

Reimagining and Improving Student Education (RISE)
Negotiated Rulemaking Session 2, November 3 – 7, 2025
#14 Proposed Draft Regulations
685.219 Public Service Loan Forgiveness Program (PSLF)

Amend §685.219 by revising paragraphs (b) Definitions,
Qualifying Repayment Plan (iv) and (v), (c)(2)(iv), and
(c)(2)(v), and (g)(6) to read as follows:

§ 685.219 Public Service Loan Forgiveness Program (PSLF).

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(b) * * *

Qualifying repayment plan means:

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(iv) An income-contingent repayment plan under §
685.209 for which a payment was received on or before
June 30, 2028; or

(v) The Repayment Assistance Plan as defined under §
685.209.

* * *

(c) * * *

(2) * * *

(iii) For a borrower on an income-driven repayment
plan under § 685.209, paying a lump sum or monthly
payment amount that is equal to or greater than the
full scheduled amount in advance of the borrower's

scheduled payment due date for a period of months not to exceed the period from the Secretary's receipt of the payment until the borrower's next annual repayment plan recertification date under the qualifying repayment plan in which the borrower is enrolled;

(iv) For a borrower on the 10-year standard repayment plan under § 685.208(b) (1) or the consolidation loan standard repayment plan with a 10-year repayment term under § 685.208(b) (2), paying a lump sum or monthly payment amount that is equal to or greater than the full scheduled amount in advance of the borrower's scheduled payment due date for a period of months not to exceed the period from the Secretary's receipt of the payment until the lesser of 12 months from that date or the date upon which the Secretary receives the borrower's next submission under subsection (e).

(v) Except during periods when a borrower is enrolled in the Repayment Assistance Plan under § 685.209, receiving one of the following deferments or forbearances for the month:

(A) Cancer treatment deferment under section 455(f) (3) of the Act;

(B) Economic hardship deferment under § 685.204(g);

(C) Military service deferment under § 685.204(h);

(D) Post-active-duty student deferment under § 685.204(i);

(E) AmeriCorps forbearance under § 685.205(a) (4);

(F) National Guard Duty forbearance under § 685.205(a) (7);

(G) U.S. Department of Defense Student Loan Repayment Program forbearance under § 685.205(a) (9);

(H) Administrative forbearance or mandatory administrative forbearance under § 685.205(b) (8) or (9); and

(vi) Being employed full-time with a qualifying employer, as defined in this section, at any point during the month for which the payment is credited.

* * *

(g)

Reconsideration process.

(6) Except for repayment periods when a borrower is repaying under the Repayment Assistance Plan under § 685.209, fFor any months in which a borrower postponed monthly payments under a deferment or forbearance and was employed full-time at a qualifying employer as defined in this section but was in a deferment or forbearance status besides those listed in paragraph (c) (2) (v) of this section, the borrower may obtain credit toward forgiveness for those months, as defined in paragraph (d) of this section, for any months in which the borrower—

(i) Makes an additional payment equal to or greater than the amount they would have paid at that time on a qualifying repayment plan or

(ii) Otherwise qualified for a \$0 payment on an income-driven repayment plan under § 685.209.

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