



UNDER SECRETARY OF THE ARMY  
WASHINGTON

14 OCT 2022

MEMORANDUM FOR SEE DISTRIBUTION

SUBJECT: Limited Public Service Loan Forgiveness Program Waiver Eligibility Window Closing

1. On October 6, 2021, the United States Department of Education announced a change to the Public Service Loan Forgiveness (PSLF) program rules for a limited time as a result of the Coronavirus Disease 2019 (COVID-19) national emergency.
2. Soldiers and Department of the Army (DA) Civilians with student loan debt may benefit from these temporary changes available through the "Limited PSLF Waiver." These changes are helping borrowers more easily obtain loan forgiveness. Borrowers must initiate a PSLF form and consolidate their Federal student loans by **October 31, 2022**, to receive the benefit.
3. The waiver offers borrowers credit for past periods of repayment on Federal student loans – even loans that would otherwise not qualify for PSLF (i.e., Federal Family Education Loans (FFEL), Federal Perkins Loans, Federally Insured Student Loans (FISL), National Defense Student Loans (NDSL), and other types of Federal loans that are not Direct Loans) – as long as the borrower consolidates into a Federal Direct Loan.
4. Soldiers and Civilians can learn more about PSLF, the waiver, and the application process at <https://studentaid.gov/announcements-events/pslf-limited-waiver>.
5. All senior leaders should make every effort to ensure their personnel are aware of this program and the limited time remaining to take advantage of this opportunity before October 31, 2022.

A handwritten signature in black ink, appearing to read "Gabe Camarillo", is positioned above the printed name.

Gabe Camarillo

Encl

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