

Stay on Track for PSLF: What the July 1 OBBBA Changes Mean for You

Major federal student loan changes take effect on July 1, 2026 and they may impact your path to Public Service Loan Forgiveness (PSLF). Here are the key points to be aware of:

PSLF still exists & borrowers are actively receiving forgiveness

PSLF remains fully intact. You can still earn forgiveness by:

- Working **30+ hours/week** at a qualifying nonprofit, government, or tribal organization; AND
- Making **120 qualifying payments** on Federal Direct Loans under an income-driven repayment (IDR) plan

Critical PSLF deadlines and changes for Parent PLUS borrowers

- **April 1 deadline:** Parent PLUS borrowers must apply for a Direct Consolidation Loan to preserve access to PSLF.
- New Parent PLUS loans issued after July 1, 2026 are ineligible for income-driven repayment. This means these loans will be ineligible for PSLF.
- If you take out new Parent PLUS loans after July 1, 2026, you will lose access to PSLF for ALL loans, even previously eligible Direct Loans for your own education.

Income-driven repayment plan changes for borrowers

Borrowers with loans issued BEFORE July 1, 2026

- **SAVE Plan:** Payments made on SAVE currently do not count toward PSLF. To make progress switch to the better of PAYE, ICR or IBR.
- **PAYE or ICR Plans:** You can stay on these plans and earn PSLF credit until July 1, 2028.
- **By July 1, 2028:** All loans must move to IBR or the new RAP plan to keep earning credit toward PSLF.

Borrowers with new loans AFTER July 1, 2026

- The only PSLF qualifying repayment plan you'll be able to access is the new Repayment Assistance Plan (RAP). The OBBBA then requires all your federal student loans to move to RAP.

Explore your options early to preserve access to the greatest repayment flexibility

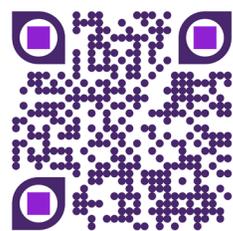
Don't wait to figure out the most efficient repayment plan if you're on the SAVE plan. Losing access to PAYE, IBR, & ICR could cost you thousands.

Now's the time to take action!

Your loan types, repayment plan, job, and Parent PLUS choices all affect how these rules apply. Need help staying on track with PSLF?

- Connect with a student loan coach. Register/Log in to Tuition.io
- Attend our free, expert-led webinar series for key updates and actions

WEBINAR SERIES



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