

# Big change = *big opportunity*



## Act now to take advantage of the recent changes to Public Service Loan Forgiveness

The Public Service Loan Forgiveness (PSLF) program forgives the remaining balance on your Direct student loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

### What changed:

On Oct. 6, 2021, the U.S. Department of Education (ED) announced a change to the PSLF program rules for a limited time due to the COVID-19 national emergency. **From now until Oct. 31, 2022**, you may receive credit for past payments made on loans that would otherwise not qualify for PSLF.

### What this means:

Any prior student loan payments made while working for a qualifying employer (such as a public school) will count as a qualifying PSLF payment, regardless of loan type, repayment plan, or whether the payment was made in full or on time. Private loans and Parent PLUS loans do not qualify.

### What next:

### Student Loan Forgiveness Zoom Workshops (45 Min duration)

8/6/2022	8:00 AM	<a href="#">Registration Link</a>	9/1/2022	4:00 PM	<a href="#">Registration Link</a>
	9:00 AM	<a href="#">Registration Link</a>		5:00 PM	<a href="#">Registration Link</a>
	10:00 AM	<a href="#">Registration Link</a>	9/7/2022	4:00 PM	<a href="#">Registration Link</a>
8/8/2022	10:00 AM	<a href="#">Registration Link</a>		5:00 PM	<a href="#">Registration Link</a>
	4:00 PM	<a href="#">Registration Link</a>	9/13/2022	4:00 PM	<a href="#">Registration Link</a>
8/11/2022	12:00 PM	<a href="#">Registration Link</a>	9/20/2022	4:00 PM	<a href="#">Registration Link</a>
	3:00 PM	<a href="#">Registration Link</a>		5:00 PM	<a href="#">Registration Link</a>
8/22/2022	3:00 PM	<a href="#">Registration Link</a>	9/24/2022	8:00 AM	<a href="#">Registration Link</a>
	4:00 PM	<a href="#">Registration Link</a>		9:00 AM	<a href="#">Registration Link</a>
	5:00 PM	<a href="#">Registration Link</a>		10:00 AM	<a href="#">Registration Link</a>
8/30/2022	4:00 PM	<a href="#">Registration Link</a>	For additional information please contact: <a href="mailto:Robert.Stepanian@HoraceMann.com">Robert.Stepanian@HoraceMann.com</a>		
	5:00 PM	<a href="#">Registration Link</a>			