



# Upcoming Changes to Student Loan Repayment and Forgiveness Plans

**June 16, 2026**



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# Tonight's Agenda

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1. Public Service Loan Forgiveness (PSLF) Refresher
2. Upcoming Changes to Student Loan Administration
3. Updates from the Second Trump Administration
4. The NEA Student Debt Navigator
5. FAQs



PSLF

Refresher



# What is PSLF?

**Established in 2007, the promise of PSLF was simple:**

- Work *full-time* for a public service employer for at least **10 years**
  - All public-school districts, and public and non-profit higher education institutions are eligible
  - Your job title does not matter – teachers, ESPs, SISPs, and higher education faculty are eligible
- Make **120** on-time student loan payments
  - Months during the payment pause count for PSLF

# Does PSLF Actually Work?

- Until 2021, the program denied **over 90%** of applications
- Since 2021, **over 1.2 million** borrowers obtained PSLF - **\$90 billion in forgiveness, with an average of \$74,300 / borrower.**
  - **43%** of these individuals worked in education – **28% K-12 and 15% higher ed**
- While the future of PSLF may feel uncertain, Education Secretary Linda McMahon **affirmed the legality of PSLF** in her confirmation hearings and assured members of the United States Senate that she would oversee the continued implementation of the program.

# Who Is Eligible for PSLF?

- You must have a **Direct loan**, or consolidate your FFEL, Perkins, or Parent Plus loans into a Direct loan.
- You must be enrolled in an **Income-Driven Repayment (IDR)** Plan.
- You must be currently employed **full-time** (an average of 30 hours or more per week) by a public service employer, including all public-school districts and public and non-profit higher education institutions.
  - This includes all educators:
    - Teachers
    - Education Support Professionals
    - Specialized Instructional Support Personnel
    - Higher Education Faculty, including Adjunct/Contingent



# How To Apply for PSLF

- You will need to **submit a PSLF "Certification and Application"** for each of your qualifying employers.
  - *Example: You worked at one school district from 2015 - 2018, and another from 2018 to 2025, you need to submit two forms – one from each employer.*

## Two Ways for NEA Members to Apply for PSLF:

- 1) PSLF Help Tool - [StudentAid.Gov/PSLF](https://studentaid.gov/pslf)
- 2) NEA Student Debt Navigator – [NEAMB.com/Savi](https://neamb.com/Savi)
  - NEA members can receive free personalized support from student debt experts using the Navigator.

(Savi)





# Upcoming Changes



# What H.R. 1 Requires

- **Direct PLUS** loans eliminated
  - No longer available to new graduate and professional students
- **Borrowing limits** for graduate students
  - Different limits for "graduate" versus "professional" students
- **Parent PLUS** loan limits
  - New annual and aggregate limits
- **Pell Grant** ineligibility
  - Restrictions for students that receive scholarships from non-federal sources

# Subsequent Rulemaking

- ED tasked with implementing H.R. 1 changes
- RISE – Reimagining and Improving Student Education
  - Draft rule released: January
  - NEA submitted public comment on March 2, 2026
- Final version published on May 1, 2026
  - Largely unchanged

# What Happens on July 1

- New graduate students will not be able to take out **GRAD Plus** loans
- **Loan caps** set in
  - "**Professional**" students = \$50,000/year; \$200,000 aggregate limit
    - Pharmacy, Dentistry, Veterinary Medicine, Chiropractic, Law, Medicine, Optometry, Osteopathic Medicine, Podiatry, & Theology
  - "**Graduate**" students = \$20,500/year; \$100,000 aggregate limit
    - Basically everyone else

# What Happens on July 1 (cont'd)

- **Parent PLUS Loans** limited to:
  - \$20,000 per dependent student per year
  - \$65,000 per dependent student in aggregate
- Ineligible for **Pell Grants**, even if all traditional eligibility criteria are met:
  - Students who receive grants or scholarships (institutional, state, or private) that cover their entire cost of attendance
  - Student Aid Index (SAI) equal to or greater than \$14,790
    - SAI is the number calculated by ED using your FAFSA data to determine your eligibility for financial aid

