

## Attention NEA Members:

We want you to be in the know about changes to Public Service Loan Forgiveness (PSLF) requirements that will be **waived until October 31, 2022**. Why are we sharing this information? Due to the temporary PSLF changes, many individuals have benefited from having student loan debt which was previously denied forgiven.

## Which PSLF Requirements Are Waived

Here's what's changed and what's unchanged as of Oct. 6, 2021.

### Normal PSLF Requirements

- Receive credit only on Direct Loans
- Repay under the Standard Plan or an IDR plan
- Make on-time payments
- Need to be employed fulltime for a qualifying employer in order to receive credit
- Can only receive forgiveness if working for a qualifying employer at the time of application and forgiveness
- If you received Teacher Loan Forgiveness, the period of service that led to your eligibility cannot also count toward PSLF

### Changes Until Oct. 31, 2022

- 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 your payments were made late or for less than the amount due count
- Periods of repayment on loans before consolidation count, even if paid late, or for less than the amount due
- Need to be employed full time for a qualifying employer in order to receive credit
- Can receive forgiveness even if not employed or not employed by a qualifying employer at the time of application and forgiveness
- If you received Teacher Loan Forgiveness, the period of service that led to your eligibility will count toward PSLF (if you certify employment for PSLF for that period)

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## Time is Ticking!

Please visit [neamb.com](https://neamb.com), create an account and access the online NEA Student Debt Navigator Savi tool to explore your student loan debt eligibility options. The tool also allows members to run your numbers at no cost to see if you qualify for student loan repayment or forgiveness programs. If you need additional help, you can also access student loan experts via telephone or chat. If you have questions about your NEA Member Benefits, please contact our Member Advocacy Center at 1-800-637-4636.