Unanswered Questions from June 2026 Student Debt Webinar

PSLF & Buyback

When will PSLF count begin again since they paused it?

The Department of Education's Office of Federal Student Aid (FSA) has resumed updating borrowers' accounts to reflect the number of qualifying payments they have received credit for as they work towards Public Service Loan Forgiveness. You can check your progress by logging into your account on StudentAid.gov and check your dashboard under "My Aid" or "My Activity."

Does PSLF give you credit for back payments?

The PSLF Buyback program allows you to purchase credit for past deferment or forbearance months by making a lump-sum payment. To qualify, you must already have 120 months of certified qualifying public service employment, and the bought-back months must bring you to the 120 payment threshold required for forgiveness.

I submitted a form to buyback months for PSLF, as my count hasn't changed since last March. If I include forbearance, I have 122 qualifying months. I haven't heard back for 3 months. Am I able to buyback months on SAVE forbearance?

Yes, you can buy back PSLF credit for months spent in SAVE forbearance. Unfortunately, it's our understanding that the average processing time for buyback applications is 6 to 12 months.

Hello, I am enrolled in PSLF, and I have a series of loans that I have been repaying for the last several years. Since some of my loans were disbursed at an earlier time (undergraduate loans), I have already made around 65 repayments, but I have made less repayments on my graduate school loans (around 12 repayments). Once I reach 120 repayments for my older loans, can I apply for forgiveness for this batch of loans, or do I need to wait until I have made 120 payments on ALL of my loans? Thanks!

&

Out of my 9 loans, I have 6 loans that will be eligible for forgiveness before the last 3 are. Can I fill out the PSLF forgiveness application for those 6 loans even though the last three loans still have another year of payments to go?

Yes, you can apply for forgiveness for your older batch of loans even as you continue to make qualifying payments on your graduate loans. Essentially, your undergraduate loans are on a separate track towards loan forgiveness from your graduate loans, and each has their own total qualifying payment count. You do not need to wait until you have made 120 qualifying payments on both sets of loans to apply for forgiveness. We recommend that you periodically submit an updated Employment Certification Form so that you can track your progress for all of your loans.

Was paying my student loan for 13 years (no missed payments), when I applied for PSLF in 2023 - was told I needed to consolidate first, so I did. Have switched 2 servicers since, with no word to date on forgiveness (have continued monthly payments for the last 3 years for a total of 16 years now of payments). QUESTION: Should I just apply for a whole new PSLF? Or something else…?

You do not need to reapply. We recommend that you first check your progress by logging into your account on StudentAid.gov and, on your dashboard, select "My Aid" or "My Activity." Second, if you have not submitted an updated Employment Certification Form since you first applied in 2023, we recommend that you do that in order to ensure you receive credit for all qualifying payments you have made. If you need further assistance, we recommend that you reach out to Savi.

I have over 10 years of service, but not 120 payments. I applied last year for the buyback program and then again six months ago. I still have not heard back and can't seem to reach anyone from fed student loans. Are you seeing that the buyback program is happening or has it stalled? Recommendations for what do are much appreciated.

Unfortunately, it's our understanding that the average processing time for buyback applications is now 6-12 months, with some people reporting even longer wait times. Please understand that you remain obligated to make monthly payments until your application is processed.

What do I do if some of my payments are being counted as not eligible, but I think they should be eligible? (I have been working for the same public school continuously, and I have been submitting employer info every year.)

If there is a mismatch between the number of payments you have made and the number of PSLF-qualifying payments, you can request reconsideration of your application, which includes the opportunity to submit documentation supporting your position that you should receive additional credit. You can read more about the reconsideration process here. We also recommend reaching out to Savi, and they may be able to figure out why you are not receiving credit for certain payments.

How do these changes affect a borrower who is already on a PSLF plan?

If you are currently enrolled in the Income-Based Repayment (IBR), Income-Contingent Repayment (ICR), or Pay as you Earn (PAYE) plans, you do not need to make any changes at this time. On July 1, 2026, the new Repayment Assistance Plan (RAP) is available. You may want to compare your repayment options on FSA's website here to ensure you are enrolled in the most affordable plan.

