply discharges.

If the processing of your PSLF form is not completed until after Oct. 31, 2022, you will still receive the benefit of the limited PSLF waiver if your form is later approved.


In the meantime, you may receive several auto-generated communications from MOHELA's system to inform you of any actions, such as approval of your employment, the transfer of your loans is complete, or your consolidation has been processed. For the most up-to-date status of your payment count, we recommend periodically checking MOHELA's borrower portal for real-time actions. You may check the status of your form on [MOHELA's](#) website.


If you have completed one of the actions below, you will still receive the benefits of the limited PSLF waiver, if your PSLF form is later approved.

- 1. You used the [PSLF Help Tool](#) by Oct. 31, 2022, to generate a PSLF form that is eventually approved.** ED is maintaining a record if you completed all the steps of the PSLF Help Tool on or before Oct. 31, 2022, but you must have printed, signed, had your employer(s) sign, and submitted the PSLF form to MOHELA, the PSLF servicer.
- 2. You used the PSLF Help Tool by Oct. 31, 2022, and have a pending review of your employer's eligibility and ED later determines your employer is eligible.** You completed all the steps of PSLF Help Tool on or before Oct. 31, 2022, but because your employer's status was listed as "likely ineligible/undetermined" or "ineligible," you were not able to print your form for signature or submission because a review of your employer's eligibility is pending. Once ED completes its review, you will be notified. You will receive the benefit of the limited PSLF waiver if ED later determines the employer is eligible.



3. **You submitted a manual PSLF form (not generated by the PSLF Help Tool) with your employer's signature dated on or before Oct. 31, 2022, and this form is later approved.** The limited PSLF waiver ended on Oct. 31, 2022. If your form was submitted on or before this date, we will process your manually submitted PSLF form. To receive benefits of the limited PSLF waiver, the employer's signature and date on your PSLF form must reflect on or before Oct. 31, 2022, even if you submitted your form at a later date. If the date signed by your employer's authorized official is on or after Nov. 1, 2022, the normal program requirements for PSLF and TEPSLF apply.

I used the PSLF Help Tool on or before Oct. 31, 2022, and I'm waiting on ED to review my employer's eligibility. Will I be considered under the limited PSLF waiver? 

I submitted a consolidation application by the deadline, but the processing of my consolidation was not completed by Oct. 31, 2022. Am I eligible for the benefits of the limited PSLF waiver? 

Summary of Changes Available During the Limited PSLF Waiver

- You may receive credit for past periods of repayment on loans that would otherwise not qualify for PSLF.
- If you had FFEL Program loans, Federal Perkins Loans, or other federal student loans, and took steps to consolidate your loans into a Direct Consolidation Loan to qualify for PSLF, you can get credit for past periods of repayment prior to the consolidation.
- Past periods of repayment will now count whether or not you made a payment, made that payment on time, for the full amount due, or on a qualifying repayment plan.
- Forbearance periods of 12 consecutive months or greater, or 36 cumulative months or greater will count under the waiver. In fall 2022, ED will begin making account adjustments to include these periods. Forbearance periods provided by the COVID-19 emergency relief flexibilities are not included toward the PSLF counts for 12 or 36 months.
- Months spent in deferment before 2013 will count under the waiver. Additionally, ED will include economic hardship deferment on or after Jan. 1, 2013. ED will apply these periods of deferment to your account in fall 2022.
- Periods of default and in-school deferment still do not qualify.

Note: The qualifying employment requirement did **not** change. To determine if your employer qualifies for PSLF, use our [employer search tool](#).

Which PSLF Requirements Were Waived through Oct. 31, 2022?

Below is a summary of the normal program requirements compared to the limited PSLF waiver.

Normal PSLF Requirements

- Receive credit only on Direct Loans
- Repay under the 10-year Standard Plan or an income-driven repayment plan
- Make on-time payments
- Work full time for a qualifying employer in order to receive credit
- Must work for a qualifying employer at the time of application and forgiveness
- If you got Teacher Loan Forgiveness, the period of service that led to your eligibility cannot also count toward PSLF

Limited PSLF Waiver

- Receive credit for periods of repayment on Direct, FFEL, or Perkins Loans
- Periods of repayment under any plan count
- Periods of repayment on loans before consolidation count, even if on the wrong repayment plan
- Periods of repayment where payments were late or for less than the amount due also count
- Periods of repayment on loans before consolidation count, even if paid late or for less than the amount due
- Can get forgiveness even if not employed or not employed by a qualifying employer at the time of application and forgiveness
- If you got Teacher Loan Forgiveness, the period of service that led to your eligibility can count toward PSLF if you certify PSLF employment for that period

Unchanged Requirements

- Making 120 qualifying payments or the equivalent
- Being employed by government, 501(c)(3) not-for-profit, or other not-for-profit organization that provides a qualifying service*



- Working full time (for PSLF, you're generally considered to work full time if you meet your employer's definition of full time or work at least 30 hours per week, whichever is greater)
- Having Direct Loans or consolidating into Direct Consolidation Loans
- Certifying qualifying employment for the periods you seek credit toward PSLF

*Employment at a for-profit organization does not qualify

Who Qualified and Your Steps for the Limited PSLF Waiver

To have qualified for the limited PSLF waiver, you needed to have at least one Direct Loan and at least one approved PSLF form. The following includes the original description of the steps borrowers had to take to benefit from the limited PSLF waiver, based on their loan type for reference.

