

PSLF Resources

(April 5, 2022)

Resource # 1: NEA's *Student Debt Support* Pages

NEA's *Student Debt Support* pages, which can be found here (<https://www.nea.org/student-debt-support>), contain many great resources for educators who are working towards loan forgiveness.

- *NEA's Expert Briefings* – contains links to NEA webinars
- *What you need to know about the PSLF waiver* – summarizes PSLF requirements and the Limited Waiver
- *NEA Student Debt Navigator* – explains the navigator tool that is available for free to NEA members through the company Savi. This includes a 2-minute video that includes testimonials from NEA members about Savi's services.
- *FAQs* – contains a number of FAQs with detailed responses.

Resource # 2: Department of Education Office of Federal Student Aid

The PSLF Help Tool, available here (<https://studentaid.gov/pslf/>), will assist a borrower complete a PSLF Application. The Help Tool will ask the member to enter various information about their employment history, loans, and payment history. At the end of the process, it will generate the form that must be submitted to apply for the PSLF program and provide advice on what steps the member still needs to take to become eligible for forgiveness.

TIP: the information and messages generated through the PSLF Help Tool are not always 100% accurate. For example, it may initially provide an inaccurate count of the member's qualifying payments. Implore members not to be dissuaded if they receive disappointing news.

FSA's website also contains a good deal of information about the program, including another set of useful FAQs, which is available at the same website (<https://studentaid.gov/pslf/>).

Borrowers can download their student loan data by following these steps:

1. Visit studentaid.gov
2. Log in using your Federal Student Aid ID (FSA ID). If you do not have an FSA ID, you can select the Create Account link on the FSA ID log-in page.
3. Once you've logged in to your account, click the dropdown menu with your name in the top right corner and select "My Aid."
4. On the My Aid page, click "Download My Aid Data" to download the .txt file.

Resource # 3: NEA Student Debt Navigator powered by Savi

NEA members can access Savi for free for one year. Members can utilize Savi to generate a PSLF application, though we generally recommend that members apply through the FSA Help Tool (Step 2), then contact Savi if they need additional help to navigate through the program's requirements.

Savi is accessible through NEA's Navigate Your Student Debt site or here (https://www.neamb.com/products/nea-student-debt-navigator?utm_source=SVWD0620&utm_medium=referral-NEA&utm_content=studentloandebt&utm_campaign=WBSV0620)

Resource # 4: NEA's Student Debt Team

NEA Affiliates: NEA affiliate staff members should feel free to contact NEA's Student Debt Team with questions and concerns. Please contact: rlau@nea.org, jburritt@nea.org, and lpetty@nea.org

NEA Members: Because NEA cannot help all every individual member navigate the PSLF application process, we have partnered with Savi to help fill that role (see above). Nevertheless, we have assisted individual members with particularly challenging situations. Oftentimes, challenging cases unearth systemic issues experienced by many borrowers, allowing us to advocate that the Office of Federal Student Aid to address the individual's case and improve the systemic issue. If affiliate staff run into challenging member issues, or identify trends that warrant attention by the Department of Education, please contact our Student Debt Team as indicated above.

Resource # 5: FSA Ombudsman Group

The Federal Student Aid Ombudsman Group can help borrowers:

- Resolve discrepancies with federal loan balances and payments.
- Explain loan interest and collection charges.
- Identify options for resolving issues related to consolidation, service quality, default status, bankruptcy, income tax refund offsets, and other concerns.
- Identify loan repayment options.

The Ombudsman has limited capacity, and can take time to respond to individual inquiries. Nevertheless, the office is committed to helping resolve the issues listed above. If affiliate staff assist a member with challenging issues that they are unable to resolve through the resources listed above, they should recommend that the member submit a request for assistance with the Ombudsman's Office. Information on how to request assistance can be found here (<https://fsapartners.ed.gov/help-center/fsa-customer-service-center/service-centers-for-students/office-of-the-ombudsman-fsa>). Because NEA's Student Debt Team communicates regularly with the ombudsman, it would be very helpful to let us know if a member contacts the Ombudsman.