It was recommended to me to have my husband and I file Married but Separate instead of what we were doing; Married and filing jointly while going through the PSLF due to how much more he makes than me. It did bring my payment down? How long should we do this...until I receive PSLF?

We cannot provide advice about the overall impact on your finances of using the Married Filing Separately option. But if, as you say, it reduces your payment, then to continue benefitting from that, you will need to continue to file separately until you have made 120 qualifying payments. We recommend that you consult with Savi to determine your best option.

How does Borrower's Defense impact the PSLF? I went to Argosy University. I qualified and checked all of the boxes as asked by the US Dept. of Education.

When you apply for Borrower Defense, you are generally placed in an administrative forbearance while your application is reviewed. Accordingly, months spent in the forbearance would NOT count towards PSLF. If you want to continue making PSLF progress while waiting for a response on your Borrower Defense claim, you must request to have your loans taken out of forbearance. If PSLF is granted while your Borrower Defense application is pending, the remaining balance of your loan(s) would be forgiven. If your Borrower's Defense claim is approved after you receive PSLF, the Department of Education will reverse your PSLF discharge and apply the Borrower Defense discharge, which can result in a refund of the eligible payments you made.

If there is a delay in my recertification process will I be penalized?

No, borrowers are not penalized for administrative delays.

I actually have the additional months needed for PSLF that just need recertified. I completed the recertification and had it electronically sent to my district to recertify. How long does that usually take to process?

It's our understanding that the average processing time is 2-3 months, but it may take longer. Because you believe you have now made 120 qualifying payments, you can ask FSA to place your loans into forbearance while they are processing your most recent Employment Certification Form.

I have some questions about my particular situation (sent in paperwork for PSLF stuff at the end of the covid years and never heard from MOHELA/couldn't get through to them plus navigating what payments would have been eligible for PSLF upon application. Is there an actual person I can talk with about it? I've not done anything this whole time because I didn't know who to contact or what to do.

Your best bet may be to submit an updated Employment Certification Form in order to ensure you receive credit for all of your qualifying payments. If you need individualized assistance, we encourage you to reach out to Savi. You can call Federal Student Aid (FSA) for PSLF support by contacting the Loan Discharge and Forgiveness Customer Support line at 1-888-303-7818.

I had one of my loans forgiven under PSLF, but I have several loans still outstanding. Should I call and see if the other loans are being forgiven?

You must make 120 qualifying payments on each loan for them to be eligible for forgiveness under PSLF. We recommend that you submit an updated Employment Certification Form to ensure you receive credit for all qualifying payments made on your remaining loans.

Can a former supervisor who retired sign off on an employment certification form?

No. Your Employment Certification Form must be signed by an official who has access to your employment records and is authorized by your employer to certify your employment.

I've already received the PSLF and need to repay the remaining amount and not sure what to do?

If you have obtained PSLF, your obligation to repay the loan is over. If you have additional federal loans, you can obtain forgiveness once you make 120 qualifying payments. If you have additional private loans, unfortunately they would not be eligible for forgiveness through PSLF.

How long is it generally taking for forgiveness after submitting the application with the 120 payments?

It’s our understanding that the average processing time is 2-3 months, but it may take longer.

I consolidated my loans years ago, so they're now listed as “consolidated” not “direct” on studentaid.gov. Will they still qualify for PSLF?

If you consolidated your loans into a Direct Consolidation loan, they still qualify. If you consolidated them into a private loan, they would not.

I have subsidized and unsubsidized grad school loans starting in 1999. At one point they were consolidated but when I applied for the PSLF by Oct 31, 2025 under Biden’s program. What do I do now?

Unfortunately, without additional details, we are unable to advise on your situation. We recommend reaching out to Savi for individualized assistance.

What if I am a Literacy Coach, not working with kids more than 50% of the time, but the employer still qualifies?

To be eligible, you must work for a qualifying employer, such as a public school, and work full-time, defined as an average of 30 hours a week or more. It does not matter what title you hold or how much of your day is spent working with students.

