



AccessLex Institute Supports the *Public Service Reward Act* to Expand and Improve the PSLF Program

WEST CHESTER, PA, November 2, 2022 — AccessLex Institute is pleased to offer its support for the *Public Service Reward Act*, which would improve the Public Service Loan Forgiveness (PSLF) program by expanding loan and payment plan eligibility, providing incremental loan forgiveness, and streamlining access to and the administration of the PSLF program.

PSLF has been a vital recruitment tool encouraging the best and the brightest to serve millions of Americans through public service careers that benefit communities across this country, especially those in high-need and rural areas. However, despite these benefits, program requirements have caused serious implementation issues since the opportunity to apply for program benefits first became available. One such issue has been confusing requirements regarding loan and payment plan eligibility. We are happy to see that the *Public Service Reward Act* would expand PSLF eligibility to all repayment plans and all federal loans including Direct Consolidation Loans. Broadening PSLF eligibility requirements to include more loans and repayment plans will reduce the number of denials borrowers currently experience, restore the public's trust in the program, and incentivize people to enter into public service careers.

We also applaud the *Public Service Reward Act's* proposal to provide partial debt forgiveness for every 12 qualifying payments an eligible borrower makes. While providing loan forgiveness after 10 years of public service is a generous policy, the length of time before forgiveness can be requested creates its own set of issues. Specifically, borrowers may find themselves unable to track down 10 years' worth of employment history or collect information to confirm eligibility if any issues arise. Additionally, because of the high percentage of denials, borrowers may be reluctant to enter into a 10-year public service career out of fear of being denied loan forgiveness. Staggered forgiveness will allow borrowers to be partially rewarded after a shorter period in public service and help to lessen any issues that may arise from having to track 10 years' worth of qualifying information.

Lastly, borrowers have historically had a difficult time identifying how to mitigate errors, determining qualified employment, and navigating the paper-heavy application process. That is why we are excited to see provisions that would require the Education Department (ED) to create an online portal for borrowers to access information about the PSLF program; develop a process to inform denied borrowers of the reason for the denial and how to appeal; ensure employers can sign and submit all PSLF forms electronically; and establish and maintain a database of public service employers. Providing borrowers with information regarding denials, a better method for determining employer eligibility, and a more streamlined approach to the application process will undoubtedly reduce confusion and provide borrowers with more transparency about the PSLF program and their eligibility.

We stand ready to work with Congress on legislation that will strengthen the PSLF program and ensure that the promise Congress made to public servants nearly 15 years ago is kept.

See our full set of Higher Education Act policy recommendations [here](#).

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About AccessLex Institute:

AccessLex Institute is a nonprofit organization committed to helping talented, purpose-driven students find their path from aspiring lawyer to fulfilled professional. In partnership with its nearly 200 ABA-approved Member law schools, improving access and positively influencing legal education have been at the heart of the Company's mission since 1983. The AccessLex Center for Legal Education Excellence[®] advocates for policies that make legal education work better for students and society alike and conducts research on the most critical issues facing legal education today. The AccessLex Center for Education and Financial Capability[®] offers on-campus and online financial education programming and resources to help students confidently manage their finances on their way to achieving personal and professional success. AccessLex Institute is located in West Chester, PA, with a team of accredited financial education counselors based throughout the United States. Learn more at [AccessLex.org](https://www.accesslex.org).