



A PODCAST WITH RUSTY STAHL | S3 BONUS

## Haunted by Student Debt? Wipe it out by Halloween

WITH

Aoife Delargy Lowe  
*PSLF Coalition / Equal  
Justice Works*



[Podcast Intro](#)

[Guest Episode Teaser](#)

[Episode Intro](#)

[Interview Begins](#)

INTRO [00:00:03] You're listening to the Fund The People Podcast, I'm your host Rusty Stahl. On this show we serve up a healthy nutritious alternative to the nonprofit starvation cycle. If you work as a funder, a non-profit, or intermediary, we'll help you invest in America's nonprofit workforce to drive equity, effectiveness and endurance in our nonprofit and social justice community. So let's get going.

AOIFE: [00:00:42]

So many people are barred from entering careers in public service because of financial barriers and Public Service Loan Forgiveness is the only educational debt program specifically targeted at public service professionals, and the current PSLF temporary waiver helps to ensure the public servants, who have been relying on PSLF, will continue to be able to serve our communities, and we're urging President Biden to extend the limited waiver to ensure that individuals who have dedicated their lives to public service foresee the educational debt forgiveness that there are owed, allowing them to remain in the field that they've chosen. So in closing, there's been confusion about eligibility in the past, so be sure to check out your eligibility before October 31st.

RUSTY: [00:01:24]

Welcome to the Fund The People podcast, I'm your host Rusty Stahl, and I'm grateful for your time and attention. I know you have a choice of podcast, so thank you for listening to this one.

This is a very special bonus episode that we're doing as part of season three about Public Service Loan Forgiveness.

Before we start, I just wanted to mention we hope you have or will subscribe to the show, can do so on Apple Podcasts or wherever you get podcasts. And in addition, we hope you join our mailing list because we email folks on the mailing list about new episodes and offer other great resources alongside the episode info, so head on over to [fundthepeople.org](https://fundthepeople.org) to sign up for our mailing list, just hit connect at the top of the page. Also on [fundthepeople.org](https://fundthepeople.org), you can find all our podcast episodes with show notes and links to the resources we discussed and you can access our free original content and tools from our Fund The People Tool Kit, which includes lots of original materials to help you engage in talent investing and includes our talent justice research and tools on investing in intersectional racial equity in the nonprofit workforce.

So, having said all that, thank you again, for being here and I'm pleased to share my conversation with Aoife Delargy Lowe. Hello Aoife!

AOIFE: [00:03:03]

Hi Rusty. Thanks for having me.

RUSTY: [00:03:05]

Yes, thank you so much for being here. **Today we are talking about Public Service Loan Forgiveness** and I got connected with you through a conference call or a zoom conversation as part of the Nonprofit Infrastructure Investment Advocacy Group that Fund The People is a part of and one of your colleagues came on to talk to that coalition about your coalition. And so I was like, 'these coalition's have to coalesce.' This is great! Will you come on the podcast? So glad you're here. So tell us a little about you, Aoife, and your career trajectory, and what you do at Equal Justice Works where you work and the Public Service Loan Forgiveness Coalition that you helped to anchor.

AOIFE: [00:03:52]

Yeah, thanks Rusty, of course. So a little bit about me and as you can tell by my accent, I am Irish American. I'm a first-generation Irish immigrant. I was born in the States. I lived in New York for a bit when I was a kid and in New Mexico as a kid. We moved home and I was seven or eight and I was raised on the west coast of Ireland. I got my law degree there. I always knew I wanted to go into public interest. So when I finished my law degree, I came back to the States and I ended up practicing immigration law for a time and through that I heard about this pro bono program job at a law school here in DC. And you know what? It was such a fantastic entry into ultimately me coming to Equal Justice Works. The students were so curious about how they could get involved in public interest law and so passionate and through that job I served on the National Advisory Committee at Equal Justice Works. So **that's how I really got to understand how important the work that Equal Justice Works does to, you know, empower law students who are passionate about public service or public interest law rather and really educating them, that this can be a lifelong commitment,** and how to do that.

So, I've been here at Equal Justice Works since 2019 and I run the Law School Engagement and Advocacy Unit. So we run the largest public interest legal career fair in the country. Our career fair is actually happening in a couple weeks, we're very busy right now. Another part of our work is, you know, we are the leading member of the PSLF Coalition. Equal Justice Works has done a lot of work over several decades, trying to educate law students about how to manage your educational debt if you want to go into public service. It is manageable but you do have to understand the mechanics of it so that you can make this a lifelong commitment.

