



# STUDENT DEBT RELIEF

Texas AFT  
member benefits  
that save you  
and your family  
money.



Texas AFT



[www.texasaft.org/studentdebt](http://www.texasaft.org/studentdebt)

# You're Not "A Loan"

Here's what you need to know about Public Service Loan Forgiveness — and how our union helps you get the relief you deserve.

In 2021, following the settlement of a lawsuit brought by American Federation of Teachers (AFT) members, the U.S. Department of Education announced major changes to the Public Service Loan Forgiveness (PSLF) program.

Because AFT members took action to fight against a system riddled with unfair practices and broken promises, hundreds of thousands of educators, healthcare professionals, and public employees can now discharge their student debt sooner.



Summer



**"I have had major anxiety about my accumulated student loan debt and interest. I was thrilled with how easy it is to manage and pay down my debt with Summer's help."**

— Jennifer C.



## Qualifying for Loan Forgiveness

- If you've worked in public service for 10 years or more and made 10 years of payments on your student loans, you're likely eligible to have your debt discharged under PSLF.
- Even if you were denied PSLF in the past or your loan service said you didn't qualify, your application will be reconsidered after this AFT lawsuit settlement.
- Now, the Department of Education will count your past payments retroactively toward the PSLF 120-payment requirement — even if they were made on the “wrong” loan type or “wrong” payment plan.
- You must take advantage of these changes by Oct. 31, 2022, to have your past payments counted.

## Help for Texas AFT Members

- Join our union. All Texas AFT members have free access to Summer, an online resource that helps you navigate student loan debt and relief options. Visit [www.texasaft.org/join](http://www.texasaft.org/join) to join today.
- Check your PSLF eligibility with Summer. With your free Summer account, you can check your PSLF qualifications, enroll in a repayment plan or certify for PSLF, and get support from real humans along the way. Visit [www.texasaft.org/studentdebt](http://www.texasaft.org/studentdebt) for more details.
- Sign up for a free student debt clinic. Our union provides free clinics for members with information on two federal debt relief programs: (1) income-driven repayment plans and (2) Public Service Loan Forgiveness. **See reverse side for QR code and details.**

Learn more and save BIG at  
[www.texasaft.org/studentdebt](http://www.texasaft.org/studentdebt)

# STUDENT DEBT CLINICS

Scan the QR code to learn more about Summer and PSLF, as well as sign up for one of our upcoming debt clinics. Visit [www.texasaft.org/studentdebt](http://www.texasaft.org/studentdebt)



## About Our Union

Texas AFT is a statewide union with 66,000 members, including educators, school employees, and retirees. We believe that education is the path to a just and democratic society and that the only way to give students a quality education is through the dedicated work of empowered public educators. Our union represents all non-administrative public school employees, as well as faculty and staff in higher education.

Join us today at [www.texasaft.org/join](http://www.texasaft.org/join).



*A Union of Professionals*

Texas AFT

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