May 27, 2026

The Honorable Linda McMahon
Secretary
U.S. Department of Education
400 Maryland Avenue SW
Washington, DC 20202

Dear Secretary McMahon,

I am writing to request increased accountability, enhanced transparency, and expedited processing of Public Service Loan Forgiveness (PSLF) Buyback requests. With wait times averaging 6 to 12 months, FSA is failing to honor its promise to process applications in 45 business days and leaving tens of thousands of eligible public servants waiting for critical relief.

My team is currently assisting ten constituents who have been waiting for 5 to 16 months for their applications to be processed. One constituent filed in November 2024. These individuals have been given little to no guidance on the status of their requests, while they are required to continue submitting payments and their loans continue to accrue interest.

This issue has been further compounded by the cancellation of the Saving on a Valuable Education (SAVE) Plan. Borrowers enrolled in SAVE were automatically placed into administrative forbearance after the plan was struck down in 2024. Those months did not count toward PSLF unless they were bought back. Borrowers were advised that they could apply for PSLF buyback, make a lump sum payment for those months, and obtain forgiveness.

Due to significant delays in processing buyback applications, however, these borrowers are now left in limbo. They are receiving no credit for those months and no clear timeline for resolution, while also facing the end of SAVE and the prospect of being transitioned onto more expensive repayment plans. As a result, many public servants are being required to pay more, for longer, because of circumstances entirely beyond their control.

PSLF was designed to bridge gaps in payment history and help dedicated public servants secure loan forgiveness sooner. The failure of ED to fulfill its duties in processing PSLF buybacks is only placing students into further debt and financial uncertainty.

I understand ED has responded to these concerns by acknowledging a recent uptick in applications as the cause for the backlog. Unfortunately, it appears that ED's notable layoffs of staff in the Federal Student Aid office, which is responsible for the PSLF Buyback program, have exacerbated this situation. Given the challenges my constituents and individuals across the country face, I respectfully request the answers to the following questions:

1.) What is the current status of the PSLF Buyback backlog?

2.) What is the current processing time for PSLF Buyback applications from submission to resolution?

4.) What is the process for borrowers awaiting a response to their PSLF Buyback application? Are they expected to continue to make monthly payments?

5.) If approved, will borrowers be reimbursed for the excess payments they were required to make while awaiting application processing?

Thank you for your attention to this critical issue. I look forward to your response.

Sincerely,

SETH MOULTON
Member of Congress