Online Appendix

Waivers for the Public Service Loan Forgiveness Program: Who Could Benefit from Take-up?

Appendix A. Additional Tables and Figures

Table A1. Personal income decile cutoffs.

	Personal income decile									
	1	2	3	4	5	6	7	8	9	10
Overall	24	9,036	18,138	26,016	34,188	44,220	57,060	75,794	112,392	2,752,848
Age										
22-25	0	4,016	10,428	16,644	21,177	26,076	31,510	38,674	53,772	491,475
26-30	0	8,160	17,144	23,628	29,847	36,552	45,515	56,440	78,216	1,103,436
31-35	24	9,645	19,812	27,877	36,139	45,908	57,264	73,200	104,244	964,728
36-40	12	9,422	19,698	28,376	38,820	49,215	61,561	81,839	115,766	981,668
41-45	204	11,055	21,098	30,105	39,269	51,624	65,298	89,100	130,006	2,216,884
46-50	156	10,408	20,856	30,084	39,208	50,572	65,236	89,250	125,955	2,545,392
51-55	48	9,353	18,252	26,973	37,468	48,855	63,912	85,260	130,428	2,752,848
56-60	36	8,820	16,440	24,868	33,888	45,505	60,036	80,916	126,324	1,169,796

Notes: This table shows the highest level of annual personal income by age group and income decile. Age-specific income deciles are calculated using all individuals regardless of educational attainment, working status, or borrowing status within the specified age range that are not currently enrolled in school and are weighted using the SIPP December final person weights. The "overall" group follows the same calculation method but does not condition on age. Annual incomes are calculated by summing total personal income across months for each individual and includes earnings from all profits/losses from jobs, investment/property, means-tested transfers, social insurance payments, and other reported income. Negative monthly total income values are set to zero. All monetary variables are in terms of 2017 dollars. *Source:* Authors' calculations from the first wave of the 2018 Survey of Income and Program Participation (SIPP).

	All public service (1)		0-4 Years experience (2)		5-9 Years experience (3)		10+ Years experience	
							(4)	(4)
	% Individuals	% Debt \$	% Individuals	% Debt \$	% Individuals	% Debt \$	% Individuals	% Debt \$
Panel A: Race								
White	0.755	0.753	0.769	0.794	0.773	0.779	0.751	0.738
Black	0.159	0.170	0.119	0.107	0.137	0.100	0.172	0.209
Other groups	0.087	0.076	0.112	0.099	0.091	0.121	0.077	0.053
Panel B: Education								
SC/AA	0.187	0.096	0.126	0.029	0.134	0.045	0.207	0.121
BA	0.395	0.277	0.610	0.447	0.462	0.282	0.333	0.238
Graduate	0.418	0.627	0.265	0.524	0.405	0.673	0.461	0.641
Panel C: Income Decile								
0-10%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10-20%	0.022	0.015	0.025	0.009	0.023	0.006	0.010	0.014
20-30%	0.048	0.032	0.059	0.037	0.052	0.022	0.027	0.023
30-40%	0.064	0.047	0.087	0.048	0.050	0.027	0.063	0.054
40-50%	0.089	0.052	0.065	0.054	0.077	0.045	0.098	0.053
50-60%	0.137	0.132	0.106	0.081	0.134	0.077	0.145	0.162
60-70%	0.181	0.189	0.140	0.187	0.206	0.204	0.185	0.185
70-80%	0.207	0.228	0.185	0.192	0.180	0.296	0.232	0.217
80-90%	0.176	0.197	0.221	0.313	0.201	0.275	0.166	0.151
90-100%	0.076	0.109	0.112	0.080	0.076	0.049	0.073	0.141
Panel D: Occupation								
Manager	0.086	0.106	0.042	0.028	0.066	0.086	0.102	0.127
Social worker	0.058	0.073	0.065	0.118	0.059	0.067	0.057	0.068
Teacher and school admin	0.226	0.207	0.191	0.154	0.214	0.187	0.241	0.227
Medical doctor	0.022	0.087	0.011	0.073	0.046	0.150	0.016	0.065
Protective services	0.046	0.036	0.064	0.038	0.054	0.024	0.044	0.042
Nurse	0.107	0.080	0.071	0.063	0.123	0.085	0.105	0.078

Table A2. Distribution of public service borrowers and student debt across experience bins, SIPP (2018).

