



eduloan repay

# **UNLOCKING STUDENT LOAN FORGIVENESS**

**TIPS TO APPLY FOR LOAN  
FORGIVENESS AND MANAGE YOUR  
STUDENT LOAN REPAYMENT**

# Intro

**Thank you for investing in yourself!**

This practical ebook will empower you to navigate the federal student loan system with confidence. Inside, you'll discover:

- **Step-by-step guidance** on securing loan forgiveness through programs you may be eligible for
- **Proven complaint templates** designed to expedite responses from your loan servicer or the Department of Education
- **Actionable strategies** to take control of your student loan repayment journey

**Need personalized support?** Be sure to check your confirmation email for a link to schedule a complimentary call with one of our expert coaches at [EduLoanRepay.com](https://www.eduloanrepay.com). We're here to help you every step of the way.

**Let's get started on your path to financial freedom!**

Disclaimer: The information provided in this ebook is for educational purposes only and does not constitute legal, financial, or tax advice. EduLoan Repay is not affiliated with the U.S. Department of Education or any federal student loan servicer. While we strive to provide accurate and up-to-date information, student loan programs and regulations are subject to change.

# Pre-Assignment

Before we dive into forgiveness programs and strategies, let's make sure you have access to your official loan information.

## Step 1: Access Your Federal Student Loan Dashboard

Please visit [STUDENTAID.GOV](https://studentaid.gov) and create an account if you don't already have one. This is the official U.S. Department of Education website where you can view your complete federal student loan dashboard.

**Important:** This site is specifically for federal student loans only. Private student loans will not appear here.

## Step 2: Review Your Loan Details

Once logged in, carefully review:

- **Total loan balance** - How much you currently owe
- **Loan types** - Direct Loans, FFEL, Perkins, Parent PLUS, etc.
- **Loan servicer(s)** - Who manages your loans
- **Repayment status** - Current, forbearance, deferment, or default

## Why This Matters

The goal of this ebook is to provide you with awareness and opportunities to have your federal loans forgiven. Understanding your specific loan types is critical because different forgiveness programs have different eligibility requirements.

**Take a moment now to log in and familiarize yourself with your dashboard. Keep this information handy as you work through the next sections.**

# Must Know Loan Definitions

## **Forbearance**

Your loan payments are postponed (or reduced), but interest continues to accrue during the period of forbearance. If you don't pay the interest during that period, the interest may be "capitalized," which means it is added to your principal balance, increasing the total amount you owe.

## **Deferment**

A time period during which a borrower does not have to pay interest or repay the principal on a loan, depending on the loan type. For subsidized loans, the government pays the interest during deferment. For unsubsidized loans, interest continues to accrue.

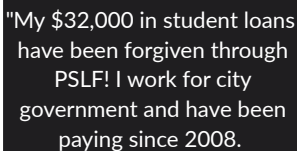
## **Subsidized Loans**

Federal loans that do not accrue interest while you are enrolled in school at least half-time or during approved deferment periods. The government "subsidizes" (pays) the interest during these times.

## **Unsubsidized Loans**

Federal loans available to students regardless of financial need. Interest on unsubsidized student loans starts to accrue as soon as the loan is disbursed to your school, even while you're still enrolled. You are responsible for all interest that accumulates.

# PSLF Limited Waiver Program



"My \$32,000 in student loans have been forgiven through PSLF! I work for city government and have been paying since 2008."

## What is the PSLF program?

The 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.

**Translation:** Work 10 years in public service, make your payments, and the rest is forgiven—tax-free!

## To Qualify for PSLF, You Must:

- ✓ Work full-time for a government agency or 501(c)(3) nonprofit
- ✓ Have Direct Loans (or consolidate other federal loans first)
- ✓ Use an income-driven repayment plan (SAVE, PAYE, IBR, or ICR)
- ✓ Make 120 qualifying payments

## Which Loans Qualify?

Direct Subsidized, Direct Unsubsidized, Direct PLUS, and Direct Consolidation Loans.

**Important:** FFEL and Perkins Loans must be consolidated into Direct Consolidation Loans first.

**Pro Tip:** Submit the PSLF Employment Certification Form annually to track your progress.

# PSLF Limited Waiver Program

## How Do I Apply for PSLF?

Because you have to make 120 qualifying monthly payments, it will be at least 10 years after you make your first qualifying payment before you can apply for PSLF.