# What This Means for You

- Graduate PLUS Loans
  - If you are continuously enrolled in the same credential level program at the same institution as you will be as of June 30, 2026, **AND** you are receiving a Federal Direct Loan (unsubsidized or Grad PLUS) for that same program before July 1, 2026, you may qualify for a legacy provision to continue borrowing from the **Direct PLUS Program**.
- Parent PLUS Loans (PPL)
  - If you had/have a PPL disbursed for a dependent student's program of study before July 1, 2026, **OR** your dependent student has a Direct Loan (subsidized or unsubsidized) disbursed before July 1, 2026, the new PPL limits **do not apply** while the student is completing their current degree program for up to 3 years.
  - Parents can still qualify for PPLs if you borrowed a PPL and a disbursement is made before July 1, 2026, **OR** your dependent student borrows a Direct Loan (subsidized or unsubsidized) and a disbursement is made before July 1, 2026, the new PPL limits **may not apply**.
- Visit [nea.org/studentdebt](https://nea.org/studentdebt) for updates and summaries of major changes

# New Repayment Plans

| Current Borrowers   | New Borrowers<br>(Loans Disbursed after July 1)  |
|---|--|
| <ul style="list-style-type: none"> <li>• Standard Repayment</li> <li>• Extended Repayment</li> <li>• Graduate Repayment</li> </ul> <p><b>Income-Driven Repayment Plans (IDR)</b></p> <ul style="list-style-type: none"> <li>• Income-Based Repayment (IBR)</li> <li>• Pay As You Earn (PAYE)</li> <li>• Income-Contingent Repayment (ICR)</li> <li>• Repayment Assistance Plan (RAP) *NEW*</li> </ul> | <ul style="list-style-type: none"> <li>• Standard Tiered Repayment<br/>*NEW* (not eligible for PSLF credit)</li> </ul> <p><b>Income Driven Repayment Plan (IDR)</b></p> <ul style="list-style-type: none"> <li>• Repayment Assistance Plan (RAP) *NEW* (PSLF credit eligible)</li> </ul> |

# New Repayment Plans

- **SAVE Plan Borrowers**

- On March 10, 2026, a federal court entered judgment in a lawsuit challenging the SAVE Plan, vacating most of the 2023 federal rules that created the SAVE Plan.
- The Department announced that loan servicers will begin sending notices to borrowers enrolled in SAVE on or around July 1, 2026. Borrowers will likely have 90 days to enter into a different repayment plan, or they will be automatically enrolled in the standard repayment plan or the new tiered standard repayment plan, which do not count towards PSLF.
- SAVE Plan enrollees will have the same repayment options as other current borrowers, though they can only enroll in the PAYE and ICR plans until July 1, 2027.

- Note – Under H.R. 1, PAYE and ICR will sunset on **July 1, 2028**, so those enrolled in those plans will need to switch again before then.

# New Repayment Plans

**Our friends at Savi can help you determine what the best repayment plan is for you, especially if you are seeking PSLF.**

## Monthly payments under each repayment plan

What a borrower with \$60,000 in student debt, a 6.8 percent interest rate and a household of two would pay each month.

| ADJUSTED GROSS INCOME | STANDARD 10-YEAR | RAP   | IBR (15%) | IBR (10%) | PAYE  | ICR   |
|-----------------------|------------------|-------|-----------|-----------|-------|-------|
| \$30,001              | \$690            | \$25  | \$0       | \$0       | \$0   | \$148 |
| \$50,001              | \$690            | \$158 | \$228     | \$152     | \$152 | \$481 |
| \$70,001              | \$690            | \$358 | \$478     | \$319     | \$319 | \$611 |
| \$90,001              | \$690            | \$625 | \$690     | \$486     | \$486 | \$611 |
| \$110,001             | \$690            | \$867 | \$690     | \$652     | \$652 | \$611 |

Note: Incomes shown end in \$1 because the new RAP plan uses hard income cutoffs, so earning a dollar more can push a borrower into a higher bracket. The Pay as You Earn (PAYE) and the Income-Contingent Repayment (I.C.R.) plans will no longer be available after July 2028. Source: Summer Keith Collins/The New York Times