I submitted my buyback in December, but I have not heard from the department of ed because of the back log. What is the best course of action with changing my IDR while I wait for the Department of Education to process. Also, should I stay in a forbearance while I wait for them to process the buyback?

It's our understanding that the average processing time for buyback applications is 6-12 months. If you are enrolled in the SAVE plan, you will receive notice from your loan servicer giving you 90 days to enroll in a new plan. If you receive that notice, you should select a new plan before the 90-day deadline or ask your servicer to place your loan into forbearance while your buyback application is being processed.

I was paused at payment 101. Would buyback be an option?

The answer to this question depends on whether you have enough qualifying months of forbearance to put you over the 120 payment threshold (i.e. at least 19 months to buy back). If so, you can apply for buyback. If you are still making payments, however, you may want to submit an updated Employment Certification Form to receive credit for payments you've made since you last submitted an ECF.

If I am waiting for my buy back to come back to me, do I still need to continue to pick a repayment plan on July 1st?

If you have already submitted your buyback application, you can request a processing forbearance so that you don't continue making payments. This can be done by contacting your servicer directly or through your account dashboard through FSA.

Can I apply for buyback plan 3 months in advance since the application processing takes months to process?

&

About how many months are buyback applications processed? Should I apply 6 months in advance?

No. You must wait until the buyback months would put you over 120-payment threshold before applying.

<u>Parent PLUS Loans</u>

Do Parent PLUS Loans qualify for PSLF?

Unfortunately, as a result of changes that Congress made to student loan plans as part of its July 2025 “One Big Beautiful Bill Act,” also known as H.R.1, which took effect July 1, 2026, Parent PLUS loans are no longer eligible for loan forgiveness through the PSLF program. Previously, borrowers could consolidate Parent PLUS loans into a Direct Consolidation loan and make payments under the Income-Contingent Repayment Plan. That process is no longer available. Borrowers holding Parent PLUS loans that originated before July 1, 2026, have access to the standard repayment plan, the graduated repayment plan, the extended repayment plan for those with balances over $30,000, and the Income-Contingent Repayment Plan. For loans originated on or after July 1, 2206, borrowers are limited to the new Tiered Standard Repayment Plan; they have no access to income-driven repayment plans, which is a requirement for seeking forgiveness through the PSLF program.

I have a Parent PLUS loan for my daughter and I also had Direct Loans for myself (we were attending college at the same time). She has since decided not to continue attending college. I just graduated in March. I will be in repayment soon. I have a few questions: (1) How do I split the loan amounts? I am not repaying the parent loans that paid my daughter's tuition. (2) What do you recommend I do as far as choosing a repayment plan?

Your Parent PLUS Loans and your own federal student loans are considered legally separate debts, even though they both appear in your Federal Student Aid account. In other words, you do not need to split these loans; they should appear in your FSA account as separate loans.
You remain obligated to repay both loans. The fact that your daughter is no longer attending school does not transfer responsibility for the Parent PLUS Loans to her or otherwise end your obligation. Parent PLUS Loans are always the parents’ legal obligation, even if your daughter has agreed to pay those loans.

Because you graduated in March, we assume your grace period will end soon, at which point you will enter repayment. To pursue forgiveness under PSLF for your own Direct loans, you will need to enroll in a PSLF-eligible income-driven repayment plan. You can read about available plans, and estimate your payments under each plan, at FSA’s website here.

Unfortunately, as discussed above, your Parent PLUS loans are not eligible for forgiveness under the PSLF program.

I am repaying a Parent PLUS Loan. However, I am still teaching. I have tried using the repayment tool on the website and spoken to several agents who say I am not eligible. Please advise on next steps.

As discussed above, if you are repaying a Parent PLUS Loan, you are not eligible for loan forgiveness under the PSLF program.

I consolidated my Parent PLUS Loans before July 1. If I take out another Parent PLUS Loan for this upcoming school year, will all of my loans move to standard repayment and will I lose PSLF eligibility on my older consolidated loans?

If you consolidated your existing Parent PLUS loan, and a Direct Consolidation Loan was issued before July 1, that loan should remain eligible for PSLF eligibility, but only if you enroll that loan in an income-driven repayment plan before July 1, 2028.