Notes: This table presents estimates of the distribution of public service borrowers and debt balances for those ages 22-60 and not enrolled in school in 2017. Column 1 presents estimates for all public service borrowers while columns 2-4 restrict the sample of interest to those with the varying levels of predicted experience using our primary Mincer specification. Column 4 are the estimates from our immediate PSLF eligible group. "% Individuals" columns are the subgroup proportion of borrowers and "% Debt \$" columns are the subgroup proportion of student debt. Within a panel, percentages may not add up to one due to rounding. The bottom panel displays estimates of aggregate counts and debt balances potentially eligible for the waiver under each specification using SIPP December weights.

Table A3. Characteristics of predicted (SIPP) and observed (PSID) PSLF eligible government employment.

	Borrowers with 10 years of government employment (PSID: 2007-2017)			Immediate PSLF eligible: government only (SIPP 2018)		
	Median	Mean	SD	Median	Mean	SD
Male	-	0.391	0.491	-	0.361	0.481
White	-	0.793	0.408	-	0.738	0.440
Black	-	0.207	0.408	-	0.188	0.391
Age	44	45.003	6.529	42	43.102	7.740
Household Income	112,416.66	122,241.50	57,058.13	107,856.00	123,402.60	86,775.71
HS or less	-	0	0	-	0	0
SC/AA	-	0.19	0.394	-	0.182	0.386
BA	-	0.396	0.492	-	0.321	0.467
Graduate	-	0.415	0.495	-	0.497	0.5001
Observations		88			416	

Notes: This table provides summary statistics for student loan borrowers in PSID with 10 years of government employment from 2007 to 2017 (left panel) and the immediate PSLF eligible group that work in government following our main specification in the SIPP (right panel). Variables presented are characteristics that are measured similarly in both surveys. All statistics are weighted using respective survey weights. See Appendix B for additional sample and variable definition details. All monetary variables are in terms of 2017 dollars.

	Immediate PSLF Eligible			
	Partial or no forgiveness	Complete forgiveness	Δ11	
Panel A: Demographics	Tartial of no forgiveness	Complete lorgiveness	All	
Male	0.317	0.346	0.325	
	(.4657067)	(.4768412)	(.4686754)	
White	0.741	0.775	0.751	
White	(.438404)	(.4186214)	(.4328982)	
	· · · ·	· · · · ·	, , , , , , , , , , , , , , , , , , ,	
Black	0.182	0.146	0.172	
	(.3861944)	(.3538627)	(.3774877)	
Age	41	42	41	
	43	43	43	
	(7.553798)	(7.501384)	(7.536414)	
Panel B: Employment				
Annual income	62,028	55,086	60,673	
	74,031	58,316	69,622	
	(56873.58)	(26981.01)	(50784.39)	
Government	0.626	0.626	0.626	
	(.4844972)	(.4850468)	(.4842851)	
Not-for-profit	0.374	0.374	0.374	
Free Press	(.4844972)	(.4850468)	(.4842851)	
Potential experience	19.000	20.000	19.000	
i otentiai experience	19.000	20.000	20.217	
	(7.610575)	(7.657075)	(7.632655)	
Panel C: Education				
SC/AA	0.167	0.308	0.207	
	(.3735098)	(.4627278)	(.4051387)	
BA	0 329	0 342	0 333	
DA	(.4704401)	(.4757515)	(.4716128)	
Graduate	0.504	0.350	0.461	
	(.5005187)	(.4782915)	(.4988196)	
Education debt balance	35,000	5,500	22,700	
	52,840	5,664	39,604	
	(50502.19)	(3125.392)	(47816.56)	
Sample N	471	187	658	
Pop Weighted N	2,484,782.09	969,042.37	3,453,824.46	

Table A4. Characteristics of immediate PSLF eligibles by impact of August 2022 forgiveness by executive action, SIPP (2018).

Pop Weighted N2,484,782.09969,042.373,453,824.46Notes: This table provides summary statistics for the immediate PSLF eligible group following our main specification by impact of the August 2022 proposedforgiveness by executive action. The left panel displays statistics for those who would receive partial or no forgiveness (due to income ineligibility), the middle panelfor those who would receive complete forgiveness, and the right panel for all immediate PSLF eligible. We use 2017 tax filing statuses and income to determineeligibility. We set a maximum of \$10,000 in forgiveness because we do not observe Pell grant receipt. All statistics are weighted using the SIPP December final personweights. See Appendix B for additional sample and variable definition details. All monetary variables are in terms of 2017 dollars. Median values are the first reportedstatistic for age, income, experience, and education debt.



