



THE PLACE FOR NYC'S  
**YOUNG PROFESSIONALS**

PROJECT  
**XYZ**

**WorkWell**  
NYC  
Bill de Blasio, Mayor  
Healthy Workforce. Healthy City.

# **Got Loans?** Leverage Your City Employment for Public Service Loan Forgiveness



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The Public Service Loan Forgiveness (PSLF) Program forgives the remaining balance on a borrower's Direct Loans after they have made 120 qualifying monthly payments (10 years) under a qualifying repayment plan while working full-time for a qualifying employer in a public service job.

## Next Steps

### Find out who your loan servicer is if you don't already know

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- ✓ If you have federal loans, find out who your student loan servicer is by visiting the website *My Federal Student Aid* [here](#).

### Enroll in an Income Driven Repayment Plan:

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1. If you have the wrong type of loans, consolidate into a Direct Consolidation Loan
2. Enroll in an Income-Driven Repayment (IDR) plan
3. Complete the Employer Certification Form (ECF) – this will trigger a transfer of your loans from your original servicer to FedLoan Servicing

*\*you can do steps 1 & 2 yourself online at <https://studentaid.ed.gov/log-in>*

### Complete your Employer Certification Form

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- ✓ Have your agency's HR personnel complete an [Employer Certification Form](#) and then mail it back to FedLoan Servicing (or upload it on their website)
- ✓ Keep a copy for your records
- ✓ Complete this form annually and every time you change jobs

## Types of IDR Repayment Plans

Income-Driven Repayment (IDR) Plan Type	Payment Amount	Eligibility Notes
Revised Pay As You Earn <b>REPAYE Plan</b>	<b>10</b> percent of your discretionary income	<ul style="list-style-type: none"> <li>• Eligible loan</li> </ul>
Pay As You Earn <b>PAYE Plan</b>	<b>10</b> percent of your discretionary income, capped at the 10-year Standard Repayment Plan amount	<ul style="list-style-type: none"> <li>• Eligible loan</li> <li>• Partial financial hardship</li> <li>• Started borrowing recently</li> </ul>
Income-Based Repayment <b>IBR Plan</b>	<p>10 percent of your discretionary income if you're a new borrower on or after July 1, 2014, capped at the 10-year Standard Repayment Plan amount</p> <p><b>15</b> percent of your discretionary income if you're not a new borrower on or after July 1, 2014, capped at the 10-year Standard Repayment Plan amount</p>	<ul style="list-style-type: none"> <li>• Eligible loan</li> <li>• Partial financial hardship</li> <li>• FFELP borrowers</li> </ul>
Income-Contingent Repayment <b>ICR Plan</b>	<p>The lesser of the following:</p> <ul style="list-style-type: none"> <li>• <b>20</b> percent of your discretionary income <i>or</i></li> <li>• What you would pay on a repayment plan with a fixed payment over the course of 12 years, adjusted according to your income</li> </ul>	<ul style="list-style-type: none"> <li>• Eligible loan</li> <li>• Parent plus borrowers (w/ consolidation)</li> </ul>

# General Resources

## **Loan Forgiveness, Cancellation and Discharge**

<https://www.hesc.ny.gov/repay-your-loans/repayment-options-assistance/loan-forgiveness-cancellation-and-discharge.html>

## **Guide for Public Service Employees with Student Debt**

[https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/cfpb\\_guide-for-public-service-employees-with-student-debt.pdf](https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/cfpb_guide-for-public-service-employees-with-student-debt.pdf)

## **Consumer Financial Protection Bureau**

<https://www.consumerfinance.gov/consumer-tools/student-loans/>

## **Public Service Loan Forgiveness Employment Certification Form**

<https://studentaid.ed.gov/sa/sites/default/files/public-service-employment-certification-form.pdf>

## **IDR Calculator**

<https://studentloans.gov/myDirectLoan/repaymentEstimator.action>

## **Find out who your student loan servicer is and/or enroll in an IDR plan**

<https://studentaid.ed.gov/log-in>

## **Get on Your Feet Program**

<https://www.hesc.ny.gov/repay-your-loans/repayment-options-assistance/loan-forgiveness-cancellation-and-discharge/nys-get-on-your-feet-loan-forgiveness-program.html>

## **DC 37**

<http://www.dc37.net/studentdebt>



## Additional Resources for Teachers

### UFT (Teachers' Union)

<http://www.uft.org/our-benefits/student-debt-relief-program>

### NY State Teacher Loan Forgiveness Program

<https://www.hesc.ny.gov/repay-your-loans/repayment-options-assistance/loan-forgiveness-cancellation-and-discharge/nys-teacher-loan-forgiveness-program.html>

