**Got federal student loan debt? Trellis answers your questions about the Public Service Loan Forgiveness (PSLF) Program**

*The information below is for awareness purposes only.*

**The Employees Retirement System of Texas (ERS) does not manage the federal Public Service Loan Forgiveness Program and cannot answer any questions about the program.** **For questions, please use the services under Resources below.**

**Trellis Company, a nonprofit 501(c)(3) corporation, can assist by answering your PSLF Program questions. PSLF is a U.S. Department of Education program. All applications must be made through the U.S. Department of Education.**

The PSLF Program forgives the remaining balance on Direct Loans after you’ve completed 120 qualifying monthly payments while working full-time for a qualifying employer. Qualifying employers are government organizations at any level (federal, state, local, or tribal). This includes State of Texas agencies, public higher education institutions (which also includes junior and community colleges), and public schools. Other qualifying employers are not-for-profit organizations that are tax exempt under Section 501(c)(3) of the Internal Revenue Code and certain other non-profits that provide a qualifying service.

In October 2021, the U.S. Department of Education announced a waiver to the PSLF Program that can benefit many more student loan holders. This waiver allows payment plans and payments that originally did not count towards the 120-payment term to qualify for forgiveness. Furthermore, borrowers in the Federal Family Education Loan Program and some other federal loan programs who would not ordinarily qualify for PSLF might be able to consolidate their loans into the Direct Loan Program and apply for the benefit.

The waiver expires October 31, 2022, and those eligible **must** apply for the PSLF Program by this expiration date to take advantage of the waiver. You must submit applications to the U.S. Department of Education.

**Resources**

Trellis Company has services to assist employees of state agencies and public institutions of higher education with questions about the program and application process.

The Trellis Company webpage - [www.trelliscompany.org/pslf-limited-waiver/](http://www.trelliscompany.org/pslf-limited-waiver/) has more information and resources on the PSLF Program, including:

* Overview of the PSLF Program [video]
* Link to the U.S. Department of Education PSLF form and PSLF Help Tool that has detailed information on applying for PSLF
* Contact information to text or email questions and/or schedule an appointment with a Trellis expert

Additionally, you may attend any of the four PSLF Program webinars with experts at Trellis. During the hour-long sessions, Trellis will answer attendees’ questions about the PSLF Program, eligibility requirements and application process with the U.S. Department of Education. You may click on a date to register for any webinar below:

* [August 8](https://register.gotowebinar.com/register/4010207403077640208) Noon Central
* [August 18](https://register.gotowebinar.com/register/5015209409376690701) 10 a.m. Central
* [September 15](https://register.gotowebinar.com/register/2948273784204335118)  10 a.m. Central
* [September 28](https://register.gotowebinar.com/register/7605574142021645840)  11 a.m. Central