

One-Time Student Loan Debt Relief

On Aug. 24, 2022, the Biden-Harris Administration announced a [Student Debt Relief Plan](#) that includes one-time student loan debt relief targeted to low- and middle-income families.

The U.S. Department of Education (ED) will provide up to \$20,000 in debt relief to Federal Pell Grant recipients and up to \$10,000 in debt relief to non-Pell Grant recipients. Borrowers with loans held by ED are eligible for this relief if their individual income is less than \$125,000 (or \$250,000 for households).

Get up to **\$20,000**
in federal student
loan debt relief
based on your
income.



What Do I Need to Know?

An online form will be available by early October. Here are some steps you can take now and in the future.

Step 1: Check if you're eligible

You're eligible for student loan debt relief if your annual federal income was below \$125,000 (individual or married, filing separately) or \$250,000 (married, filing jointly or head of household) in 2021 or 2020.

- **\$20,000 in debt relief:** If you received a Pell Grant in college and meet the income threshold, you'll be eligible for up to \$20,000 in debt relief.
- **\$10,000 in debt relief:** If you did not receive a Pell Grant in college and meet the income threshold, you'll be eligible for up to \$10,000 in debt relief.

Step 2: Prepare

Here's what you can do to get ready and to make sure you get our updates:

- [Log in to your account on StudentAid.gov](#) and make sure your contact info is up to date. We'll send you updates by both email and text message, so make sure to [sign up to receive text alerts](#). If it's been a while since you've logged in, or you can't remember if you have an account username and password (FSA ID), we offer [tips to help you access your account](#).
- If you don't have a StudentAid.gov account (FSA ID), you should [create an account](#) to help you manage your loans.
- Make sure your loan servicer has your most current contact information so they can reach you. If you don't know who your servicer is, you can [log in](#) and see your servicer(s) in your account dashboard.

Step 3: Submit your application (when available)

The application will be available online by early October 2022.

We'll share updates on this page and send you an email when the application is available. You'll have until Dec. 31, 2023, to submit your application.

Federal Pell Grants

How Do I Know If I Ever Received a Federal Pell Grant?

Federal Pell Grants typically are awarded to undergraduate students with low or moderate income.

Most borrowers can log in to StudentAid.gov to see if they received a Pell Grant. We display information about the aid you received, including Pell Grants, on your account dashboard and your “My Aid” pages.

[Log In to Your Account](#)

When you apply for debt relief, we'll make sure all borrowers who received a Pell Grant receive the full benefit of up to \$20,000 in relief if they meet the income requirements. ED has data on all borrowers who received a Pell Grant. If you received a Pell Grant prior to 1994, that information won't display in StudentAid.gov, but you'll still receive the full benefit.

If I have a Pell Grant, do I need to do anything to get the full \$20,000 in debt relief?



Do I still qualify for the full \$20,000 in debt relief if I received only one 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?

Most federal student loans are eligible



Undergraduate and Graduate Direct Loans

Parent PLUS and Grad PLUS Loans

Consolidation Loans

Underlying loans disbursed on or before June 30, 2022

Federal Family Education Loan (FFEL)

Program Loans held by ED

Perkins Loans held by ED

Defaulted loans

ED-held or commercially serviced Subsidized, Unsubsidized, parent PLUS, grad PLUS; and Perkins held by ED

The following types of federal student loans with an outstanding balance as of June 30, 2022, are eligible for relief:

- William D. Ford Federal Direct Loan (Direct Loan) Program loans
 - Subsidized loans
 - Unsubsidized loans
 - Parent PLUS loans
 - Graduate PLUS 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, and graduate PLUS; and Perkins loans held by ED)

Consolidation loans are eligible for relief, as long as all of the underlying loans that were consolidated were first disbursed on or before June 30, 2022.

How do I know what kinds of loans I have?



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 Loans (FFEL) or Perkins Loans eligible for debt relief?



Frequently Asked Questions (FAQs)

General Info About Debt Relief

How can I find out how much debt relief I'll get?



How will I know when debt relief has been applied to my account?



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



Am I eligible for a refund if I made voluntary payments during the pandemic?



Do I have to be repaying my loans to be eligible for debt relief?



If I have multiple loans, can I pick which loans get the relief?



How will debt relief be applied to my loans?



How will debt relief be applied to my loans?



Will my debt relief be taxed?



How do I get help if I have questions or need assistance?



Applying for Debt Relief

Will any borrowers receive automatic debt relief?



How will I know if I automatically qualify for debt relief?



When will the online application be available?



How do I know if you received my application?



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



How long do I have to apply for debt relief?



Is there a paper version of the debt relief application?



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 trusted partners, and never reveal your personal information or account password to anyone. Our emails to borrowers come from noreply@studentaid.gov.

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

Get Support

We'll continue to update this page as we have more details. **At this time, our contact center agents have the same information you can read here.** After the online form is live, support for the form will be available at 1-833-932-3439.

Additional Links

[Debt Relief Announcement](#)

[Public Service Loan Forgiveness](#)

[Income-driven Repayment Plans](#)

[Who's My Servicer?](#)

Federal Student Aid

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