

Biden-Harris Administration Debt Relief Plan

Final Extension of Student Loan Repayment Pause

Federal student loan repayment has been paused several times under the Biden-Harris Administration. The final extension is set to expire December 31, 2022, with payments resuming in January 2023.

Student Loan Debt Relief Is Blocked

Please Note: *Student loan debt relief is currently blocked.* Courts have issued orders blocking the student debt relief program. As a result, at this time, Federal Student Aid (FSA) is not accepting applications. FSA is seeking to overturn those orders.

If you've already applied, FSA will hold your application. [Subscribe and check back here for updates](#). More information will be posted as soon as further updates are available.

Targeted Debt Relief

The debt relief applies only to federally-held loan balances incurred before June 30, 2022. Any new loans disbursed on or after July 1, 2022, are not eligible for debt relief. To be eligible, borrowers' annual income must be below \$125,000 (individuals) and \$250,000 (married couples/head of households). Borrowers can view their loan balances and check their Pell Grant status by logging into their Federal Student Aid account online at studentaid.gov.

- Up to \$20,000 in debt relief if you received a Federal Pell Grant in college and meet the [income requirements](#)
- Up to \$10,000 in debt relief if you didn't receive a Federal Pell Grant in college and meet the [income requirements](#)

Get the details:

[One-time Federal Student Debt Relief Application process](#)

Public Service Loan Forgiveness

In addition, borrowers who are employed by non-profits, the military, or federal, state, Tribal, or local government may be eligible to have all of their student loans forgiven

through the Public Service Loan Forgiveness (PSLF) program. This is because of time-limited changes that waive certain eligibility criteria in the PSLF program. These temporary changes expire on October 31, 2022. For more information on eligibility and requirements, go to [PSLF.gov](https://pslf.gov).