So, we do a lot of student debt education for law students and law school professionals, so that they can support students that want to go into this work. So when Public Service Loan Forgiveness became a reality, Equal Justice Works was there as part of that kind of conversation, you know, the inception of the program and we've been supportive of how important it is to communities across our nation ever since.

So in 2017, the PSLF Coalition came into being because we were kind of concerned that obviously you know going to the mechanics of the program but it's built around the idea that you serve for 10 years in public service and you earn forgiveness. So it was created in 2007 and by 2017 we were kind of concerned that it could potentially have attacks on it in a way that wouldn't allow it to really get off the ground. So the coalition was born and at that time, it was referred to as the Coalition to Preserve Public Service Loan Forgiveness. So we now have over 90 allied members. We're all united around the fact that this program is so important to the public safety, health and education of our communities because we want passionate servants doing this work.

RUSTY: [00:07:32]

Yeah, I mean so many nonprofits need lawyers, so many social movements need lawyers and you know every kind of profession has a role in engaging in public service and certainly I think the pro bono practice of lawyers is so important to society and to so many people and organizations. So we're glad you're out there. Before we continue talking about the coalition, can you just tell folks, when that career fair is happening?

AOIFE: [00:08:04]

Yeah, so if you are a current law student or a postgraduate or a recent post grad our conference fair is taking place on October 20th, 21st and 22nd. We have over 230 public interest employers interviewing over three days. I think last year we facilitated like 4,300 one-on-one interviews in 36 hours. It's absolutely insane the amount of conversations that are being had, really important conversations. People are getting jobs out of this. So I really encourage you if you haven't registered to come along, there's still opportunities for you to talk with public interest employers if you're looking for your first job out of law school, in public interest, please come.

RUSTY: [00:08:55]

Fantastic. And that happens every year?

AOIFE: [00:08:57]

Yeah, it happens every year. And the last few years obviously we've been virtual and I have to say it's so amazing how big it's gotten by going virtual. We really leveled the playing field by having a virtual component to it because the barrier to entry is gone, folks used to have to fly to DC, you know, to come. And now that component is virtual so we're seeing a lot more students able to come, which is really fantastic. The registration fee is \$25 but often times your law school may pay it so you can reach out to your career services office and ask about that.

RUSTY: [00:09:38]

Fantastic so people can register on the Equal Justice Works website I assume.

AOIFE: [00:09:43]

Yes. You can go to [equaljusticeworks.org](https://equaljusticeworks.org) and click on events, and you'll see it there.

RUSTY: [00:09:49]

Well, that was an extra bonus resource that I didn't even know about. So, that sounds great. Okay, so let's get a little bit more into what the heck is Public Service Loan Forgiveness, can you give us, and you started talking about this, but a little more of that history of the program and this coalition, what's been kind of the trajectory going from where you started earlier?

AOIFE: [00:10:14]

Yeah. So the program was established under the College Cost Reduction and Access Act of 2007. And it was a bipartisan initiative under the Bush Administration. It's the only program aimed at supporting public service professionals and oftentimes public service professionals have to have a higher educational degree in order to go into this work. So, **it is the only program aimed at supporting public service professionals and what it's meant to do is if a public service professional makes 120 payments while working in a qualifying job or working for a qualifying employer, they're eligible for forgiveness at the end of those 10 years - tax free. This, you know, is valuing folks that are passionate about this work so that they can remain in this work.**

Unfortunately since its inception, it's kind of been bogged down in administrative hurdles and hasn't been consistently administered from administration to administration. But, you know, we do have to lift up that the Biden administration is really making a very good step in the right direction with this waiver and they are clearly committed to seeing that this program doesn't leave anyone behind and they're already thinking about the next generation of public service borrowers with this waiver. So, you know, I commend them for really taking a massive step in the right direction.

RUSTY: [00:11:45]

So the program starts under the end of the George W. Bush administration and then the Obama administration keeps it going and it survives the Trump administration. But it has all these problems. So then Covid hits, and tell us about what happened with the Heroes Act? What happened to this program?

