

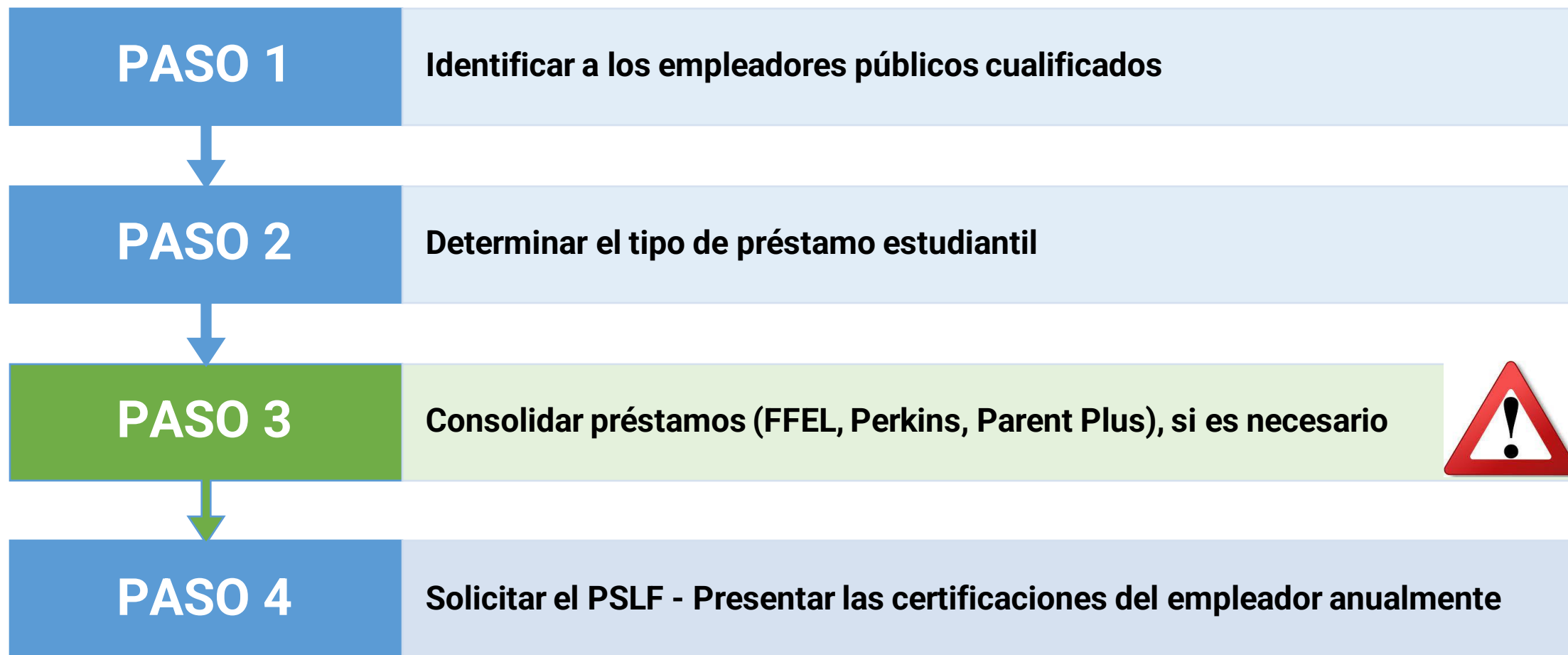
## Paso 3

# Consolidación de préstamos

¿Cómo puedo hacer que mis préstamos FFEL, Perkins y Parent Plus sean elegibles para el PSLF?



# 4 pasos para la condonación de préstamos





# Consolidación de préstamos Directos

<u>Tipo de préstamo</u>	<u>¿Es elegible para el PSLF?</u>	<u>Beneficios de la exención</u>
<b>Programa Federal de Préstamos para la Educación Familiar (Federal Family Education Loans – FFEL)</b>	<b>QUIZÁS</b> <u>si se consolida</u> en un Préstamo Directo.	Si se consolida en un Préstamo Directo <b><u>antes del 31 de octubre de 2022</u></b> , recibe crédito para el PSLF por los pagos realizados en los préstamos FFEL antes de la consolidación.
<b>Préstamo Perkins</b>	<b>QUIZÁS</b> <u>si se consolida</u> en un Préstamo Directo.	Si se consolida en un Préstamo Directo <b><u>antes del 31 de octubre de 2022</u></b> , recibe crédito para el PSLF por los pagos realizados en los préstamos Perkins antes de la consolidación.
<b>Préstamo Parent Plus</b>	<b>QUIZÁS</b> <u>si se consolida</u> con un Préstamo Directo, FFEL o Perkins que los padres obtuvieron para su propia educación.	Si se consolida con un Préstamo Directo existente, o se consolida en un Préstamo Directo junto con un FFEL o Perkins, <b><u>antes del 31 de octubre de 2022</u></b> , el nuevo Préstamo Directo de Consolidación reflejará el monto total en dólares del préstamo Parent Plus y del préstamo que no es Parent Plus, pero sólo se acreditará el pago anterior y el historial laboral asociado al préstamo que no es Parent Plus.



