

Got Student Loans?

Learn about the Public Service Loan Forgiveness Program



The Public Service Loan Forgiveness ([PSLF](#)) Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

On October 6, 2021, the U.S. Department of Education announced the PSLF waiver. **For a limited time, as a city employee, you may receive credit for past periods of federal loan repayment regardless of loan program, repayment plan, or whether payment was in full or on time.** Visit [Federal Student Aid to apply for the PSLF waiver](#) before October 31, 2022, and let your colleagues know too!

Additional Student Loan Resources



Important Notice for Employees with Student Loan Debt

Read this [Notice](#) on federal student loan forgiveness and state repayment assistance programs.



Federal Student Aid

Visit [studentaid.gov](#) - the official US federal government website - and access the [PSLF help tool](#).



NYC Financial Empowerment Centers

Get FREE one-on-one professional, financial counseling and coaching in person or by phone. Counselors can help with PSLF-related questions and the enrollment process and support you in reaching all your financial goals. Book an appointment today:

- Visit [nyc.gov/TalkMoney](#)
- Call 311 and say "Financial Counseling"



NYC Department of Consumer and Worker Protection (DCWP)

Visit the [Student Loans](#) page to get tips, resources, and research for student loan borrowers.



A City Employee's Guide to Student Loan Forgiveness Webinars

- View recordings for WorkWell NYC's three-part webinar series [here](#).
- [FAQs](#)

Education Debt Consumer Assistance Program (EDCAP)

Contact EDCAP and get [help](#) navigating the student loan system.



Forgive My Student Debt



Learn the steps for [public service loan forgiveness](#) and sign up for informational [webinars](#).

PSLF.nyc



This [campaign](#) aims to increase access to and awareness of the PSLF waiver.