### **Teacher Loan Forgiveness Program**

[studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher](http://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher)

*\*The same period of teaching cannot count for both the Teacher Loan Forgiveness Program and PSLF.*

### **Perkins Loan Cancellation Program**

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/charts>

## In-Person Help

Financial Empowerment Centers throughout the five boroughs provide free, confidential financial counseling to all New Yorkers. Book an appointment by calling 311 or online at <https://www1.nyc.gov/site/dca/consumers/get-free-financial-counseling.page>

## Filing Complaints

Complaints can be filed with **both** your servicer and the government.

**Servicer-** Each student loan servicer has a different process for complaints. The servicer's website should be consulted to determine where to submit a complaint.

**Federal Government-** Consumer Financial Protection Bureau:

<https://www.consumerfinance.gov/complaint/>

**State Government-** New York State Department of Financial Services:

<https://www.dfs.ny.gov/complaint>



# Frequently Asked Questions

## TIMING

### How do I start pursuing PSLF?

It should be noted that there is no affirmative enrollment process for PSLF. The application for the forgiveness of your remaining balance through PSLF is processed after the 120 payments are made. To check your status and ensure you are on track, it is best practice to submit the Employer Certification Form each year and every time you change jobs. After you have submitted an approved Employer Certification Form, FedLoan Servicing will send you a notice indicating how many qualifying payments you have made.

Regularly submitting an Employer Certification Form is optional but recommended. It is not mandatory for maintaining your eligibility for PSLF.

### When should I start pursuing PSLF?

If you have not taken the steps to get on track for PSLF, the best time to start is now. Ensure that you meet all the qualifying factors listed in the presentation (qualifying loan, qualifying repayment plan, qualifying employment, qualifying payments). Periods of missed payments, delinquency, or default in the past do not disqualify you from getting on track now.

### Does the timing of my 120 qualifying payments matter? Do my payments need to be consecutive?

Qualifying payments for the purposes of PSLF do not need to be consecutive. This means that missed payments or late payments will not disqualify you. However, missed or late payments will not count toward PSLF. In order for a payment to qualify, it must be:

- On-time (the payment must be made within 15 days of the due date)
- In full (the payment must be for the full amount owed under the qualifying repayment plan)
- Made while working in qualified employment

The first payment made while meeting all requirements (qualified loan, qualified employment, and qualified repayment plan) begins the “clock” for PSLF. In other words, this first payment made while meeting these criteria will be the first of 120 required payments to earn loan forgiveness.

### Is there a way to get PSLF in less than 10 years?

You cannot earn PSLF in less than 120 months. Additionally, you cannot make qualifying payments in months in which no payment is due (such as in-school deferment or grace periods after leaving school). Qualifying payments can only be made during months in which you have a payment due on your loan.

### If I decide PSLF is no longer the best option for me, what should I do?

If you are on track for PSLF but decide you no longer want to pursue PSLF, you have several options. You can continue repaying your loans under an IDR plan and earn loan forgiveness after 20-25 years of payments. Alternatively, you can repay your loans in full under a number of other repayment plans, including standard, extended, or graduated repayment.

### **How can I check how many qualifying payments my loan servicer has on record?**

The number of qualifying payments you have made will be updated whenever you submit another Employment Certification Form that documents a new period of qualifying employment.

You can find out how many qualifying payments you've made by logging in to your account at FedLoan Servicing and viewing your loan details or by looking on your most recent billing statement.<sup>i</sup>

If you are having difficulty obtaining qualifying payment records from your loan servicer or you believe an error has been made, for example qualifying payments made under another servicer are not captured, file a complaint. If you have any problems getting an accurate count of your qualifying payments, you can submit a complaint with the CFPB by visiting this link:

<https://www.consumerfinance.gov/complaint/>. See slide 30 on [this document](#) for more information on filing complaints.

### **A note about leaving IDR plans and interest capitalization -**

In some cases when you leave an IDR plan or fail to recertify your income, the interest on your loan will be capitalized (added to your loan principal balance). To learn more about the interest capitalization stipulations of each IDR plan, visit this link: <https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven/questions>.

### **Retroactively pursuing PSLF -**

Because PSLF does not require affirmative enrollment, you may have been making progress towards the 120 payments before learning about the program. For this to be the case, you would have to meet all the factors outlined on slide 4 of [this document](#) at the time of each qualifying payment.