Figure A1 (a)-(c): Distribution of immediate PSLF eligibles by different income measures, SIPP (2018).

Notes: This figure shows the distribution of immediate PSLF waiver eligibles and debt balances by different income measures using our preferred PSLF eligible specification. Results from panel A are used in the main discussion of our paper. Panel B deciles are formed by summing the all household members' monthly incomes in 2017. Panel C deciles are formed following the U.S. Census Bureau's equivalence adjustment of income procedure. See Appendix B for more details.

Appendix B. Data and Sample Construction

Primary Variables and Sample Construction

In our analysis, we use the first wave of the 2018 Survey of Income and Program Participation (SIPP). Data files cover January through December 2017 and can be found on the Census Bureau's website. We restrict our main sample of analysis to those age 22 to 60 and who were never enrolled in school during 2017. We further restrict borrowers to having at least some college experience and report a student debt balance greater than zero. In Appendix Table B1, we provide descriptions for the main variables used in the analysis. In Appendix Table B2, we benchmark the aggregate student loan borrower and balances from the SIPP to reported data from Federal Student Aid (FSA).

Name	Description		
Annual income	The sum of all personal monthly earnings and income. A month's income are set to zero when negative income is reported prior to calculating the sum of earnings. SIPP variable name: TPTOTINC		
Primary occupation	An individual's listed job held for the most months with non-zero working hours. For individuals who were in their reported job prior to January 2017, we observe what year the started their job. In these cases, we assume the individual worked for 12 months of each ye from their reported start year and add the additional months worked in a job in 2017. Individuals without a job for most of 2017 are coded as unemployed. Individuals who repo having a job and unemployed for an equal total of months, are coded as employed. SIPP variable names: TJB*_OCC, TJB*_STRTYR ³⁷		
Full-time worker	An employed individual who works, on average, at least 30 hours a week in their primary occupation in 2017 for at least 2/3 of the total number of months worked in that job in 2017. We use 30 hours per Federal Student Aid's qualification of "full-time" for PSLF eligibility. We use 2/3 of working months to account for some occupations where zero working hour months for a portion of the year may be common (e.g., teachers). ³⁸ SIPP variable name: TJB*_MWKHRS		
Control of employer/Sector of employment	 Class of worker according to primary job held in the most months in 2017 (see primary occupation definition). We collapse class categories as follows: Government: Federal, state, and local government employees including active-duty military. Private/Self-employed: Employees of private, for-profit companies and those who are self-employed. Not-for-profit: Employees of private, not-for-profit companies SIPP variable name: EJB*_CLWRK 		
Job tenure	Length of time working in primary occupation, measured in months. Note we only observe job tenure for an individual's occupation(s) held within 2017. We can roughly measure pre-2017 tenure, for those who started their reported job prior to 2017 (see primary occupation definition). SIPP variable names: TJB*_OCC, TJB*_STRTYR		
Potential experience	 Assigned according to standard Mincer approach where potential experience = age - years of education - 6. Years of education are assigned as follows: High school or less = 12 Some college, certificate, or associate's = 14 Bachelor's = 16 Graduate degree = 18 For some young degree earners, potential experience is negative following the above equation. In these cases, potential experience is set to zero. Potential experience is also set to zero for those who we code as unemployed. SIPP variables names: TAGE, EEDUC, ECERT 		

Table B1. Primary variable descriptions, SIPP (2018).

³⁷ Symbol "*" within a variable name refers to all number versions of the variable found in the SIPP.

³⁸ See, for example, <u>FSA guidance</u> on PSLF qualification for teachers that do not teach over the summer break.

