FROM: Melissa Rogers
SUBJECT: Student Loan Forgiveness for Individuals Pursuing Religious Vocations

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I am reaching out on behalf of the White House Office of Faith-Based & Neighborhood Partnerships (OFBNP), which works with leaders of different beliefs and backgrounds who are serving their communities. OFBNP is an essential part of the Biden-Harris Administration's plan to bring people together to meet our Nation's greatest challenges.

The Biden-Harris Administration believes one of these challenges is the burden student debt poses for those pursuing or who have pursued higher education. President Biden has taken many steps to reduce this burden and to ensure that student loans are not a barrier to opportunity for Americans. As of July 2024, the Administration has taken historic actions to approve debt cancellation for 4.76 million borrowers, totaling $168.5 billion in debt forgiveness.

We would like to provide information regarding student loan forgiveness pathways for those pursuing religious vocations. The Public Service Loan Forgiveness (PSLF) Program is for Federal student loan borrowers who work in public service and forgives the remaining balance on eligible loans. If a borrower is employed in a federal, state, tribal, or local government, or for a non-profit organization, they may be eligible for PSLF. In order to qualify, borrowers must work full-time for a qualifying employer, have eligible loans, and make 120 qualifying payments on an eligible repayment plan while working for a qualifying employer. All 501(c)(3) non-profit organizations are considered qualifying employers and thus borrowers who are employed by them will qualify to have their student loans forgiven through the PSLF Program, when all other requirements are met.

That means, if an individual works full-time for a house of worship or other religiously affiliated not-for-profit organization that is tax-exempt under Section 501(c)(3) of the Internal Revenue Code, they are eligible for student loan forgiveness after 120 qualifying payments on a qualifying repayment plan. If the organization does not have an IRS determination letter, it can still be considered a qualifying employer. Some other non-profits can also qualify if they provide a qualifying public service. Employees of not-for-profit organizations whose job duties include religious activities, such as clergy, are also considered eligible, if they choose to apply for the program.

There are several resources for employers, such as the PSLF Employer Search, the Department of Education's database of employers. Additionally, there is dedicated information specifically on the role of an employer available along with a blog directed at employers.

Please visit StudentAid.gov/publicservice to learn more. We welcome any questions you may have and further conversation with you.