AOIFE: [00:12:09]

Yeah, so in October of last year, the Department of Education announced a temporary change to the program rules as a result of the Covid-19 national emergency. Obviously there are millions of nonprofit and government employees that have federal student loans that now may be eligible for a loan forgiveness or at least additional credits through this limited PSLF waiver. So, as I said earlier, under the normal rules, borrowers have to make 120 qualifying payments on a direct loan and be employed by a qualifying employer. But now until October 31st, so weeks, we're down to the wire now, federal student loan borrowers may receive credit for passed periods of repayments that would otherwise not qualify for PSLF.

So, under the original program, if you did determine you had a FFEL or Perkins loan, you had to consolidate. But all of those months that you were paying under a FFEL or Perkins loan, didn't count. In essence, consolidation restarted the clock. So under this waiver, it's not restarting the clock, it's allowing all those months that you were paying to count towards the 120 that you need to earn forgiveness and also under this waiver your past periods of repayment are now going to count regardless of whether the borrower made a payment, made it on time for the full amount due, or on a qualifying repayment plan. So Ed. has clarified that they're not going back and looking at the Loan Servicers Data, rather they're going to look at what was this borrower's repayment status for those months and they're counting those months towards what you need in order to earn forgiveness.

So we know that it's going to expire on October 31st. So the PSLF Coalition has urged the Biden administration to extend this waiver because technically right now on November 1st we go back to the original rules of the program that existed before October 6th of last year, and we know that there were many, many, many, many, many, many borrowers, that find this program hard to navigate. There's multiple hoops that you're jumping through simultaneously.

RUSTY: [00:15:04]

Right, the government was like "hey you can get loan forgiveness" and then you'd apply and they're: no, no, no, no, no. And only like a couple percent of applications actually got forgiveness so they've kind of opened it up, they made it simpler. They made it less kind of punitive on did you pay every month all these 120 and this and that, all these hoops they were creating, they kind of are setting those aside until October 31st.

AOIFE: [00:15:30]

Yes.

RUSTY: [00:15:32]

Now, this qualifying employer. Basically if you're at a 501(c)(3) or a school or something like that, government, any of that counts as this qualifying employer, right? People should know it is pretty broad.

AOIFE: [00:15:45]

Yes. So if you work in a 501(c)(3), if you work at a you know a federal, local, tribal, government that it's you're an employee of them (if you're a contractor you're a technically at this stage not

eligible), Peace Corps, Americorps work makes you eligible for public service loan forgiveness and then there's this other list of organizations that do work that Congress believe is important to our society but technically don't have 501(c)(3) status for the purposes of IRS. If you are a borrower or you're a leader of an organization and you think 'we're technically a qualifying employer but, you know, I don't know if we've ever actually been assessed by the Department of Education as a qualifying employer', there is a way to do that and we can talk about that later on but, for the time being if you think you or a family member or a friend or a neighbor might be eligible for this - tell them about it, because we're days away from this waiver expiring and they need to know that, you know, handful steps between now and October 31st, they could have their loans forgiven tax free.

RUSTY: [00:17:00]

And loan forgiveness means, you know, you still owe 5 grand, 10 grand, 20 grand, it goes to 0, right?

AOIFE: [00:17:06]

Yes, and you know obviously the income driven repayment plans that people are enrolled in and that was a requirement under the original program that you were enrolled in one of these income-driven repayment plans. They offer taxable forgiveness at 20 or 25 years under, you know, how they were originally designed. Whereas public service loan forgiveness is saying, you know, you have earned this forgiveness by committing to public service and it is not considered a taxable event.

RUSTY: [00:17:37]

I see. Okay. So let's shift to you know, I'm a non-profit board member or I'm a non-profit executive director, I'm listening to this podcast, I'm going well, I don't know if my staff members have debt and loans and it sounds stressful and there's only a few days left until the end of October. So what should I do? And what should I tell my staff or myself to go do?

AOIFE: [00:18:02]

All right, so at a very high level, you just have to communicate this to them, okay. And we'll talk about what you can communicate in a minute and what resources are available to you, that you can kind of plug and play to make sure folks know this. But at a minimum, you have to let people know about this, make sure that the human resources department at your organization knows about this and are well-versed in this that's where you work, because they have a part to play in this because they ultimately when you're filling out the PSLF form, the second page has to be filled out by either your current human resources department if you're trying to certify your current employer, or your past employer. So your HR department needs to be prepared to help support current employees but also past employees that might come to them and say: hey, you know, I worked for you from 2013 to 2015. Can you certify this for me?

