



## Public Service Loan Forgiveness Email Template

**Issue Summary:** Incentives such as the [Public Service Loan Forgiveness \(PSLF\) Program](#) have remained a vital tool in helping the nonprofit sector attract, retain, and invest in its workforce. Unfortunately, since its inception, the PSLF program has continued to default on its promise of loan forgiveness, as recent data compiled from the Department of Education confirmed that only 1.34% of applications that have been deemed eligible for forgiveness have been approved. The [PSLF Limited Waiver Program](#) and newly-enacted policies may help to resolve this. Without immediate action, many nonprofits risk being excluded from temporary benefits.

### **Email Template**

Subject Line: Act Now to Ensure Your Nonprofit & Employees Can Access Public Service Loan Forgiveness Benefits

Dear {Name},

We can all agree that as an essential partner to state, local, and federal governments, policymakers can and *should* do more to help nonprofits fulfill their missions of promoting public good. The new PSLF policies implemented by the Biden Administration and Department of Education will guarantee immediate debt cancellation for over 40,000 borrowers who qualify for PSLF and loan forgiveness. Despite the impressive size and impact of the nonprofit workforce, only a small portion of eligible public service workers have accessed their right to relief. The [PSLF Limited Waiver Program](#) and newly-enacted policies may help to resolve this. However, public servants, including nonprofit professionals, must act swiftly to access the renewed benefits.

Now, for a limited time, borrowers may receive credit for past periods of repayment that would otherwise not qualify for PSLF. Past periods of repayment will now count regardless of whether the payment was made on time, for the full amount due, or on a qualifying repayment plan. But there's a catch: To qualify, borrowers who have Federal Family Education (FFEL) Program loans, Perkins, or other federal student loans must

consolidate their loans into a Direct Consolidation Loan, both in general and under the waiver before the upcoming deadline.

Alleviating nonprofit employees from the crippling burdens of student loan debt is a long-awaited, but requisite step in strengthening our nation's third-largest workforce. Collective nonprofit advocacy is the most effective tool to ensure the PSLF improvements are made permanent through legislation. A robust education and outreach strategy is the sector's best defense to protect the enhanced PSLF program as a vital nonprofit asset. As a trusted source of information, nonprofits are uniquely positioned to educate staff, volunteers, and the communities they serve.

Time is of the essence — use the [enclosed resources](#) to inform your network about the actions nonprofit employers and staff must take to become eligible for PSLF or TEPSLF.

Sincerely,

{Organization}