Syntero employees are considered public servants, according to the federal government.

The U.S. Education Department's (ED) Public Service Loan Forgiveness (PSLF) program was created by Congress in 2007. The program enables government and non-profit employees with federally-backed student loans to apply for and receive forgiveness for loans after proof of making 120 monthly payments under qualifying repayment plans. Prior to updates to the program made by the ED in October 2021, the PSLF program had an approval rate of 2 percent; however, many more borrowers are expected to be approved for forgiveness under new guidelines—550,000 initially, then more in the subsequent months.

The recent overhaul could positively impact you if:

- You have direct loans and you've already had some PSLF employment certified
- You currently have direct loans and have not yet applied for PSLF
- You have at least one federal student loan that is not a direct loan, such as a FFEL loan
- You previously tried to certify employment for PSLF but were denied
Under the recent overhaul the ED will:

- Implement a limited PSLF waiver to count all prior payments made by student borrowers toward PSLF, regardless of loan program. The waiver is temporary and will run through October 31, 2022. The ED created an online PSLF Help Tool to aid in this process, which can be found at [StudentAid.gov/PSLF](https://www.StudentAid.gov/PSLF).

- Simplify criteria for qualified payments. Newly-qualifying payments made prior to October 31, 2021 will automatically be adjusted by the ED and credited towards the PSLF program.

- Allow months spent in active duty for military members to count toward the PSLF program.

- Automatically identify public servants who may be eligible for the PSLF program.

- Review previously denied PSLF applications and correct applicable errors.

- Increase and improve outreach to PSLF-eligible borrowers.

- Simplifying the PSLF application process through digitization, enabling employers to sign employment certification forms on behalf of their employees and automating PSLF certification for state, local and tribal government employees.

Helpful Links

- [U.S. Department of Education PSLF Overhaul Press Release](https://www.studentaid.gov/fafsa
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- [PSLF Help Tool](https://www.studentaid.gov)

- [Rulemaking Process](https://www.studentaid.gov)

- [U.S. Department of Education login (find out what kind of loans you have)](https://www.studentaid.gov)

About Syntero

Syntero, Inc., is a nonprofit organization that advocates and supports the health and well-being of individuals, families and communities by providing professional, compassionate behavioral health and social services that adapt to the changing needs of the community.

Learn more at tinyurl.com/PSLF-Info.

Source: U.S. Department of Education