## Una ADVERTENCIA para los Prestatarios que ganan menos de \$125,000 al año o familias que ganan menos de \$250,000 (Actualizado el 29 de septiembre de 2022)

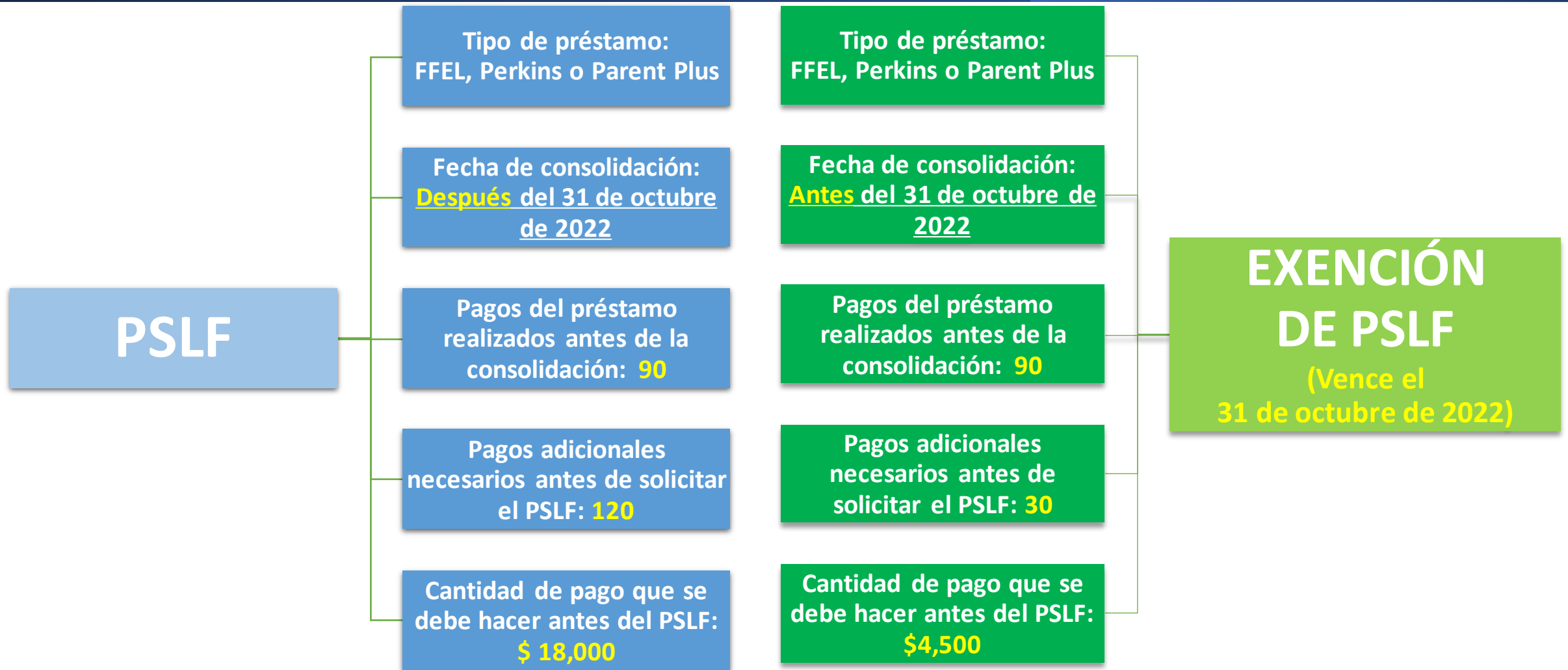
- El 22 de agosto de 2022, el Presidente Biden anunció su decisión de cancelar entre \$10,000 y \$20,000 de la deuda estudiantil para los prestatarios de préstamos federales que ganan menos de \$125,000 al año o familias que ganan menos de \$250,000.
- No estaba claro si los préstamos federales de educación familiar (FFEL) de propiedad privada y los préstamos Perkins tendrían derecho a la cancelación.
- Recientemente se determinó que los préstamos FFEL y Perkins que se consolidan con otros préstamos federales (por ejemplo, préstamos Directos) después del 29 de septiembre de 2022, podrían no ser elegibles para la cancelación de \$10,000 o \$20,000 de la deuda. (Los préstamos consolidados antes del 29 de septiembre siguen siendo elegibles para la cancelación de la deuda).
- Sin embargo, los préstamos FFEL y Perkins consolidados en un préstamo Directo antes del 31 de octubre de 2022 siguen siendo elegibles para recibir los beneficios de la exención del PSLF.



