

One-time Federal Student Loan Debt Relief

Eligible borrowers can get a full or partial discharge of loans up to \$20,000. Apply today!

[Apply Now](#)

English | [Español](#)

This one-time debt relief is provided by the U.S. Department of Education (ED) as part of the Biden-Harris Administration [student debt relief plan](#).

Apply Now

[Apply for Student Loan Debt Relief >](#)

Apply today (but no later than Dec. 31, 2023).


Filling out the application is easy and takes about 5 minutes. You don't need to log in or provide any documents.


For those who can't apply online, we'll make a paper version of the form available soon. You'll have until the end of 2023 to apply.

How Much Debt Relief You Can Get

- **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](#)

The debt relief applies only to loan balances you had before June 30, 2022. Any new loans disbursed on or after July 1, 2022, aren't eligible for debt relief. [Other rules apply to consolidation loans](#).

Will my debt relief be taxed? 

What if I don't want to receive debt relief? 

See if You Qualify

You may receive debt relief if you have [eligible federal loans](#) and meet the following income requirements:

Tax Filing Status	2020 or 2021 Income (Based on AGI)
Did not file taxes	Made less than the required income to file federal taxes
Single	Under \$125,000
Married, filed your taxes separately	Under \$125,000
Married, filed your taxes jointly	Under \$250,000
Head of household	Under \$250,000

Qualifying widow(er)

Under \$250,000

**If you filed federal taxes, your income requirements are based on your adjusted gross income (AGI), which tends to be lower than your total income. Your AGI can be found on line 11 of the IRS Form 1040.*

You need to meet the income criteria for either 2020 or 2021, but you don't need to meet it for both years.

If you have [eligible federal student loans](#) and meet the income requirements, it doesn't matter if you've been actively repaying your loans or are in school, a grace period, or default.

Recently Enrolled Undergraduate Students

Here are some reasons you likely would be classified as a dependent student **for federal student aid purposes**:

- You were enrolled as an undergraduate student between July 1, 2021, and June 30, 2022.
- You were born after Jan. 1, 1998.
- You aren't married.

[Learn about other reasons you might be classified as a dependent student.](#)

As a dependent student, you're [eligible for the same amount of debt relief](#) as everyone else, but your eligibility is based on one or both of your parents' income, not your income.

You should [apply for debt relief using your own income information](#). If we identify you as a [dependent student](#), we'll email you with instructions for you and your parent. Until then, you don't need to do anything except submit your application.

Parents of Children With Eligible Student Loans

If you're a parent with eligible loans of your own, including parent PLUS loans, you can submit your own [Student Loan Debt Relief Application](#). Your application will be processed separately from the one your child submits.

FAQs About Pell Grants

If I received a Pell Grant, do I need to do anything to get the full \$20,000 in debt relief?	⌵
How do I know if I received a Pell Grant?	⌵
If I have parent PLUS loans and my child received a Pell Grant, can the full \$20,000 in debt relief be applied to my parent PLUS loans?	⌵

Which Loans Are Eligible

The following types of federal student loans disbursed (when you received your loan funds) on or before June 30, 2022, are eligible for relief:

- William D. Ford Federal Direct Loan (Direct Loan) Program loans
- Federal Family Education Loan (FFEL) Program loans held by ED or in default at a guaranty agency
- Federal Perkins Loan Program loans held by ED
- Defaulted loans (includes ED-held or commercially serviced Subsidized Stafford, Unsubsidized Stafford, parent PLUS, graduate PLUS; and Perkins loans held by ED)

This means that subsidized loans, unsubsidized loans, parent PLUS loans, and graduate PLUS loans held by ED are eligible. Consolidation loans are also eligible for relief, as long as all of the underlying loans that were consolidated were ED-held loans and were disbursed on or before June 30, 2022.

Additionally, consolidation loans comprised of any FFEL or Perkins loans not held by ED are also eligible, as long as the

borrower applied for consolidation before Sept. 29, 2022.

Private loans (i.e., non-federal loans) are not eligible for debt relief.

How to Find Your Loans and Loan Servicers

[Log in to StudentAid.gov](https://studentaid.gov) and select “My Aid” in the dropdown menu under your name at the top right of your screen.

The “My Aid” section will show you the servicer(s) for your loans.

The “Loan Breakdown” will show you a list of the loans you received. You’ll also see loans you paid off or consolidated into a new loan. If you expand “View Loans” and select the “View Loan Details” arrow under a loan, you’ll see the more detailed name for that loan (along with other information about it).

Direct Loans begin with the word “Direct.” Federal Family Education Loan Program loans begin with “FFEL.” Perkins Loans include the word “Perkins” in the name. If the name of the servicer starts with “Dept. of Ed” or “Default Management Collection System,” your FFEL Program loan or Perkins Loan is federally managed (i.e., held by ED). Only federal loans are eligible for debt relief. Private loans aren’t eligible and won’t show on your dashboard.

