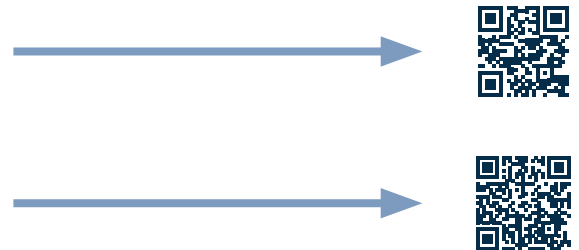


On October 6, 2021, the U.S. Department of Education (ED) announced a change to the Public Service Loan Forgiveness (PSLF) program rules for a limited time. Through October 31, 2022, borrowers may receive credit for past payments that would not otherwise have qualified for PSLF.

Determine which group you belong to and use these brief checklists to see if you may qualify for additional eligible payments during this period:

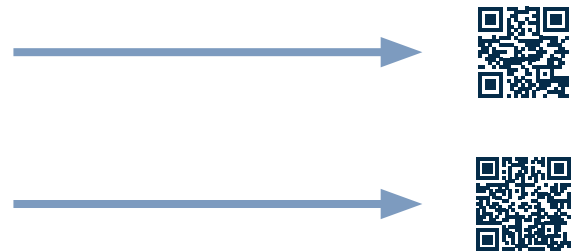
## ***Direct Loan Borrowers Who Have Already Submitted an Employment Certification Form (ECF) or PSLF Form***

- Verify your loan types in your “Aid Summary” at [StudentAid.gov](https://studentaid.gov).
- If you have unverified employment periods, verify eligible employment and if eligible, submit a PSLF form with the [PSLF Help Tool](#) by October 31, 2022.



## ***Direct Loan Borrowers Who Have Not Submitted an Employment Certification Form (ECF) or PSLF Form***

- Verify your loan types in your “Aid Summary” at [StudentAid.gov](https://studentaid.gov).
- Verify eligible employment and if eligible, submit a PSLF form with the [PSLF Help Tool](#) by October 31, 2022.



## ***Borrowers With At Least One FFEL Program Loan, Federal Perkins Loan, or Certain Other Federal Student Loans***

- Verify your loan types in your “Aid Summary” at [StudentAid.gov](https://studentaid.gov).
- Verify eligible employment by completing Step 1 of the [PSLF Help Tool](#).
- If an employer is eligible and you have at least one loan that is not a Direct Loan, request a [Direct Consolidation Loan](#) by October 31, 2022.
- Submit a PSLF form with the [PSLF Help Tool](#) by October 31, 2022.