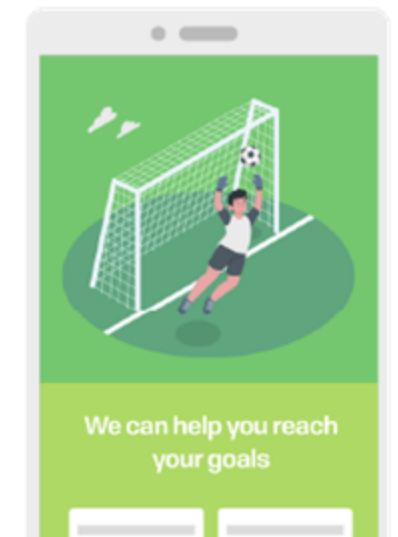
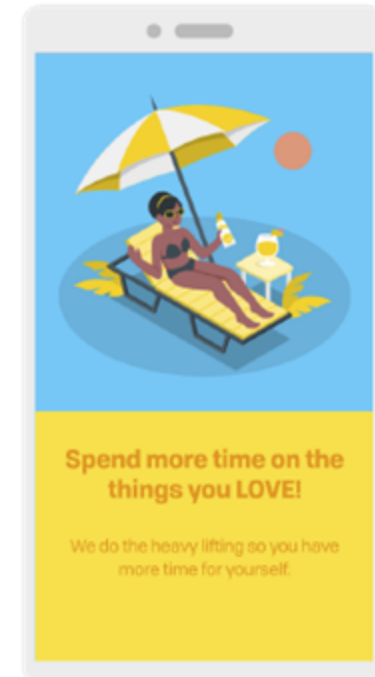
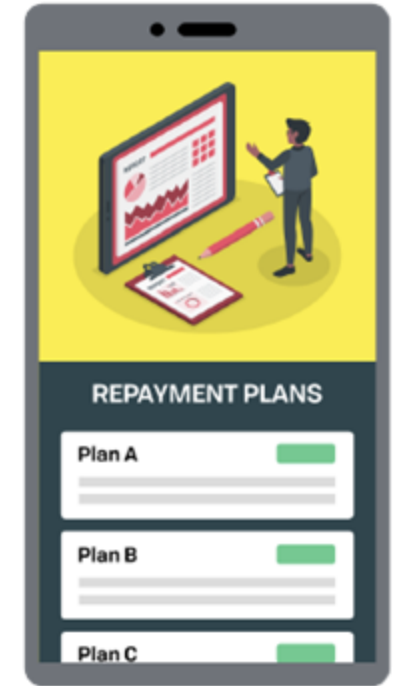
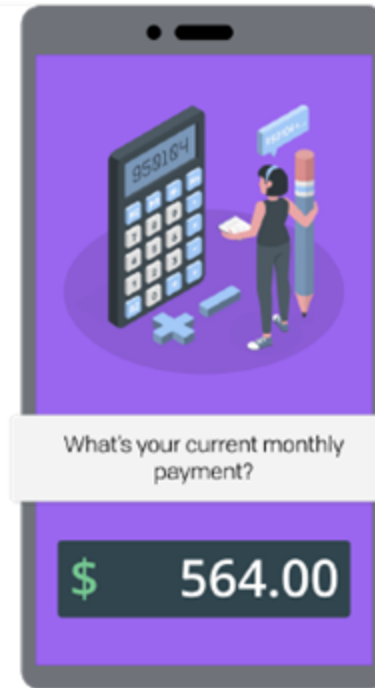
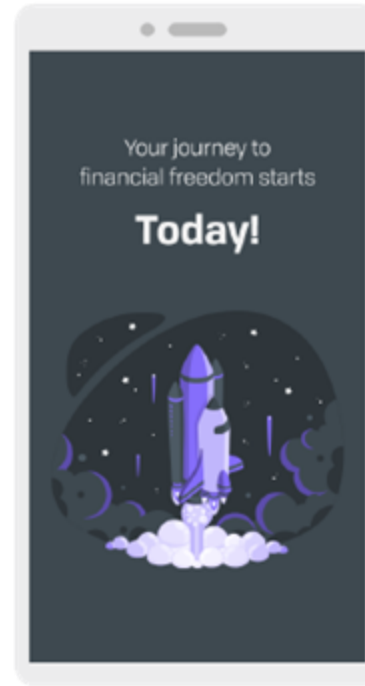
# What the NEA is doing

- NEA is a plaintiff in a lawsuit filed in May challenging ED's rule setting differing loan caps on "professional" students and "graduate" students.
  - To build our case, NEA relied on members' stories about how the new loan caps will adversely impact their education and career plans. A hearing on our motion seeking to enjoin the new rule will be held on June 23.
- NEA is a plaintiff in another lawsuit challenging the recent rule under which ED could disqualify employers and their employees from participating in the PSLF program if ED believes they are engaged in activities with a "substantial illegal purpose."
  - We are concerned ED will construe "substantial illegal purpose" in a way to attack advocacy organizations that take positions against the Administration. The case was argued on June 3. We are awaiting a decision of the court.





