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“Nightmares” and “Horror Stories”: Experiences of Higher Education Staff Navigating Public Service Loan Forgiveness

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Abstract: The Public Service Loan Forgiveness (PSLF) program has not been investigated through the eyes of borrowers working in the field of higher education. This study engages with 30 full-time higher education professionals from 26 different institutions of higher education to share their experiences navigating PSLF. Through Bronfenbrenner's (1979, 1994) ecological systems theory, findings suggest borrowers struggled with PSLF's complexity and suffered from poor or absent communication from the U.S. Department of Education, loan servicers, and institutional employers. Ultimately, borrowers felt forced to seek support outside of these entities to matriculate through PSLF. Implications for research, policy, and practice are addressed.

Keywords: finance; loan forgiveness; PSLF; public service; higher education staff; student loans; college students; student loan debt

“Pesadillas” e “historias de terror”: Experiencias del personal de educación superior al navegar el programa de condonación de préstamos por servicio público

Resumen: El programa de Condonación de Préstamos por Servicio Público (PSLF, por sus siglas en inglés) no ha sido investigado desde la perspectiva de prestatarios que trabajan en el ámbito de la educación superior. Este estudio recoge las experiencias de 30 profesionales de educación superior a tiempo completo de 26 instituciones diferentes, quienes compartieron sus vivencias al navegar el PSLF. A partir de la teoría ecológica de sistemas de Bronfenbrenner (1979, 1994), los hallazgos sugieren que los prestatarios enfrentaron dificultades debido a la complejidad del programa y sufrieron una comunicación deficiente o inexistente por parte del Departamento de Educación de los Estados Unidos, los administradores de préstamos y los empleadores institucionales. En última instancia, los prestatarios sintieron que se vieron obligados a buscar apoyo fuera de estas entidades para avanzar en el proceso del PSLF. Se abordan implicaciones para la investigación, la política pública y la práctica.

Palabras clave: financiamiento; condonación de préstamos; PSLF; servicio público; personal de educación superior; préstamos estudiantiles; estudiantes universitarios; deuda estudiantil

“Pesadelos” e “histórias de terror”: Experiências de profissionais do ensino superior ao navegar o programa de perdão de empréstimos por serviço público

Resumo: O programa de Perdão de Empréstimos por Serviço Público (PSLF, na sigla em inglês) ainda não foi investigado sob a perspectiva de mutuários que atuam no campo do ensino superior. Este estudo reúne as experiências de 30 profissionais do ensino superior em regime de tempo integral, provenientes de 26 instituições diferentes, que compartilharam suas vivências ao navegar pelo PSLF. Com base na teoria dos sistemas ecológicos de Bronfenbrenner (1979, 1994), os achados indicam que os mutuários enfrentaram dificuldades decorrentes da complexidade do programa e sofreram com comunicação insuficiente ou inexistente por parte do Departamento de Educação dos Estados Unidos, das administradoras de empréstimos e das instituições empregadoras. Em última instância, os participantes relataram sentir-se obrigados a buscar apoio fora dessas entidades para conseguir avançar no processo do PSLF. O artigo discute implicações para a pesquisa, as políticas públicas e a prática.

Palavras-chave: financiamiento; perdão de empréstimos; PSLF; serviço público; profissionais do ensino superior; empréstimos estudantis; estudantes universitários; dívida estudantil

“Nightmares” and “Horror Stories”: Experiences of Higher Education Staff Navigating Public Service Loan Forgiveness

Established during the Bush Administration with bipartisan support in 2007, the Public Service Loan Forgiveness (PSLF) program was conceived under the guise of alleviating the financial burdens of student loans for individuals often pursuing lower-salaried positions in public service and education (Miller et al., 2021; National Legal Aid and Defender Association, 2017). However, as student loan debt in the United States (US) continues to burden an increasing number of college students, an estimated 43 million, carrying over \$1.6 trillion in debt (U.S. Congress, 2025), the program has faced serious challenges, including recent legal challenges presented by the White House. In March 2025, the White House issued an Executive Order pausing the PSLF program because the “prior administration abused the PSLF Program through a waiver process” and “the PSLF Program has misdirected tax dollars into activist organizations that not only fail to serve the public interest, but actually harm our national security and American values, sometimes through criminal means” (The White House, 2025, para. 3). Ultimately, after the Trump administration’s actions, the U.S. Department of Education reached an agreement with the American Federation of Teachers and its class to settle AFT’s class action lawsuit and resume the PSLF program with modifications (U.S. District Court for the District of Columbia, 2025), which will be detailed in a later section of this study.

Beyond recent and ongoing legal challenges, borrowers themselves have experienced considerable hurdles navigating the PSLF program since it has been operational. These include confusion surrounding eligibility criteria, ambiguous application process, and high rejection rates (Briones et al., 2024; Miller et al., 2021). However, the US relies on individuals in the public service sector to provide millions of Americans with essential services, including education, healthcare, police and fire services (Cornett et al., 2022; Miller et al., 2021; Taylor et al., 2025). Additionally, the preparation higher education has historically provided to this sector’s workforce is not provided at a discount despite public sector salaries rarely reaching the level of private industry (Grischkan et al., 2018; Nguyen, 2017).

Yet, research has indicated that many individuals drawn to public service roles—educators, non-doctor healthcare workers, and social workers—face the untenable position of pursuing less lucrative careers while bearing the weight of substantial student loan debt (Bruckner et al., 2023; Miller et al., 2021; Slomovics, 2021). As a result, PSLF has represented a critical path to financial stability and career fulfillment for these individuals (Collier et al., 2024; Cornett et al., 2022; Khoury et al., 2021). For instance, in a survey of more than 3,000 public service professionals, 51% stated they would not have accepted their position if PSLF were not available (National Legal Aid and Defender Association, 2017). Despite this significance, individuals in non-education professions such as lawyers and doctors have reported confusion and frustration with the limited and often confusing communication regarding the program, highlighting the need for enhanced, streamlined processes and clear communication (Cornett et al., 2022; Khoury et al., 2021; Miller et al., 2021). Without focus on individuals who typically earn much lower salaries and have much higher debt-to-income ratios than lawyers and doctors, no research has specifically focused on student loan borrowers working in the field of higher education who are navigating or who have navigated the PSLF program, with only Collier et al.’s (2024) study exploring the impact of student loan forgiveness after the PSLF program on borrowers from a wide variety of professions, including individuals making six-figure salaries in law and government.

Understanding the experiences of those working in higher education and relying on PSLF for student loan relief, allowing them to pursue their chosen careers, is crucial to improving the

implementation and efficacy of the program and to advocate its continuance, sustaining the career pipeline to public service. From here, this study seeks to fill a gap in the literature by specifically exploring the experiences of higher education professionals as they navigated the complexities of PSLF. Through in-depth interviews with 30 professionals from 26 institutions from different sectors and levels (public and private, 2- and 4-year) across the US, this research aims to illuminate the myriad challenges and opportunities associated with the program. Participants included admissions and financial aid professionals, advisors, and administrative staff, each providing unique insights into the PSLF experience. This qualitative inquiry will answer the following research questions:

RQ1: How do higher education professionals describe their experiences with the Public Service Loan Forgiveness Program?

