

## **SAVI MESSAGING: Limited PSLF Waiver**

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### **The Limited PSLF Waiver ends October 31, 2022.**

The more you know, the more you could save.

***The Limited Public Service Loan Forgiveness (PSLF) Waiver*** – Even the name is complicated. Yet if you have federal student loan debt, it's something you can't afford not to know about.

The Limited PSLF Waiver Program expanded eligibility rules to include credit for past periods of repayment on loans that would otherwise not qualify for PSLF, such as FFEL and Perkins loans as well as certain student loan pauses and deferments to count towards the PSLF Program.

Under the limited waiver, some student loans and repayment plans not previously eligible for the PSLF will now become eligible for forgiveness. These include all federal loans, all repayment plans, and certain types of forbearance and deferment, if you were a public servant at the time.

### **Get set for loan forgiveness.**

St. Francis College recognizes how important it is to pay off student loans as quickly and efficiently as possible. We are pleased to be working with TIAA, a financial services leader that has teamed up with Savi, a public benefit corporation that has identified more than \$200 million in projected student loan forgiveness and is working to help eligible borrowers tackle what's need to achieve forgiveness. The PSLF and the limited waiver include complex rules, procedures and forms to set you up in the program so you can start eligible payments toward forgiveness. Savi offers special services to help you navigate the program. Specifically, Savi can help you:

- Determine if your loan(s) qualify for forgiveness
- Identify the best repayment method for your loan and your estimated monthly payment.
- Estimate how much money will be forgiven and when
- Consolidate your loan(s), if needed, to conform with the PSLF Limited Waiver requirements.
- Generate any required forms, help you complete them, check them prior to submission and then submit them on your behalf
- Monitor your submitted applications and forms with loan servicers and your employer
- Track your PSLF credits once you start making loan payments under the program
- Update you on any policy changes

**It's important to note that the limited waiver has a limited timeline. The expanded eligibility is only available through October 31, 2022, after which you will no longer be able to apply for loan forgiveness.**

### **Don't wait to apply!**

Visit [tiaa.org/clarkson/student](https://tiaa.org/clarkson/student) today to confirm your eligibility and start the process to loan forgiveness.