



Getting Started with Public Service Loan Forgiveness?

The AFT will help you navigate your path to forgiveness with our partner Summer. Together, Summer and the AFT are already on track to help members save \$500 million on their student loans. Summer helps AFT members take the steps necessary to qualify for Public Service Loan Forgiveness, including the just-announced temporary PSLF waiver. AFT members can **sign up** for a free account with Summer.

www.meetsummer.org/pslf

Here's how to get started:

1

You will need your AFT member number to access your free Summer account. To find your AFT member number:

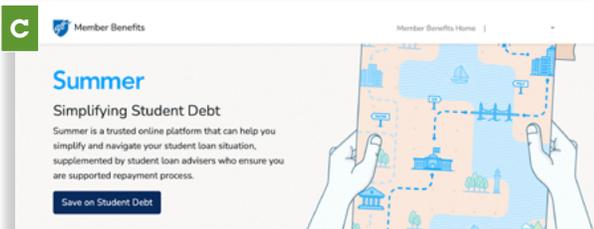
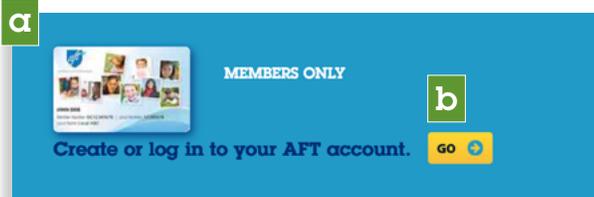
- ▶ Check your union card—your membership number is on the card.
- ▶ If you can't locate your card, please follow the instructions for steps 2a and 2b and select "What's my Member Number" on the AFT Members login page. Your number will be emailed to you. The email takes less than 5 minutes. If you don't see the email, please check your spam folder.*



2

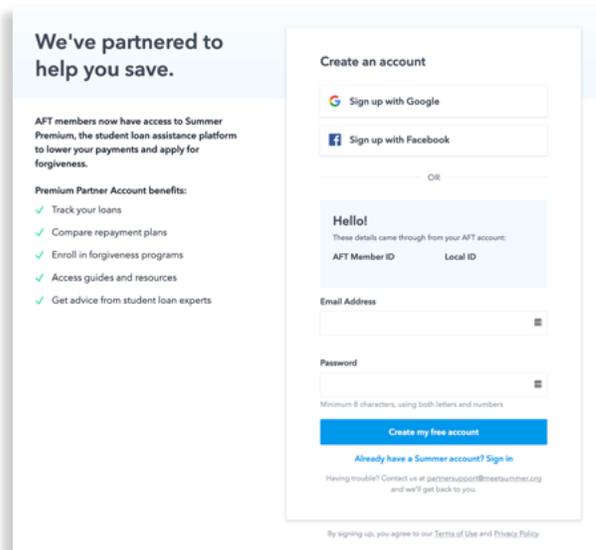
Visit the AFT Member Benefits page here. www.aft.org/member-benefits

- a. Scroll down to the "Members Only" box.
- b. Click "Go" to log in to AFT Member Benefits.
- c. A link to Summer is at the top of the Member Benefits page.



3

Click on the "Save on student debt" button (see step 2c) and a new screen will appear, allowing you to create your free Summer account.



*If you encounter issues using the lookup tool, please call 888-238-5646, or fill out this [form](#) and an AFT membership staff person will contact you. awa.knack.aft.org/aftdatasupport#members-only-help/

Public Service Loan Forgiveness: Am I eligible?



Hundreds of thousands of student loan borrowers will benefit from the recently announced temporary Public Service Loan Forgiveness **waiver**, including **nearly all healthcare workers, public employees, higher education employees, and K-12 educators and staff with student debt.** bit.ly/3nH6zbP

We want to help you get on track! This temporary PSLF waiver is your opportunity to gain credit for past payments you've made on your student loans, potentially saving you tens of thousands of dollars and speeding your path to total loan forgiveness!

To benefit from the waiver, you must have:

- ▶ Worked full time (or full-time equivalent) for one or more public service-qualifying employers, such as a nonprofit hospital or organization, or public employers, like a school district or a local or state government; and
- ▶ Made payments on your federal student loans that previously were not considered qualifying for PSLF by your loan servicer or the Department of Education.

Payments that DO COUNT under the new temporary PSLF waiver include:

- ▶ Payments made on direct loans or Federal Family Education Loans (FFEL)
- ▶ Payments made on any type of payment plan
- ▶ Late or partial payments

We won this, now let's use it!

The AFT sued the Department of Education in 2019 over its failure to properly manage the PSLF program, and **our settlement** paved the way for the temporary PSLF waiver and a new appeals process for borrowers who have been denied PSLF. www.aft.org/press-release/us-department-education-settles-aft-public-service-loan-forgiveness-suit

Our win demonstrates the power of advocacy and collective action, and the value of belonging to the union. It represents a game-changing victory for educators, nurses, public employees and other AFT members struggling with student debt.