**Los prestatarios con ingresos individuales inferiores a \$125,000, o con ingresos familiares inferiores a \$250,000, deben revisar sus préstamos y evaluar cuidadosamente las ventajas de la cancelación de la deuda por una sola vez frente a la condonación del préstamo PSLF antes de consolidar sus préstamos FFEL y Perkins con préstamos Directos.**



# Ventajas de la consolidación de préstamos Directos



**\$13,500** de ahorro en el préstamo antes de la condonación

Antes de  
empezar el  
**PASO 3**  
necesitará..

Su ID y contraseña de la FSA



Información sobre el préstamo



Información de contacto de dos  
referencias



Permiso de conducir / Documento  
de identidad emitido por el Estado



Información de contacto de su  
empleador





# Sitio web de ayuda federal para estudiantes

## www.studentaid.gov

[www.studentaid.gov](http://www.studentaid.gov)

An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION UNDERSTAND AID APPLY FOR AID COMPLETE AID PROCESS MANAGE LOANS Log In | Create Account

## Apply for Public Service Loan Forgiveness (PSLF)

Apply by Oct. 31 to get credit for past periods of repayment that normally wouldn't qualify for PSLF. [Learn about the time-limited changes and how to apply.](#)

Log In Create Account

### Log In ↗

FSA ID Username, Email, or Phone

Forgot My Username

Password

Show Password

Forgot My Password

Log In

or

Create an Account





# Solicitud de la consolidación del préstamo Directo

## DIRECT CONSOLIDATION LOAN APPLICATION

### What is Loan Consolidation?

If you have multiple student loans you may be able to combine them into one loan with a fixed interest rate based on the average of the interest rates on the loans being consolidated. [Learn more about loan consolidation.](#)

A Direct Consolidation Loan allows you to consolidate multiple federal education loans into one loan at no cost to you.

Through your completion of the free Federal Direct Consolidation Loan Application and Promissory Note, you will confirm the loans that you want to consolidate and agree to repay the new Direct Consolidation Loan.

Once the consolidation is complete, you will have a single monthly payment on the new Direct Consolidation Loan instead of multiple monthly payments on the loans you consolidated.

**Alert!** On Oct. 6, 2021, the U.S. Department of Education announced a temporary period during which borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF. [Learn more about this time-limited opportunity.](#)

### Consolidate Your Loans

START

[Preview a read-only version of the complete form](#)

OMB No. 1845-0053 • Form Approved

### Who should complete this?

Borrowers who want to consolidate their federal student loans and borrowers who have outstanding FFEL or Perkins loans and want to take advantage of the [Limited PSLF Waiver](#).

Note: There is no application fee to complete a Direct Consolidation Loan application. You may be contacted by private companies that offer to help you consolidate your loans, for a fee. These companies have no affiliation with the U.S. Department of Education (ED) or ED's Federal Loan Servicers.





# Seleccione los préstamos a consolidar

### DIRECT CONSOLIDATION LOAN APPLICATION

1 Choose Loan & Servicer | 2 Choose Repayment | 3 Terms & Conditions | 4 Personal Information | 5 Review & Sign

Select the Loans to Consolidate

Your Total Educational Indebtedness ? : \$50,000

<input checked="" type="checkbox"/>	Loan Type	Loan Servicer	Loan Balance	Interest Rate
<input checked="" type="checkbox"/>	D1 ?	Sample Servicer A <a href="#">Loan Details</a>	\$ 30,000	3.4%
<input checked="" type="checkbox"/>	D2 ?	Sample Servicer B <a href="#">Loan Details</a>	\$ 20,000	6.8%

[Add Loans](#)

**Your New Direct Consolidation Loan**  
Your new Direct Consolidation Loan will combine the 2 loans selected above into a single loan with:

<b>Loan Amount</b>	<b>Interest Rate</b>
<b>\$50,000</b>	<b>4.875%</b>

[More Information](#)