## Ready to Apply?

[CLICK HERE](#) to view the PSLF application form (Limited Waiver Program)

**TIP:** Keep the approval letter that verifies your eligibility for your records.

## Not Sure If You Qualify?

Use the PSLF Eligibility Tool to view your eligibility - [CLICK HERE](#)

## Common Mistakes to Avoid:

- ✗ Don't wait until year 10 to submit your first certification
- ✗ Don't assume your employer qualifies without verification
- ✗ Don't forget to recertify annually if you change jobs or employers
- ✓ DO submit your certification every 6-12 months to track your progress
- ✓ DO keep copies of all submitted forms and approval letters
- ✓ DO update your information immediately for any new qualifying employer

# Understanding Income-Driven Repayment (IDR) Plans

## What Are IDR Plans?

Income-Driven Repayment (IDR) plans are federal repayment options that calculate your monthly student loan payment based on your income and family size, not your total loan balance. These plans make payments more affordable and can lead to loan forgiveness after 20-30 years of payments.

## Why IDR Plans Matter:

- Required for Public Service Loan Forgiveness (PSLF)
- Can lower your monthly payment to as little as \$0
- Remaining balance forgiven after 20-30 years (depending on the plan)
- Protects you from unaffordable payments during financial hardship

## Current IDR Plans Available:

**Income-Based Repayment (IBR):** Pay 10-15% of discretionary income. Forgiveness after 20-25 years.

**Pay As You Earn (PAYE):** Pay 10% of discretionary income. Forgiveness after 20 years. (Ending July 2028)

**Income-Contingent Repayment (ICR):** Pay 20% of discretionary income. Forgiveness after 25 years. The only option for Parent PLUS borrowers (after consolidation). (Ending July 2028)

**SAVE Plan:** Ended December 2025 by settlement agreement. Over 7 million borrowers must transition to IBR, ICR, PAYE, or wait for RAP (July 2026). Borrowers will be contacted with a limited timeframe to choose a new plan.

**Important:** Your choice of IDR plan affects your monthly payment amount and how quickly you reach forgiveness. All qualifying payments under any IDR plan count toward PSLF if you work in public service.

# Critical 2026 Deadline

**If You Miss This Deadline, You Could Lose Income-Driven Repayment  
FOREVER!!!**

Major changes to federal student loan repayment are coming on July 1, 2026. If you fall into either of the categories below, you must take action before this deadline to protect your repayment options.

## **WARNING #1: Borrowing On or After July 1, 2026**

If you take out ANY new federal loan (or consolidate) on or after July 1, 2026, ALL your loans will lose access to legacy IDR plans (IBR, PAYE, ICR) forever. You'll only have RAP or Standard Repayment with no way back.

### **Who This Affects:**

- Students needing future loans
- Parents borrowing for multiple children
- Anyone considering consolidation

**What to Do: Complete all borrowing before July 1, 2026.**

## **WARNING #2: Parent PLUS Borrowers - Consolidate Now**

Don't miss this deadline or you'll permanently lose access to income-driven repayment. Here are required actions to take:

- Consolidate Parent PLUS loans before July 1, 2026
- Enroll in ICR (or any IDR plan) before July 1, 2028

### **Action Steps for Parent PLUS Borrowers:**

- Apply to consolidate at [studentaid.gov](https://studentaid.gov) immediately
- Processing takes weeks—don't wait until June
- Avoid new Parent PLUS loans after July 1, 2026

### **Action Steps for All Borrowers:**

- Finish borrowing before July 1, 2026 if possible
- RAP requires 30 years for forgiveness vs. 20-25 on legacy plans

**Processing delays can take months. Don't wait until it's too late.**



# The SAVE Plan Has Ended

In December 2025, the Department of Education reached a settlement agreement ending the SAVE repayment plan. Over 7 million borrowers must now transition to a new repayment plan.

## What's Happening

The SAVE plan is being terminated. Borrowers will be contacted with a "limited time" to switch to a new repayment plan and begin making payments.

