Student loan borrowers working towards Public Service Loan Forgiveness (PSLF) have struggled to navigate the program’s frustratingly complex rules and requirements. A “limited waiver” of specific PSLF program requirements was announced by the U.S. Department of Education (ED) on Oct. 6, 2021.

To earn PSLF, a borrower must make 120 “qualifying payments” while employed full-time for a qualifying public service employer. The employment requirement has not changed; however, through October 31, 2022, ED will count additional payments as qualifying that had previously been ineligible.

**Here’s what you need to know:**

- Under the new, temporary rules, any prior period of repayment will count as a qualifying payment, regardless of loan program, repayment plan, or whether a payment was made in full or on time.
- Periods of deferment or forbearance, and periods of default still do not qualify.

**And here’s what you need to do:**

1. **Verify your loan types.** If you have FFEL, Perkins, or other federal student loans that are not already Direct Loans, you’ll need to consolidate those loans into a Direct Consolidation Loan by Oct. 31, 2022. Periods of repayment on parent PLUS loans are not eligible under the limited PSLF waiver.
2. **Certify eligible employment using the PSLF Help Tool.** If you haven’t already, you must file a PSLF form certifying your full-time qualifying employment during each period for which you want credit toward PSLF.

**How Do I Verify My Loan Types?**

Log in to [studentaid.gov](http://studentaid.gov) using your Federal Student Aid (FSA) username and password and visit Aid Summary.

- Scroll down to the Loan Breakdown section.
- Click View Loans then View Loan Details to see a more detailed name for that loan. Direct Loans always begin with the word “Direct.”
- If you have loans that are not already Direct Loans, such as Federal Family Education Loan Program loans or Perkins Loans, consolidate into a Direct Consolidation Loan by Oct. 31, 2022.

**How Do I Consolidate My Loans?**

Log in to [studentaid.gov](http://studentaid.gov) and select Apply for Loan Consolidation and Consolidate Your Loans. After the consolidation is complete, you must submit a PSLF form for all periods of qualifying employment.

**How Do I Certify Eligible My Employment?**

Log in to [studentaid.gov](http://studentaid.gov), use the PSLF Help Tool to generate a PSLF form, have your employer sign the certification, and submit the signed forms to FedLoans by Oct. 31, 2022.