Employer Certification Form submittal is optional but recommended. If you have not submitted an Employer Certification Form, but have made qualifying payments, these payments should still count. If you think you have made 120 qualifying payments, you can submit your application for loan forgiveness to FedLoan Servicing at any time. The application can be found here:

<https://studentaid.ed.gov/sa/sites/default/files/public-service-application-for-forgiveness.pdf>.

## **QUALIFYING FACTORS**

### **What are the qualifying factors for PSLF?**

There are four qualifying factors for PSLF:

1. Qualifying Loan
2. Qualifying repayment plan
3. Qualifying employment status
4. Qualifying payments

Slides 14-21 on [this document](#) cover these factors in depth.

## How do I know if my employment qualifies for PSLF?

Qualifying employment for the PSLF Program is not about the specific job that you do for your employer. Rather, it is about who your employer is. Employment with the following types of organizations qualifies for PSLF:

- Government organizations at any level (federal, state, local, or tribal)
- Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code
- Other types of not-for-profit organizations that are not tax-exempt under Section 501(c)(3) of the Internal Revenue Code, if their primary purpose is to provide certain types of qualifying public services

Serving as a full-time AmeriCorps or Peace Corps volunteer also counts as qualifying employment for the PSLF Program.

The following types of employers do not qualify for PSLF:

- Labor unions
- Partisan political organizations
- For-profit organizations (this includes for-profit government contractors)
- Not-for-profit organizations that are not tax-exempt under Section 501(c)(3) of the Internal Revenue Code and that do not provide a qualifying public service as their primary function

Government contractors: For-profit government contractors are not qualifying employers. You must be directly employed by a qualifying employer for your employment to count toward PSLF. If you are employed by an organization that is doing work under a contract with a government agency or other organization, then it is your employer's status, not the status of the organization that your employer has a contract with that determines whether your employment qualifies for PSLF.<sup>ii</sup>

## Are there special options available if I participated in a federal program like AmeriCorps or PeaceCorps?

More information on combining AmeriCorps and PSLF benefits can be found here:

[https://www.nationalservice.gov/pdf/08\\_1210\\_ccraa\\_faqs.pdf](https://www.nationalservice.gov/pdf/08_1210_ccraa_faqs.pdf)

More information about PSLF for PeaceCorps volunteers can be found here:

<https://studentaid.ed.gov/sa/sites/default/files/peace-corps-and-loan-repayment.pdf>

## As a teacher do I have more forgiveness options than PSLF?

Some teachers are eligible for additional student loan forgiveness programs such as the federal Teacher Loan Forgiveness Program. To learn more about this program visit:

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher#eligibility>.

New York State also offers a program called the NYS Teacher Loan Forgiveness Program. To learn more visit: <https://www.hesc.ny.gov/repay-your-loans/repayment-options-assistance/loan-forgiveness-cancellation-and-discharge.html>.





## What is considered full-time employment?

For PSLF, you are generally considered to work full-time if you meet your employer's definition of full-time or work at least 30 hours per week, whichever is greater.

If you are employed in more than one qualifying part-time job at the same time, you may meet the full-time employment requirement if you work a combined average of at least 30 hours per week with your employers.

If you are employed by a not-for-profit organization, time spent on religious instruction, worship services, or any form of proselytizing may not be counted toward meeting the full-time employment requirement.<sup>iii</sup>

### A note for retirees –

You must be actively working for a qualifying employer to be eligible for PSLF.

### A note for those who reside outside of NYC -

PSLF is a federal program. Where you live or where you lived when you took out federal direct loans does not impact your eligibility for PSLF.

## INCOME AND FINANCIAL HARDSHIP

### What is discretionary income?

Discretionary income is your adjusted gross income minus the poverty guidelines for your family size. More information on how this is defined for each IDR plan can be found here: <https://studentloans.gov/myDirectLoan/glossary.action>

### How is discretionary income used to calculate IDR payments?

IDR payments are calculated based on a percentage of your “discretionary income”. Discretionary income is determined based on your adjusted gross income and family size. This payment amount does not take into consideration other debts and expenses you may owe. In some cases, extended repayment plans may provide a lower monthly payment than IDR, but keep in mind that payments made under extended repayment plans do not count towards PSLF.

If you think your IDR payment was incorrectly calculated, you can always apply to have your IDR payment recalculated. More information on this process can be found at: <https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven>.

Additionally, if your tax return from the previous year does not accurately reflect your income, you can submit alternative documentation of income such as a pay stub or letter from your employer.

