

October 20, 2022

*****CONSUMER ALERT*****

ATTORNEY GENERAL RAOUL URGES ELIGIBLE BORROWERS TO APPLY FOR PUBLIC SERVICE LOAN FORGIVENESS WAIVER BEFORE OCT. 31 DEADLINE

Chicago — Attorney General Kwame Raoul is reminding Illinois residents who have federal student loans that they could be eligible for the Public Service Loan Forgiveness (PSLF) limited waiver if they have worked in public service, such as for a government agency, the military or a non-profit organization. Raoul is encouraging those individuals to apply before the waiver expires on Oct. 31, 2022.

Thousands of federal student loan borrowers have used the waiver to get closer to total loan forgiveness. For a limited time, borrowers can receive credit for repayment periods that previously wouldn't have counted, such as when a payment was not made, was made late, was not paid in full, or the borrower was not on a qualifying repayment plan.

"Thousands of student loan borrowers dedicated themselves to public service with the assurance of loan forgiveness, and they should be able to access the relief they were promised," Raoul said. "I encourage any borrowers with federal student loans who have worked in public service to check their eligibility, and apply for this waiver before the deadline at the end of October."

Borrowers can find out whether they are eligible for the PSLF waiver by visiting the Federal Student Aid website. The PSLF waiver might work for borrowers who have federal direct loans, or can consolidate other types of federal student loans – like Federal Family Education loans or Perkins loans – into direct loans by Oct. 31. Borrowers must also have worked for a qualifying public service employer, which they can search on the website.

Attorney General Raoul is urging eligible borrowers to take the following steps by **Oct. 31**:

- **Log into your Federal Student Aid account.** Use your Federal Student Aid ID to access [StudentAid.gov](https://studentaid.gov) and complete the PSLF limited waiver requirements.
- Submit the Employment Certification Form (ECF). Use the [PSLF help tool](#) to verify current and past employment for which you want to receive credit. The tool will help you create the ECF form, which identifies the period of time you have spent in public service.
- **Submit the ECF to federal student loan servicer** MOHELA. You and your employer's human resources department must sign the ECF.
- **Confirm (or consolidate into) direct loans.** The waiver only applies to direct loans, so consolidate your existing federal loans by Oct. 31, which you can do free at StudentAid.gov. If you are unsure what types of loans you have, you can view your FSA aid summary at studentaid.gov.

After Oct. 31, borrowers must make direct loan payments under an income-driven repayment plan to continue to make progress toward PSLF forgiveness. Borrowers can learn more about [income-driven repayment plans here](#).

Raoul advises student borrowers to always contact [Federal Student Aid](#) or their loan servicer with questions about loan repayment. Attorney General Raoul cautions borrowers that a company offering to help them sign up for PSLF or any [student loan forgiveness program for an advanced fee](#) is a scam.

Borrowers who have questions or are in need of assistance can contact the Attorney General's Student Loan Helpline at 1-800-455-2456 or 1-800-964-3013 (TTY).