How to Use the PSLF Waiver

Before going through this process be sure you understand the rules for PSLF and the temporary waiver. [https://freestudentloanadvice.org/loan-forgiveness/public-service-loan-forgiveness/](https://freestudentloanadvice.org/loan-forgiveness/public-service-loan-forgiveness/)

1. **Do you need to consolidate?**
   - If you have FFEL or Perkins loans or Direct Loans with different periods of repayment you need to consolidate at www.studentaid.gov. If you have all Direct Loans with the same periods of repayment there’s no need to consolidate.

2. **Submit proof of employment**
   - Use the PSLF Tool or PSLF form to submit proof of all periods of eligible employment. If you had to consolidate, wait to submit until after the consolidation is complete.

3. **Wait for the final PSLF count**
   - This review can take several months. If your review does not reflect pre-consolidation periods or all repayment periods at www.studentaid.gov it is not the final review and you should continue to wait for the final review.

4. **Appeal**
   - If after the final review you still feel the count is incorrect you can file for reconsideration under the new process to be released in the spring of 2022.

### Refund

If you are due a refund it will be sent by the US Treasury, generally within six or eight weeks.

### Timing

If you already have all Direct Loans with the same payment counts and have submitted proof of eligible employment you do not need to take any action to be considered under the waiver. If you do need to consolidate and/or submit proof of eligible employment you MUST take these steps before October, 2022 to be considered under the temporary waiver.