RQ2: If these professionals experienced hurdles, what are these hurdles and how did they overcome them?

By contributing to the ongoing discourse surrounding higher education's surging tuition, student loan debt, and loan forgiveness, this study fills a critical gap in the literature, broadening the understanding of the interconnected impact of societal well-being, student debt, and loan forgiveness. The insights gleaned from these interviews will provide valuable context for policymakers, educators, and advocates working to seek solutions to the growing student debt crisis. The following section will provide an overview of the PSLF program and a brief review of the limited research focused on the experiences of PSLF participants and student loan borrowers. From this review, we developed an awareness and understanding of the challenges faced by borrowers and the broader context of financial support in public service careers. Here, the existing literature reveals themes and gaps that informed our study, framing the discussion around the experiences of higher education professionals navigating PSLF.

Literature Review

A comprehensive review of studies related to student loan debt is beyond the scope of this study. However, readers should be familiar with the PSLF program, its origins, and its most recent developments, as well as the limited empirical research focused on the experiences of participants in the PSLF program. As a result, this focused review will first provide a brief overview of the PSLF program and then review empirical work engaging PSLF participants.

The Origins and Outcomes of PSLF

After years and multiple iterations of various public service loan forgiveness proposals, the Bush Administration launched the Public Student Loan Forgiveness (PSLF) program in 2007 (U.S. Government Publishing Office, 2007). After multiple earlier attempts failed to secure final passage, this bill secured bipartisan support in both the House and Senate as proponents lauded the development which, they argued, would allow borrowers struggling under the burden of high monthly student loan payments, to pursue a career in typically lower-paying positions in government or with certain non-profit agencies. This new program allowed for the forgiveness of qualifying federal student loan debt following 10 years of eligible public service and 120 on-time payments (U.S. Government Publishing Office, 2007).

Significantly, the bill also created a new Income-Driven Repayment (IDR) plan called Income-Based Repayment (IBR), which calculated monthly student loan payments at a percentage of income (Maldonado et al., 2024). Previously, the only options available to borrowers whose income did not support the repayment of education debt on a standard, 10-year plan were graduated

or extended repayment plans or Income-Contingent Repayment (ICR), which set monthly payments at 20% for 25 years or fixed payments based on a 12-year repayment term (Maldonado et al., 2024). The creation of a new IDR plan facilitated—potentially—even lower payments than the other options available to borrowers at the time was a critical component of the bill as it allowed public service employees not only to receive debt forgiveness after 10 years but also to make lower payments during their repayment term, presumably making public service employment financially feasible for more borrowers than in the past (Maldonado et al., 2024).

Designed to cultivate a career pipeline to public service, PSLF offers debt relief after 10 years of qualifying payments for specific types of student loans. This initiative recognizes that 25% of American jobs are in public service, supporting 3.5 million borrowers, collectively owing \$145 billion (U.S. Department of Education, 2021). These workers are serving their communities and the nation by filling positions that often fall within the low to middle-income earners, while typically holding higher debt balances (Briones et al., 2024; Maldonado et al., 2024). To assist borrowers who may not have qualified for Public Service Loan Forgiveness because they were enrolled in ineligible repayment plans, Congress funded a Temporary Expanded PSLF program through the Consolidated Appropriations Act of 2018. Unfortunately, as a 2019 report from the Government Accountability Office highlighted, only 661 of the first 54,184 requests for forgiveness (a paltry 1%) were approved (U.S. Government Accountability Office, 2019). The GAO determined that the failure to create an integrated process whereby borrowers who were previously denied PSLF could easily be reconsidered was the primary cause of early TEPSLF denials (U.S. Government Accountability Office, 2019).

Several years later, the Biden Administration implemented another expansion of PSLF in the form of a limited time waiver in October 2021 (U.S. Government Accountability Office, 2021), which would credit prior payments that would not be counted under traditional PSLF rules. Under the temporary PSLF Waiver rules, borrowers could have payments made to FFELP loans or under any repayment plan counted provided the previously ineligible loans were consolidated and/or the request to have past payments be credited was made prior to the end of the waiver period (U.S. Government Accountability Office, 2021). The limited PSLF waiver ended in October 2022, and the only other major PSLF change during the Biden Administration was an added protection for borrowers whose institutions were found to either defraud students or “who were enrolled at the time of [institutional] closure or left 180 days before closure and who do not accept an approved teach-out agreement or a continuation of the program at another location of the school” (Federal Student Aid, 2022, para. 13).

However, the program again underwent major political turbulence in 2025. In March 2025, the White House issued an Executive Order pausing the PSLF program, asserting that “the prior administration abused the PSLF Program through a waiver process” and that “the PSLF Program has misdirected tax dollars into activist organizations that not only fail to serve the public interest, but actually harm our national security and American values, sometimes through criminal means” (The White House, 2025, para. 3). The Order further claimed that PSLF created “perverse incentives” that “increase the cost of tuition, can load students in low-need majors with unsustainable debt, and may push students into organizations that hide under the umbrella of a non-profit designation and degrade our national interest” (The White House, 2025, para. 3).

The Executive Order sparked immediate controversy across higher education and public-service sectors. During the July 2025 session of negotiated rulemaking, the U.S. Department of Education determined that the PSLF program should continue but with modifications (U.S. Department of Education, 2025). The Department subsequently opened a public-comment period, during which the American Federation of Teachers (AFT) and several partner organizations filed a

class-action lawsuit against the Trump Administration, arguing that the Executive Order illegally denied relief to borrowers who had fully complied with PSLF requirements. After negotiations between the U.S. Department of Education and the AFT, the U.S. District Court for the District of Columbia issued a court-approved agreement that reinstated and clarified core pathways to PSLF relief while imposing transparency requirements on the Department's implementation (U.S. District Court for the District of Columbia, 2025).

Here, the settlement required the Department to resume granting loan forgiveness under one form of Income-Driven Repayment known as Income-Based Repayment. The prior pause, partially justified as a systems update to more accurately count months of qualified IBR PSLF payments, was deemed unlawful by the court and was lifted. Also, the Department needed to restart discharges under other IDR plans including Income-Contingent Repayment and Pay As You Earn (PAYE) plans (U.S. District Court for the District of Columbia, 2025).

Moreover, the agreement aligned IBR eligibility with recent statutory changes within the Trump Administration's One Big Beautiful Bill Act (OBBA), directing the Department not to deny IBR applications for lack of partial financial hardship, such as a public-service employee earning a yearly salary less than their outstanding federal student loan balance and falling beneath federal poverty guidelines depending on household size (Federal Student Aid, 2025a). However, the agreement did not lift the injunction barring forgiveness for borrowers on the Saving on a Valuable Education (SAVE) plan, as the SAVE plan was found to have exceeded statutory authority in February 2025 because it was deemed a new, non-income-contingent or income-based plan that U.S. Congress never allowed through legislation (Federal Student Aid, 2025b).