Unfortunately, if you take out a new loan or consolidate a loan after July 1, 2026, your repayment options for your new AND existing loans are limited to the new RAP income-driven repayment plan or the Tiered Standard Plan (which is not an IDR plan). But Parent PLUS loans, and Direct Consolidation loans that include Parent PLUS loans, are not eligible for RAP, leaving you with only the Tiered plan. Because the PSLF program requires that you repay your loans through an IDR plan, and you would no longer have access to an IDR plan, neither the new loan nor the Direct Consolidation loan would be eligible for forgiveness through PSLF.

I was able to consolidate my parent loans as well as my own. This just happened this week. Did I also need to select an income-driven repayment plan before July 1?

&

Do I have to be in ICR before July 1 for a Parent PLUS Loan that was consolidated before July 1, or can that happen afterward?

If your Direct Consolidation loan was disbursed before July 1, 2026, you retain access to several existing income-driven repayment plans, including Income-Based Repayment (IBR), Income-Contingent Repayment (ICR), and Pay as you Earn (PAYE), as well as the new Repayment Assistance Plan (RAP). Regardless of what plan you choose now, on July 1, 2028, the ICR and PAYE plans will be phased out, leaving only the RAP and a revised version of the IBR plan.

At this point, are we out of options to consolidate Parent PLUS Loans into our PSLF loans?

Unfortunately, yes. Until and unless Congress acts to undo these damaging provisions enacted as part of H.R.1, Parent PLUS loans are not eligible for forgiveness through the PSLF Program.

I need to apply for another Parent PLUS Loan for my son's senior year. Is it recommended that I apply with the changes after July 1? Should I look elsewhere to help fund tuition?

It is difficult to answer this question without more information about the existing loans you hold. As discussed above, if you have an existing Direct Consolidation loan that includes a Parent PLUS loan, then taking out a new loan could mean you lose access to PSLF for your existing loan. But if your existing loans are Direct loans that do not include a Parent PLUS loan, that loan would remain eligible for PSLF even if you take out a new Parent PLUS loan, which would not be eligible. As with the other individualized questions in this FAQ, we recommend that you reach out to Savi for assistance.

<u>Income-Driven Repayment Plans</u>

My first loan payment is due 8/9. I was in the SAVE plan, so I need to change plans. I assume I should wait until after 7/1 as I was told that there will be various plans available after that date. Also, my wife has stopped working, so my taxes currently show her income as filing jointly, but she stopped working on 4/30.

We assume that you have previous loans and are not planning to take out new loans. If that is accurate, then you may enroll in several existing income-driven repayment plans until July 1, 2027, including Income-Based Repayment (IBR), Income-Contingent Repayment (ICR), and Pay as you Earn (PAYE). You also have access to the new Repayment Assistance Plan (RAP). Please note, however, that on July 1, 2028, the ICR and PAYE plans will be phased out, leaving only the RAP and a revised version of the IBR plan.

As for your change in income, that should be accounted for when you apply for a new IDR plan. And you can always request a mid-year reassessment of your income by logging into your StudentAid.gov account, selecting the option to manage your IDR plan, and choosing to "recalculate" your monthly payment.

I've been waiting since November 2025 to hear back from Student Aid about PSLF payment buyback. I'm currently on the SAVE plan. Should I continue waiting or should I enroll in another repayment plan? Any update on the buyback backlog?

Now that SAVE forbearance is ending, you will receive a letter from the Department instructing you to select a new IDR plan within 90 days. Some borrowers have already received that notice. It has recently been reported that some borrowers may not receive that notice for several months. Once you receive that notice, you will need to select a new plan and resume making payments while you're waiting for a response to your buyback application.
As for the backlog, the Department recently reported that it has reduced its backlog by a small amount, but processing times average from 6–12 months.

For loans over 25 years old, what should the next steps be? Requested IDR and to get out of SAVE a few weeks ago.

It's difficult to answer this question without additional details. It's good that you have requested a new IDR plan. If you believe you are eligible for PSLF, we recommend that you apply now, even if you have not yet made 120 qualifying payments, which will ensure you're on track. If you have applied in the past, we recommend updating your application at least annually by having your employer complete another Employment Certification form. You can also reach out to Savi for individualized assistance.

