



The COVID-19 pandemic resulted in financial hardship for many, including members of the early care and education (ECE) workforce. If you work for a qualified employer—including many Head Start, preschool and child care programs—you may now be eligible for federal student loan forgiveness for your important public service, even if you were not eligible before.

The Department of Education announced major changes to the Public Service Loan Forgiveness program for a limited time, as a result of the COVID-19 national emergency. **Some borrowers will need to consolidate their federal loans and/or submit a PSLF form by October 31, 2022 to take advantage of this opportunity.**

## What do Early Childhood Educators Need to Know About Public Service Loan Forgiveness?

More information on this limited Public Service Loan Forgiveness waiver, including how to qualify and apply, can be found here: [PSLF Waiver Offers Way to Get Closer to Loan Forgiveness | Federal Student Aid](#)

### Typically, to qualify for the Public Student Loan Forgiveness program, you must:

- be employed by a U.S. federal, state, local, or tribal government, a 501(c)3 non-profit or a non-profit organization that provides a qualifying service (e.g., early childhood education or public health) OR be employed by government, 501(c)3 not-for-profit, or other not-for-profit organization that provides a qualifying service\* (federal service includes U.S. military service);
- work full-time for a qualifying organization(s)
- have Direct Loans (or consolidate other federal student loans into a Direct Loan);
- repay your loans under an income-driven repayment plan; and
- make 120 qualifying payments.

### However, for a limited time under the current PSLF waiver:

- You may receive credit for past periods of repayment that would otherwise not qualify for PSLF.
- If you have FFEL, Perkins, or other federal student loans, you'll need to consolidate your loans into a Direct Consolidation Loan to qualify for PSLF both in general, and under the waiver. You can log into [Aid Summary](#) to find out how many and what types of loans you have. Before consolidating, make sure to check to see if you work for a [qualifying employer](#).
- Past periods of repayment will now count regardless of whether you actually made a payment, made that payment on time, for the full amount due, or under a qualifying repayment plan.
- **Note that this qualifying employment requirement has not changed.** If you work in a child care center, family child care home, Head Start program, or other school setting, your employer must still be a not-for-profit or U.S. federal, state, local, or tribal government organization. Qualifying employment is based on employer, not your role within the organization. This means that it doesn't matter whether you are an administrator, family service worker, lead teacher or assistant, home visitor, or serve in another role in the organization, what matters is that your employer is qualified. Most early educators who are self-employed or work at for-profit businesses do not qualify. For more information on qualifying employment: [Public Service Loan Forgiveness FAQs | Federal Student Aid](#)
- Periods of deferment or forbearance, and periods of default, continue to not qualify.
- The limited waiver opportunity will be offered until **October 31st, 2022**. After this period, normal PSLF requirements will apply.