The settlement also preserved two borrower-friendly provisions with direct implications for PSLF participants. First, the Department needed to continue processing PSLF Buyback requests, enabling PSLF participants to retroactively count certain prior forbearance or deferment periods toward the 120 qualifying payments if they make required lump-sum payments or "buybacks." Second, to mitigate looming taxes when federal tax relief was set to sunset at the end of 2025, the Department needed to treat a borrower's IDR eligibility date as the discharge date for tax filing even if the cancellation of a loan occurs in 2026, allowing the PSLF forgiveness to remain federally tax-free (U.S. District Court for the District of Columbia, 2025). Finally, the agreement required monthly status reporting to the court, obligating the Department to detail progress on IDR applications and the number of discharges under PSLF, an accountability measure designed to address the processing delays and navigation difficulties documented by borrowers (U.S. District Court for the District of Columbia, 2025). Overall, these adjustments temper the March 2025 Executive Order's immediate effects while reinforcing multiple avenues to relief that are especially salient to higher education employees pursuing PSLF.

Empirical Research: PSLF and the Borrower Experience

Despite altruistic intentions, PSLF has been beset with challenges ranging from the operational to the programmatic, resulting in widespread confusion among borrowers and, worse yet, student loan servicers (Maldonado et al., 2024; Miller et al., 2021). From eligibility questions to eligible repayment plans to operational challenges, the PSLF program has proven extremely difficult (not to mention frustrating) for public service employees and servicers alike to navigate (Cornett et al., 2022; Grischkan et al., 2018; Miller et al., 2021). Borrowers have reported not being informed of IDR options and how enrollment could result in eventual debt forgiveness, resulting in periods of deferment, forbearance or other repayment options being chosen that did not qualify towards the 120 months required to receive relief (Maldonado et al., 2024; Miller et al., 2021). In fact, of the almost 100,000 applications that were initially filed, approximately 99,000 requests for forgiveness

were denied (Crespi, 2021). The most recent data shared by Federal Student Aid (2023) show that, of all the unique borrowers who sought forgiveness through the PSLF program prior to March 2019, less than 1% of borrowers had their remaining loan debt discharged.

However, while millions of Americans could potentially benefit from loan forgiveness, the initial number of PSLF participants is misleading. In 2017, 10 years after the program's launch, 96 borrowers saw their loans forgiven (Briones et al., 2024). By 2022, the number of forgiven loans increased to 130,730, and by June 2023, 670,260, just 32% of eligible loans had been forgiven (Briones et al., 2024; Collier et al., 2024). The primary reason for these minimal numbers is attributed to the ambiguity and complexity of navigating the program. In one instance, borrowers stated that once they identified PSLF as an option, loan servicers applied payments incorrectly, disqualifying them from loan forgiveness (Bruckner et al., 2023). Additionally, Collier et al. (2024) discovered loan servicers were as stymied by PSLF stipulations as borrowers, citing that poor documentation led to borrowers not receiving the forgiveness they deserved. However, these studies did not explicitly explore the experiences of higher education professionals navigating the PSLF program.

Briones et al. (2024) identified four areas that were eliminating millions from alleviating their debt with PSLF: type of loan, repayment program, forbearance, and employment period. Any misinterpretation by the borrower, servicer, or PSLF application reviewer could discount a borrower from the program. Lack of awareness and misunderstanding of the complex rules were identified as barriers to participation through the eyes of borrowers in law fields (Khoury et al., 2021). Among Khoury et al.'s (2021) survey participants, less than 2% knew of the program's existence. Of the respondents aware of the program only 13.9% could identify all requirements. An additional challenge to PSLF is that eligible borrowers in the U.S. are not automatically enrolled in a qualifying repayment program and must request to be enrolled in a qualifying repayment program through the U.S. Department of Education and submit a yearly certification of employment from an eligible employer (Maldonado et al., 2024). Here, borrowers are often disqualified from PSLF because they do not enroll in a qualified repayment program, but other countries like Germany, Australia, and Canada automatically place borrowers in appropriate income-based repayment programs and only require employment documentation (Miller et al., 2021). In the US, reports issued by PSLF indicate low participation rates are due to borrowers working for ineligible employers, submitting incomplete applications, holding ineligible loans, and failing to reach the required number of qualifying payments (Miller et al., 2021).

Revisions to the program aimed at improving communication and processes have included allowing borrowers to consolidate loans, expand eligible repayment programs, and reclaim missed counted payments (Collier et al., 2024). As Miller et al. (2021) emphasized for PSLF to function as intended, design, oversight, regulatory, and legislative fixes will need to be addressed, as borrowers have long claimed that communication from PSLF entities (ex: servicers, the U.S. Department of Education) has been poor and untimely (Collier et al., 2024; Miller et al., 2021). These changes are expanding participation, and borrowers are increasingly applying to PSLF. By 2014, almost a quarter of graduating medical students identified PSLF as their preferred program for loan forgiveness (Friedman et al., 2016).

Ultimately, implications of providing public servants with a loan forgiveness method are becoming increasingly apparent. The National Legal Aid and Defender Association (2017) discovered that those carrying student debt were prevented from achieving life milestones. Miller et al. (2021) called into question the ability of those with student debt to save for retirement. In contrast, Collier et al. (2024) revealed that those who had their student debts forgiven had increased instances of home ownership, higher credit scores, better mental health, lower financial stress, and

higher overall life satisfaction. Several researchers have highlighted the influence of student debt and the availability of loan forgiveness on career choice. Nguyen et al. (2017) found that 73.3% of their survey respondents identified the higher salaries paid to doctors in private practice over those in academic positions as a leading influence in their choice of career direction. George et al. (2016) referenced PSLF as an incentive to encourage medical students to work in non-profit and academic settings. Similarly, Grischkan et al. (2018) credited PSLF and similar programs with motivating medical students to choose lower-paying positions within primary care. However, these studies did not explicitly explore the experiences of higher education professionals navigating the PSLF program, justifying a need for the current study.

Theoretical Framework

To understand the complex, multifaceted, and bureaucratic environment of the PSLF program and how PSLF participants navigated this environment, we leveraged Bronfenbrenner's (1979, 1994) ecological systems theory (EST) to explore PSLF participants' individual experiences and behavior in relation to the complexities of PSLF. Here, Bronfenbrenner's (1979, 1994) theory is appropriate to apply to PSLF participants and higher education professionals as they navigated the complicated and evolving forces related to the PSLF program, including updates from the U.S. Department of Education, student loan servicer changes, and personal experiences related to their careers, families, and lives.

EST suggests that individuals possess characteristics that shape the way they develop in relation to nested layers of environments and contexts, from the individual to their relationships with family, friends, and support systems (microsystem), and the interaction between the individual and the microsystem (mesosystem). Relevant to this study, a mesosystem interaction could be how communication between a student loan borrower and their family, academic advisors, and financial aid staff may jointly influence the borrower's decision-making, educational progress, and postgraduate outcomes (Bronfenbrenner, 1979, 1994).

Bronfenbrenner's next layer, the exosystem, is composed of outside entities and forces, such as governmental policies and organizations (ex: U.S. Department of Education, student loan servicers, institutions of higher education) that shape an individual's experiences both with these entities and forces and with other individuals. These entities and forces, or the PSLF exosystem, were especially impactful in this study as they shaped PSLF participants' experiences within and beyond the PSLF program. However, it is important to note that the U.S. Department of Education was the primary administrative entity of PSLF at the time of writing this study, but that several other organizations substantially contributed to the operation of PSLF, including loan servicers, employers, and financial institutions, rendering the PSLF exosystem a complex and stratified system in the context of this study.