NEA Member Benefits  
Student Loan Navigator



# How to Use Savi: Three Simple Steps

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## Start An Application

Add your info to your application so Savi can crunch the numbers



## See Your Options

Explore personalized repayment and forgiveness options



## Submit & Save

Savi will submit your applications to get you those savings

# Getting Started - Sign in to NEA Member Benefits

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**Log in to [NEAMB.com/getnav](https://neamb.com/getnav)**

Money >

## NEA Student Debt Navigator

Access this student debt relief tool for teachers to find legitimate options to better manage your student loan debt.

[Get Started](#)



**SAM SAVI**  
Last Login: 4/11/25 9:28AM

- DASHBOARD
- Active Applications** >
- Employer Contribution
- USER PROFILE
- My Profile
- Uploaded Documents
- Connected Services
- Manage MFA
- Invite Friends & Family

Savi Plan




## Active Applications

### Employer Certified Forgiveness

**START NEW ECF FORM**

See your eligible employers, and provide HR contact information so they can verify your employment after you sign.

[GET STARTED](#)



### General Information: 2025

**ATTACH NECESSARY DOCUMENTATION**

Please attach your supporting documentation when you sign your IDR (Income Driven Repayment) application.

[FINISH APPLICATION](#)

[Show detailed view >](#)

# Your Savi Account - Family

APPLICATION PROGRESS... 17%

Estimated Payment --/mo

- 1 ESTIMATE ^
- FAMILY →**
- INCOME
- EMPLOYMENT
- EDUCATION
- LOANS
- MISCELLANEOUS
- 2 SELECT v
- 3 ENROLL v

## Family [Learn more](#)

What state do you live in? ?

Choose One v

What is your most recent tax filing status? ?

Choose One v

What is your current marital status?

Choose One v

How many dependents do you have? ?

What is your date of birth? ?

mm/dd/yyyy

Next

# Your Savi Account - Income

APPLICATION PROGRESS... 33%

Estimated Payment --/mo

- 1 ESTIMATE ^
- ✓ FAMILY
- INCOME →**
- EMPLOYMENT
- EDUCATION
- LOANS
- MISCELLANEOUS
- 2 SELECT v
- 3 ENROLL v

## Income [Learn more](#)

How much do you currently pay per month for your federal loans? ?

Has your income significantly decreased this year? ?

Next

# Your Savi Account - Employment

APPLICATION PROGRESS... 50%

Estimated Payment **\$18/mo**  
\$482 less than current plan

- 1 ESTIMATE ^
- ✓ FAMILY
- ✓ INCOME
- EMPLOYMENT** →
- EDUCATION
- LOANS
- MISCELLANEOUS
- 2 SELECT v
- 3 ENROLL v

## Employment

If you have worked for a qualifying employer, you may be eligible for forgiveness programs. Please provide your employment history so we can check for eligibility.

### Immediate Forgiveness

If you have been repaying your loans the employer may be eligible for immediate forgiveness through the Public Service Loan Forgiveness (PSLF) program. Please confirm eligibility.

- ✓ **Uchealth Community Services** 06/2019 - Current
- ✓ **Public Citizen Foundation Inc** 04/2016 - 05/2016
- ✓ **Bread For The World Institute Inc** 04/2012 - 04/2016

[Add Employer](#)

### Employer

What state do you work in?  
Maine

Who is your current employer?  
Portland Public Schools  
This icon indicates the employer has been verified by Savi

What school do you work at?  
Reiche Elementary School

What type of school is this?  
Elementary

Do you work more than 30 hours per week for this employer?  
Choose One

Is this a Title 1 school?  
Choose One

When did you start working there?  
mm/yyyy

Did you previously work for any non-profit or government agencies?  
Choose One

[Save](#)

# Your Savi Account - Link Fed & Private Loans

APPLICATION PROGRESS... 66%

Estimated Payment **\$18/mo**  
\$482 less than current plan

**Forgiveness Eligible** ?

- 1 ESTIMATE ^
- ✓ FAMILY
- ✓ INCOME
- ✓ EMPLOYMENT
- ✓ EDUCATION
- LOANS** →
- MISCELLANEOUS
- 2 SELECT v
- 3 ENROLL v

### LOAN SYNC

Click Sync Loans to start adding your loans to your Savi profile.

