



PSLF UPDATE: THE DEPARTMENT OF EDUCATION ENDS THE SAVE PLAN

Arlington, VA – Earlier this week, the Department of Education (EDU) [announced that the Saving on a Valuable Education \(SAVE\) loan forgiveness plan will be terminated](#) under a settlement between EDU and several states. The SAVE Plan was an income-driven repayment agreement that allowed borrowers to lower their monthly payments based on their income and family size.

Over 7 million borrowers are currently enrolled in SAVE and now need to look for other student loan repayment options. According to EDU, borrowers should prepare to switch to a new repayment plan "very soon." If you are currently in the SAVE forbearance, and you don't switch to another plan, EDU has said they will choose a new plan for you.

There was no timeline given by EDU upon this publication on when that might happen.

Given the additional changes and alterations to PSLF, we believe you will be forced into a repayment plan at the latest date of July 1, 2026, when the new [Repayment Assistance Plan](#) is rolled out. That said, they will most likely move faster and we foresee a deadline of Spring 2026 for SAVE borrowers to switch.

If you're already in another PSLF program like PAYE or IBR or you've refinanced, action does not appear necessary at this time due to the settlement.

NDAA is aware that this settlement has serious implications for prosecutors across the country, many of whom rely on loan forgiveness programs to continue serving their communities. While the SAVE plan is terminated, NDAA continues to advocate for PSLF which is vital to the sustainability of public safety and justice through the work of prosecutors. As more PSLF developments happen, we will keep you updated.

###

About the National District Attorneys Association:

Formed in 1950, NDAA is the oldest and largest national organization representing state and local prosecutors in the country. With more than 7,000 members representing over two-thirds of the state and local prosecutors' offices, NDAA is recognized as the leading source of national expertise on the prosecution function and is a valuable resource for the media, academia, government, and community leaders. NDAA's mission is to provide state and local prosecutors with the knowledge, skills, and support they need to ensure that justice is done and that public safety rights are protected.