Next, the macrosystem, the outermost layer, includes social, cultural, and historical forces of influence. In this study, the macrosystem encompassed broad political and societal forces, such as shifting federal rhetoric about debt forgiveness, media coverage of PSLF controversies, and enduring cultural narratives about personal responsibility and public service that collectively shaped how borrowers understood and experienced the program. Finally, Bronfenbrenner's (1979, 1994) theory accounts for time (the chronosystem), and how experiences, identities, and meaning evolve over time throughout interactions with an individual's micro-, meso-, exo-, and macrosystems.

In other recent studies, researchers have leveraged EST to understand how STEM academics have navigated higher education reform in various educational contexts (Ross et al., 2022), how neurodivergent college students persist through systems of oppression within

institutions of higher education (Nieminen & Pesonen, 2022), and how the postsecondary experiences of Native American college students can be conceptualized by Bronfenbrenner's theory to account for the inequity that these students experience within intersecting systems of higher education. Ultimately, Bronfenbrenner's (1979, 1994) theory facilitates a rich examination of individuals' experiences in complex settings with multiple interactions between individuals, policies, and systems. Through Bronfenbrenner's (1979, 1994) lens, we examined PSLF participants' and higher education professionals' experiences linked to persistence in the PSLF program and outcomes of the program at an individual level.

Group Positionality Statement

The research group was composed of seven individuals employed by seven different institutions of higher education across seven different states in the United States. Of these research group members, five identify as cisgender White women and two identify as cisgender White men. The research group members range in experience between 13 and more than 30 years of full-time work experience in education, with several members having dedicated their entire careers to higher education. The research group understands the persistent socioeconomic inequities in the United States, especially among public servants, and the research group both identifies as public servants and acknowledges the privilege that they possess within educational and socioeconomic systems of inequity and exclusion. Thus, our collective work strives to push against inequity and exclusion to provide college students with the financial knowledge and skills to liberate themselves from oppressive systems, through mechanisms such as PSLF, and reap the benefits of higher education to live a safe, healthy, and fulfilling life.

Methods

IRB Approval

The lead author's institutional review board provided full approval for this study, with all research team members obtaining CITI certification to research alongside human research subjects. IRB documentation can be provided upon request.

Participants and Sampling

The research team recruited participants for this study through purposive and snowball sampling. The study's IRB approval allowed for email recruitment of participants through the NASFAA (National Association of Student Financial Aid Administrators) and NASPA (Student Affairs Administrators in Higher Education) professional organizations. We then partnered with these organizations to have both NASPA and NASFAA communications teams send out study invitation emails to all NASPA and NASFAA members once within a monthly newsletter. Within these emails, we invited higher education professionals to complete an online informed consent document, which allowed the research team to directly contact the participant via email to schedule Zoom interviews. In total, 26 participants were sampled via the organizational emails, and four participants were snowball sampled as a result of the organizational ties among participants. In total, 30 participants across 26 different institutions of higher education agreed to hour-long Zoom interviews, with participants averaging 41 years of age and equally representative of student affairs (15 participants) and financial aid departments (15 participants). We will address the limitations of our sample later in the study. A display matrix of participants can be found in Table 1.

Table 1*Display Matrix of Participants (n=30)*

Pseudonym	Age	Race	Gender	Unit	Student Debt Amount
Ethan	29	African American	M	Student Affairs	\$80,000
Lorenzo	32	Latino	M	Financial Aid	\$120,000
Samuel	33	African American	M	Student Affairs	\$77,000
Marisol	34	Asian	W	Student Affairs	\$127,000
Javon	34	African American	W	Financial Aid	\$0
Logan	35	Caucasian	M	Student Affairs	\$82,000
Sierra	35	Caucasian	W	Financial Aid	\$60,000
Lindsey	36	Caucasian	W	Financial Aid	\$125,000
Emily	36	Caucasian	W	Financial Aid	\$35,000
Derek	36	Caucasian	M	Student Affairs	\$26,000
Paige	37	Caucasian	W	Financial Aid	\$0
Ivory	38	Multiracial	W	Student Affairs	\$0
Riley	41	African American	W	Student Affairs	\$99,000
Bryce	41	Caucasian	M	Financial Aid	\$60,000
Zoe	41	Caucasian	W	Financial Aid	\$0
Elliott	42	Caucasian	M	Student Affairs	\$0
Natalia	43	Latina	W	Financial Aid	\$100,000
Eliana	43	Multiracial	W	Student Affairs	\$100,000
Tia	43	African American	W	Student Affairs	\$0
Serena	44	Latina	W	Student Affairs	\$100,000
Camila	44	Multiracial	W	Financial Aid	\$0
Lucas	46	Caucasian	M	Financial Aid	\$26,000
Dean	47	Caucasian	M	Student Affairs	\$51,000
Lila	47	African American	W	Student Affairs	\$50,000

Pseudonym	Age	Race	Gender	Unit	Student Debt Amount
Brooke	47	Caucasian	W	Financial Aid	\$50,000
Sophie	48	Caucasian	W	Financial Aid	\$112,000
Carmen	48	Multiracial	W	Student Affairs	\$45,000
Vivian	49	Caucasian	W	Financial Aid	\$0
Lydia	51	Caucasian	W	Financial Aid	\$0
Diana	56	Caucasian	W	Student Affairs	\$226,000

Data Collection

For this study, we leveraged Saldaña and Omasta's (2022) qualitative methodology, conducting interviews using a semi-structured protocol and open-ended questions to facilitate participants' sharing of their experiences within the PSLF program. Zoom interviews were held at mutually agreeable times beginning in August 2023 through December 2023. All interviews were held on the Zoom platform, given the geographic diversity of the institutions and practitioners involved. We gathered demographic data at the end of the interviews, asking professionals to provide their age, race, gender, functional unit of higher education employment, student loan debt information, and PSLF status (active or inactive), as this study focused these professionals' experiences before, during, and possibly after the PSLF program. Finally, participants were provided pseudonyms and had identifying information masked.

We first used Zoom to auto-transcribe interview data, and later, multiple members of the research team manually corrected the transcription by re-listening to the audio file and correcting the transcription line-by-line to ensure accuracy. The research team stored data in password-protected files.

Data Analysis

Data analysis required three rounds of coding, informed by Bronfenbrenner's (1979, 1994) ecological systems theory and prior literature on borrower experiences within PSLF (Briones et al., 2024; Bruckner et al., 2023; Collier et al., 2024; Khoury et al., 2021; Miller et al., 2021). For the first round of coding, the research team collaboratively created a deductive coding strategy (Saldaña & Omasta, 2022) leveraging the five systems of Bronfenbrenner's (1979, 1994) ecological systems theory: micro-, meso-, exo-, and macrosystems over time (the chronosystem). Here, we sought out instances in the transcripts where PSLF participants described interactions with various systems as they pursued program completion. We conducted this first round individually, and then once each individual finished the first round of coding, we came together as a team to collaborate, sharing our results and comparing coding outcomes, following best practices for collaborative coding procedures in qualitative research (Saldaña & Omasta, 2022).

