

GROUP #1

✓ **Direct Loan Only Borrower**

- Borrower should submit [PLSF form\(s\)](#) if not previously submitted.
- Borrower should re-submit previously rejected forms.
- Borrower should re-submit if they believe qualified payment count is not correct.

GROUP #2

✓ **Borrower with at least one FFELP, Federal Perkins, or older Federal loan programs**

- Apply for a [Direct Consolidation Loan](#) by 10/31/22. Processing is 30 – 60 days.
- Select FedLoan Servicing as servicer, not a requirement, but FedLoan Servicing is processing all PSLF applications at this time.
- Submit [PSLF form\(s\)](#) by 10/31/22.

Remember to verify your loan types at www.studentaid.gov

