**Subject: Student Loan Relief and an Upcoming Federal Deadline**

**Do you have a federal student loan? A few minutes of your time could save you tens of thousands of dollars.**

As a nonprofit employee, you may be able to benefit from temporary changes made to the Public Service Loan Forgiveness (PSLF) program.

The “Limited PSLF Waiver” includes changes to help borrowers across the nation more easily get their loans forgiven. But if you haven’t already applied for PSLF, you must **submit a PSLF form and/or consolidate your non-Direct federal student loans by October 31 to get the benefit.** Keep reading to learn how.

[Learn more about the Limited PSLF Waiver](https://studentaid.gov/announcements-events/pslf-limited-waiver). The waiver allows borrowers to gain additional PSLF credit, even if they had been told previously that they had the wrong loan type or the wrong repayment plan:

* The limited PSLF waiver gives borrowers credits for past periods of repayment on federal student loans — even loans that would otherwise not qualify for PSLF (e.g., Federal Family Education Loans [FFEL], Federal Perkins Loans, Federally Insured Student Loans [FISL], National Defense Student Loans [NDSL], and other types of federal loans that are not Direct Loans) — as long as the borrower consolidates into a federal Direct Loan.
* Past periods of repayment will now count, whether or not you made that payment on time, for the full amount due, or on a qualifying repayment plan. The Department of Education will even count certain periods of deferment and forbearance toward PSLF.

**You must apply by October 31, 2022.**

There’s no specific application for the waiver. You just need to submit a [PSLF certification form](https://studentaid.gov/pslf/) by October 31. If you have non-Direct federal student loans, you will also need to consolidate into a Direct Consolidation Loan before October 31. Once you have consolidated into the Direct Consolidation Loan program and submitted a PSLF form, you will be automatically opted into the waiver. This means that, if you qualify, you will lock in the benefits of the waiver and start accruing credit towards loan forgiveness.

* **If you previously applied for PSLF and were denied because of your loan type, try again.**
* **If you previously applied for PSLF, we encourage you to update your employment certification by completing a** [**PSLF certification form**](https://studentaid.gov/pslf/)**.**

To take advantage of the Limited PSLF Waiver, you need to:

1. [Create an account](https://studentaid.gov/fsa-id/create-account/launch), if you don’t already have one.
2. Consolidate indirect loans, if you have any, into a Direct Consolidation Loan to qualify for PSLF. Specifically, loans that need to be consolidated are Federal Family Education Loans (FFEL), Perkins loans, or other federal student loans including FISL or NDSL. Before consolidating, make sure to check to see if you work for a qualifying employer using the [PSLF Help Tool](https://studentaid.gov/pslf/). You can [consolidate your loans if you need to at this link](https://studentaid.gov/app/launchConsolidation.action).
3. Submit a PSLF form to certify employment for PSLF that you want credit for through the waiver. You can [generate a PSLF form using this link](https://studentaid.gov/pslf/).
   * In the [PSLF Help Tool](https://studentaid.gov/pslf/), it’s important to use the appropriate Federal Employer Identification Number (EIN). For our employees, please use the following [INSERT ORGANIZATION EIN]. After the PSLF Help Tool gives you a PDF of the certification form, please sign and date it and submit it to [INSERT NAME OF DESIGNATED HR STAFF AND/OR ORGANIZATION TO INSERT INFORMATION ON CERTIFICATION PROCESS].

Just a few minutes of your time could save you tens of thousands of dollars on your student loans — and reward you for serving the public through your work on behalf of our mission. **Remember, you need to take the steps necessary to qualify for the Limited PSLF Waiver before October 31, 2022.**

Take advantage of this opportunity TODAY!