

Dear Employee,

We are writing about an important temporary student loan forgiveness opportunity for government and certain non-profit workers. If you have federal student loans, you may be eligible for loan forgiveness due to a temporary waiver of the Public Service Loan Forgiveness (PSLF) Program's traditional rules. To benefit from this temporary waiver, known as the Limited PSLF Waiver, you may need to take action by October 31, 2022.

For an overview of the Limited PSLF Waiver and the steps you may need to take, you can [register for a webinar hosted by the Attorney General's Student Loan Ombudsman](#). After each webinar, there will be an opportunity to ask questions and sign up for individual help sessions.

➤ **What is Public Service Loan Forgiveness (PSLF)?**

PSLF is a federal program that forgives the remaining balance on your Direct Loans if you work full time for a qualifying employer while making 120 qualifying payments under a qualifying repayment plan. However, due to the PSLF Program's complexity and poor administration, millions of public service workers have been unable to access forgiveness.

Even if you previously experienced problems with PSLF, you may be able to benefit from the Limited PSLF Waiver. For example, one state employee whose federal loans were previously ineligible for PSLF recently received over \$60,000 in loan forgiveness!

➤ **How Can the Limited PSLF Waiver Help Me Get Federal Loan Forgiveness?**

The Limited PSLF Waiver can help you get closer to loan forgiveness faster. Through the waiver, you can receive credit for repayment periods that wouldn't normally count toward PSLF:

- Payments made on ineligible federal loan types or prior to consolidation will count toward forgiveness.
- Past repayment periods will count toward forgiveness regardless of whether you made a payment, made the payment on time, for the full amount due, or under a qualifying repayment plan.
- Certain forbearance and deferment periods will count toward forgiveness.
- If you have a Federal Family Education Loan (FFEL), Perkins Loan, or any type of federal loan other than a Direct Loan, **you must consolidate into the Direct Loan Program to benefit from the waiver.**
- While Parent PLUS Loans are not directly eligible for the waiver, Parent PLUS Loans that were previously consolidated into a Direct Consolidation Loan will receive credit for repayment periods after the date of consolidation. Additionally, if Parent PLUS Loans are consolidated with loans taken for the parent's education, the resulting Direct Consolidation Loan will receive credit based on the loans taken for the parent's education.

➤ **What Steps Do I Need to Take by October 31, 2022?**

To benefit from the Limited PSLF Waiver, you need to take certain steps by October 31, 2022:

1. Register for an FSA ID at [StudentAid.gov/fsa-id/create-account](https://studentaid.gov/fsa-id/create-account) if you don't already have one.
2. Once logged in, identify your federal loan types to see if you need to consolidate.

3. If you have any federal loans that are not Direct Loans (*e.g.*, FFEL or Perkins Loans), **you must apply to consolidate those loans into the Direct Loan Program by October 31, 2022.** You can consolidate your loans at [StudentAid.gov/consolidation](https://studentaid.gov/consolidation).
4. Submit a [PSLF Form](#) to certify the employment for which you want credit.
  - o For your employment with the City of Northampton, you can [download a PSLF Form](#), fill out page one (for data security, please do not include your Social Security number) and email the form to [mcarter@northamptonma.gov](mailto:mcarter@northamptonma.gov).
  - o Human Resources will return the PSLF Form to you with page two completed. You should then fill in your Social Security number.
    - Digital signatures must be hand-drawn (*e.g.*, from a signature pad, mouse, finger, or by taking a picture of a signature drawn on a piece of paper that you then scan and embed on the signature line of the PSLF Form). Typed signatures, even if made to mimic a hand-drawn signature, or security certificate-based signatures are **not** accepted.
  - o Once it is completed, send your PSLF Form to MOHELA, the federal loan servicer for the PSLF Program. If MOHELA is already your servicer, [you can upload your completed form on MOHELA's website](#). Otherwise, you can send it by fax or mail:
    - Fax: 866-222-7060
    - Mail: U.S. Department of Education, MOHELA  
633 Spirit Drive  
Chesterfield, MO 63005-1243
  - o If you previously worked for another state agency, you will need to ask that agency's Human Resources Department to fill out a separate PSLF Form for that employment.

Remember, the waiver is time limited. Some borrowers must consolidate and/or submit a PSLF Form. It's important to complete all the necessary steps by October 31, 2022!

➤ **How Can I Learn More?**

- Get more details about the Limited PSLF Waiver, including answers to frequently asked questions on the U.S. Department of Education's website: [StudentAid.gov/PSLFWaiver](https://studentaid.gov/PSLFWaiver).
- Get tips from the Attorney General's Office on how to get the most out of the Limited PSLF Waiver: [www.mass.gov/ago/PSLFWaiver](https://www.mass.gov/ago/PSLFWaiver).
- [Register for a webinar on the Limited PSLF Waiver hosted by the Attorney General's Student Loan Ombudsman](#). After each webinar, there will be an opportunity to ask questions and sign up for individual help sessions.