



Public Service Loan Forgiveness (PSLF) is a bipartisan, educational debt forgiveness program specifically for public service professionals that was signed into law by President Bush under the College Cost Reduction and Access Act of 2007.

Through PSLF, borrowers can earn forgiveness on eligible federal educational loans after working as a full-time employee in a qualifying public service position while making ten years of on-time monthly loan payments. PSLF is the only educational debt program specifically targeted at public service professionals.

Public service professionals are essential to the safety, education, and health of communities across our country. These professions include public health workers, including first responders, social workers, nurses, doctors, and food safety professionals; public education professionals, including special education professionals, and school counselors; and public safety roles such as prosecutors, members of the armed forces, firefighters, police, corrections officers, public defenders. Public service professionals keep our communities safe, healthy, and stable, and PSLF is an essential program to attract and retain these professionals in public service.

History

In 2007 when PSLF was created, there was little information for borrowers to educate them on how to navigate the program. In October 2017, when borrowers first started applying for forgiveness, the GAO found that the PSLF program had denial rates upwards of 99%. Among the reasons for denial, borrowers were told that they did not qualify because they were under the wrong loan program or had the wrong repayment plan. The PSLF Coalition was created in the face of efforts by the Administration and some Members of Congress to eliminate the program.

To mitigate some of the challenges of implementation, the Consolidated Appropriations Act, 2018 provided limited, additional conditions under which a borrower could become eligible for loan forgiveness if some or all of the payments made on their Federal Direct Loans (Direct Loan) were under a non-qualifying repayment plan for Public Service Loan Forgiveness (PSLF). The U.S. Department of Education (ED) referred to this opportunity as Temporary Expanded Public Service Loan Forgiveness (TEPSLF).

When Congress passed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), it suspended educational debt payments on federal loans, which have since resumed. As part of the continued efforts to ensure accessibility of the program, in October 2021, ED announced time-limited changes to PSLF rules, allowing borrowers to receive credit for past periods of repayment that would otherwise not qualify. However, this opportunity ended on October 31, 2022. As of May 2024, the Department of Education has approved a total of \$62.8 billion in



relief for 900,000 borrowers through PSLF. This is a direct result of the time-limited changes made by the current Administration that made it more accessible for borrowers to earn forgiveness.

About the PSLF Coalition

The PSLF Coalition consists of over 100 allied organizations representing a diverse array of public service professions committed to supporting Public Service Loan Forgiveness.

Our Key Objectives are:

- Advance policies to ensure the program is accessible to borrowers and forgiveness is achievable for eligible public service professionals
- Expand outreach and education to eligible borrowers

The PSLF Coalition was formed in 2017 to ensure the promise of the original program before the first borrowers were eligible for forgiveness. Our work has evolved to not only educate and inform Members of Congress about the benefits of the program, but also to educate borrowers on how to earn PSLF as well as engage with the Department of Education on fixes and improvements to the program informed by borrower experiences. We host monthly educational webinars that are free to all to support making this an accessible and achievable program.