



THE SECRETARY OF EDUCATION
WASHINGTON, DC 20202

August 3, 2022

Dear Governors:

As students across the country begin heading back to school, I'm once again grateful for our educators and school leaders. They're working tirelessly to set our students on a path to success. Thank you for your partnership in keeping the students we serve a priority especially these last two years. We now have an opportunity to also set our educators, as well as State, Tribal and local public servants, on a path to success by easing the burden of their student loan debt.

The Biden Administration has implemented several initiatives to help Federal student loan borrowers across this country better manage their debt, but too many borrowers remain unaware of the time-limited initiative with perhaps the biggest potential for impact – the Public Service Loan Forgiveness (PSLF) waiver. **Under temporary changes to the PSLF program, many public servants can now qualify for total loan forgiveness or be closer to loan forgiveness. Through October 31, 2022, Federal student loan borrowers may receive credit for past periods of repayment that would otherwise not qualify. We need your help ensuring all State, Tribal, and local government employees, including educators and school leaders, and all nonprofit employees know about this opportunity.** We know that many States and school districts continue to face challenges recruiting and retaining staff and hope this additional relief will be part of your efforts to address this challenge.

In less than a year, we have provided more than \$9 billion in student debt forgiveness to more than 140,000 public servants across this country. We have helped more than 1.1 million public servants qualify for a year or more time toward forgiveness. But there are so many more borrowers who could benefit. With the help of leaders across the country, we can reach hundreds of thousands more.

First announced last October, the limited PSLF waiver has proven to be a game changer. The expansion allows borrowers to get credit for periods of repayment that would not have qualified under the normal PSLF rules. This includes past payments made on older loans originated by private banks and lenders under the Federal Family Education Loan program and Perkins loans issued by colleges for borrowers who consolidate into the Direct Loan program, as well as payments made under non-qualifying repayment plans. The Department is also counting certain periods of deferment and forbearance. These are significant changes, but they are temporary. The waiver expires October 31, 2022.

The employment requirements for the PSLF program remain unchanged under the waiver. Full-time employment for any government entity and certain non-profits qualify for PSLF. Employment with government agencies at any level (Federal, State, Tribal, or municipal) as well

as public institutions, including public K-12 schools and public or nonprofit colleges and universities, qualify.

I need your help to move quickly on this. Borrowers will have to [consolidate](#) their non-Direct Federal student loans (such as loans from the Federal Family Education Loan Program and Perkins loans) into the Direct Loan program and submit a PSLF form to certify their employment by the deadline.

Please help us share the opportunity to apply for the PSLF waiver with your colleagues, constituents, and employees. Here is a [state-by-state breakdown](#) of the number of borrowers who have been approved for forgiveness so far under the waiver. Several States have taken proactive measures to ensure borrowers are aware of the limited PSLF waiver. For example, New Jersey, Washington, and New York recently passed laws to enable bulk certification of State employees for PSLF. Missouri and Utah previously passed legislation requiring employers to share information with employees, and many more States are hosting events and webinars and sharing information directly with State employees and grantees.

The Department has [created a toolkit](#) to make it as easy as possible to spread the word. I encourage you to reach out to nonprofit, Tribal, and government employees, as well as educators across your State and schools, to inform them of these important benefits. The Department can also work with you to organize a webinar for your staff and stakeholders. If you are interested in hosting a webinar or have questions about the waiver, you can contact the office of Federal Student Aid (fsaengagement@ed.gov).

As States, cities, and Tribal Nations across this country continue to consider how to recruit and retain talent, the ability to access student loan relief through PSLF is a benefit to offer and advertise. The Department estimates that there are millions of borrowers able to benefit from PSLF, and time to apply under the waiver is running out. I appreciate your partnership to reach them so that no public service worker misses out on this opportunity.

Sincerely,

A handwritten signature in blue ink, reading "Miguel A. Cardona". The signature is fluid and cursive, with a prominent initial "M".

Miguel A. Cardona, Ed.D.
U.S. Secretary of Education

PSLF Borrowers and Amount Discharged by State

This graph displays the number of borrowers and total dollar amount approved for discharge under the limited waiver by state as of mid-July 2022. Source: Federal Student Aid Data Center

