



PUBLIC SERVICE LOAN FORGIVENESS WAIVER **EXPIRING**

You must act before October 31, 2022

What is the Limited Public Service Loan Forgiveness Waiver?

Temporary changes to the PSLF program rules that allow you to receive loan forgiveness you would never get under current program rules.

What do you need to do?

- If you have Direct Loans and have applied for PSLF, you don't need to do anything at this time.
- If you have Direct Loans and have NOT applied for PSLF, you need to apply before **October 31**. Visit www.studentaid.gov/pslf.
- If you have FFEL or Perkins loans, you must first consolidate into a Direct Loan, then apply for PSLF **before** the waiver ends on **Oct. 31**. **The consolidation process does NOT have to be completed by Oct. 31.**

HELPFUL RESOURCES:

- Call MTAB partner Cambridge Credit Counseling at 800.757.1788, ext. 5373 to get quick answers to your questions.
- Visit www.studentaid.gov/pslf
- Register for an MTA Benefits webinar: www.mtabenefits.com/studentloanwebinars