

Summer

Running behind on the Limited PSLF Waiver?

Take these steps by October 31st to apply.

The last day to submit Public Service Loan Forgiveness (PSLF) forms digitally through Summer under the Limited PSLF Waiver was October 15th. If you missed our deadline, don't worry! You still have time to submit your forms directly through Federal Student Aid. Read on for tips to stay on track.

TIP #1

If you use the [PSLF Help Tool](#) to generate a PSLF form and complete all steps within the tool by October 31st, 2022, Federal Student Aid will maintain a record of action. You may then submit the accurately completed form(s) to your servicer after you and your employer have signed.

TIP #2

You must have Direct Loans in order to qualify for PSLF. If you have FFEL, Perkins, or other loan types that are not Direct Loans, you should apply to [consolidate your loans online](#) through Federal Student Aid (see Direct Consolidation Loan Application) by October 31st, 2022, in order to receive the benefits of the Limited PSLF Waiver.

TIP #3

If you're still waiting on your employer's signature and want to ensure you make the deadline, use the [Federal Student Aid PSLF Help Tool](#) to generate a PSLF form and complete all steps within the tool by October 31st, 2022. Remember that the Education Department will maintain a record of action, essentially a time stamp for your enrollment.

TIP #4

If Summer has already submitted your forms with your employer's signatures and you haven't heard back from your servicer, don't worry. Federal Student Aid expects that it may take at least 90 business days for servicers to process forms.

What happens after October 31st, 2022?

PSLF resumes as normal and Summer will continue to help you apply for forgiveness and recertify for the program annually - all online! Plus, you can reach out to Summer at any time if you have questions.