Table B1. (Continued)

Educational attainment	 Highest level of school or highest degree received by December 2017 and grouped as follows: 1. HS or less: High school graduates and below 2. SC/AA: Those with at least some college credit, but at most, an associate's degree 3. BA: Those with a bachelor's degree 4. Graduate: Those with a master's, professional school (e.g., JD), or doctorate degree We code those who report having less than some college experience but also reporting having earned an educational certificate at a college, university, community college, or trade school as "SC/AA." SIPP variable names: ECERT, EEDUC
Student loan balance	Amount of student loans or educational expenses owed in own name only as of the last day of 2017. SIPP variable name: TOEDDEBTVAL
Student loan borrower	An individual who reports having owed any money for student loans or educational-related expenses in their own name during 2017 and report having a student debt balance greater than zero. We restrict borrowers to having at least some college experience. SIPP variable name: EOEDDEBT, TOEDDEBTVAL
Immediately PSLF eligible:	Those individuals
Potential experience approach	 whose neuroradius whose sector of employment associated with their primary occupation is government or not-for-profit,
	2. have at least to years of potential experience,
	4 report having student loan debt
	5. and have a non-missing, non-zero value for their student loan debt balance.
Immediately PSLF eligible:	Those individuals
Potential experience + full-time	1. whose sector of employment associated with their primary occupation is government
approach	or not-for-profit,
	2. have at least 10 years of potential experience,
	3. have at least some college experience,
	4. report having student loan debt,
	5. have a non-missing, non-zero value for their student loan debt balance,
	6. and work full-time in the primary occupation
Immediately PSLF eligible:	Same approach as above except potential experience calculation for graduate degree earners
Graduate potential experience + full-	accounts for differential years of education by degree type:
time approach	1. Ph.D. = 21
	2. Professional degree earner and occupation is lawyer or judge = 19 2. All other professional degrees (a.g. madical) = 20
	5. All other professional degrees (e.g., medical) = 20 4. Master's = 18
Immediately PSLF eligible: Pre-	Those individuals
2017 experience	1. whose sector of employment associated with their primary occupation is government or not-for-profit,
	2. have at least 120 months of job tenure in their primary occupation,
	3. have at least some college experience,
	4. report having student loan debt,
	5. have a non-missing, non-zero value for their student loan debt balance,
Immediately PSLF eligible: Pre-	Those individuals
2017 experience + full-time approach	1. whose sector of employment associated with their primary occupation is government or not-for-profit,
**	2. have at least 120 months of job tenure in their primary occupation,
	3. work full-time in their primary occupation,
	4. have at least some college experience,
	5. report having student loan debt,
	6. have a non-missing, non-zero value for their student loan debt balance,

Notes: This table describes the main variables used in the analysis. All variables come from the first wave of the 2018 Survey of Income and Program Participation (SIPP). Actual variable labels are included in the description.

Benchmarking SIPP Student Loan Data Estimates

	Federal student aid (2017)	SIPP (2018)	Main sample			
Panel A. Aggregate						
Borrowers (in millions) ³⁹	42.6	35.9	21.5			
Total Debt (in billions)	(\$1,366.9)	(\$1,017.2)	(\$669.9)			
	Federal Student Aid		SIPP (2018)			
Panel B. Age			5111 (2010)			
	8.7	6.5				
24 and younger	(\$130.3)	(\$119.7)				
	15.3	12.5				
25 to 34	(\$484.0)	(\$381.8)				
25	13.7	11.0				
35 to 49	(\$502.2)	(\$354.2)				
50 (5.7	4.5				
50 to 61	(\$199.8)		(\$135.0)			
62 and older	1.7		1.3			
	(\$55.4)		(\$26.5)			
Panel C. Debt Size						
Less than 5k	8.6		8.5			
Less than 5k	(\$22.4)		(\$11.4)			
5k to 10k	7.7		4.9			
SK to TOK	(\$56.9)		(\$33.4)			
10k to 20k	9.4		7.0			
101 10 201	(\$135.8)		(95.2)			
20k to 40k	9.4		7.3			
	(\$268.3)		(193.7)			
40k to 60k	4.0	3.4				
	(\$195.1)		(156.3)			
60k to 80k	2.3	1.9				
	(\$160.3)	(125.1)				
80k to 100k	1.1	0.9				
	(\$98.2)	(80.2)				
100k to 200k	1.9	1.1				
	(\$258.9)	(135.3)				
200k+	U.O (\$176 D)	0.9				
	(\$1/0.0)		(186.6)			

Table B2. Benchmark aggregate student loan borrower counts and balances

Notes: This table displays the aggregate student loan borrower counts and balances from Federal Student Aid (FSA) and the 2018 SIPP. Panels B and C compare the data sources across age and debt size group, respectively. FSA figures come from the federal student loan portfolio summaries. Borrowers are listed (in millions) and the associated debt total (in billions) is listed in parentheses. We report the 2017 Q4 balances to align with the 2017 reference period for the first wave of the 2018 SIPP. "SIPP (2018)" and "Main Sample" columns report weighted sums using the SIPP December final person weights. "SIPP (2018)" refers to all individuals in the SIPP. "Main Sample" refers to our analytical sample where we keep individuals ages 22 to 60 and who are not currently enrolled in school. In our main sample, only, we do not include those who have a high school diploma or less and report holding student debt in our sample of borrowers because the source of these debt balances is unclear.