### What is Partial Financial Hardship?

A “partial financial hardship” is an eligibility requirement for the PAYE and IBR plans. You have a partial financial hardship when the standard payment due on all of your eligible loans (and, if you are required to provide documentation of your spouse's income, the annual amount due on your spouse's eligible loans) exceeds what you would pay under PAYE or IBR. In other words, you need to have a low income relative to the amount of student loan debt you owe. If you do not have a partial financial hardship, you are only eligible for Revised Pay As You Earn (REPAYE) and your monthly payments will be greater than what you would pay under a standard repayment plan.

### **If my income significantly increases will my application for forgiveness be rejected?**

No. If you enroll in IDR while you have a partial financial hardship, you can stay enrolled in IDR regardless of increases in your income. Current income is *not* a factor in loan forgiveness under the PSLF program.

### **My monthly IDR required payment is too high for my budget. Do I have any options?**

If your monthly payment is more than you can pay while meeting other expenses, you should first ensure that your income has been calculated correctly. See the above section on *how discretionary income is used to calculate IDR payments*. Second, you should ensure that you are in the IDR plan that best meets your financial needs. For more information on the different IDR plans visit:

<https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven>.

If the required payment is still difficult for you to manage, you can meet with a financial counselor at one of NYC's Financial Empowerment Centers for free, professional guidance. For more information see slide 32 on [this document](#) or visit: <https://www1.nyc.gov/site/dca/consumers/get-free-financial-counseling.page>.

## **TAX QUESTIONS**

### **Are loan amounts forgiven under PSLF considered taxable by the IRS?**

No. According to the Internal Revenue Service (IRS), student loan amounts forgiven under PSLF are not considered income for tax purposes.<sup>iv</sup>

## **DEFAULTED LOANS**

### **What happens if I have defaulted on my loans?**

Loans that are in default are not currently eligible for PSLF because these loans, by nature are not being paid in full so the payments, if any, would not meet the qualifying payment factors (outlined on slide 21 of [this document](#)).

However, if a borrower completes the rehabilitation or consolidation process their loan can become eligible for PSLF (if all other qualifying factors are met). More information on rehabilitation and consolidation can be found here: <https://studentaid.ed.gov/sa/repay-loans/default/get-out>.

### **If I have experienced tax offsets and/or wage garnishments am I still eligible for PSLF?**

If a portion of your wages or tax return is seized for payment towards your federal student loan, it is likely that you have defaulted on your loan. The point when a loan is considered to be in default varies depending on the type of the loan you received. While the funds seized via offsets and garnishments are applied to your loan balance, they *do not* count as qualifying payments for PSLF. For more information on student loan default visit this link: <https://studentaid.ed.gov/sa/repay-loans/default>.

### **How does interest work with PSLF?**

Interest will continue to accrue on a loan until the total loan balance is paid off. However, under the PSLF program, any principal balance or accrued interest not paid through the 120 qualifying payments will ultimately be forgiven.

## CONSOLIDATION AND TRANSFER

### How does loan consolidation impact PSLF?

If you have non-eligible loans, you will need to consolidate those loans into a Direct Consolidation Loan. This process can be completed online at [www.studentloans.gov](http://www.studentloans.gov).

If you have already made qualifying payments on a loan, you cannot carry over any credit towards PSLF after consolidating. You will need to start over and make 120 qualifying payments. Keep in mind that if you have a mix of eligible and non-eligible loans and have already made qualifying payments on the eligible loans, you have the option of only consolidating the non-eligible loans. This will allow you to preserve the progress you have made toward PSLF on your eligible loans.

### Will my loans be transferred to a new loan servicer if I start pursuing PSLF?

After submitting your Employer Certification Form, if you have eligible loans and employment, your loans will be transferred to FedLoan Servicing (if they aren't already held there). If you are consolidating your loans in order to become eligible for PSLF, you can select FedLoan Servicing as your servicer during the application process.

## PARENT BORROWERS

### Are Parent Plus Loans eligible for PSLF?

Parent Plus Loans are eligible for PSLF only if they are consolidated into a Direct Consolidation Loan. However, there are additional factors to consider if you are a parent who has taken out a PLUS loan.

First, your PSLF eligibility is based on your qualifying employment, not on the employment of the dependent student on whose behalf you borrowed. Even if you took out Parent PLUS loans, your eligibility for PSLF is based on *your* employment and *your* repayment plan.