I have a joint consolidation loan (often referred to as "spousal consolidation loans") either with the FFEL or DL programs, and I intend to separate this loan.



I have at least one outstanding FFEL Program loan, Federal Perkins Loan, or uncommon older federal student loan.



I have a Direct Loan but have never submitted a form certifying my employment.



I have a Direct Loan and have already submitted an ECF or PSLF form.



Q&As

While the limited PSLF waiver opportunity has ended, below are the original Q&As for reference.

Why can I get credit for payments now even though I was ineligible before?



Why do I have to consolidate my loans or file a PSLF form by Oct. 31, 2022?



Should I use the PSLF Help Tool to generate my PSLF form or just download a blank PSLF form and fill it out manually?



If my employer is not found in the employer database or has an eligibility status of 'likely ineligible/undecided' or 'ineligible', should I use a manual PSLF form instead?



I got a letter from MOHELA with updated qualifying payment counts. Does this include those related to the limited PSLF waiver?



How does ED know that I want to get PSLF credit? What prompts ED to review my account?



When can I expect to see a change in my qualifying payment count?



My consolidation loan was just disbursed and the employment certification on my PSLF form was just approved. How long will it take for my payment counts to be updated?



This change will give me more than 120 qualifying payments. What happens next?



I believe I now have 120 qualifying payments. Will my loans be forgiven before the COVID-19 payment pause ends?



I am definitely receiving a refund. How long does it take to get a refund from the U.S. Department of Treasury?



I have more than 120 payments on my FFEL Program loans and I just consolidated into Direct Loans so I can get PSLF forgiveness. Will I receive a refund on payments made before I consolidated?



What if I was told that I had been ineligible for qualifying payments or forgiveness because I only had FFEL Program or Federal Perkins Loans?



My federal student loans were forgiven through PSLF, and I received a refund for prior payments from U.S. Department of Treasury. What do I need to know?



What types of loans can I get credit for?



I am a Parent PLUS borrower thinking about consolidating my Parent PLUS loans with my other federal student loans in order to maximize the benefits of the limited PSLF waiver; what should I think about before I consolidate?



ED's April 19, 2022, announcement indicated that it will conduct a one-time account adjustment to include forbearance periods of 12 consecutive months or more, or 36 cumulative months or more for IDR and PSLF forgiveness. When will borrowers see these updates?



Explain why only forbearance periods of 12 consecutive months or greater, or 36 cumulative months or greater count toward PSLF. Why do only certain forbearances count for PSLF?



Do periods of deferment count for PSLF under this announcement?



What do I need to do to have periods of deferment or forbearance considered under the limited PSLF waiver?



How will I know once the adjustments have been made?



Can I get payment counts for time I spent in forbearance?



Can I get payment counts for time I spent in deferment?



Is a grace period considered a deferment or forbearance period? Can I get payments counts for time I spent in an in-grace status?



Can I get payments counts for time I spent in an in-school status or in-school deferment?



Can I get payment counts for time I spent in bankruptcy or in default?



Some of my loans received PSLF forgiveness before they could be included with other loans in a consolidation loan with a shorter repayment period. What happens to my loans that were not forgiven?



How many payments can I get if I consolidate loans with different numbers of qualifying payments?



I am already in PSLF, and I have Direct Loans that have different payment counts. Should I consolidate my Direct Loans?



I was told that consolidating my loans that are already in PSLF will start my payment count at zero on my consolidation loan. Is that true?



Can I still choose my servicer when I consolidate my loans?



Do I need to be currently employed at a qualifying employer to get forgiveness under the limited PSLF waiver?



I am pursuing TEPSLF. How does this affect me?



How can I figure out which payments now qualify for PSLF under this limited-time opportunity?



What if I already received forgiveness under PSLF or paid off my loan? Can I get a refund for payments that did not count toward my forgiveness but that count under this limited-time opportunity?



I am a veteran and am having a difficult time finding an appropriate official to sign my PSLF form to certify employment dates. Do I have another option besides having an official with the Department of Defense (DOD) sign my PSLF form?



How do I figure out if my past or current employer qualifies for PSLF?



Do I have to use the PSLF Help Tool to generate a PSLF form?



How can I tell if I have already submitted an ECF or PSLF form?



I think there is a mistake with my payment count. Who should I contact?



I am brand new to PSLF because of this waiver. What do I need to do to make sure I am in the right repayment plan after the COVID-19 payment pause ends?



I will not have 120 payments by Oct. 31, 2022. What happens to the payments added as a result of the waiver?



Additional Links

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[Direct Consolidation Loan Application](#)

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