After this round, we learned that PSLF participants often mentioned poor or difficult interactions with their exosystem earlier in their PSLF chronosystem (ex: U.S. Department of Education, student loan servicers, institutions of higher education), reacting to these interactions by later engaging with their microsystem in the form of more personal support systems. Here, problems and circumstances described by PSLF participants echoed many of the difficulties

reported by prior studies in non-education fields (Briones et al., 2024; Bruckner et al., 2023; Collier et al., 2024; Khoury et al., 2021; Miller et al., 2021). As a result, this second round of individual, inductive coding (Saldaña & Omasta, 2022) sought to identify hurdles experienced by PSLF participants within each layer of Bronfenbrenner's (1979, 1994) EST. As a result, the team collectively created codes for hurdles and support within systems (ex: mesosystem hurdle, mesosystem support, exosystem hurdle, exosystem support, etc.) and applied these codes to the data separately.

After this round, the research team again collaborated to discuss results, compare coding outcomes, and eliminate infrequent codes, consistent with best practices (Saldaña & Omasta, 2022). Codes that were eliminated related to system levels of support, including mesosystem and macrosystem support, as well as microsystem hurdles. Finally, the first two rounds established a sound codebook from which to perform a final round of confirmatory coding to thoroughly review the data and allow for clear themes to emerge from the data (Saldaña & Omasta, 2022). These final codes included 1) microsystem supports, 2) mesosystem hurdles, 3) macrosystem hurdles, 4) exosystem supports, 5) exosystem hurdles, 6) chronosystem hurdles, and 7) chronosystem supports. Ultimately, these three rounds of deductive, inductive, and collaborative coding resulted in four clear, major themes and one sub-theme related to how PSLF participants navigated the PSLF system and their various ecological systems throughout the process.

Limitations

There were limitations that the research team needed to address, as is the case with any empirical research. First, the research team sampled higher education professionals until we reached data saturation, resulting in a robust data set of 30 participant interviews. However, we acknowledge that higher education as an industry employs hundreds of thousands of professionals in both the public and private sector, and our sample size may represent a limitation of this study. Moreover, this study engaged with higher education professionals working in United States settings across student affairs and financial aid units, as these were the two functional units in higher education with which the research team had the most professional experience and network, representing additional limitations of this work. However, as the first study of its kind to explore higher education professionals' experiences within the PSLF program, the novelty and timeliness of the study may mitigate these limitations.

Findings

The findings of this study on PSLF revealed a complex landscape shaped by the lived experiences of higher education professionals who were deeply entrenched in the sector ensnared in the student loan crisis. By interviewing 30 individuals interacting with students daily, we uncovered five prominent themes that reflect their multifaceted challenges and occasional triumphs associated with PSLF. These professionals wrestled with their feelings about the benefits of higher education, the return on investment of student loans, and the outcomes of their career choices, all while striving to achieve personal milestones and advance their careers. Consistently, respondents reported that the PSLF process was fraught with unexpected difficulties largely stemming from poor or absent communication and convoluted, conflicting procedures. This frustration led every interviewee and PSLF participant to seek additional support, often fueled by unsettling stories of others who faced similar obstacles. However, amidst these challenges, there were instances of success, providing an essence of hope for those willing to persevere through the complexities of

PSLF. The following sections will explore these themes in detail, revealing the nuanced experiences of those impacted by their willingness to engage with PSLF.

“Always a Nightmare”: Completing PSLF Processes Were Harder Than Anticipated

To begin, many participants described completing the Public Student Loan Forgiveness (PSLF) application process as a daunting experience that was often substantially more challenging than they had initially anticipated. Many respondents recounted the multi-stepped application process as an initial deterrent to participating in the program, clearly demonstrating that the process of participating in PSLF was complex from the start and did not become easier as time went on.

Applying to Participate in PSLF

First, many participants explained that they experienced difficulty completing the PSLF application, as their institution and their employers rarely helped seeking out loan forgiveness programs or assisting with applications. Exemplifying many participants' experiences, Camila shared that she:

...did the application process and it was extremely daunting. The websites were terrible, and no one knew what the heck was going on, and you couldn't call servicers because servicers didn't know what was going on. It was just a mess.

Other participants shared Camila's experience but with much more detail, as Serena shared that she eventually learned that she was eligible for PSLF nearly a decade into her career in higher education and then decided to apply. But upon connecting with the U.S. Department of Education and her loan servicer, she began to experience hurdles. Serena claimed that after she applied, she learned that she needed “to submit years and years of past things. Submit this form. Print this form. Send this form. Sign this form.” Serena then experienced delays in her application being processed because she signed forms electronically when, after the submission, she was told by her servicer, “No. You need to sign it in ink. I need to sign it in ink. That's a part of the requirements.” Serena followed these instructions but later learned that many of her payments were not counted, resulting in her having to complete many processes all over again. Ultimately, Serena said, exhaustedly, “I've done 10 years in higher education, so there's this part where I'm like I did what you asked me to do. You're not delivering on what you said you would deliver on.”

Uniformly, all participants in this study shared that the PSLF application process was difficult with no individual participant claiming that they did not experience at least one hurdle or issue during the PSLF application process. Although Serena applied for the program roughly 10 years into her career, necessitating additional documentation of prior payments, other participants shared that the PSLF application suffered from poor websites, clunky application forms that did not make clear what specific information the U.S. Department of Education required, and no instructions as to when applicants would receive further communication or from whom.

Maintaining Eligibility for PSLF

After borrowers successfully apply for PSLF, they must maintain eligibility by recertifying their employer each year and every time they change employers (which may occur multiple times in one year) in addition to providing supporting documents to prove that borrowers were complying with income maximums and that an employer's eligibility had not changed. This process resulted in a cascading series of challenges for nearly all participants in this study.

Recertification was often described as one of the many pain points in remaining eligible for the PSLF program. Javon explained he was meticulous in his efforts to “Do it by the book,” but as Samuel explained, “trying to reach out to employers and getting them to sign paperwork was always

a nightmare.” Marisol agreed, stating, “My institution made it really hard ...I had to send it back three times for them to fix it, and oh, it was just a pain.” Diana concurred, explaining that over her years of participating in the PSLF program, she had learned that she needed to meticulously document each and every piece of communication she received from the U.S. Department of Education and her loan servicer to prove she was maintaining compliance with the PSLF program. At one point, when her loan servicer had changed for the third time, Diana stated she had to submit the same documents “without exaggeration, hundreds of times.” Furthermore, Diana claimed that had she not maintained meticulous records of her PSLF participation, she may not have been deemed eligible for PSLF, even though she had participated in the program and maintained eligibility for more than five years.

Bureaucratic Delays Led to Further Difficulty

After application and recertification processes were completed by PSLF participants, many individuals suggested that each process was often delayed, making it difficult for participants to understand what their next steps were and whether they needed to continue to gather documentation and paperwork to ensure their continued eligibility for the program. In essence, participation in PSLF became a test of endurance and perseverance.