[Learn more](#)

**Sync Loans** Next

### LOAN SYNC

Click Sync Loans to start adding your loans to your Savi profile.

Click to securely sync your loans. **Sync Loans**

Other import options

**Add Loans Manually** **Upload Student Loan Data**

Enter your phone number Required

XXX - XXX - XXXX

Date of Birth Required

Month Day Year

By clicking "Continue" you agree to the [Spinwheel End User Agreement](#). Further, you are providing "written instructions" to Spinwheel Solutions, Inc. authorizing it to obtain your credit profile from any consumer reporting agency.

**Continue**

Your information has been confirmed!

Name: Sam Savi  
Phone: (123) 456-7890  
Date of Birth: 01-01-2000  
SSN: \*\*\* \*\* 1234  
Address:  
123 Main Street,  
Anytown, US 12345

**Continue**

Continue

# Your Savi Account - Plan Options

APPLICATION PROGRESS... 99%

Estimated Payment **\$18/mo**  
\$482 less than current plan

🔍 Forgiveness Eligible ⓘ

- 1 ESTIMATE ▼
- 2 SELECT ▲
- SELECT →
- 3 ENROLL ▼

## PLAN OPTIONS Learn more

Savi has found 4 eligible plans.

★★ FORGIVENESS ELIGIBLE PLAN ⓘ

**PAYE** ⓘ  
Pay As You Earn income-based repayment plan CONTINUE

|  |  |                                |  |
|--|--|--------------------------------|--|
| <b>\$189</b><br>★ Monthly Payment<br>\$144 less/mo | <b>\$21,825</b><br>★ Total Payment<br>\$2,016 less | <b>9yrs</b><br>Until Repayment | <b>\$5,601</b><br>Loan Forgiveness<br>Forgiveness eligible |
|--|--|--------------------------------|--|

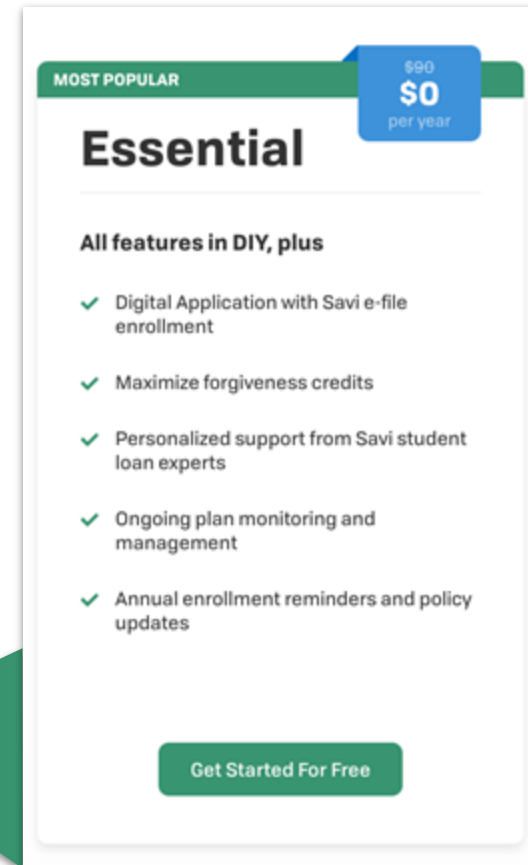
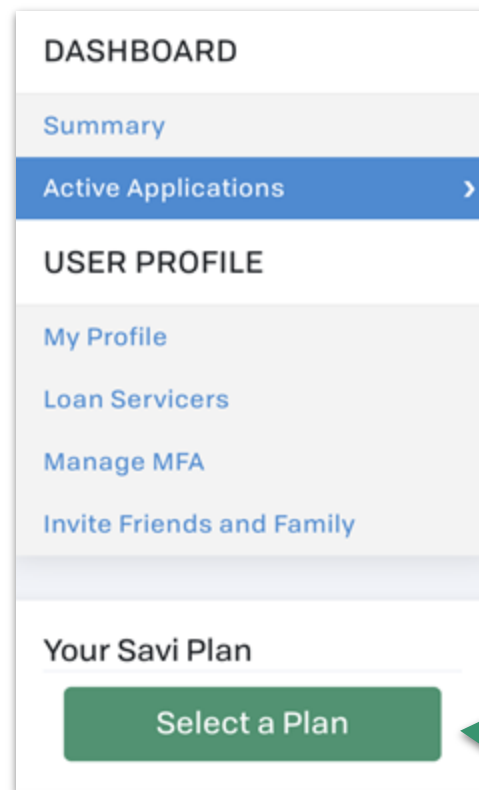
Show Plan Details ▼

