To: All Agency Employees

Subject: Public Service Loan Forgiveness Eligibility for State Employees

Full-time employees of New York State may have federal Direct loans forgiven after 10 years of public service through the federal Public Service Loan Forgiveness (PSLF) program. New Yorkers who have successfully qualified for and applied to the program have **received an average of $61,402 in debt relief**. You may be eligible for this benefit.

Last year, the U.S. Department of Education announced a limited waiver to the PSLF program, expanding eligibility for loan forgiveness for public service workers.

**The expansion is scheduled to end on October 31, 2022. Please take the time now to see if you are eligible for this program and if so, apply right away.**

Ordinarily, payments on Federal Family Education Loans (FFEL), Perkins, or other non-Direct federal loans did not qualify towards the required 120 loan payments required for loan forgiveness under the PSLF program. However, under the temporary waiver program, your payments on non-Direct loans (e.g., FFEL loans) may count towards the 10 years of loan payments required for loan forgiveness. The waiver program will also count certain payments on non-Direct loans that were late, for less than the full amount due, or made in the wrong payment plan.

**If you have FFEL, Perkins, or other non-Direct federal loans, you will need to consolidate them into a federal Direct Consolidation Loan to take advantage of the current limited PSLF waiver, and for loan forgiveness to be granted.**

Borrowers with non-Direct federal loans need to take the following two affirmative steps prior to October 31, 2022 to take advantage of the Public Service Loan Forgiveness program waiver:

1. Apply to consolidate your federal loans into a Direct Consolidation Loan, at <https://studentaid.gov/app/launchConsolidation.action> or by calling your student loan servicer.
2. Complete the PSLF form. You may use the PSLF Help Tool (<https://studentaid.gov/pslf/>) to assist you in starting the PSLF form. After filling out Sections I and 2, you will need to have your employer complete Section 3 and 4. The completed form must then be submitted to the address identified in Section 7 of the form.

You may use the PSLF Help Tool ([studentaid.gov/pslf/](https://studentaid.gov/pslf/)) to learn more, search for a qualifying employer, and begin your application for loan forgiveness. You may also contact your student loan servicer for information. You can also visit the New York State Department of Financial Services’ website ([dfs.ny.gov/students](https://dfs.ny.gov/consumers/student_protection)) for more information about the recent changes to the PSLF program or to request assistance.

Do not delay. This benefit is available to public service workers like you and the program expansion ends on October 31, 2022.