FAQs About Qualifying Loans

Are defaulted loans eligible for debt relief?	⌵
Are private loans (i.e., non-federal loans) eligible for debt relief?	⌵
Are parent PLUS loans and graduate PLUS loans eligible for debt relief?	⌵
Are Federal Family Education Loan (FFEL) Program loans or Perkins Loans eligible for debt relief?	⌵

Refunds for Past Payments

If you made voluntary payments during the payment pause (from March 13, 2020, through Dec. 31, 2022) and your current loan balance is below the amount of debt relief you’ll receive, after you successfully apply for and receive debt relief under the Administration’s debt relief plan, we’ll automatically refund the amount you paid during the payment pause (only up to the remaining amount of your eligible debt relief).

Example

For example, let’s say you’re eligible for \$10,000 in debt relief. If you currently owe \$9,500, that amount of relief will be applied to your loan(s). If you paid \$1,000 during the payment pause, you’ll be automatically refunded \$500—the remaining amount of your \$10,000 of debt relief.

No additional action is needed. Just submit your [Student Loan Debt Relief Application](#).

If you made payments during the payment pause and your current balance is higher than the amount of debt relief you receive, you won’t get an automatic refund after you apply for debt relief. This is because the full amount of debt relief will be applied to your loan balance. If you still want to receive a refund for voluntary payments you made during the payment pause, contact [your loan servicer](#).

It’s important to note that these refunded payments will increase your loan balance and your monthly payments.

If you consolidated your loan after March 13, 2020, refunds aren’t available for any payments made prior to the consolidation. Additionally, the final payment made when refinancing to a private student loan is not eligible for a refund.

Refund requests can only be made by you and refunded to you, even if someone else made a payment on your loan. If a third party, such as an employer, made payments on your behalf, you are responsible for coordinating any portion of the

refund that would be due to the third party.

After You Apply

Note: If we already notified you that your debt relief will be processed without applying, you can jump to item 5 below.

1. You'll receive an email confirmation.

After you submit your Student Loan Debt Relief Application, you'll receive an email confirmation. Your StudentAid.gov account won't show the status of your application.

2. We'll review your application.

Once you submit your application, we'll review it to confirm you're eligible for debt relief.

3. We'll contact you if we need more information.

If we don't have enough information on file to confirm your eligibility, we'll email you with instructions. Here are some reasons we may follow up with you:

- We need documentation to verify your income.
- You were enrolled as a [dependent student](#) anytime between July 1, 2021, and June 30, 2022, and we need information about your parent's income.
- We can't match you to our loan records based on the information you provided in your application.
- We determine that you don't have any [eligible federal loans](#).

If you don't hear anything from us, no further action is needed.

4. We'll notify you once your application is approved.

Once we confirm your eligibility, we'll notify you. We'll determine how debt relief gets applied to your loans, and we'll provide this information to your loan servicer(s).

5. Your loan servicer(s) will apply your debt relief and notify you.

Your loan servicer(s) will apply your relief directly to your account. It may take some time for your account to reflect this change. Each loan servicer you have will notify you separately. They'll let you know if your loans are paid in full or have an outstanding balance. If you have an outstanding loan balance, they will also notify you what your new monthly payment will be once payments resume after Dec. 31, 2022.

If you made payments during the payment pause (from March 13, 2020, through Dec. 31, 2022) that brought your balance below what you're eligible for (\$10,000 or \$20,000) but didn't pay off your loan in full, we'll refund those payments automatically. See [Refunds for Past Payments](#).

Log in to your account with your [loan servicer](#) to make sure your servicer has your most current contact information so they can reach you.

FAQs About Next Steps

If I have multiple loans, how will debt relief be applied to my loans?



What happens if I also applied for Public Service Loan Forgiveness (PSLF)?



What if my loan balance is less than the maximum amount of debt relief?




What happens if I still have a loan balance after debt relief is applied?



Get Support

Beware of Scams

You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. You **never** have to pay for help with your federal student aid. Make sure you work only with ED and our loan servicers, and never reveal your personal information or account password to anyone.

Our emails to borrowers come from noreply@studentaid.gov, noreply@debtrelief.studentaid.gov, or ed.gov@public.govdelivery.com. You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or by visiting reportfraud.ftc.gov .

[Learn how to avoid scams and what you can do if you're contacted by a scammer.](#)

Get Help

StudentAid.gov has the latest information on the application process. If you need help filling out the form online or have questions related to your specific borrower situation, you can reach our contact center agents at 1-833-932-3439.

Additional Links

[Debt Relief Announcement](#)
[Public Service Loan Forgiveness](#)
[Income-driven Repayment Plans](#)
[Who's My Servicer?](#)