Show more plans (4)

Make the most of Savi - [Enroll in Essential!](#)

## ***The first year of Essential is Free thanks to NEAMB!***

- Savi will create your applications digitally, and help submit them to your servicer to make the process simple and efficient
- Savi will monitor your loans and keep you on track for forgiveness
- Best of all, you can receive personalized support from student loan experts



# Your Savi Account - Essential Membership

## START A NEW FORM

These are all unsubmitted employment periods we have on file for your account. Please select a period to begin the process for a new ECF.

Jun 2019 - Present Uchealth Community Services  Verified

Start ECF

Apr 2016 - May 2019 Public Citizen Foundation Inc

Start ECF

Apr 2012 - Apr 2016 Bread For The World Institute Inc

Start ECF

## EMPLOYMENT INFORMATION

Provided by Uchealth Community Services  Verified

HR Contact's Name

N/A

HR Contact's Email Address\*

hrservicecenter@uchealth.org

HR Contact's Phone Number

(###) ### ####

HR Contact's Title



IDR

## INCOME-DRIVEN REPAYMENT (IDR) PLAN REQUEST

For the Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR) plans under the William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Programs

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0102  
Form Approved  
Expiration Date:  
8/31/2021

### SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN

Name

Sam Savi

Address

1600 Pennsylvania Ave

City

Washington State DC Zip Code 20005

Telephone - Primary

(123) 456 7890

Telephone - Alternate

Email (Optional)

### SECTION 2: REPAYMENT PLAN OR RECERTIFICATION REQUEST

It's faster and easier to complete this form online at [StudentAid.gov](https://studentloans.gov). You can learn more at [StudentAid.gov/IDR](https://StudentAid.gov/IDR) and by reading Sections 9 and 10. It's simple to get repayment estimates at [StudentAid.gov/repayment-estimator](https://StudentAid.gov/repayment-estimator). If you need help with this form, contact your loan holder or servicer for free assistance. You can find out who your loan holder or servicer is at [StudentAid.gov/login](https://StudentAid.gov/login). You may have to pay income tax on any loan amount forgiven under an income-driven plan.

#### 1. Select the reason you are submitting this form

(Check only one):

- I want to [enter an income-driven plan](#) - Continue to Item 2.
- I am submitting documentation for the [annual recertification](#) of my income-driven payment - Skip to Item 3.
- I am submitting documentation early to have my income-driven [payment recalculated immediately](#) - Skip to Item 3.
- I want to [change to a different income-driven plan](#) - Continue to Item 2.


#### 3. Do you have multiple loan holders or servicers?




- Yes - Submit a request to each holder or servicer. Continue to Item 4.
- No - Continue to Item 4.

#### 4. Are you currently in deferment or forbearance?

- No.
- Yes, but I want to start making payments under my plan immediately.
- Yes, and I do not want to start making payments

*Click "Contact Support" in the bottom left corner of any page on the Savi website to reach us.*



|   |   |   |
|---|---|---|
|  <p><b>Consult Help Center</b></p> |  <p><b>Contact Support</b></p> |  <p><b>Live Chat</b></p>                 |
| <p>Our support team has a variety of articles that may help you answer your question.</p>                           | <p>Upgrade to Essential to get access to premium support, automated enrollment and more.</p>                      | <p>Upgrade to Essential and find answers faster with help from live agents, plus other perks like automated enrollment.</p> |
| <p>ESSENTIAL Feature</p>  | <p>ESSENTIAL Feature</p>  |   |
| <p>Help Center</p>  | <p>Upgrade to ESSENTIAL</p>   | <p>Upgrade to ESSENTIAL</p>   |

What's Next?



1. Create your Savi account
2. Enroll in Savi's Essential Plan
3. Complete your forgiveness and/or repayment application(s)

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Get started at [NEAMB.com/getnav](https://NEAMB.com/getnav)



# FAQs



# At what point should I apply for PSLF? Can I retroactively apply as an educator who has been working for years?

Some public service workers like to apply each year to certify their employment and check on the progress of their payment count towards PSLF. Others apply when they have reached the 10-year mark and believe they have made 120 payments.