RUSTY: [00:19:00]

And certify just means the employer has to say, hey this is our tax ID number, we're a non-profit, or we fall into the categories that qualify as public service under this law.

AOIFE: [00:19:11]

Yeah. Very simply they are saying: Yep, this is our EIN number, this person worked from this date to this date, this is how you can contact us. It's one page, very importantly, wet signatures are very important with this process. Don't use those beautiful cursive, you know, you type your name in, can't use that, don't do it, don't go through all that effort and then get rejected because of that, so make sure that your Human Resource department knows about that and also the borrower doesn't do that. **So you have to print out the form and sign it**, or you have to hand draw on a computer and attach it to the forms. Keep that in mind. This is the stuff that you want to know about, Rusty, in the weeds.

RUSTY: [00:19:54]

The life hacks people need to know in order to wipe out their student debt. So, thank you for mentioning that. You don't want to do the wrong thing and do all this. So HR departments need to know about this and be supportive, executive directors, boards need to be communicating about this tomorrow, today.

AOIFE: [00:20:12]

Yeah and I equate it to like, think about open enrollment. Human Resources colleagues do such amazing work reminding us multiple times about: you have to do open enrollment, this is the deadline, you have to do, for your health insurance, all that. Think about it in the same sort of pressured push to get everyone past that deadline to make sure that everyone did the paperwork that they needed to do to get their benefits. The same concept.

RUSTY: [00:20:41]

I'm talking to HR people in EDs now. Imagine how grateful your staff is going to be that you just helped them make sure they wiped out their student loan debt that they're carrying, and all that debt that they took out in order to work for your organization and organizations like yours.

AOIFE: [00:20:55]

And HR departments are so effective in getting us to do that. So these are the right folks to help us with this.

So, getting into the weeds of what folks need to do if you're hearing this for the first time and you have not done anything, do not panic. **There are one of three things that you can do right now that will make sure that you are assessed a little later. So the first of one is that you can use the PSLF help tool by October 31st to generate a PSLF form that is eventually approved. So if you go to the federal student aid website and go to this PSLF help tool, it's basically going to help you fill out the form. But, you know, the way the Department of Education system works, they can actually determine when a form is generated. So, if you've generated this form before October 31st and then it's eventually approved even after that date, because obviously they're getting thousands of these at the moment, you're going to be assessed under the waiver.**

The second of three things that you can do before October 31st is to use that help tool but have, you know, a **pending review of your employer's eligibility when you do that form**, that's later determined that your employer is eligible. Now, if you are an employer and you think, and we talked about this earlier, that your EIN has never been put in the system as it were as an eligible employer, you can actually reach out to FSA I think the website, the email address is [fsaengagement@ed.gov](mailto:fsaengagement@ed.gov). You know, there's a current backlog of tens of thousand employers waiting approval and this can help push your employees to the front of the line if you reach out and say: I want to make sure that our EIN is in the system, it's not going to be coming up as 'undetermined' or 'ineligible.'

And then **the third thing that you can do as a borrower is submitting a manual PSLF form**. So this will be a form that's not generated by that help tool with your employer signature that must be dated on or before October 31st of this year and then that form is later approved, okay? The thing that I'm telling folks now is let's say you've worked in public service and you've had five jobs in public service and you've never done any of this before, at a minimum, just get one form in, one form in for your current employer before that date, all of the forms that you submit in the future are going to be assessed under these waiver requirements. So just don't feel overwhelmed by the fact that 'I've never done any of this before, I've never submitted a form for all of these jobs I've had', you can just do it for one of them before October 31st, and then going forward you'll be assessed under the waiver requirements.

RUSTY: [00:23:45]

So get in now, you don't have to be approved by October 31st. All you have to do is get one of these forms in, do one of the things that was just stated on or before October 31st and everything else can flow after that and you can still get your student loan debt forgiven down the road, under the current rules that are still in existence until the end of this month. So what is the website people should go to, the government website, to find that the first thing you mentioned, the helper tool?

