



TRACK 9 – SPOUSAL CONSOLIDATION LOANS

You are receiving this track because you have previously consolidated your loans with a spouse's student loans.

In October 2022, the Joint Consolidation Loan Separation Act was signed into law allowing spouses to separate their student loans in order to pursue Public Service Loan Forgiveness (PSLF).

<https://www.congress.gov/bill/117th-congress/senate-bill/1098>

However, as of the end of April 2023, the U.S. Department of Education (DOE) has yet to update StudentAid.gov to be able to take full advantage of the new law.

<https://studentaid.gov/help-center/answers/article/how-do-i-separate-my-joint-consolidation-loan>

The good news is that the DOE has stated that anyone with spousal loans on track for PSLF will have their loans treated as if they already had eligible loans for PSLF and the Income-Driven Repayment Account Adjustment after the separation of joint loans, even into 2024:

<https://studentaid.gov/announcements-events/joint-consolidation-loans>

RECOMMENDED ACTION:

Notify the Federal Student Aid Ombudsman Group to indicate that you intend to apply for separation of your joint consolidation loans when the new application and promissory note becomes available here:

<https://studentaid.gov/help-center/answers/article/how-to-contact-ombudsman-group>

Notification of Intent to Apply for Separation of a Joint Consolidation Loan

The separation and new consolidation process is being developed but will likely not be fully implemented until late 2024 at the earliest. Due to the delay in the availability of the application process, joint consolidation loan borrowers are encouraged to [contact the Federal Student Aid Ombudsman Group](#) to indicate that they intend to apply for separation of their joint consolidation loans when the new application and promissory note become available. These borrowers' may request that their loans be placed in an administrative forbearance status until the joint consolidation separation process is implemented, and the borrowers will be notified when the application process is available.

Furthermore, if you know that you (and your spouse if also seeking PSLF) have 120 qualifying months of public service employment and have made 120 payments, you can request to have your loans put into administrative forbearance while the government develops the process to separate your loans.

If you have any questions, please reach out during office hours.