



A Union of Professionals

What Today's News on Public Service Loan Forgiveness Means for You (Oct. 6)

Today, the U.S. Department of Education announced major changes to the Public Service Loan Forgiveness program, finally addressing the serious problems AFT members have faced in accessing student loan forgiveness. This is a game-changing victory for educators, healthcare professionals and public employees and will allow millions of Americans to discharge their student debt sooner, offering them increased economic mobility and access to opportunities to thrive.

Does this settlement apply to you?

If you have worked in public service for 10 years or more and made 10 years of payments on your student loans, you are likely eligible to have your debt discharged under PSLF. Even if you were denied PSLF in the past OR your loan servicer said you do not qualify, under this settlement, your application will be reconsidered.

In the past, only on-time payments made on direct loans using income-driven repayment plans or standard 10-year repayment plans counted toward PSLF.

Here's what is new:

- The department will retroactively count your past payments toward your 120-payment requirement for PSLF, even if they were made on the wrong loan type or on the wrong payment plan.
- This means your loan payments WILL count, even if you made those past payments on:
 - Current or prior Federal Family Education Loans; or
 - Graduated or other types of payment plans that did not previously count.
- Other types of payments, such as past rolling late payments, will also count.

This is a **huge** win for AFT members struggling with student debt. If implemented correctly, this settlement will help ensure that millions of people, including tens of thousands of educators, nurses and public employees, will have their loans completely forgiven or be given credit for years of past payments, putting them much closer to full forgiveness.

The Biden administration continues to work on implementation of these changes, with input from the AFT, to ensure a fast, clear and simple process so public service workers can get full credit for the payments they have made toward PSLF and soon see a zero balance on their student loan statement.

What you need to do now to get help from the AFT:

- Sign up for AFT notifications now. We'll notify you as soon as you can apply: [CLICK HERE](#)
<https://www.meetsummer.org/pslf>
- Our partner, Summer, will help AFT members navigate this new process. AFT members can sign up for a free account with Summer here: <https://www.aft.org/benefits/summer>
- Summer is a free benefit for AFT members. If you're not an AFT member yet, [CLICK HERE](#) to join: <https://www.aft.org/join-aft>

The **American Federation of Teachers** is a union of professionals that champions fairness; democracy; economic opportunity; and high-quality public education, healthcare and public services for our students, their families and our communities. We are committed to advancing these principles through community engagement, organizing, collective bargaining and political activism, and especially through the work our members do.

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