## Why This Matters

Time spent in SAVE forbearance does NOT count toward:

- Public Service Loan Forgiveness (PSLF)
- Income-Driven Repayment (IDR) forgiveness

Additionally, interest has been accruing on SAVE loans since August 1, 2025, causing loan balances to grow.

## Your Repayment Options

**Income-Based Repayment (IBR):** Pay 10-15% of discretionary income. Forgiveness after 20-25 years. Most stable long-term option.

**Repayment Assistance Plan (RAP):** New plan launching July 1, 2026. Requires 30 years for forgiveness. Minimum \$10 monthly payment.

**Standard Repayment:** Fixed payments over 10 years. Pays off loans faster but higher monthly payments.

## Important for PSLF Borrowers

Switch to IBR as soon as possible so your payments count toward your 120 required payments for Public Service Loan Forgiveness.

## What You Should Do

Check your loan servicer account or studentaid.gov for updates on when you must switch plans. Your choice will affect your monthly payment and path to forgiveness.

# PSLF Buy Back Program

Because of recent updates to PSLF rules, borrowers now have the option to buy back certain months in their payment history so they can count toward the 120 qualifying payments required for Public Service Loan Forgiveness.

This buyback option lets you reclaim months that did not qualify because you were placed in an ineligible deferment or forbearance.

You can only buy back months if:

- You still have an outstanding balance on your federal student loan(s)
- You have approved qualifying employment for the months you want to buy back, and
- Buying back these months will help you reach the full 120 qualifying PSLF payments

## **Which Months Can Be Bought Back?**

You may be eligible to buy back months on Direct Loans that still have a balance and overlap with qualifying employment when you were: In deferment, in forbearance, or in deferment/forbearance after the first disbursement of a Direct Consolidation Loan.

## **Months Not Eligible for Buyback**

You cannot buy back months when your loan was in: In-school or in-origination status, grace period, default, bankruptcy, total and permanent disability (TPD) monitoring

## **Loans That Are Not Eligible for Buyback**

You cannot buy back months on any loans that are:

- Not Direct Loans
- Already paid in full
- Already forgiven
- Already discharged
- Previously included in a Direct Consolidation Loan

# PSLF Buy Back Program

## How to Buy Back Months for PSLF

To buy back months, you must make an additional payment equal to what your IDR payment would have been during the deferment or forbearance period you want credited.

### Steps to Complete a PSLF Buyback:

- 1. Confirm your qualifying employment** Verify you have 120 approved months of qualifying employment in your PSLF servicer account.
- 2. Wait for the Payment Count Adjustment (PCA)** The PCA may give you credit automatically at no cost. Wait for this update before requesting a buyback.
- 3. Identify the months to buy back** Confirm which months were in deferment or forbearance during qualifying employment.
- 4. Submit your request** Use PSLF Reconsideration and include this exact statement:

"I have at least 120 months of approved qualifying employment, and I am seeking PSLF or TEPSLF discharge through PSLF buyback. Please assess my eligibility for PSLF buyback."

⚠ **Without this statement, your request will be treated as an inquiry only.**

- 5. Complete payment within 90 days** Once approved, pay the buyback amount within 90 days of receiving the agreement.

**[CLICK HERE TO SUBMIT THE RECONSIDERATION](#)**

# PSLF Buy Back Program

## **How is the buyback amount determined?**

The cost to buy back your months depends on what your monthly payment would have been during the deferment or forbearance period you want to reclaim.

## **If you were on an IDR plan before or after the months:**

If the deferment or forbearance lasted less than 12 months, your buyback amount will be based on the lower of the two monthly IDR payments.

## **If you were NOT on an IDR plan:**

You'll need to provide tax information for that calendar year to calculate what your IDR payment would have been. If the period spans multiple tax years, submit tax information for each year.

**If you did not file taxes:** Submit a written statement confirming you were not required to file a tax return.

**Family Size Information:** You must provide a statement showing your family size for the same period.

## **How the Final Amount Is Chosen:**

Your buyback amount uses the lowest possible IDR payment you would have qualified for. If the 10-year Standard payment is lower, that will be used instead.

**Important:** If you don't provide tax documents and family-size statement within 30 days, the buyback will be calculated using the 10-year Standard Plan—often the higher cost.

