**Hints and Tips - Public Service Loan Forgiveness Program &**

**Temporary Expanded PSLF Certification & Applications**

**Updated January 2022**

* Don’t know what type of federal loans you have?
  + Log on to StudentAid.gov, go to My Aid link, found under your name.
* Have Direct Loans only and have already submitted a Public Service Loan Forgiveness & Temporary Expanded PSLF Certification & Applications?
  + No action is needed. Federal Student Aid and will verify if prior payments are now eligible for under PSLF Temporary Waiver. Review process may take several months.
* Have a Direct Loan but have never submitted a Public Service Loan Forgiveness & Temporary Expanded PSLF Certification & Application?
  + You will need to submit a Public Service Loan Forgiveness & Temporary Expanded PSLF Certification & Application by October 31, 2022 to be considered for the temporary waiver program.
* Have at least one or more outstanding Federal Family Educational Loan (FFEL) Program and/or Perkins Loans?
  + You must consolidate the FFEL Program and Perkins Loans into a Direct Loan Consolidation loan by October 31, 2022.
  + This process may take 45 – 60 days.
  + Once the consolidation process is completed, you must submit the Public Service Loan Forgiveness & Temporary Expanded PSLF Certification & Application by October 31, 2022.