

Employer-to-Employee Email Template

Dear Colleague:

As a [\[government/non-profit\]](#) organization, [\[Employer Name\]](#) is a “qualified employer” under the federal Public Service Loan Forgiveness (PSLF) Program. As an employee, you are potentially eligible for forgiveness on any federal student loans. We are committed to helping you participate in this program.

Nationwide, over 9 million public service employees may qualify to have their federal student loans cancelled. The average loan balance forgiven so far is over \$60,000 per borrower!

Last fall, the federal government announced a special eligibility window from October 6, 2021, to October 31, 2022, during which PSLF requirements will be waived, which means more borrowers will receive enough credit to have their loans cancelled, and others will be positioned to build on the credits they receive to continue their public service work and receive cancellation in the future.

However, this is not automatic, and borrowers must take proactive steps by October 31, 2022, to benefit.

The PSLF program rewards [public service workers](#)—including all government, military, and 501(c)3 non-profit employees, and many who work for certain not-for-profit organizations not exempt under 501(c)3 that are providing a public service—with federal student loan forgiveness after 10 years of work and qualifying loan payments. The temporary changes to the program make it easier to qualify by counting loan types and payments that don’t normally count for PSLF. For this reason, even if you have previously applied for or been rejected by PSLF, we encourage you to learn more about this opportunity and apply before the October 31 deadline. Even if you do not have the full 10 years of service, taking these steps will put you closer to loan forgiveness if you continue to work in government or the non-profit sector. This program does not apply to private student loans or to work performed for for-profit employers.

President Biden’s August 24, 2022, announcement about federal student loan debt cancellation, does not affect PSLF or these temporary changes. Even if you believe you qualify to have some of your debt cancelled, if you owe more than \$10,000 as a non-Pell Grant recipient and \$20,000 as a Pell Grant recipient, we encourage you to follow the steps below to take advantage of PSLF, which could eliminate your entire loan balance. In addition, we encourage you to take advantage of the income-based repayment plan (capped at 5 percent of your discretionary income). All three of these debt relief opportunities can be combined. We encourage you to start by applying for PSLF before October 31.

A final but important note: PSLF is only one of several loan forgiveness programs available to borrowers. Some may confuse PSLF with other opportunities or believe that their debt will be automatically forgiven through other programs. For many, PSLF may be the best avenue for the largest debt relief—and there is a limited time to apply. Act now by visiting [studentaid.gov](#).

For more information and step-by-step guide on PSLF for both employers and borrowers, please visit [forgivemystudentdebt.org](#), a resource website provided by NextGen Policy and its partners at the Campaign for California Borrowers’ Rights.

Sincerely,

[\[Employer\]](#)