Contributing to this difficulty, primarily, was the bureaucratic nature in which both the U.S. Department of Education and various loan servicers communicated processes to PSLF participants. Emily keyed in on the bureaucracy involved, labeling it “opaque,” later asserting that in some years, she recertified her employment and not receive a confirmation from her loan servicer for months. Similarly, Sophie expressed frustration with the “clunky bureaucratic” process, claiming that after she completed various processes associated with the PSLF program, she would receive delayed information, and when information came, it was contradictory. Sophie recalled getting different answers from different people and being told at one point, “Yeah, you can’t fix it,” when she attempted to resubmit paperwork related to recertifying her employer.

Several participants identified a specific point of confusion that led to serious delays: when the U.S. Department of Education transferred loan processing to the Missouri Higher Education Loan Authority (MOHELA). Ivory highlighted her experience with this transition, saying it took almost a year for MOHELA to recognize her application as complete. Both Eliana and Lucas also recalled, as Lucas put it, “massive delays,” that led to PSLF participants feeling both worried and confused about their status within the program. Sierra specifically remembered that it was difficult for her to get answers to a few questions she had about her status within the PSLF program, recalling a conversation with a loan servicer. Sierra said that a representative revealed the organization was understaffed and unprepared for the number of calls and questions, stating, “It’s not that we don’t want to process your stuff timely. We don’t have the staff.”

Ultimately, Ivory summarized what many PSLF participants felt, understanding that all PSLF participants in this study worked in the field of higher education. Ivory explained:

I get the bureaucracy of it where it's like, well, the Department of Education was underfunded. So, I get that. I work at a school. I worked in a public school. I know how underfunded all these things can be. But we gotta figure out a better way. This can't be the best way to do things.

“A Real Vacuum of Nothing”: Absent and Poor Communication from Authorities

In addition to the convoluted processes, a critical theme that emerged was the pervasive sense of confusion stemming from a lack of clear communication from authorities, which exacerbated the already complex PSLF processes, bureaucratic delays, changes in loan servicers, and

other program updates. In these cases, all PSLF participants expressed that communication was poor at all three major levels of programmatic leadership and involvement: the U.S. Department of Education, loan servicers, and individual institutions employing PSLF participants.

At the federal level, Camila noted a lack of clear communication, saying there was no guidance on how to complete processes or express the need for help, such as, “here’s how you do it.” She described the U.S. Department of Education’s communication style as “OK, they want this to happen, now figure it out.” Logan agreed, saying “I never felt like I got clear communication. There was not ever really clear communication from the Department of Ed. It was just not very good.” In the first three to four years of the program, Vivian also remembered that the information released to the public by the U.S. Department of Education was a “real vacuum of nothing,” which she claimed led to low participation rates in the program and a general misunderstanding of how the PSLF program was supposed to work and who it was supposed to serve. Similarly, Lydia described the communication of the PSLF program by the U.S. Department of Education as “the best-hidden secret ever, that shouldn’t be.”

After navigating federal-level communication, PSLF participants experienced more absent or poor communication at the loan servicer level. Brooke described the communication from her servicer, saying that if they did provide any information, it was “not specific or particularly helpful.” Vivian expressed similar frustration in more detail, stating that information only “trickled out” from her loan servicers without much substantial detail as to when to expect further communication. Vivian claimed she would “initiate communication” with her servicer, but the customer service representative on the line would “not have a clear understanding of the question” themselves, leading Vivian to feel as if her loan servicer could not help her understand her loans that they were servicing.

Eventually, Marisol also saw “no value in talking with a servicer to receive program direction.” In one instance, Marisol described having to wait on hold for two hours to talk to a customer service representative for her loan servicer, and even after the conversation, she did not have confidence in the answers she received. Marisol relayed being transferred to two or three people in her effort to have questions answered, and then she claimed email communication was no better, stating the emails were too long, confusing, and did not address any of the content she had been relayed on the phone call. Marisol did not specifically pinpoint the reason for this poor communication, but Derek believed that the “lack of communication between the Department of Education and the servicers” led to additional problems for PSLF program participants. Lindsey agreed, saying that, due to poor record keeping at the Department of Education and her loan servicer, she feared she would “spend the rest of my life working to make the minimum payments,” with little to no communication from her loan servicer. Here, Brooke, Vivian, Marisol, Derek, Kirstin, and all other participants in this study, unanimously stated that the communication they had received from their loan servicers was either poor or absent for long periods of time, leading to difficulty, frustration, and stress.

Finally, at the institutional level, PSLF participants were both disappointed and surprised that their institutions—all eligible employers under PSLF guidelines—communicated the PSLF program so poorly and infrequently. As shared earlier, Serena did not learn that she was eligible for PSLF until 10 years into her career, and Serena partially blamed her institution, as she worked in student affairs and “had never considered the PSLF program because no one at my institution ever told me about it.” Riley also expressed frustration with the lack of PSLF communication at her own institution. “I mean, it was just crazy,” Riley recalled, explaining her efforts to convince colleagues they were working for a PSLF-eligible employer. “When I told my colleagues about it [PSLF], no one had heard anything about it,” she said. In addition to Serena and Riley, seven other participants

claimed they had worked in higher education for several years before hearing about the PSLF program, delaying their participation in the program and enacting a financial toll on their lives.

Beyond communication of the program itself, Javon had a similar perspective, equating the PSLF program to “an endurance test” at his institution regarding process completion. Javon bluntly stated that, “Communication is abysmal from my institution,” as Javon recalled waiting over two months for his institution’s human resources to process his recertification documents. Diana and Bryce also shared experiences where their institutional communication was absent or poor when it came time to verify their income or recertify their employment. First, Diana recalled first applying for the PSLF program and asking colleagues at her institution to share their experiences and help her navigate the process. Upon approaching colleagues, Diana recalled, “There was no communication. This was years ago, but nobody communicated anything about this [PSLF]. At my institution, no one could help me when I needed to certify my employer. I kid you not. No one could help.”

Similarly, Bryce recalled institutional communication as “nearly absent” for several years, even though he worked in financial aid and knew about the PSLF program. However, when the PSLF waiver was enacted in 2022, there was a rush of “overwhelming” communication about the PSLF program, which led to mass confusion and some anger among his colleagues that the PSLF program was not better communicated in the first place and that information would be made “basic and more simple” so that eligible borrowers could start the process of applying for the waiver to participate in the PSLF program. Samuel echoed this concern, stating that his institution’s communication of the PSLF program has been “at times, very high” but that “there are times where it’s very lacking, especially when it comes time to verify income and recertify.” In addition to Diana, Bryce, and Samuel, 19 other participants expressed some degree of frustration or disappointment in their institution with PSLF communication, with a nearly equal number of student affairs and financial aid professionals claiming that they received little to no communication of the PSLF program and struggled, at various levels, with communicating with their institution to complete income and employment verification, certification, and re-certification processes.

“Horror Stories”: Process and Communication Frustration Led to Seeking Other Support

Eventually, PSLF participants in this study all experienced a breaking point during their PSLF journey. As frustrations mounted and feeling they had nowhere else to turn, many individuals sought external support, sharing “horror stories” illustrating the broader struggles of pursuing loan forgiveness. With the lack of clear communication, it is not surprising that people were led down the wrong path, as Riley stated, “I just have heard some things about people being told their employers did not qualify for PSLF, only to learn later their employer was eligible. I’ve heard a lot of horror stories.” Riley herself, in addition to colleagues in her workplace, stopped trying to communicate with the U.S. Department of Education, their loan servicers, and even their own institutions, choosing to take matters into their own hands.

