



Education Debt Consumer Assistance Program

Public Service Loan Forgiveness (PSLF) Consolidation

Who Should Consolidate Federal Student Loans to Benefit from the PSLF Waiver?

Federal student loan borrowers with “non-Direct” loans such as FFELP or Perkins, must consolidate into Direct Consolidation loans to qualify for PSLF. This is a PSLF program requirement.

If you need to consolidate, you should do it by **October 31, 2022**, to have your loans reviewed under the PSLF Waiver rules. Why? If you don’t, you may miss out on qualifying payments you have made on FFEL or Perkins loans. If you consolidate after this deadline, payments on pre-consolidated loans will not be considered.

Caution: Parent Plus loans don’t qualify for the latest PSLF relief. Get help to determine your eligibility for PSLF under the original program. DO NOT consolidate Parent Plus loans before getting advice.

Here are the steps to determine if you must consolidate:

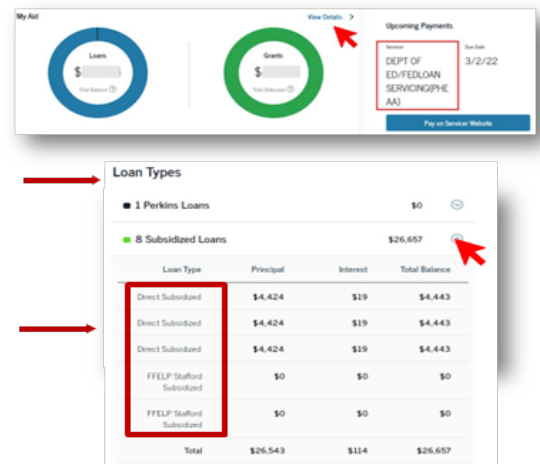
Step 1: Go to studentaid.gov.

Step 2: Log in using your FSA ID. If you don’t have one, create an account. It can take two-three days to gain access to your information if you have to create a new account.

Step 3: On your dashboard, click on “View Details.”

Step 4: Scroll down to “Loan Types” and click on each drop-down arrow where you have an outstanding balance.

If you see a balance and it says FFELP or Perkins, you will need to consolidate those loans.



Tip: Up until the October deadline, you can consolidate all the loans you have or just the non-Direct loans (FFELP/Perkins).

Still confused? Click [here](#) for a short video. Or contact us—888-614-5004 or edcap@cssny.org.