³⁹ In the SIPP, we observe some individuals who report holding student debt, but also report holding a zero balance. For the purposes of this benchmark exercise, we include these borrowers that report a zero student debt balance. In our main analysis, we require that borrowers have a positive student debt balance.

As we show in Appendix Table B2, the SIPP undercounts student loan borrower counts and balances relative to FSA in the aggregate, and in general across age groups and debt sizes. Further, our main sample of analysis represents approximately 60 percent of the borrowers and 66 percent of the total debt reported in the SIPP. Several sample restrictions yield this result (all reported estimates below are weighted sums using the SIPP December final person weights):

- 1. *Never enrolled in school in 2017*: Approximately 10.5 million borrowers (about a third of all borrowers in the SIPP) report having attended school in 2017 and collectively hold about \$280.1 billion in student debt.
- 2. *Ages 22 60*: Approximately 4.6 million borrowers are below the age of 22 or above the 60 and this group holds about \$78.8 billion in student debt. There about 1.8 million borrowers holding \$33.4 billion who are outside this age range and who were not enrolled in school in 2017.
- 3. *Borrowers must report having at least some college experience*: We observe approximately 3.1 million borrowers holding \$47.6 billion in student debt that also report having no college experience. Because the source of these loans is particularly unclear, we do not include this group in our defined subsample of "borrowers" (see Appendix Table B1). Those without college experience, not enrolled in school, and between ages 22 to 60 represent about 2.1 million borrowers and \$33.8 billion in the reported student debt in the SIPP.

Sample restriction (1) and (2), as defined above, follow Catherine and Yannelis (2023) who utilize the 2019 Survey of Consumer Finances (SCF). Like the SIPP, the 2019 SCF undercounts the aggregate student debt relative to FSA. In fact, Catherine and Yannelis (2023) report 1.2 trillion in total debt whereas the reported total from FSA in Q4 of 2019 was 1.5 trillion. Moreover, we similarly find that approximately one-third of the aggregate debt is held by individuals still in school.⁴⁰

Discussion of the Private Loan Market

In aggregate, about seven percent of the total student loan debt outstanding (approximately \$127 billion) is private rather than federally originated or guaranteed student loans. These private loans generally represent either borrowing in excess of federal loan limits or debt refinanced when individuals are able to lock in lower rates than what the federal government offers from private lenders. Limited data on private student loans suggests that higher-income students are more likely to borrow these types of loans and the vast majority of private loan borrowers effectively manage repayment (Student Borrower Protection Center, 2020; Enterval Analytics, 2023).⁴¹ This trend can be attributed to the rigorous underwriting process in the private market, particularly in recent years.

The SIPP does not differentiate between federal and private student loans. To this end, the aggregate loan balances from the SIPP in Appendix Table B2 include some private student loan debt. Private loans could distort our distributional estimates if particular PSLF-eligible groups differentially utilize private loans. While higher-income students and those with graduate degrees are most likely to hold private student loan debt, we expect these borrowers to be underrepresented among potential PSLF beneficiaries. With knowledge of the PSLF program, those most likely to benefit from refinancing with private lenders would likely be employed in the private sector and thus ineligible for PSLF. In other words, private loan take-up for public service workers in high-earning fields (and higher student debt balances) like medicine and law are likely low given the uncapped benefit of PSLF. As we discuss in the section, "PSLF Take-Up," available data on early take-up of PSLF suggests that graduate degree earners, higher-income, and higher-balance borrowers are most likely to be aware of and navigate the forgiveness process. Our expectation is that distortions in our distributional measures of potential eligibility for PSLF are likely to be small, though we wish to be transparent in acknowledging the limited availability of corroborating data.

⁴⁰ Catherine and Yannelis (2023) do not report aggregate borrower counts for comparison.

