



Committee for Public Counsel Services

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Good afternoon,

I write regarding exciting information regarding the Public Service Loan Forgiveness (PSLF) program, which will hopefully be relevant to many of you.

Because we understand the time and energy you all put into your practice – and that you are a vital part of the important work that we do at CPCS – three years ago, CPCS began working with the Supreme Judicial Court Standing Committee on Lawyer Well-being to change the PSLF rules to allow loan forgiveness for our private panel members. I'm very happy to announce that due to recent amendments to the federal Department of Education regulations, and based on our work with various stakeholders, CPCS panel members will now be recognized as eligible for PSLF.

As you may know, the PSLF program is designed to offer loan forgiveness for federal student loan borrowers who work full time for qualifying public service organizations. This means eligible lawyers who are employed by governmental or nonprofit organizations may be eligible for significant loan forgiveness benefits after fulfilling certain requirements.

Effective July 1, 2023, the federal regulations which guide the implementation of PSLF were amended to allow eligibility for those “who work ... as a contracted employee for a qualifying employer in a position or providing services which, under applicable state law, cannot be filled or provided by a direct employee of the qualifying employer.” Our interpretation is that CPCS can certify employment for our private attorneys dating back to October 1, 2007 (the inception date of PSLF).

The PSLF Program forgives the remaining balance on eligible Direct Loans after a borrower makes the equivalent of 120 qualifying monthly payments while working a minimum average of 30 hours per week for a public service employer. Borrowers must also meet additional requirements. For example, some people with older federal student loans will need to consolidate into a Direct Loan before December 31, 2023.

The details are important and understanding the complexities of the PSLF program can be a daunting task. That's why we are excited to announce that we have contracted with Heather Jarvis, a specialized service loan provider, to offer expert training and resources specifically tailored to private lawyers seeking to navigate the PSLF program. Ms. Jarvis is well-versed in the PSLF program and has a proven track record of assisting professionals in various fields to successfully qualify for loan forgiveness.

CPCS will hold a [Town Hall Meeting on September 13 at 3:30 pm](#) to provide information on this opportunity and to have Ms. Jarvis explain the intricacies of the loan forgiveness program for private contractors. We will [have a second Town Hall meeting on Thursday, October 12 at 3:30 pm](#). The meetings will be recorded so that those who are unable to make it will still have access to the same information.

We have also added a "[PSLF FAQs](#)" page to our website under the "Attorney/Vendor Resources" tab. Our Information Technology team is currently working on updating our E-Bill system so attorneys will be able to easily look back at previous years to determine your billing during the timeframe in which public loan forgiveness qualifies. That system will be up and running by the time the Town Hall Meeting occurs.

We cannot guarantee any particular attorney will be eligible, but we will do what we can to make sure you have the appropriate information to seek loan forgiveness. As an agency, we also cannot provide you with legal advice, but we will ensure that we provide you everything you need to move forward should you attempt to avail yourself of PSLF.

Thank you for everything you do for CPCS and our clients. We are extremely hopeful that this program will result in many attorneys retroactively receiving loan forgiveness and provide an opportunity for it going forward.

Anthony

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