AOIFE: [00:24:20]

[studentaid.gov](https://studentaid.gov). So if you Google 'federal student aid' or if you Google 'FSA,' the minute you click on it right now and you go onto their front home page they have this huge banner on 'apply for public service loan forgiveness' and those hyperlinks there to all of the things that you need. I will also, I'll give you, Rusty, the link to the [financial aid toolkit](#), specifically for this limited waiver. So it has all of these materials and toolkit, as it were, for employers to use to educate their staff, so you really can plug and play. Like there are sample emails to public service employees, there's fact sheets all of this stuff you can use. You don't have to create the content. So we'll send that link so you can share it.

RUSTY: [00:25:11]

Fantastic. So there's resources for nonprofit employers, there's resources for nonprofit workers who want to get their employer into the system, get themselves into this system. So it's sort of a parallel thing. As a non-profit worker, you need to take some initiative and nudge your employer



to fill out this one-page form. Let's say I'm doing this, I have to get my employer to fill out the one page thing and what do I have to fill out? Is there a lot more for me to fill out?

AOIFE: [00:25:40]

Yeah. So, the second page is the HR department going to fill out. Keep in mind that if you actually look at the title of this form, it's like 14 words long because they merged multiple assessments into one form and like this form hasn't really been updated for Covid or the temporary waiver but they're assessing you for: does this person have an eligible employer; what's the person's count of the 120 right now; has this person earned full forgiveness at this point? So there are multiple boxes that you can check and you're only going to be checking the one that actually applies to you at this point in time. But later on down the line you may submit a form that is for when you're like, I'm putting my hand up to the Department of Education now and saying: I believe I've earned forgiveness. But it's still the same form so they're assessing you for multiple scenarios. Also earning forgiveness under public service loan forgiveness but temporary expanded public service loan forgiveness, which we're not unpacking today.

RUSTY: [00:27:00]

Let's shift gears a little bit and talk about why this is important not just to individuals who want to get out of debt but also to the nonprofit sector and to our society because, you know, you mentioned something earlier that I think was important which was the Congress felt that these kinds of jobs and roles and institutions, this kind of public service out there in the nonprofit community and in tribal governments and in AmeriCorps, all this kind of public service is critical to our society, not just to the individuals and their careers, but it's a public good, right? So we're contributing to the public good and Congress is saying this work is important as a whole as a workforce for the first time, really.

AOIFE: [00:28:05]

Yeah, I mean you want your nurse or your social worker or your kids teachers, to be passionate about this work and actually want to be there. So we have to acknowledge that they are making a sacrifice. They could go into the for-profit sector and make a lot more money. But they've chosen this career path that is ultimately impacting the greater good of our communities across the Nation. So we really do have to value that.

RUSTY: [00:28:33]

Yeah, and let's talk about why this is an equity issue as well for nonprofits. Why do you think this relates to racial equity and other other types of equity?

AOIFE: [00:28:47]

I think the Center for American Progress has a report that states that today nearly one in five Black workers are employed in the public sector and Ed doesn't report on the demographic of borrowers who receive, who earned public service loan forgiveness. But I read recently in an article by the Student Borrower Protection Center that researchers have indicated that Black borrowers are particularly likely to benefit from this public service loan forgiveness temporary waiver, with full take up of the PSLF waiver potentially going a substantial distance to closing

the racial gap and student debt burden. And you know this program values so many professions that have diverse populations, we've already talked about teachers and nurses and social workers. So it's really important that we protect this program so that people can rely on this promise that if they commit, you know, their lifetime career to this they can earn this forgiveness. It's not a secret these professions are often historically lower compensated than others. So we have to keep that in mind that it may close that gap of student debt burden.

RUSTY: [00:30:03]

Yeah, there's another dimension of what's going on in our politics and policy right now. So the Biden administration has offered this more broad loan forgiveness for student debt. There may be some confusion out there about how does this public service loan forgiveness relate to this other strain of loan forgiveness that's more generic or broad. Can you help people who might be confused about that understand?

AOIFE: [00:30:33]

You're right Rusty, there's this larger movement for loan forgiveness and it's kind of what's happening right now there's a bundle of issues that are kind of being squished together because we're talking about the cost of education and reducing the cost of going to college. But this general debt relief that the Biden administration announced in August is separate from public service loan forgiveness and it has different deadlines to public service loan forgiveness.

