The federal Public Service Loan Forgiveness (PSLF) program has implemented new rules about who qualifies for federal student loan forgiveness. Previously, only <u>full-time</u> employees for a non-profit or government agency qualified. Under the new regulations, independent contractors working in a full-time capacity may qualify in certain situations. "For more information on the new rule, visit the <u>PSLF</u> <u>information on qualifying employment</u> and expand the FAQ "Am I eligible for PSLF if I'm a contractor?"

In light of the new regulations, the JCC is willing to certify the number of claimed hours that a panel attorney has billed in a given year. Attached is a JCC announcement about the application process for panel attorneys to get their hours certified by the JCC. The announcement includes an email address that panel attorneys should utilize when seeking to have their hours certified by the JCC. Once a panel attorney receives their certification of hours back from the JCC, it will be up to the individual panel attorney to submit their application for loan forgiveness with PSLF.

Importantly, neither the JCC nor the projects feel qualified to state whether panel attorneys will qualify for loan forgiveness under the new PSLF guidelines. The JCC is willing to certify hours, but the ultimate determination about whether a panel attorney qualifies for forgiveness will be left to the PSLF program and the US Department of Education.

We have also attached a statement drafted by the projects that describes the unique panel/project state contractor relationship for representation of indigent appellants in the Court Appointed Counsel system. We hope that it will provide panel attorneys a useful description of panel work and the panel system that can be submitted with the PSLF application.

The projects hope that these changes mean that borrowers with federally-managed loans may obtain loan forgiveness. Please share your success stories with us!