



TRACK 7 – MAY NOT BENEFIT FROM PSLF

Based on the information you provided in your survey responses and student data file, your debt-to-income ratio is too low to benefit from PSLF or you are currently in-school for a degree or certificate program.

The main exceptions are if you are nearing 10 years of public service while having your student loans since 2007 and/or if you made any payments on your Direct Loans since March 2020, or if you are currently in school/planning to take out student loans in the future.

If any of these conditions is the case, please join us for office hours where we can help you determine if action should be taken. If so, we can assign you to a different track to take action to benefit from PSLF.