



American Federation  
of Teachers, AFL-CIO

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AFT Teachers  
AFT PSRP  
AFT Higher Education  
AFT Public Employees  
AFT Nurses and Health  
Professionals

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October 19, 2022

Dear AFT members who are adjunct or contingent faculty:

I want to share some crucial information for adjunct and contingent faculty about the federal Public Service Loan Forgiveness program.

The Public Service Loan Forgiveness program is a free federal program available to public service workers, including adjunct and contingent faculty. This program allows educators and others to have the balance of their federal student loan debt wiped away after meeting certain requirements. *Through Oct. 31, 2022*, PSLF has been temporarily expanded to allow for more wide-reaching and equitable access to this benefit.

Adjunct and contingent faculty are among the many [AFT members around the country who have reported success](#) in having their loans forgiven through the Public Service Loan Forgiveness waiver during the last year. From members in California to Massachusetts, from Alaska to Florida, this is real, and many adjunct faculty are finally able to get the relief they are due.

[To apply for PSLF during the waiver, complete and download the PSLF Help Tool before 11:59pm ET on October 31.](#)

We also know that many adjunct and contingent faculty who are trying to access this life-changing benefit have faced uncertainty from employers. With the October 31 PSLF waiver deadline quickly approaching, we wanted to provide another tool for you – and your local union – to use when addressing these issues. That’s why I wrote [the attached guidance letter](#) to higher education employers, which you can use to help your employer better understand their obligations when it comes to signing the PSLF application.

[You can start your PSLF waiver application now at https://studentaid.gov/pslf](https://studentaid.gov/pslf)

Specifically, this letter explains that:

- **Adjunct faculty have a right to apply for PSLF and can add up multiple qualifying part-time positions to meet the 30-hour “full time” threshold.** If you teach at multiple schools, you will need each school to sign the relevant page 2 of the form for that school.

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The **American Federation of Teachers** is a union of professionals that champions fairness; democracy; economic opportunity; and high-quality public education, healthcare and public services for our students, their families and our communities. We are committed to advancing these principles through community engagement, organizing, collective bargaining and political activism, and especially through the work our members do.



- **Adjunct faculty often have variable hours from one semester or term to another, but many have full time-equivalent teaching loads in at least some semesters.** Employers should provide a form that reflects your workload during each period of employment, rather than averaging over a period of years. If you have breaks in your employment period or your hours worked vary considerably from one semester to another, you can have the employer fill out a separate form for each period.
- **The U.S. Department of Education is moving to adopt a minimum standard 3.35-hour multiplier** that should be applied to credit hours taught when completing PSLF forms for adjunct faculty, and several states have legislated a 3.35 (or greater) multiplier.
- **The PSLF adjunct multiplier does not impact other benefits or employment provisions and creates no cost to the employer,** but it does recognize that great teaching is more than just what happens when you are standing in the classroom. Many colleges around the country have already adopted this multiplier.

Even if you have not yet made all 120 qualifying payments to have your loans forgiven, and even if you or your employer are unsure about your status, you can apply for PSLF under the more generous waiver rules, but you must act now.

[Complete and download the PSLF Help Tool form before 11:59pm on Monday, October 31.](#)

Once you have completed and downloaded your form, print it out. Sign and date the bottom of page 1. Have each employer sign and date the relevant page 2 for that employer. Then submit your application to MOHELA, using the submission instructions on the top left corner of page 4 of the form.

You can also attend one of the remaining AFT Student Debt Clinic webinars before the waiver deadline if you need more information. Register here: <https://cvent.me/17XZka>

In Solidarity,



Randi Weingarten  
President, American Federation of Teachers