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## **Update on the Biden-Harris Administration's Student Debt Relief Plan**

Last month, President Biden announced his Administration's plan to provide student debt relief to eligible borrowers and give working and middle-class Americans more breathing room. You asked for updates on the Administration's plan. This email contains additional information, and we will provide you weekly updates as more information becomes available.

### **Who's eligible**

You are [eligible](#) if you have [most](#) federal loans (including Direct Loans and other loans held by the U.S. Department of Education) and your income for 2020 or 2021 is either:

- Less than \$125,000 for individuals
- Less than \$250,000 for households

If you are a dependent student, your eligibility is based on your parental income.

### **What you might be eligible for**

- Up to \$20,000 in debt relief if you received a Pell Grant in college
- Up to \$10,000 in debt relief if you didn't receive a Pell Grant

## How it'll work

- In October, the U.S. Department of Education will launch a short online application for student debt relief. You won't need to upload any supporting documents or use your FSA ID to submit your application.
- Once you submit your application, we'll review it, determine your eligibility for debt relief, and work with your loan servicer(s) to process your relief. We'll contact you if we need any additional information from you.

## What's next

- Right now, you don't need to do anything! We will contact you when the sign-up period for student debt relief opens.
- We will send you regular updates with more details over the coming days, as we near the application period, which will begin in October 2022 and last through December 2023.
- In the meantime, visit our [Frequently Asked Questions](#) page to find out more information on the student debt relief program.

## Beware of Scams

You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. You **never** have to pay for help with your federal student aid. Make sure you work only with the U.S. Department of Education and our loan servicers, and never reveal your personal information or account password to anyone.

Our emails to borrowers come from [noreply@studentaid.gov](mailto:noreply@studentaid.gov), [noreply@debtrelied.studentaid.gov](mailto:noreply@debtrelied.studentaid.gov) or [ed.gov@public.govdelivery.com](mailto:ed.gov@public.govdelivery.com). You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or visiting [reportfraud.ftc.gov](https://reportfraud.ftc.gov).

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