You know, with the general Biden Administration relief, there's an income cap, you can earn up to \$10,000 in forgiveness or if you have a Pell Grant up to \$20,000. And we are being told that in October, but I don't believe it's been released as of today, there's going to be an application released for that relief. And you know, you should do that by November 15th of this year to receive cancellation for payments resume on January 1st of 2023. And that would technically mean that your last day to apply for that cancellation is December 31st, 2023.

All of these dates are getting, you know, jumbled together. The date that you need to keep in mind for PSLF is October 31st. Unless this waiver is extended, that is the date that you have to keep in mind if you are a public servant and you haven't done something yet, please do something, please make sure that you earn this relief because you did earn it. You've worked in this really important profession, whatever you've chosen, and you've earned this relief. So the date that you have to keep in mind for PSLF is October 31st.

RUSTY: [00:32:20]

Right. So you mentioned, if this deadline is extended and I know the coalition has been working to try to encourage that to happen, right? So, can you give us a little bit of the outlook going forward beyond October 31st for the public service loan forgiveness coalition one, and two, for the public service loan forgiveness program. So as it is, if nothing changes, what happens, November 1 and going forward.

AOIFE: [00:32:49]

We know that PSLF is a part of negotiated rulemaking and the Department of Education has proposed rules. You know, they sought comment over the summer on those and we are set to hear something in November of this year about what those proposed rules would be, but they wouldn't take effect until technically July of 2023. So, it means that if the waiver isn't extended it would expire on October 31st. On November 1st we would go back to that original program rules but only until July of next year when these new rules would be entered into effect. So for PSLF coalition, we're obviously mindful that we need to be prepared to, you know, think about the next iteration of education on this. We've spent the last year trying to educate thousands of borrowers on this temporary relief, so what is the next iteration of that education about the future of this program.

I think that as I said earlier, the Biden administration is clearly committed to making this program work and make sure that people aren't left behind. So I think that they are really going to be thinking about whatever they announced that goes into effect next summer is going to be hopefully a much easier process for borrowers. It's not going to be so burdensome. You said earlier the term 'punitive', there'll be less hoops to jump through and there'll be greater education around so that this program can work and greater transparency around it. We have always been committed as a coalition that this is a bipartisan issue. It can be a bipartisan success. So we're going to continue to try and strengthen the relationships that we have in Congress to make sure that we have that, you know, continual growth of bipartisan support around this program. You know, not everyone agrees with the benefits of the program, so if there was a change in Congress, we would have to keep working on that work to make sure that there was no potential impediments on the actual success of the implementation of the program. We're hopeful by the Biden administration steps that this is going to be an easier and smoother process for the next generation of public servants.

RUSTY: [00:35:15]

Right, I hope so too.

Taking a step back. It's interesting because you have AmeriCorps, kind of a really incubated very, very early under George H.W. Bush. The point of like and it can kind of started on national service, then you have Bill Clinton and it has survived Democratic and Republican administrations and Congresses since the 90s. And then you have this Public Service Loan Forgiveness program which has survived, you know, started by a Republican president and survived both two Democrats and two Republican Administrations, so these are bipartisan programs. And, you know, let's not forget, there are lots of conservatives, grassroots conservatives, who work in nonprofits and do public service work in their faith-based organizations. Republicans and conservatives love grassroots, private, voluntary action that is not government, does not rely on the government. Nonprofits are not just liberal, they're not just conservative, they do all kinds of work across the political spectrum, or outside of the political spectrum. So this should not be a partisan issue, right?

And you mentioned veterans, right? So this is something that in our divided politics, people should be able to come together on. And I know conservatives don't like maybe forgiving debt or

whatever, but if you step back and think about the purpose of doing all this and the role of the government in supporting and nurturing public service, we need that so desperately in our society. I do hope that it remains a bipartisan issue and that remains the spirit of it. So, can organizations join your coalition, the PSLF Coalition? What kind of organizations participate in the coalition and how can groups join? Does it cost any money? What do they do?

AOIFE: [00:37:07]

There is no barrier to entry, Rusty. The only barrier is not reaching out to me.

RUSTY: [00:37:12]

You mean they don't have to fill out a whole tax form in order to join the Coalition? Okay, good.