# Mohela's Delay in Processing PSLF Credit Adjustment

**Use this template to submit a complaint regarding Mohela's delay in processing your PSLF credit adjustment.**

**Dear Federal Student Aid Ombudsman Group,**

I am writing to express my concern and dissatisfaction with the delay in processing my PSLF credit adjustment by Mohela, my student loan servicer.

On [Date], I submitted my PSLF Employment Certification Form (ECF) to Mohela, requesting a review of my employment history and credit adjustments under the PSLF program. I have been working full-time for a qualifying employer for [Number] years, and I believe I am eligible for forgiveness of my Direct Loans under the PSLF program.

However, it has been over 90 days since I submitted my ECF, and I have yet to receive any updates or communication from Mohela regarding my PSLF credit adjustment. I have contacted Mohela's customer service representatives on multiple occasions, but I have been provided with inconsistent and unhelpful information.

The delay in processing my PSLF credit adjustment is causing me significant financial hardship and emotional distress. I am concerned that my loans will continue to accrue interest, and I am worried that I may not be eligible for PSLF forgiveness due to Mohela's negligence.

I kindly request that you investigate this matter and take immediate action to ensure that my PSLF credit adjustment is processed promptly and accurately. I have attached a copy of my ECF and any relevant correspondence with Mohela for your reference.

Thank you for your time and attention to this urgent matter.

**Sincerely,**  
**[Your Name]**

# Formal Complaint to the Department of Education Regarding Incorrect Loan Consolidation Advice from Mohela

**Your Name:**

**Your Address:**

**Your Phone Number:**

**Your Email Address:**

**Date:**

**To:** U.S. Department of Education, Federal Student Aid Ombudsman Group

**Subject:** Incorrect Loan Consolidation Advice from Mohela Regarding Parent PLUS Loan

**Dear U.S. Department of Education Ombudsman Group:**

I am writing to file a formal complaint against Mohela, my federal student loan servicer, for providing me with incorrect information and advice regarding the consolidation of my Parent PLUS loan.

## **Background:**

Briefly describe your situation, including the type of loans you have, your repayment plan, and any relevant financial goals.

Explain when you contacted Mohela and the nature of your inquiry. Specify the Mohela representative you spoke with, if possible.

## **Incorrect Advice:**

Clearly state the incorrect advice you received from Mohela regarding your Parent PLUS loan consolidation. Quote the Mohela representative directly if possible.

Explain why the advice is incorrect and how it could negatively impact your financial situation. Be specific about the potential consequences, such as:

- Loss of eligibility for income-driven repayment plans or Public Service Loan Forgiveness (PSLF)
- Increase in interest rates
- Longer repayment period

# Formal Complaint to the Department of Education Regarding Incorrect Loan Consolidation Advice from Mohela

(Continued from previous page)

## Impact:

Describe the steps you have taken to address the issue with Mohela and the outcome. If you haven't contacted Mohela yet, explain why.

Detail the negative impact the incorrect advice has already had on you or could have in the future. This could include financial hardship, emotional distress, or missed opportunities.

## Request:

Clearly state your desired outcome. This could include:

- Correction of your loan information and repayment plan
- Reversal of the consolidation process
- Compensation for any financial losses incurred due to the incorrect advice
- Disciplinary action against the Mohela representative who provided the incorrect advice

## Supporting Documentation:

Attach any relevant documentation to support your complaint, such as:

- Loan statements
- Communication records with Mohela (phone logs, emails, etc.)
- Calculations of potential financial losses

## Conclusion:

Briefly summarize the key points of your complaint and reiterate your request for resolution.

Express your hope for a prompt and fair investigation into this matter.

Thank you for your time and attention to this complaint.

Sincerely,  
[Your Name]

# Borrower Defense Program

## WHAT IS THE BORROWER DEFENSE PROGRAM?

If the trade school, college, or university has misled a student or has engaged in other misconduct in violation of certain state laws, you may be eligible for "borrower defense to loan repayment." This is the discharge of some or all of your federal student loan debt.