Second, PLUS loans made to parents may not be repaid under any of the income-driven repayment plans, the repayment plans that are best for borrowers seeking PSLF. However, if you consolidate a PLUS loan that you took out on behalf of your child, you may then repay the new Direct Consolidation Loan under an income-driven repayment plan called the Income-Contingent Repayment Plan. You cannot repay a consolidated Parent PLUS loan under the Revised Pay As You Earn, Pay As You Earn, or Income-Based Repayment plans.<sup>v</sup>

It is important to note that the person under whose name the Parent PLUS loan was originated must have qualifying employment, not the student on behalf of whom a Parent PLUS loan was initiated. For example, if a parent works for the City government, his or her employment would be eligible for PSLF. The employment status of the student for whom the loans were initiated is not taken into consideration.

For more information on PSLF and Parent Plus Loans visit: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service/questions>.

## A note on co-signing and payment assistance -

Federal student loans rarely require co-signers. This is much more typical with private student loans. Private student loans do not qualify for PSLF. The employment status of a co-signer does not impact eligibility for PSLF.

Generally, if the co-signer wishes to be released from their status as co-signer, only the student borrower on a co-signed student loan may request co-signer release. A borrower is usually eligible for co-signer release after making a series of on-time payments and meeting certain other criteria (including income and credit requirements) set by the lender. If you are having trouble getting co-signer release, you may file a complaint. Complaints can be made to the Consumer Financial Protection Bureau at the following link: <https://www.consumerfinance.gov/complaint/>.

## MATERNITY LEAVE, CURRENT STUDENT & OTHER REASONS FOR DEFERMENT AND FORBEARANCE

### What should I know about my eligibility for PSLF before borrowing for a graduate degree?

If you are currently repaying loans for undergraduate education with the goal of earning PSLF, and are also now considering taking out loans for graduate school, here are a few things to keep in mind:

- **Your graduate loans may also be eligible for PSLF.**
  - You can earn PSLF for any Direct Loans (subsidized or unsubsidized loans) you took out for graduate school, provided that you meet the other requirements (eligible employment, number of payments, etc.).
  - Direct PLUS loans (subsidized loans) made to graduate and professional students (as well as Direct Consolidation Loans that repaid PLUS loans made to graduate and professional students) are also eligible and may be repaid under any of the income-driven plans.<sup>vi</sup>
- **You can preserve any progress made towards PSLF on your existing loans.**
  - As long as you do not consolidate your existing loans with your new loans, you will maintain any qualifying payments you have already made.
- **You can keep making qualifying payments while in graduate school.**
  - If you are enrolled at least half-time in graduate school, your existing undergraduate loans will automatically enter “in school deferment.”

However, if you are also working full-time in qualified employment, you can ask your servicer to remove the deferment so that you may continue making qualified payments while you’re in school.

- **Under Income-Driven Repayment, more loans will not impact your monthly payment amount.**
  - Because IDR payments are determined based on income, not loan balance, your monthly payment will be the same regardless of whether you have graduate school loans.
  - However, because they are new loans, you will still have to make 10 years (120 months) of qualifying payments to have these loans forgiven.

Your undergraduate and graduate loans will simply be on different “clocks”. For example, if you made 4 years (48 months) of qualifying payments on your undergraduate loans, and then you took out graduate loans, you would need to make 6 more years (72 months) of qualifying payments on your undergraduate loans, and 10 years (120 months) of qualifying payments on your graduate loans.

### **What happens to your eligibility for PSLF if you take maternity or paternity leave?**

If your employer still considers you a full-time employee, taking maternity or paternity leave will not impact your eligibility for PSLF. This includes any leave taken under the Family and Medical Leave Act (FMLA). However, you must continue to meet all the other qualifying factors (*i.e.*, continue making on-time payments under a qualifying repayment plan). For example, if you are on unpaid leave and apply for a deferment, those months will not count towards PSLF because you are not making payments. If your income does change because of unpaid leave, you can apply to have your monthly payment amount under an IDR plan recalculated.

## **PSLF REJECTIONS & TEPSLF**

### **Why have so many PSLF applications been denied?**

The most common reasons for denial of PSLF application is not having enough qualifying payments, applications having missing information, or borrowers having ineligible loans. You can make sure you avoid these obstacles by submitting an Employer Certification Form to ensure you are on track to earn PSLF.<sup>vii</sup>

### **How many people have qualified for PSLF?**

As of March 2019, more than 500 borrowers have had their loans forgiven through PSLF. There are currently more than 10,000 applications for PSLF pending with the Department of Education.<sup>viii</sup>

### **My application was rejected. Can I reapply?**

You may reapply for PSLF, but make sure to correct whatever the reason was for the rejection. For example, if your application was denied due to missing information, be sure to include that information the next time you apply. If your PSLF application was denied because of an incorrect number of payments, you should explore whether you may be eligible for TEPSLF.