Our recommendation is to submit the application **yearly**, as this will help confirm you are on the right track by ensuring you are making qualifying payments and working for a qualifying employer. It will also allow Federal Student Aid (FSA) to alert you if any changes are necessary.



# I'm an ESP. Am I eligible for PSLF?

**Yes!**

PSLF eligibility is based on your employer. All public-school districts are eligible employers under PSLF, thus making ESPs qualify.



# Do Parent Plus Loans qualify for PSLF?

## Sort of

- Parent PLUS borrowers who were not enrolled in an income-driven repayment plan had a limited window to act.
- If not done previously, to preserve access to IDR and PSLF eligibility, Parent Plus borrowers needed to consolidate their loans into a Direct Consolidation Loan and enroll in the Income-Contingent Repayment (ICR) plan.
- Because this process can take up to three months and must be fully completed by July 1, 2026 before H.R. 1's changes come into effect, many strongly advised individuals in this situation to consolidate no later than April 1, 2026.
- Parent borrowers who are already enrolled in an income-driven repayment plan and decide to take out a **new** PLUS loan on or after July 1, 2026, should be aware that all of their loans, both new and existing, will be placed into the Tiered Standard Repayment Plan.

# What is Teacher Loan Forgiveness (TLF)? Can I qualify for that?

- TLF forgives between **\$5,000 and \$17,500** of student debt for educators who teach in Title I schools, special education, or high-needs subject areas for five consecutive years.
- The five years of teaching that count towards TLF **cannot be double counted** for PSLF
- You should consider TLF if your **entire loan amount** would be forgiven. Otherwise, PSLF is the best option.

# Will switching repayment plans affect PSLF or forgiveness progress?

**No**

If you are currently enrolled in a PSLF eligible repayment plan that allows you to accrue PSLF credit, none of that progress will be retracted. So long as you continue making payments under a PSLF eligible IDR plan, you should continue your PSLF progress.

Note – Time spent in the SAVE forbearance does not earn PSLF credit.

# **Will monthly payments increase under the new repayment plans?**

**More than likely yes, if you were enrolled in SAVE.**

SAVE was the most affordable repayment plan in history due to interest subsidies and higher protected income amounts. The remaining repayment plans are less generous, thus leading to higher payment amounts.

Our friends at Savi can help you figure out what payment plan works best for your financial situation and ensure your payments continue to count towards PSLF attainment.



# Should borrowers consolidate loans now?

## Not Advised

If you have not applied for consolidation, there is a risk of processing delays taking longer than July 1st that would be classified as a "new" loan under new rules, potentially threatening credit for IDR forgiveness (but not PSLF).

# How are Parent PLUS borrowers impacted by the changes?

## It varies!

If you had/have a PPL disbursed for a dependent student's program of study before July 1, 2026, **OR** your dependent student has a Direct Loan (subsidized or unsubsidized) disbursed before July 1, 2026, the new PPL limits **do not apply** while the student is completing their current degree program for up to 3 years.

Parents can still qualify for PPLs if you borrowed a PPL and a disbursement is made before July 1, 2026, **OR** your dependent student borrows a Direct Loan (subsidized or unsubsidized) and a disbursement is made before July 1, 2026, the new PPL limits **may not apply**.



# How long will processing and recertification delays take?

## Unclear

While we have confirmation that student loan application processing and recertification are ongoing during the second Trump administration, many members have reported delays. We cannot be certain how long any given delay will be, but we encourage you to file a complaint with the Federal Student Aid Ombudsman who can run a review of your situation and student loan account -

<https://studentaid.gov/feedback-center/>



# Does PSLF Buyback still exist?

## Yes!

PSLF buyback is only available to you if you already have 120 months of qualifying employment and buying back months in forbearance or deferment would result in forgiveness under PSLF.

You can buyback certain months in your payment history to make them qualifying payments for PSLF.

Specifically, you can buy back months that don't count as qualifying payments because you were in an ineligible [deferment or forbearance status](#).

To buyback months, you can submit a request through PSLF Reconsideration - <https://studentaid.gov/manage-loans/pslf-reconsideration>

- Select “PSLF Buyback” for your reconsideration type and confirm, “Yes, I have 120 months of qualifying employment.”
- If you are eligible to buy back months, FSA will send you a buyback agreement offer with the amount to pay and instructions to pay the full amount within 90 days. You then have the option whether to pay that amount or not.





# Audience Questions



**Not an NEA  
Member?**

**Join us!**

