

U.S. Department of Education Announces Opportunity for Federal Student Loan Borrowers to be Reconsidered for Public Service Loan Forgiveness

WASHINGTON—The U.S. Department of Education (Department) has launched a process for federal student loan borrowers to be reconsidered for loan forgiveness under a temporary expansion of the Public Service Loan Forgiveness (PSLF) Program.

This limited opportunity—which the Department is referring to as Temporary Expanded PSLF (TEPSLF)—was made possible by a \$350-million appropriation through the Consolidated Appropriations Act, 2018. The law provides additional conditions under which borrowers may become eligible for loan forgiveness if some or all of their payments made on William D. Ford Federal Direct Loan (Direct Loan) Program loans were made on a nonqualifying repayment plan for the PSLF Program. This opportunity is only available on a first-come, first-served basis until the \$350 million has been allocated or other criteria are met.

The Department will reconsider eligibility for the TEPSLF opportunity using an expanded list of qualifying repayment plans, which includes the Graduated Repayment Plan, Extended Repayment Plan, Consolidated Standard Repayment Plan, and Consolidated Graduated Repayment Plan. Funds for this opportunity are limited, and borrowers will be considered on a first come, first serve basis. Once funds under this opportunity are depleted or other criteria are met, the program will end.

In order to qualify for the TEPSLF opportunity, a borrower must have done the following:

- Submitted the Public Service Loan Forgiveness: Application for Forgiveness and had that application denied because some or all of the payments were not made under a qualifying repayment plan for PSLF
- Worked at least 10 years of full-time employment with a qualifying employer, certified by the employer, and approved by the Department
- Made 120 qualifying monthly payments under the new requirements for the TEPSLF opportunity while working full-time for a qualifying employer or employers

Borrowers who believe they may qualify for the TEPSLF opportunity should email a request for reconsideration to TEPSLF@MyFedLoan.org.

To learn more about this opportunity and how to apply, visit StudentAid.gov/tepslf.

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About Federal Student Aid (FSA)

- [StudentAid.gov](https://studentaid.gov) is FSA's primary online portal for students and parents and includes [information about completing the FAFSA](#).
- [Visit the FSA Data Center](#) for information about the federal student aid portfolio, school data, lenders and guaranty agencies, and other business information.
- To apply for an income-driven repayment plan, [visit StudentLoans.gov](https://studentloans.gov).
- Resources and information for financial aid professionals is available on the [Information for Financial Aid Professionals](#) (IFAP) online portal.
- Resources and information for counselors, college access professionals, and mentors can be found on the [Financial Aid Toolkit](#).
- To share an experience related to federal student aid, visit [StudentAid.gov/feedback](https://studentaid.gov/feedback).

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