AOIFE: [00:37:16]

No, there is no barrier to entry, there's no dues to be a member, our whole, you know, ethos around this coalition is that we know we're stronger together in voicing how important this program is and we're really proud of the fact that, you know, we've been saying over 90 allied members for a long time. I think we're probably over a hundred now, we just haven't done the math, but I'm really proud of the fact that there are so many different professions represented in the coalition that are just doing such important work. So please, if you are a leader of a nonprofit organization or you're on a board and you've got some sway, come, join us. I won't give you a lot of work to do.

RUSTY: [00:38:03]

And you get the joy of working with Aoife. So we'll put up some kind of contact info for you on the show notes page. You want to share any now while people are listening for how they can reach out to you best.

AOIFE: [00:38:17]

Yes, the vice president of marketing communications will be delighted with me when I say these correct [pslfcoalition.org](https://pslfcoalition.org) and our Twitter handle is [@pslfcoalition](https://twitter.com/pslfcoalition)

RUSTY: [00:38:29]

[@pslfcoalition](https://pslfcoalition.org) and the website is [pslfcoalition.org](https://pslfcoalition.org). And folks should feel free to join if your organization wants to get more involved. I know there's a couple other websites that are important here. I know that you're working with some nonprofit folks who've taken a leave of absence to try to help their colleagues in New York and across the country to do these things, these steps and they've been holding webinars and things. So can you just briefly tell people about that effort and how to access that?

AOIFE: [00:39:04]

Yes. So [pslf.us](https://pslf.us) and [pslf.nyc](https://pslf.nyc) are two websites that, you know, you can go to and get information, get webinars, or get access to webinars rather, or support, I do think that they do one-on-one support sessions for folks who are trying to navigate this. They are doing webinars until the end of the month. So, please, you know, go there.

Another website that I want to lift up, [the Student Borrower Protection Center's website](#) [forgivemystudentdebt.org](#). You know, I jokingly say when I do webinars, if you don't want to come back and listen to the recording of me for an hour, go to [forgivemystudentdebt.org](#) and they have shorter videos that walk you through the process, the things that you need to do, but the most important website in my opinion is the FSA website, you know, that is where you're going to get access to the help tour right now. You know, you need to fill out that form and use the help tool.

RUSTY: [00:40:02]

And say that website again, please.

AOIFE: [00:40:05]

[studentaid.gov](#).

RUSTY: [00:40:08]

[studentaid.gov](#). Most important site, okay.

AOIFE: [00:40:13]

Obviously over the summer the White House created a PSLF website. So you can also get information there. It's [pslf.gov](#)

RUSTY: [00:40:21]

[pslf.gov](#) and that was created by the White House, you said?

AOIFE: Yes.

RUSTY: Okay, so there you have it folks, four websites, [five websites by my count, that can be helpful to you](#) [pslfcoalition.org](#), [pslf.us](#) or the their local one in New York, [pslf.nyc](#). There's [forgivemystudentloan.org](#), the White House based website [pslf.gov](#), and the Department of Ed. [one where you have to fill out the forms and there's a helper tool on there to produce your forms - studentaid.gov](#). Did I get that right?

AOIFE: Yes.

RUSTY: Fantastic. Well, this has been really fun and we're going to get this out as fast as we can and hope that it helps a few people, if one person who listen to this gets their debt wiped out as a result, I will be very, very happy and I hope that happens more and I wish you all the best in the coming days and your colleagues. Thank you, Aoife Delargy Lowe.

AOIFE: [00:41:31]

Thank you, Rusty, for having me. I hope you get the same joy that I've had multiple times during this last year of folks reaching out and going: "I listened to your podcast and I earned

forgiveness!” It's such a lovely feeling to know that you've helped someone get something that they earned. So hopefully you get one of those emails Rusty.

RUSTY: [00:41:50]

That would be amazing. Aoife, thank you so much for your time and your work and your service.

AOIFE: [00:41:57]

Thank you for your service, Rusty.

OUTRO:

Thanks for listening to the Fund The People podcast where we help you cook up nutritious and delicious alternatives to the nonprofit starvation cycle by investing in the nonprofit workforce. On behalf of myself, Rusty Stahl, our gracious guests and everyone who makes the show possible we hope you enjoyed the episode. You can find links to the resources that were mentioned, guest bios, show notes, and the audio for this episode by visiting [fundthepeople.org](http://fundthepeople.org) and clicking on Podcast. Thank you for driving change in our communities, our country and the world. Remember to keep your tank full, take care of yourself and take care of one another.