In her experience, Riley recalled that she looked through “Reddit posts and PSLF tools that I found on Instagram” to help navigate various steps in the PSLF program. Similarly, Lila and Carmen also mentioned that “social media” was a way to access PSLF information that was simple, helpful, and easily accessible to share with others experiencing difficulties with the PSLF program. Specifically, Ivory credited “Instagram and Reddit” with helping her through PSLF, while Marisol sought a PSLF support group on Facebook. In her experience, Marisol found the communication from institutions and loan servicers “very confusing,” but Marisol found a PSLF support group on Facebook that led her through the process, claiming that “that Facebook group was a life saver. It got me through it.” Here, many PSLF participants sought information and guidance from social media and were able to navigate PSLF processes through online communities.

Moreover, PSLF participants who had engaged with the program within the past three years (roughly 2020-2023) attributed additional support and information to recent media attention on the PSLF program. For example, Sophie said that as “student loans and PSLF is in the media these days,” information is easier to find online. Sophie explained, “Before you had to search for information, but now I’ve heard it coming up more and more frequently in the media and online.” Lorenzo and Eliana echoed these experiences, with Lorenzo explaining that “more people are talking about loan forgiveness and PSLF” which has led to “other people being able to help,” including individuals at his spouse’s place of work and friends working for non-profit organizations. Eliana also spoke to recent media attention surrounding the PSLF program, saying that “there’s a real social awareness of the [PSLF] program now, at least in education,” so Eliana was able to access support from colleagues at other institutions and non-profit organizations in her city to seek out additional support and information about the PSLF program.

However, some sources of outside support were not helpful for PSLF participants or future participants. Bryce expressed anxiety for first-generation students attempting to navigate PSLF complexities, stating that he has counseled first-generation PSLF participants to “try to communicate with the servicer” but that these students have said they “are ready to find help elsewhere.” Riley also pointed to loan counseling and financial wellness programs as ineffective in helping students understand PSLF processes. Riley stated that her medical students, after being in higher education for eight years, still “don’t understand PSLF” and have “to turn to outside folks who experienced PSLF themselves and are just trying to help others.” Yet, PSLF information that is not directly from the U.S. Department of Education, loan servicers, or institutional employers may be dangerous, as Marisol cautioned. Marisol recalled that that “misinformation and lack of information has led to scams” for PSLF participants that she knows. Marisol reasoned that “PSLF is so confusing” that people are “giving up on trying to work through the PSLF process independently and trying to hire people, often scammers,” to help them.

Here, PSLF participants often reached a point of frustration with their main PSLF contacts—the U.S. Department of Education, loan servicers, and their institutional employer—urging participants to seek support elsewhere. For many PSLF participants in this study, social media platforms and online communities provided PSLF information and support that was crucial for their success. Moreover, as broader student loan and loan forgiveness discussions entered mainstream media in the wake of the COVID-19 pandemic (2020-2023), this additional media attention catalyzed more information and sources of support outside of PSLF participants’ main programmatic contacts, facilitating the successful completion of the PSLF program for several interviewees.

“Yes, I Cried”: The “Light at the End of the Tunnel”

In no uncertain terms, the 30 higher education professionals shared experiences with the PSLF program that were overwhelmingly negative, often criticizing the U.S. Department of Education, their loan servicers, and their institutional employers. However, several participants for this study shared that they held a \$0 student loan balance (see Table 1). Here, despite the challenges encountered, some participants ultimately experienced relief and success, receiving loan forgiveness, which offered a glimmer of hope amidst their struggles, which for some borrowers, lasted more than a decade.

Perhaps the most emotional experience that was shared by PSLF participants in this study was Lydia’s. During the interview, Lydia wept when she recalled her loans being forgiven. Teary-eyed, Lydia said, “I received a letter from the Department of Ed. \$93,000 in student loans had been forgiven. Yes, I cried.” With her loans forgiven, Lydia said she is determined to spread the word and

help people through the PSLF process. In the past year, Lydia said she has helped 22 friends and colleagues apply and get accepted into the PSLF program.

Zoe also had her loans forgiven, and although she understands the controversy surrounding forgiveness programs, she acknowledges that college carries a huge price tag and finds programs like PSLF helpful. Zoe explained, “It's kind of a catch-22. Do we have them get the loans and potentially do a forgiveness program where they don't pay them back, or do we not have people go to school because they can't afford it?” Either way, Zoe shared that the PSLF program was a “life-changing” experience for her, as she originally had held over \$100,000 in student loan debt that was forgiven in 2022.

Beyond PSLF participants who had successfully matriculated through the program and had their loans forgiven, several PSLF participants did share modest but positive experiences. Emily pointed out that her employer was “particularly invested” in the PSLF program as a method of recruiting faculty and staff, so in recent years, Emily felt like she doesn't “have to handhold my employer through the [PSLF] process. They know what they are doing.” Similarly, Lucas shared a positive experience in his first two years of the program, stating that so far, the PSLF program has been “an excellent program” that should be promoted and advanced, expanding the fields qualifying for public service. However, it should be noted that Lucas began participating in the PSLF program in 2021, largely after many PSLF participants had expressed frustrations with the program after loan servicer changes and communication gaps from the U.S. Department of Education from the 2010s through 2020. However, as Ivory eventually put it, “I had made my second to last payment, then my last one, and there was a light at the end of the tunnel.” In 2023, Ivory made her last qualifying payment and had her loans forgiven, which had totaled over \$135,000.

Discussion and Implications

Successfully answering this study's research questions, our findings suggest that within the field of higher education, professionals reported that completing PSLF processes were more challenging than anticipated, even for those who were well-versed in the higher education landscape with decades of experience in the system. The processes surrounding PSLF were often described as complex and confusing, echoing prior research (Miller et al., 2023; Slomovics, 2021) leading to frustration among our participants and bringing into question the value of higher education (Taylor et al., 2025). They frequently encountered unclear, incomplete, or inaccurate information when seeking help from official services and helplines, prompting them to seek alternative sources for support. Although the PSLF program was successful for several participants, many implications for research, policy, and practice emerge from our work, specifically focused on how loan forgiveness programs can be better communicated and how individual borrowers can be better served by major programmatic entities.

All participants in this study expressed frustration with the three major entities of PSLF: U.S. Department of Education, loan servicers, and institutional employers. At its core, the main issue that most all borrowers reported was that communication was not timely, accurate, consistent, or simple enough for PSLF participants to matriculate through various processes and stages embedded within the program. This communication was reportedly poor or absent on websites, over email, over phone conversations, and during in-person attempts at seeking information at one's institutional employer. Complicating matters, borrowers experienced bureaucratic delays, especially as loan servicers changed, resulting in compounded anxiety and stress, primarily related to communication. As a result, borrowers sought support elsewhere.