### Common Examples of School Misconduct:

- **False promises** about job placement rates or graduate earnings
- **Aggressive or deceptive recruiting practices**
- **Misrepresentation** of program costs, accreditation, or transferability of credits
- **Failure to provide** educational services that were promised

### Who Can Apply?

Any federal student loan borrower who attended a school that engaged in misconduct related to their loan or educational services may be eligible to apply for borrower defense discharge.

**Important:** Borrower defense only applies to federal student loans, not private loans.



# Borrower Defense Program

## Which Schools Are Eligible?

[CLICK HERE](#) to view the schools listed for eligibility under the Borrower Defense Program.

## Important Timing Information:

If you haven't submitted a Borrower Defense application yet, it's not too late. Borrowers who submit applications may be entitled to a final decision from the Department of Education within 36 months. If no final decision has been made by then, the borrower may be entitled to student loan cancellation.

## Your Chances of Approval:

The Department of Education has made clear that borrowers who attended one of the covered institutions may stand a reasonable chance of approval for student loan forgiveness. The settlement agreement states that "attendance at one of these [listed] schools justifies presumptive relief [under Borrower Defense to Repayment]... based on strong indicia regarding substantial misconduct by listed schools."

## Next Steps:

If you attended a listed school, submit your Borrower Defense application as soon as possible. Check [studentaid.gov](https://studentaid.gov) for current deadlines and requirements.

# Formal Complaint to the Department of Education Regarding Unresponsive Borrower Defense Application

**To:** U.S. Department of Education, Federal Student Aid Ombudsman Group

**Subject:** Unresponsive Borrower Defense Application - [Application ID]

**Dear U.S. Department of Education Ombudsman Group:**

I am writing to file a formal complaint regarding the lack of response to my application for Borrower Defense to Repayment submitted on [date of submission] with application ID [application ID]. This application concerns [briefly state the alleged misconduct by your institution].

According to the Department of Education's website, the processing timeline for Borrower Defense applications is [current processing timeline]. However, it has been [number of days/weeks/months] since I submitted my application, and I have not received any updates or communication regarding its status.

## **Efforts to Secure a Response:**

Briefly describe any attempts you have made to contact the Department of Education to inquire about your application, including dates and methods of communication.

If you have spoken with anyone, include their name and title, if possible.

## **Impact of Delayed Response:**

Explain how the lack of response is negatively impacting you financially or emotionally. Mention any specific hardships you face due to the outstanding loan debt.

This could include accruing interest, struggling to meet current minimum payments, or delaying important life goals due to financial burden.

**(Continued on next page)**

# Formal Complaint to the Department of Education Regarding Unresponsive Borrower Defense Application

(Continued from previous page)

## Impact of Delayed Response:

Explain how the lack of response is negatively impacting you financially or emotionally, such as accruing interest, struggling to meet payments, or delaying important life goals.

## Request:

Clearly state your desired outcome, such as:

- A prompt review and decision on your Borrower Defense application
- An explanation for the delay and updated timeline
- Information on how to escalate your complaint
- Assistance with navigating the Borrower Defense process

## Supporting Documentation:

Attach relevant documentation, such as:

- Proof of application submission (confirmation email, screenshot, etc.)
- Evidence supporting your claim (documents, statements, etc.)
- Communications with the Department of Education

## Conclusion:

Briefly summarize your complaint and reiterate your request for a timely and fair resolution. Express your hope for a prompt response.

Thank you for your time and attention to this matter.

Sincerely,  
[Your Name]

# Thank You!!!

## **Congratulations on taking control of your student loan journey!**

You now have the tools and knowledge to pursue loan forgiveness programs that can save you thousands of dollars. Remember:

- ✓ Stay organized and keep copies of all submitted forms
- ✓ Submit Employment Certification Forms regularly to track your PSLF progress
- ✓ Don't hesitate to file complaints when a servicer delays or provides incorrect information
- ✓ Check studentaid.gov regularly for updates to forgiveness programs

## **We're Excited to Work With You!**

If you are ready for expert guidance, our team at EduLoan Repay is here to help you navigate the complexities of federal student loan forgiveness and maximize your savings.

Visit [www.EduLoanRepay.com](http://www.EduLoanRepay.com) to speak with a student loan consultant today!

## **Here's to your financial freedom!**



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