If I have the SAVE plan now, when do I sign up for RAP, before July 1st and how do I do that?

You will receive a letter from the Department explaining that you must select a new IDR plan within 90 days. Some borrowers have already received that notice. It has been reported that some borrowers may not receive that notice for several months. You can compare plans, calculate your estimated payments under each, and select a plan by visiting the Federal Student Aid website here.

What if you did make payments during the SAVE forbearance?

If you made student loan payments on a different income-driven repayment plan, you should receive PSLF credit for those payments. We recommend that you complete and submit a new Employment Certification form, which will update your progress towards PSLF forgiveness.

I plan to apply for income driven repayment plan as soon as I can. However, are there multiple income driven plans? If so, which one should I enroll in? I was also told by Guy the income driven needs to be done by Sept. Can you explain why that is, even though I plan to do that asap?

You can compare IDR plans, calculate your estimated payments under each, and select a plan, by visiting the Federal Student Aid website here. The reference to a September deadline likely relates to borrowers who are currently enrolled in the SAVE IDR plan, which has now been eliminated. In July, the Department began sending those borrowers a notice requiring that they enroll in a new IDR plan within 90 days, which would mean they have a September deadline.

I have already consolidated my loans and was on an IDR plan some of my loans have been forgiven already so I am confused of what I need to do with the loans that I still need to finish paying off. However, this would have all been completed but the delays from the supreme court has prolonged this for me.

Without additional details, it's difficult to answer your question. We strongly recommend that you contact Savi for individualized assistance.

I have screenshots from May 2025 that showed that I had 7 remaining payments until the end of my IDR payment term. I spoke with my loan provider, and they confirmed that I would be done paying after the 7 payments. I checked my account later and didn't see that I had 7 remaining payments anymore. Is this normal?

At various points over the last few years, the Department has stopped displaying borrowers' payment counts due to system updates, the impact of litigation, and transitions to new requirements. This does not mean that you have lost credit towards forgiveness. We hope that you receive credit for those payments soon and receive loan forgiveness!

I am in repayment with an IDR plan. How does this affect me when I recertify in September? Secondly. I was in Administrative forbearance. Does the month of 0 payment count when I was already in repayment?

When you recertify, your payment amount could change depending on which plan you are enrolled in and whether you have experienced changes to your income. The months that you were in administrative forbearance do not count towards loan forgiveness.

Do the new income-driven repayment plans subsidize the interest?

The new Repayment Assistance Plan (RAP) does address interest. When a borrower's monthly payment, which is based on their income, does not cover the interest accrued on the loan for that month, the remaining interest amount is waived. In addition, if a borrower's on-time payment does not reduce the principal by at least $50, the Department will provide a matching payment of up to $50 each month.

If you have PAYE will this be effective?

&

Can you explain PAYE again?

The Pay As You Earn (PAYE) Repayment Plan is one of several income-driven repayment plans offered by the Department. You can read about available income-driven repayment plans, including the PAYE plan, on FSA's website here.

Under the PAYE plan, borrowers' monthly payments are set at 10% of their discretionary income. That payment must be less than what the borrower would pay under the Standard Repayment Plan with a 10-year repayment period.

To qualify for the PAYE Plan, you must have had no outstanding balance on a Direct Loan or FFEL Program loan when you received a Direct Loan or FFEL Program loan on or after Oct. 1, 2007, and you must have received a disbursement of a Direct Loan on or after Oct. 1, 2011. You also must not have received any new loan, including a new consolidation loan, on or after July 1, 2026.

If you meet that definition, you can seek to repay the following loans through PAYE. But please note that in Congress's One Big Beautiful Budget Act, also known as H.R.1, Congress eliminated the Paye Plan and the Income-Contingent Repayment Plan effective July 1, 2028. If you have existing loans, you have until July 1, 2027, to enroll in the PAYE plan, but if you do, you will need to select a new plan when PAYE is eliminated on July 1, 2028.

