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Gov. Whitmer Announces an Estimated 148,000 Michiganders May Qualify to Have Student Loans Forgiven Under Federal Program

Over 6,000 Michiganders have saved \$358 million through the Public Service Loan Forgiveness program

LANSING, Mich. -- Governor Gretchen Whitmer is encouraging Michiganders working in public service to review the Public Service Loan Forgiveness (PSLF) program to see if they qualify for federal student loan relief no later than October 31, 2022. Thousands have already utilized the program to pay off their debt, and over 148,000 more Michiganders may be eligible due to the recent PSLF waiver.

"I'm grateful to the countless, dedicated public servants across Michigan that spend their days making our state a better place to live. Whether you are a service member, firefighter, health professional, teacher, social worker, librarian—the list goes on—thank you for your service," said **Governor Gretchen Whitmer**. "Tens of thousands of Michiganders may qualify for this loan forgiveness program, which will help ease the burden of student debt and put money back in people's pockets. I encourage Michiganders to review the Public Service Loan Forgiveness program and see if they are eligible to have their remaining student loan debt forgiven."

"The State of Michigan employs nearly 50,000 people across the state. We're working hand-in-hand with employees to help them take full advantage of the Public Service Loan Forgiveness program," said **Liza Estlund Olson, director of the Office of the State Employer**. "By highlighting recent changes to this federal program, we urge borrowers to take a second look to see if they qualify for student loan relief and encourage more Michiganders to join the public sector workforce."

"As a son of teenagers just trying to get by, we didn't have much. My single mother did everything she could, but other than a small Pell Grant, I had no help to afford college. Loans were the only way to get the education that no one in my family had. I've devoted my career to the service of others both in the non-profit and public sector, and I was excited when I first learned about the expanded Public Service Loan Forgiveness Program," said **Bryan Van Dorn, a state employee from East Lansing**. "When I tried to apply for Public Service Loan Forgiveness back in 2010, the program wasn't the right fit for my situation. So we just kept making loan payments. Chipping away at interest. Hardly making a dent. Last fall the rules changed and each of the payments I had made for the proceeding 10 plus years that were previously ineligible were deemed eligible. So I applied again under this temporary relief. Some paperwork, processing time, and anxious anticipation later, the remaining balance is now zero. Having these loans forgiven all but guarantees that my daughter won't have to shoulder the same burden."

“After working as an educator for over 20 years, doing what I absolutely love, I was blessed to have my student loans forgiven years sooner than expected. I am so thankful that I applied for the PSLF program years earlier and followed through each year with the recertification process,” said **Erika Carpenter an educator of 23 years in Southfield**. “This has helped open additional opportunities for me and I would encourage all educators to take the time to apply. Teachers should not have student loans, especially when we do not get the income we deserve. We teach the world!”

“As educators, we pursue a bachelor's and master's degree, masters plus thirty, student teaching without pay and years of continuing education every five years for recertification - all of which has been an investment in my career and the students I enjoy teaching,” said **Nikoji Smith, an educator of twenty plus years in Southfield**. “I applied for the Public Service Loan Forgiveness Program and was grateful that something actually existed for educators. We are the most underpaid but yet we build the foundation for the doctors, lawyers and judges. I made my monthly payments and figured this would be forgiven by the time I retire. Imagine my surprise when I saw ‘paid in full’. I would encourage all educators to apply for the PSLF. I’ve had many conversations with my colleagues on the ease of the application and yearly recertification process. It feels good knowing that more of my colleagues' loans are being forgiven as well. For educators, it feels like winning the lottery. This has truly been a blessing!”

Public Service Loan Forgiveness Background

Until October 31, 2022, the U.S. Department of Education is offering public servants working in government and eligible non-profits a second chance to qualify for student loan forgiveness. An estimated 154,000 public service workers in Michigan could be eligible for student loan debt relief under the PSLF waiver. According to the Office of Federal Student Aid's June report, over 6,000 Michiganders have taken advantage of the PSLF waiver and have had \$358 million in loans forgiven.

The recent changes to the federal Public Service Loan Forgiveness program allow previously ineligible borrowers – those with a non-Direct loan, who are not enrolled in an income driven repayment plan, who have missed a repayment, or made a partial repayment in the past – to receive credit toward loan forgiveness for the years they worked in government or a qualifying non-profit.

To apply for the PSLF waiver, borrowers should:

- Visit studentaid.gov/pslf/employer-search/search-tool to verify their employer qualifies for PSLF.
- Submit a certified copy of the [Public Service Loan Forgiveness Employment Certification form](#) to the U.S. Department of Education before October 31.

If borrowers have questions regarding their individual situation, they can visit studentaid.gov/pslf/ or call FedLoan Servicing at 1-855-265-4038.

Congress created Public Service Loan Forgiveness (PSLF) to recruit and retain top talent in the public sector workforce. If an individual works for federal, state, local, or tribal government or a qualifying non-profit for 10 years, makes 120 full, on-time loan payments, and submits all required paperwork, the federal government forgives all of their remaining student loan debt.

Though PSLF was established in 2007, it has faced implementation challenges. Prior to the PSLF Waiver, only 2.1% of eligible borrowers had been approved for loan forgiveness. The recent PSLF program

overhaul is the U.S. Department of Education's attempt to deliver on the program's promise and thank the public service workforce for their dedication and support.

The Public Service Loan Forgiveness: Champions Toolkit is available for employers and professional associations to help them amplify the PSLF waiver opportunity and connect borrowers to resources. The toolkit includes sample email correspondence and social media posts. It is available for download [here](#).

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