

This week, The Department of Education communicated a very limited window of opportunity for Spousal (or Joint) Consolidation Accounts to apply for Public Service Loan Forgiveness.

You may have heard the recent discussion through the news and social media regarding the Public Service Loan Forgiveness Program (PSLF) offered by the Department of Education (ED). This program offers loan forgiveness to borrowers working in qualified fields of employment after making a specified number of payments. In order to apply, FFEL borrower's needed to consolidate into the Direct Loan program, however, joint consolidation loans were not eligible for consolidation.

Over the past few months, the Department of Education has made progress in separating borrowers that had been joined in a spousal consolidation loans (Joint Consolidation Loan). Since this law is new, it will take some time for ED to implement changes for borrowers to request separation of their joint consolidation loan into individual consolidation loans.

While ED is working to implement these changes, they have established a specific process for borrowers with these loans to let ED know they want to take advantage of the limited **PSLF** waiver, which ends on **Oct. 31, 2022**.

See below on what steps you need to take by Oct. 31, 2022, to benefit from the limited PSLF waiver. By following this specific process, ED will know that you intend to separate your joint consolidation loan when these changes later become available.

A. **Find out if your employment is eligible by checking our PSLF employer search.** If your employer is "likely ineligible/undetermined," "ineligible," or "not found," but you believe your employer qualifies, use the PSLF Help Tool anyway (see step B, below). They will review your employer's eligibility and will notify you when the review is complete.

B. Use the PSLF Help Tool on or before Oct. 31, 2022.

- If your employer is eligible and you are able to generate a PSLF form, print and sign your form, and then have your employer(s) sign it. Do not send your PSLF form to the servicer, MOHELA. See step C below.
- If your employer's status is listed as "likely ineligible/undetermined," "ineligible," or "not found," but you believe your employer is eligible and you elect to proceed through the PSLF Help Tool, you will be able to complete all the steps of the tool and request a review of your employer. However, you will not be able to print your form for signature or submission while the review is pending. See step C below.

C. **Submit a Reconsideration Request.** If you have a joint consolidation loan, a specific process has been set up for borrowers with these loan types to be reviewed as a result of the new law. This process requires you to submit a reconsideration request and attach your signed PSLF form.

- If your employer was eligible and you were able to generate a PSLF form, print, sign, and have your employer(s) sign your form, you should then upload the PDF of your PSLF form as an attachment to the reconsideration request submission and put in the description: “I am a borrower impacted by the Joint Consolidation Loan Separation Act.”

If you are waiting for ED to complete its review of your employer’s eligibility, submit a reconsideration request and include in the description, “I am a borrower impacted by the Joint Consolidation Loan Separation Act. I used the PSLF Help Tool and I’m waiting on the review of my employer.”

PSLF Help tool [StudentAid.gov/pslf](https://studentaid.gov/pslf)

[StudentAid.gov/fsa-id/create-account](https://studentaid.gov/fsa-id/create-account) – where you can go to get an FSA ID, which will enable you to receive direct communications from the Department as well as use the PSLF Help Tool. You will need to create an account to complete this process.