

Requesting a Proof of Payment Extension

Under specific circumstances, the Maryland Higher Education Commission (MHEC) may grant a waiver extending the deadline to submit proof of college loan payments by up to 180 days. At a minimum, an extension request must include documentation from the U.S. Department of Education or the borrower's student loan servicer.

Submission Window: You must email your extension request to studentdebttaxcredit.mhec@maryland.gov at least 60 days before the three-year deadline specified on your Student Loan Debt Relief Tax Credit Certificate of Approval. Your request must clearly indicate which of the two eligibility situations below applies to your case.

Eligibility: To qualify, you must demonstrate that you were unable to pay your college loan lender or servicer within the original three-year timeframe due to one of the following two situations:

1. The inability to transition between **income-driven repayment (IDR) plans** due to administrative delays at the **U.S. Department of Education**. This includes situations where you were unable to obtain a timely approval notice for a requested plan change. An approval notice is the official written confirmation from your servicer stating that your IDR application was accepted and processed.

To document this inability due to ongoing administrative backlogs, you must compile records showing your intent to change plans, your timely submission to the Department of Education, and the Department's lack of response. Your extension request must be accompanied by:

- A complete PDF copy of your submitted IDR Plan Request form, including the submission date. Online submissions can be downloaded from the StudentAid.gov "My Activity" portal. Manual submissions should include copies of the signed application and certified mail receipts or fax confirmations.
 - A written acknowledgement from the U.S. Department of Education confirming receipt of your IDR Plan Request.
 - A "Printable Account Information" statement or "Mortgage Letter" from your servicer (e.g., AidVantage, EdFinancial, MOHELA, CRI, or Nelnet). These documents must explicitly indicate that your account is in a forbearance status.
 - The statement or Mortgage Letter must be dated at least 30 days AFTER your IDR Plan Request date.
 - If your IDR Plan Request was approved but delayed, provide a copy of the official approval notice.
2. A **period of forbearance** while awaiting an agreement under the federal **Public Service Loan Forgiveness (PSLF) Buyback program**. To document this, provide financial records substantiating your income and account status during the forbearance window. The U.S. Department of Education uses these records to determine your required IDR payment amount for the buyback period.

Required income documentation for extension waiver request:

If you were not enrolled in an IDR plan immediately before or after the forbearance, you must provide income documentation to establish your baseline buyback payment. This is the retroactive monthly amount required to convert forbearance months into qualifying PSLF months, based on what your IDR payment would have been at that time.

- Federal Tax Transcripts: IRS tax transcripts for every calendar year spanned by the forbearance.
- IRS Form 1040: Signed copies of your federal tax returns if official IRS transcripts are unavailable.
- W-2 Statements: Form W-2s from your qualifying public service employer covering those specific years.
- Paystubs: Successive monthly paystubs showing gross taxable income if tax returns do not accurately reflect that specific period.
- Certification of Non-Filing: An official IRS letter confirming you were not legally required to file taxes, if applicable to those years.

Required employment and loan status documentation for extension waiver request:

You must verify that you were employed full-time by an eligible employer and tracking your loan status during the processing forbearance by providing:

- PSLF Employment Certification Form (ECF): A digitally signed history submitted via the StudentAid.gov PSLF Help Tool confirming eligible employment for the relevant months.
- PSLF Payment Tracker Summary: A copy of your official tracker from your Federal Student Aid Account showing months labeled "In Forbearance" or "Deferment."
- Servicer Account Statements: Monthly billing statements from MOHELA, EdFinancial, or your current servicer detailing "Administrative Forbearance" or "Processing Forbearance" status.

Suggestions for requesting PSLF Buyback information from lender/loan servicer

- Verify 120 Months: Ensure you have already certified a full 120 months of qualifying public service employment.
- Access Reconsideration: Navigate to the Federal Student Aid Reconsideration Page on your dashboard.
- Select Buyback: Choose "Public Service Loan Forgiveness (PSLF) Reconsideration" and designate "PSLF Buyback" as your specific request type.
- Upload Files: Attach your collected income tax records and servicer forbearance letters to the digital request form.

If you have questions regarding the above, email us at studentdebttaxcredit.mhec@maryland.gov