



AccessLex Supports the Education Department's Decision to Extend Public Service Loan Forgiveness to Additional Student Borrowers

WEST CHESTER, PA, October 7, 2021 —The Public Service Loan Forgiveness (PSLF) program has been a vital recruitment tool for public service workers, but unclear program requirements regarding qualifying loan types and qualifying repayment plans have resulted in substantial denials for public servants seeking relief. To date, only two percent of PSLF applicants have been granted forgiveness. That is why AccessLex Institute supports the Education Department's (ED) decision to provide student borrowers with a limited waiver allowing all payments made, regardless of loan program or repayment plan, to count towards PSLF relief.

AccessLex Institute has long advocated for Congress and ED to correct PSLF implementation challenges and confusion by expanding eligibility to all loan repayment plans and allowing borrowers to consolidate their Federal Family Education Loans without losing credit towards PSLF forgiveness. The goal of the PSLF program has always been to incentivize people to enter into and persist in public service careers and borrowers should not be treated differently based on the type of loans they receive, or the type of repayment plan they enter. In addition, consolidating different federal loans into a Direct Consolidation Loan should not cause a borrower to lose credit for all the payments they made prior to the consolidation.

ED's announcement is a huge step toward addressing the program's failings and it is our hope that ED makes them permanent. These changes will go a long way in ensuring that the federal government provides the student loan forgiveness that Congress created over a decade ago in recognition of the tremendous benefits that public servants provide to individuals in every community in this country.

Read our comments to ED on reforming federal student aid programs [here](#).

Read our recommendations to ED on ways to improve the PSLF program [here](#).