⁴¹ PSL-Report_042020.pdf (protectborrowers.org); Enterval Private Student Loan Report Q3 2022

Two other relevant features of the private student loan market per data from the Private Student Loan Consortium include the high cosigner and undergraduate borrowing rates (approximately 88 and 89 percent, respectively). The student debt variable in the SIPP we use in our analysis distinguishes student loans "owed in own name only," which can differ from household student loan debt values. Although we cannot be certain, we expect that the majority of private student loans in the SIPP are not captured in our student debt measure if respondents with cosigned private student loans report this accurately. Separately, the lower utilization of private loans for graduate school, along with the prevalence of graduate attainment amongst our estimated PSLF eligibles and the early beneficiaries of the program, suggest that private loan bias is likely small. However, it is important to note that the SIPP does not distinguish between undergraduate and graduate borrowing.

C. Additional Details on Public Service Loan Forgiveness (PSLF)

See Powell and Turner (2022).

Four primary challenges are addressed with the waivers; these concern the type of loans held by individuals, the type of repayment program, the treatment of forbearance, and the periods of employment counting for forgiveness. What is significant about these changes is that they apply retroactively, though they do require an application.

- Expanding eligibility to prior payments on non-Direct Loans: The 2007 PSLF authorizing language restricts qualifying payments to those on Federal Direct Loans. Prior to 2010 when the federal government ended guaranteed lending and shifted to full direct lending, most borrowers received Federal Family Education Loans (FFEL), government guaranteed loans from private lenders. By statute, borrowers with non-Direct loans could gain access to PSLF by consolidating them into Direct Consolidation loans; however, any payments made prior to loan consolidation did not count towards PSLF. Basic confusion among borrowers was often exacerbated by the failure of loan servicers to inform borrowers that their loans were ineligible for PSLF or pre-consolidation payments were ineligible. Under the PSLF waiver announced in October 2021 by the Department of Education, *borrowers could retroactively receive credit prior periods of repayment on other loans paid before consolidation*, though borrowers still needed to complete a consolidation to a Direct Loan before forgiveness under PSLF.
- Credit to Repayment Counts paid under Ineligible Payment Plan: In addition to eligible payments being limited to those on Direct Loans, borrowers must repay their loans under an income-driven repayment plan or standard 10-year plan for their payments to qualify for PSLF traditionally. Borrowers faced informational barriers from servicers as well as bureaucratic difficulties in re-enrolling in income-driven repayment plans. A report from the Consumer Financial Protection Bureau (CFPB, 2017) documented that loan servicers routinely failed to inform borrowers of repayment-plan requirements, despite indications that they were in public service or pursuing PSLF. And, because borrowers are required to re-enroll in income-based repayment plans (IBR) and "recertify" eligibility, there were often substantial delays which contributed to a lack of qualification for PSLF and higher payments in general. Recognizing these problems, *borrowers may now receive retroactive credit on payment periods under the wrong repayment plan* under the current waiver.
- Credit to Repayment Counts for Forbearance and Deferment Periods: The Department of Education shared findings that loan servicers often placed borrowers in forbearance rather than into an income-driven repayment plan: from July 2009 to March 2020, more than 13 percent of Direct Loan borrowers used cumulative forbearance periods of at least 36 months. This led borrowers to choose a pause on loan payments which do not count towards any forgiveness and in some cases, can lead to higher loan balances due to interest accrual rather than income-driven plans that allow progression towards loan forgiveness. Under an April 2022 administrative change, forbearance periods of 12 or more consecutive months, or 36 or more cumulative months will count towards PSLF (and IDR) payment counts.
- Flexibility for Previously Non-Eligible Payments and Borrowers: The waiver also addresses three particular circumstances that had previously rendered borrowers or payments ineligible for PSLF. Borrowers may now retroactively count periods of payment in which they were pursuing Teacher Loan Forgiveness or when payments were late or less than the amount due; furthermore, borrowers who completed 120 payments with a qualifying employer but are not *employed* with a qualifying employer at the time of their application and forgiveness may receive PSLF.
- Allow a Qualifying Employer to Certify Employment for a Contractor: Existing state laws in California and Texas prevent physicians practicing at nonprofit hospitals in these states from working for hospitals directly have limited PSLF access for these specific groups and have also been directly addressed

in rule changes under the Biden Administration related to the PSLF waiver. Additional details on this rule change can be found here and this Department of Education Fact Sheet.





in an income-driven repayment plan

Specific periods of forbearance or deference