Applying Bronfenbrenner (1979; 1994), PSLF borrowers' exosystem (ex: U.S. Department of Education, loan servicers, and institutional employers) was providing inadequate support for borrowers across their chronosystem, forcing borrowers to seek support from their microsystem (ex: colleagues, social media). However, borrowers also benefited from macrosystem influences, primarily increasing mainstream media attention on the PSLF program. As a result, depending on when the borrower entered PSLF within their chronosystem, some borrowers benefitted from micro- and macrosystem forces much more than earlier borrowers whose participation in the PSLF program predated 2020. From here, one begins to understand how Bronfenbrenner's (1979; 1994) chronosystem can be conceptualized as nested and interconnected with the layers of exo-, micro-, meso-, and macrosystems. For earlier borrowers and PSLF participants, exosystem support was poor from major PSLF entities, and these earlier borrowers were not participating in the program at a time where their chronosystem facilitated additional forms of PSLF support in the form of social media information, online communities, and mainstream media attention on PSLF. As a result, two main implications for research, policy, and practice emerge.

To begin, major entities involved with any student loan forgiveness program, including PSLF, should develop and implement aligned communication plans that provide eligible borrowers PSLF with simple, actionable information on websites, email, phone calls, and possibly social media platforms. Moreover, communication should start when a college student first borrows federal loans, with federal entities and loan servicers proactively communicating PSLF and its eligibility criteria in clear, simple terms across multiple platforms. Then, institutional employers should consider policies and practices mandating yearly or semesterly communication of PSLF eligibility criteria to all employees, consistently alerting employees that 1) their institutional employer is a PSLF-eligible employer and that 2) institutional resources are available to help eligible borrowers apply for the program and continue to recertify their income and employment. Prior studies had already hinted at the communication problem plaguing the PSLF program (Bruckner et al., 2023; Collier et al., 2024), which may have contributed to low program participation and completion rates (Maldonado et al., 2024; Miller et al., 2021). Moreover, research has suggested that many eligible borrowers may be unaware of the PSLF program's existence (Khoury et al., 2021; Miller et al., 2021), another finding echoed in this study. This problem could easily be solved by institutions building loan forgiveness programming into graduation requirements or student loan exit counseling. Institutional employers could mandate PSLF information sessions for all new hires. Here, data in this study clearly demonstrates the need for the three major entities of PSLF to better communicate not only the existence of the PSLF program with potentially eligible borrowers but also PSLF's many processes that require consistent interaction with the federal government, the loan servicer, and the institutional employer.

Additionally, major entities involved with loan forgiveness programs, including PSLF, must be aware of how changing circumstances and the passage of time may render completing loan forgiveness programs increasingly difficult. Many participants in this study strongly asserted that communication from the U.S. Department of Education ebbed and flowed over time, and that the changing nature of loan servicers was confusing and rendered the PSLF program more challenging and stressful overall. Recent federal actions underscore the timeliness of these implications. The March 2025 Executive Order pausing PSLF (The White House, 2025) and the subsequent negotiated rulemaking (U.S. Department of Education, 2025) and *AFT v. U.S. Department of Education* settlement (U.S. District Court for the District of Columbia, 2025) highlight how policy volatility continues to shape borrowers' experiences and reinforce the study's finding that program complexity extends far beyond individual misunderstanding.

The new agreement's restoration of forgiveness under IBR, ICR, and PAYE, coupled with the continued injunction on the SAVE plan, illustrates how rapidly shifting rules within borrowers' exosystem (e.g., federal and servicer structures) and macrosystem (political discourse and public sentiment) have created and may continue to create uncertainty for those pursuing PSLF. Here, these developments affirm the need for clearer, more stable communication across systems to borrowers so that higher education professionals and other public servants can make informed long-term career and financial decisions consistent with PSLF's intent. For instance, borrowers—as institutional employees—should be aware that if they change jobs, change institutions, receive salary increases, or suffer economic hardships that force missed loan payments, their PSLF progress and eligibility may be in jeopardy. Moreover, if the federal government is aware of an impending policy change, change of a loan servicer, or if loan servicers plan to adjust operations of PSLF servicing, these changes should be swiftly, accurately, and succinctly communicated to all borrowers within the PSLF program.

Given these implications, research has already investigated several aspects of the PSLF program (Collier et al., 2024), but that research has focused primarily on the perspectives of lawyers and medical professionals (Friedman et al., 2016; George et al., 2016; Grischkan et al., 2018; Khoury et al., 2021; Nguyen et al., 2017). Here, future research should continue to investigate borrowers' experiences, including evaluations of communication from federal entities, loan servicers, and institutional employers. However, much more attention must be paid to the individuals who may benefit the most from PSLF: individuals from low-income backgrounds who are working in educational settings. To be clear, this study only captured student loan debt amounts and not salary figures, and therefore, we cannot definitely state that PSLF supported strictly low-income higher education employees in the context of this study. However, choosing to work in public service should be applauded in any career field, the vast majority of lawyers and medical professionals in the United States earn far greater salaries and have far lower debt-to-income ratios than education professionals, especially those working in entry level positions (Bruckner et al., 2023; Miller et al., 2021; Slomovics, 2021). Granted, the PSLF program operates the same way for all borrowers, meaning that no matter the career field, borrowers must adhere to an income-driven repayment plan and earn an eligible salary at the end of the program to have student loan debt forgiven (U.S. Department of Education, 2021). But the road toward PSLF completion for educators, arguably, is much more difficult and deserves more attention from researchers, policymakers, and institutional professionals. Moreover, after forgiveness, lawyers and medical professionals will likely enjoy upper-class salaries and world-class benefits through their employers, whereas many educators may never enjoy the earning power and quality of life that their peers in legal and medical fields do. In the words of Ethan, a 29-year-old African American man with \$80,000 of student loan debt earning a “mid five figures salary,” the PSLF program “has got to work for me. I have too much riding on it.”

Conclusion

As the first study of its kind to investigate the lived experiences of higher education staff navigating the Public Service Loan Forgiveness Program, our findings provide both hope and fear for current college students and student loan debt holders and borrowers who are planning to participate or are participating in PSLF. Borrowers should feel hopeful that in recent years, the U.S. Department of Education's work with MOHELA has been smoother and has provided a smoother borrowing experience from the perspectives of several PSLF participants in this study, even though PSLF has experienced several more challenges in 2025. Additionally, borrowers should hold onto

hope that if they persist and matriculate through the PSLF program, their loans could be forgiven, providing them with a feeling that one interviewee could only describe as “just incredible.”

However, “fearful” may be the most appropriate adjective to use when describing how PSLF participants felt during their loan forgiveness journey. Experiences of PSLF participants in this study were described as “nightmares” and “horror stories,” prompting many borrowers to suffer considerable stress, anxiety, and fear that their investment in their education and their commitment to performing public service would go unappreciated and uncompensated. In recent years, government officials have made threats of “unforgiving” student loans (Minsky, 2024, para. 3), discontinuing the PSLF program entirely (Hornsby, 2023), and pausing the program, necessitating legal action (U.S. District Court for the District of Columbia, 2025). Here, these threats have both led to increased borrower anxiety and a fundamental questioning of whether public service—and a 10-year commitment to PSLF—is worth it. For future borrowers and public servants, the research team sincerely hopes that PSLF continues to be “the light at the end of the tunnel” for so many, with fewer borrowers experiencing the “nightmares” and “horror stories” of borrowers’ past.

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