



United States Department of Agriculture

Departmental
Administration

Office of the
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for Administration

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TO: USDA Employees

FROM: Anita R. Adkins
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Date: 2022.07.25
16:58:24 -0400

SUBJECT: OHRM Advisory Memo: Public Service Loan Forgiveness Update for Federal Employees

The purpose of this memorandum is to inform all USDA employees of the Public Service Loan Forgiveness Program, updates to the Program, and critical dates. In addition to the following pertinent information, a Fact Sheet is provided for employees to use as a reference guide.

Do you have federal student loans? Have you been thinking about the Public Service Loan Forgiveness Program? Have you encountered problems accessing Public Service Loan Forgiveness in the past?

The Public Service Loan Forgiveness Program forgives the remaining balance on federal Direct Loans after you have made 120 qualifying payments while working full-time for a qualifying employer. The U.S. Department of Education recently announced a temporary, but significant waiver to Public Service Loan Forgiveness program rules. The waiver, called the “Limited Public Service Loan Forgiveness Waiver,” allows those borrowers who did not have the type of loans or payments to get credit for in past periods to be considered for a waiver. The waiver is available to borrowers until October 31, 2022. You can learn more about the waiver and if it applies to you by visiting the following website: [PSLF Waiver Offers Way to Get Closer to Loan Forgiveness](#). **If you previously applied for Public Service Loan Forgiveness and were denied because of your loan type, we encourage you to try again.**

Here are some of the key improvements available under the Limited Public Service Loan Forgiveness Waiver:

- Borrowers can receive credit for past periods of repayment on loans that would otherwise not qualify for Public Service Loan Forgiveness. If you have Federal Family Education Loans, Perkins loans, or other federal student loans, you will need to consolidate your loans into a Direct Consolidation Loan to qualify for Public Service Loan Forgiveness both in general and under the waiver. Before consolidating, make sure to check to see if you work for a qualifying employer using the [Public Service Loan Forgiveness Help Tool](#).
- Past periods of repayment will now count whether or not you made a payment, made that payment on time, for the full amount due, on a qualifying repayment plan.

The waiver is available to borrowers until October 31, 2022. To take advantage of the waiver, you need to:

1. If you don't have one already, register for an FSA ID at [Create Account](#).
2. Have or get Direct Loans (including through loan consolidation). You can consolidate your loans if you need to at [Consolidate Your Federal Student Loans](#).
3. Submit a Public Service Loan Forgiveness form to certify employment for Public Service Loan Forgiveness that you want credit for through the waiver. You can generate a Public Service Loan Forgiveness form at [Public Service Loan Forgiveness Help Tool](#).

In the Public Service Loan Forgiveness Help Tool, it is important to use the appropriate Federal Employer Identification Number (EIN). For our employees, please use the following when searching for our agency: 72-0564834. Please note that some federal agencies have the same EIN, and you may see several agencies in the Public Service Loan Forgiveness Help Tool once you put in the EIN, be sure to select our agency from the list. After the Public Service Loan Forgiveness Help Tool gives you a PDF, please sign and date it and submit it to your servicing Human Resources Office.

There's no specific application for the waiver. Once borrowers have submitted Public Service Loan Forgiveness forms and/or consolidated into the Direct Loan program, they will be automatically opted in and receive forgiveness if they qualify or an increased qualifying payment count.

Remember: this opportunity is time sensitive. Some borrowers will need to consolidate their loans and/or submit a Public Service Loan Forgiveness form. **It's important for you to take the steps necessary to qualify for the Limited Public Service Loan Forgiveness Waiver before October 31, 2022.** Learn more about the Limited Public Service Loan Forgiveness Waiver at [Public Service Loan Forgiveness Waiver Offers Way to Get Closer to Loan Forgiveness](#).

Employees with account-specific questions should contact [FedLoan Servicing \(myfedloan.org\)](#). Employees with specific questions about this memorandum or who may need further guidance on how to proceed may contact the following individuals for assistance:

Agency	Contact	Email Address	Phone Number
ACFO	Andra L. Busby	Andra.busby@usda.gov	225-364-6092
AMS	Gwen Montgomery	Montgomery@usda.gov	301-851-2928
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RD	Kimberly Reese	kimberly.reese@usda.gov	202-692-0172
RD	Whinlesha Jeter	whinlesha.jeter@usda.gov	706-799-4012
REEMA	Michelyn Boyd	Michelyn.boyd@usda.gov	301-504-1466

Additional Information and Resources

1. [Take Advantage of the Public Service Loan Forgiveness Waiver by Oct. 31](#)
2. [PSLF Waiver Offers Way to Get Closer to Loan Forgiveness](#)
3. [Fact Sheet: Public Service Loan Forgiveness \(PSLF\) Program Overhaul](#)
4. [Public Service Loan Forgiveness \(PSLF\) Help Tool](#)
5. [Become a Public Service Loan Forgiveness \(PSLF\) Help Tool Ninja](#)
6. [6 Things to Know About Public Service Loan Forgiveness During COVID-19](#)
7. [Consolidate Your Federal Student Loans](#)

Attachment: Federal Student Aid Public Service Loan Forgiveness Waiver Borrower Factsheet