# Seleccione un período de gracia

Browser address bar: ?execution=e1s1

Progress bar: 1 Choose Loan & Servicer (active), 2 Choose Repayment, 3 Terms & Conditions, 4 Personal Information, 5 Review & Sign

Left sidebar: Select the Loans to Consolidate (active), Grace Period, Servicer Selection

## Grace Period

If you choose to consolidate at least one loan that is in a grace period, you can request that your servicer delay processing. If you would like your servicer to delay processing your consolidation application, indicate the length of time you would like to delay processing by choosing from the dropdown box at the right. [More Information](#)

**Processing Delay**

- Select -
- Select -
- Do not delay processing
- 1 month
- 2 months
- 3 months
- 4 months
- 5 months
- 6 months
- 7 months
- 8 months
- 9 months

**IMPORTANT NOTE:**  
If your servicer determines that you do not have at least one loan in a grace period, your application will be processed normally.



# Seleccione el administrador del préstamo

## Servicer Selection

Have you been or are you seeking to be **employed full-time by a public service organization** and are you consolidating for the purposes of Public Service Loan Forgiveness (PSLF)? [More Information About PSLF](#)

Yes

No

### IMPORTANT NOTE:

If you answer "Yes", please select FedLoan Servicing (PHEAA) in the servicer drop-down box below. Note: If you choose another servicer, your loan will still be sent to FedLoan Servicing (PHEAA) because they are the PSLF servicer for U.S. Department of Education.

If you answer "No" now and your circumstances change, you can apply for PSLF at a later date. For more information discuss with your consolidation servicer.

Since you are consolidating for the purpose of Public Service Loan Forgiveness (PSLF), the Federal Loan Servicer or Not For Profit Loan Servicer you select will send you information on the steps you should follow to be considered for PSLF.

### NOTE:

The current servicer of the loans that you want to consolidate may be one of the servicers listed. If your current servicer is listed, you may choose to keep your current servicer for your new consolidation. If your current servicer is not listed, you may choose to select a different servicer.

### Federal Loan Servicers

- Select -
- Select -
- Navient
- HESC/EdFinancial
- MOHELA**
- OSLA Servicing
- Nelnet
- Great Lakes Educational Loan Services, Inc.
- FedLoan Servicing (PHEAA)

Exit

Continue



# Estime los pagos / Seleccione un plan

1 Choose Loan & Servicer ✓ 2 Choose Repayment 3 Terms & Conditions 4 Personal Information 5 Review & Sign

### Estimate Your Payments

Repayment Plan Request  
Estimate Your Payments  
Repayment Plan Request

#### Repayment Estimator

Consolidation Loan Balance: \$50,000  
Adjusted Gross Income: 56000  
State of Residence: NEW YORK  
Select your tax filing status: Single  
Family Size: 2

#### Repayment Plan Information

Show payment estimated under Public Service Loan Forgiveness (PSLF)

Standard You will pay a total of \$86,600 over 300 months	\$289 - \$289/month	+
Graduated You will pay a total of \$94,621 over 300 months	\$203 - \$475/month	+
Extended Fixed You will pay a total of \$86,600 over 300 months	\$289 - \$289/month	+
Extended Graduated You will pay a total of \$94,621 over 300 months		
Revised Pay As You Earn (REPAYE)		

#### Repayment Plan Request

Choose the repayment plan for your new Direct Consolidation Loan:

Exit Continue



# Información sobre el empleo

## DIRECT CONSOLIDATION LOAN APPLICATION

1 Choose Loan & Servicer ✓ 2 Choose Repayment 3 Terms & Conditions 4 Personal Information 5 Review & Sign

You're currently not logged in! [LOG IN](#)

You must log in to complete and submit federal student loan processes.

### Employment Information

Do you work for a non-profit or government organization?

Yes

No

### Family Size

The following questions will be used to calculate your family size [?](#). Do not include yourself or your spouse (if applicable) in your responses to these questions. You and your spouse, as appropriate, are automatically included in your family size.

#### Dependent Children

How many children, including unborn children, are in your family and receive more than half of their support from you?

- Select -

#### Other Dependents

How many other people, excluding your spouse and children, live with you, and receive more than half of their support from you?



# Transferencia de información fiscal del IRS

**DIRECT CONSOLIDATION LOAN APPLICATION**

1 Choose Loan & Servicer ✓ 2 Choose Repayment 3 Terms & Conditions 4 Personal Information 5 Review & Sign

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**IRS Information**

**Tax Information**  
Your Income-Driven Repayment Plan Request does not currently include transferred IRS tax information.

