To the Dedicated Members of the Federal Workforce:

My Administration is committed to supporting you and restoring dignity to public service. That is why strengthening and empowering the federal workforce is a top priority of mine. And it is why today I want to let you know about a meaningful opportunity available right now that could potentially save you and your families tens of thousands of dollars.

I recognize that the burden of student loan debt can often weigh heavily on working families, including those in the federal workforce. Today, my Administration released a five-part plan to provide more breathing room to America’s working families, including providing up to $20,000 in debt cancellation to Pell Grant recipients with qualifying loans and up to $10,000 in debt cancellation to non-Pell Grant recipients. This relief will be available to individuals earning less than $125,000 annually or households earning less than $250,000 per year. In the coming weeks, my Administration will release more details on how to find out if you qualify for this relief.

In the meantime, there is a program available right now that could provide you immediate debt relief in addition to the actions that I announced today—and it’s available specifically for individuals in public service: Federal, State, local, and Tribal government employees; Service members; police officers; nurses; firefighters; and other public servants.

In October 2021, the Department of Education announced temporary changes to the Public Service Loan Forgiveness program that make it easier for borrowers with federal student loans to get their debt cancelled and receive credit for past periods of repayment that otherwise wouldn’t qualify for forgiveness. This loan forgiveness program was created in 2007 to allow public servants like yourself the opportunity to pursue a career in federal service with the promise of having your debt forgiven at the end of 10 years.

In response to the pandemic, my Administration has taken steps to make this process easier than ever. If you’ve served for ten years at a nonprofit, in the military, or in Federal, State, Tribal, or local government while repaying your federal student loans, you are likely eligible to have all of your student debt cancelled. You don’t even have to have served those ten years consecutively. And, if you have served less than ten years, you can sign up now to get credit toward forgiveness for the time you have served.

These temporary changes to the Public Service Loan Forgiveness program are already changing lives. Under my Administration, the Department of Education has approved over $10 billion in
student loan forgiveness for more than 175,000 borrowers. That means real relief for hard-working Americans—like yourself—to afford essentials, save for a home, or put more money toward retirement. But these changes expire on October 31, 2022.

You can take advantage of this life-changing benefit today—visit www.pslf.gov for more information and to apply for forgiveness.

The work you do on behalf of the American people has never been more important. In the midst of enormous challenges, you have worked tirelessly to improve the lives of everyone in this country. Because of your service, talents, and commitment, we can accomplish anything on behalf of the American people.

I am deeply grateful you chose to pursue a career of service to your country. Thank you for all that you do.