My wife and I need a one-time weighted average loan adjusted for our loans that were split into IDR's from a consolidated loan. How does that happen?

Without additional details, it's difficult to answer your question. We strongly recommend that you contact Savi for individualized assistance.

<u>Teacher Loan Forgiveness Program</u>

Is there a reason why TLF is not renewable? For example, after receiving forgiveness for 5 years, you can work another 5 years for more forgiveness.

When Congress created the Teacher Loan Forgiveness (TLF) program, it decided that borrowers could only receive a one-time maximum of $5,000 in loan forgiveness, or $17,500 for teachers in math, science, or special education.

I have an undergraduate loan that should/will be dismissed/canceled through the borrowers forgive act, after which I would have 25k. Should I wait for the forgiveness to work out before requesting a TLF? I have been teaching at Title 1 school for 10+ yrs.

I'm afraid we do not understand what you mean by the "borrowers forgive act." If you have federal loans and have been teaching in a public school for more than 10 years, while making payments on those loans, they should be forgiven through the Public Service Loan Forgiveness program. The TLF program is a separate, limited program, that forgives up to $5,000 in loans, or up to $17,500 for teachers in math, science, or special education, once they teach for five consecutive years. But please beware that if you receive TLF, those five years of teaching and payments will not count towards forgiveness under PSLF, which forgives the entire balance of your federal loans. We strongly recommend that you contact Savi to ensure you maximize these benefits.

Additional Questions

I originally had Navient, but that has since changed to Aidvantage. Does this servicer qualify for forgiveness?

Both Navient and Aidvantage are federal student loan servicers. Your servicer does not determine whether your loans qualify for forgiveness under PSLF, but rather the type of loan that you have. You can determine your loan type by logging on to your FSA account here. If your loans do not appear, they are most likely private loans that do not qualify for PSLF. If you hold FFEL loans, you likely need to consolidate them into a Direct Consolidation Loan in order to be eligible. We recommend that you contact Savi for individualized assistance in determining how to proceed.

How does a person with private loans get help?

Unfortunately, private loans are not eligible for the federal debt relief programs discussed above, including PSLF, TLF, and IDR plans. You will need to contact your servicer to explore options. Some lenders offer temporary forbearance or modified payment plans for people facing financial difficulties. Some lenders have programs to cancel the debt of borrowers who become permanently disabled. You may be able to refinance your loan to obtain a lower interest rate or longer repayment term.

My question is rather specific to me, but may or may not apply to others: after working approximately 7 years full-time as a school psychologist, I had to leave my career due to the extensive needs of my son with severe autism. Are there any possible options for any of us out there who are essentially unable to continue in their selected field due to another individual's disability?

Unfortunately, although there are programs for discharging the federal and private student loans of borrowers who themselves are permanently disabled, those programs are strictly tied to the medical status of the borrower. Those programs do not allow for the discharge of student loans if the borrower is the caregiver of a child or other dependent.

If I am in Forbearance and it is saying 2028. What should I be doing now?

You should double-check whether your loans are in forbearance until 2028. For federal loans and most private loans, forbearance is generally approved in increments of only 12 months. If your loans are in forbearance until 2028, it is up to you to decide what to do now. While in forbearance, you are not earning credit towards loan forgiveness under the PSLF program. If that is your goal, you may want to calculate your estimated monthly payment under various income-driven repayment plans to determine whether to enter repayment now and work towards forgiveness.

What is available for retiree educators on fixed incomes?

&

After 40 years of public school employment, how are retired educators supported in the loan forgiveness plans?

Unfortunately, options are limited for retirees. To be eligible for loan forgiveness through PSLF, a borrower must be employed in a public service position when they apply for forgiveness and when they finally receive forgiveness.

We recommend that you enroll in an income-driven repayment plan if you have not already, which will set your monthly payment based on your income. Your monthly payment could be as low as $10 a month, depending on your income. And as discussed above, the new RAP IDR plan will ensure that loan balances do not increase based on interest accrual if payments are made on time.

We understand that even a small monthly payment may be onerous. But please be aware that if you go into default, the Department could garnish up to 15% of your Social Security benefits to repay the loan.