If you would like to retrieve your information again from the IRS click the button below.

[LINK TO IRS](#)

---

**IRS Income Confirmation**

Did you file a federal income tax return for either of the two most recently completed tax years?

Yes

No

[Exit](#) [Continue](#)



# Revisar los términos y condiciones

## DIRECT CONSOLIDATION LOAN APPLICATION

1 Choose Loan & Servicer ✓ 2 Choose Repayment ✓ 3 Terms & Conditions 4 Personal Information 5 Review & Sign

BORROWER UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATIONS

PROMISE TO PAY

WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM DIRECT CONSOLIDATION LOAN BORROWER'S RIGHTS AND RESPONSIBILITIES STATEMENT

IMPORTANT NOTICES

You're currently not logged in!  
You must log in to complete and submit federal student loan processes. [LOG IN](#)

### BORROWER UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATIONS

22. I understand that the following:

A. Applying for a Direct Consolidation Loan does not obligate me to agree to take the loan. The U.S. Department of Education (ED) will provide me with:

- The deadline by which I must notify ED if I want to cancel the Direct Consolidation Loan, or if I do not want to consolidate any of the loans that ED has verified; and
- A notice containing information about the loans and payoff amounts that ED has verified with the holders of my loans or through ED's National Student Loan Data System (NSLDS) before the actual payoffs occur.

I have read, understand, and agree to the terms and conditions of this Note, including the Borrower Understandings, Certifications, and Authorizations section, and the Borrower's Rights and Responsibilities Statement.

Exit

Continue





# Proporcionar información personal

### DIRECT CONSOLIDATION LOAN APPLICATION

1 Choose Loan & Servicer ✓ 2 Choose Repayment ✓ 3 Terms & Conditions ✓ 4 **Personal Information** 5 Review & Sign

Borrower Information  
 Reference Information  
 Reference 1  
 Reference 2

**You're currently not logged in!**  
You must log in to complete and submit federal student loan processes. [LOG IN](#)

**i** Some of the data fields may be populated with information we have on file for you.

#### Borrower Information

Former Name(s):

Driver's License State:  Driver's License Number:

Permanent Address [More Information](#)

Address (line 1):  State:

Address (line 2):  Zip Code:

City:  Country:

This is my current permanent address. If permanent address information is incorrect, update as needed.

#### Reference Information

- List two persons with different U.S. addresses who have known you for at least three years.
- The first reference should be a parent or legal guardian.
- References must have different addresses and telephone numbers.
- If the reference does not have a telephone number, enter N/A.

#### Reference 1

If you have previously completed information for the reference:

Name [More Information](#)

First Name:  Middle Initial:

Last Name:

Permanent Address

Address (line 1):

Address (line 2):

City:

State:

Contact Information

Telephone Number:

Email Address:

Relationship to You:



# Revisar y firmar

## DIRECT CONSOLIDATION LOAN APPLICATION

1 Choose Loan & Servicer ✓ 2 Choose Repayment ✓ 3 Terms & Conditions ✓ 4 Personal Information ✓ 5 Review & Sign

Choose Loans and Servicers

Repayment Plan Request

Borrower and Reference Information

Certify & Sign

You're currently not logged in!  
You must log in to complete and submit federal student loan processes.

[LOG IN](#)

**i** This page will be populated with the information from the previous steps. You'll have the opportunity to verify that it's correct or update as needed by selecting "Edit"

### Choose Loans and Servicers [Edit](#)

Loans Selected to Consolidate

Loan Type	Account Number	First Disbursement Date	Loan Balance	Interest Rate	Loan Servicer
D1 ?	11111111		\$ 30,000	3.4%	Sample Servicer A
D2 ?	11111112		\$ 20,000	6.8%	Sample Servicer B

Balance: \$50,000  
Interest Rate: 4.875 %  
Consolidation Servicer:  
Grace Period:

### Repayment Plan Request

### Certify & Sign

I have reviewed the information about me on the Federal Direct Consolidation Loan Application and Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the terms and conditions of this Note, including the Borrower Understandings, Certifications, and Authorizations section and the Borrower's Rights and Responsibilities Statement.

I UNDERSTAND THIS IS A LOAN THAT I MUST REPAY.

First Name:  Middle Initial:  Last Name:



# Siguiente paso



Orientación para la Condonación de Préstamos por Servicio Público (PSLF)

Paso 4

## **Solicitud del PLSF y certificaciones del empleador**

¿Cómo solicito el PSLF?