### **I have been making payments through a non-qualifying repayment plan (i.e. extended repayment plan), but I meet all the other qualifying factors for PSLF. Do I have any options?**

In order to become eligible for PSLF, you can enroll in IDR. After making 12 payments under an IDR plan, you may be eligible for TEPSLF. You can learn more about applying for TEPSLF here: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service/temporary-expanded-public-service-loan-forgiveness#how-request>.

### **What is TEPSLF? How much loan forgiveness is available through it?**

TEPSLF allows borrowers to get credit for payments made under a non-qualifying repayment plan, provided that all of the other requirements for PSLF were met. This means that the borrower must have made on-time payments, in full, while working in qualifying employment. Additionally, the borrower must have made the 12 most recent payments under a qualifying repayment plan (IDR or Standard repayment). If you meet all of these requirements, then the remaining balance of your loan is forgiven.

**There is no cap on how much an individual borrower can have forgiven.** More information about TEPSLF is available here: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service/temporary-expanded-public-service-loan-forgiveness>.

## Can I submit an application for TEPSFL if I am not sure I have made 120 qualifying payments?

You can request to be considered under TEPSFL by doing the following:

- Prepare an email to FedLoan Servicing requesting that the U.S. Department of Education reconsider your eligibility for PSLF.
- Include the same name under which you submitted your PSLF application and your date of birth in the email.
- Send the email to [TEPSLF@myfedloan.org](mailto:TEPSLF@myfedloan.org).

Here's a template you can follow:

*To: [TEPSLF@myfedloan.org](mailto:TEPSLF@myfedloan.org)*

*Subject: TEPSLF request*

*I request that ED reconsider my eligibility for public service loan forgiveness.*

- *Name: [Enter the same name under which you submitted your PSLF application]*
- *Date of Birth: [Enter your date of birth in MM/DD/YYYY format]<sup>jx</sup>*

## SCAMS & FILING COMPLAINTS

### I believe I have been scammed. Now what?

If you have shared your information with a sham student loan debt relief company, you need to complete the following tasks:

- Log in and change your FSA ID. Do NOT share your new FSA ID password with anyone!
- Contact your federal loan servicer to revoke any power of attorney or third-party authorization agreement that your servicer has on file. You should also make sure no unwanted actions were taken on your loans.
- Contact your bank or credit card company, and request that payments to the company be stopped.<sup>x</sup>
- File a complaint. Complaints can be filed at various levels. See below and slide 30 on [this document](#) for more information.
  - Consumer Financial Protection Bureau: <https://www.consumerfinance.gov/complaint/>
  - New York State Department of Financial Services: <https://www.dfs.ny.gov/complaint>
  - New York City Department of Consumer and Worker Protection: <https://www1.nyc.gov/site/dca/consumers/file-complaint.page>

## ADDITIONAL HELP

### I would like to speak to a professional about my eligibility for PSLF and receive counseling on my next steps. Who can help me?

Free, confidential financial counseling is available at NYC Financial Empowerment Centers in all five boroughs. Professional financial counselors at these centers can help you with PSLF or any other personal financial concerns. For more information, see slide 32 on [this document](#) or visit: <https://www1.nyc.gov/site/dca/consumers/get-free-financial-counseling.page>



# Contact WorkWell NYC

For more information on WorkWell NYC, visit [nyc.gov/workwellnyc](https://nyc.gov/workwellnyc) or email [workwell@olr.nyc.gov](mailto:workwell@olr.nyc.gov).

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<sup>i</sup> <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service#see-payments-made>

<sup>ii</sup> <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service#qualifying-employment>

<sup>iii</sup> <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service#qualifying-employment>

<sup>iv</sup> <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service/questions>

<sup>v</sup> <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service/questions#eligible-loans>

<sup>vi</sup> <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service/questions#eligible-loans>

<sup>vii</sup> <https://studentaid.ed.gov/sa/about/data-center/student/loan-forgiveness/pslf-data>

<sup>viii</sup> <https://studentaid.ed.gov/sa/about/data-center/student/loan-forgiveness/pslf-data>

<sup>ix</sup> <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service/temporary-expanded-public-service-loan-forgiveness#how-request>

<sup>x</sup> <https://studentaid.ed.gov/sa/repay-loans/avoiding-loan-scams>