MEDIA PACKET | PUBLIC SERVICE LOAN FORGIVENESS

The Work of Repayment

How borrowers navigate Public Service Loan Forgiveness, uncertainty, and the promise of relief.

OPEN THE PROJECT

SURVEY FINDINGS + BORROWERS' STORIES + DATA EXPLORER

STUDY AT A GLANCE

2,361	**93**	**1,876**	**8**
PSLF survey respondents	interview participants	unique coded excerpts	cross-corpus themes

WHAT THIS PROJECT ADDS

The project connects descriptive survey patterns to borrowers' accounts of qualifying-payment counts, administrative uncertainty, careers, household decisions, distress, and the meaning of forgiveness.

KEY FINDINGS

A decade-long promise shapes daily life

Use these descriptive findings as starting points, then explore subgroup patterns in the interactive Data Explorer.

3.5 / 5.0 **Average financial stress**

Higher scores indicate greater financial stress.

38.0% **High financial stress**

Share with financial-stress scores from 4.0 to 5.0.

25.1% **Severe psychological distress**

Share classified in the severe-distress category.

19.1% **Thought about suicide**

Among borrowers who answered the survey item.

443 **Already forgiven**

Borrowers reporting that PSLF forgiveness had been achieved.

215 **Waiting on a forgiveness decision**

Borrowers at the finish line but awaiting a decision.

INTERPRET CAREFULLY

Results describe this PSLF-only sample and do not represent all PSLF borrowers. Comparisons do not establish causation. Results with n < 15 remain visible and are marked as low sample.

FOR JOURNALISTS

Six evidence-based story angles

Each angle can be paired with survey outcomes, subgroup comparisons, and pseudonymous interview excerpts.

01 The payment count becomes the real balance

Why borrowers may focus on qualifying payments rather than a dollar balance that remains flat or grows.

02 Public service as commitment and constraint

How the ten-year structure can sustain public-service careers while limiting job mobility.

03 Borrowers absorb administrative labor

What it takes to certify work, preserve records, correct counts, and navigate conflicting guidance.

04 Peer communities become infrastructure

How online groups and borrower networks fill communication gaps and reduce isolation.

05 Debt enters household decisions

How repayment and forgiveness relate to housing, marriage, children, credit, savings, and other milestones.

06 Relief is a return of planning

Why forgiveness is described less as a windfall than as restored career, household, and financial possibility.

METHODS AND RESPONSIBLE USE

Read across methods with context

The survey and interviews were collected at different times and answer different kinds of questions.

QUANTITATIVE SURVEY

Collection
2,361 PSLF borrower survey records collected throughout 2022.

Reporting
Percentages use available responses for each item; totals vary with missing data.

Behavior frequency
Frequency categories apply only to respondents who affirmed the behavior.

Small samples
Results with n below 15 are shown but marked as low sample.

Inference
All comparisons are descriptive and should not be interpreted as causal effects.

QUALITATIVE INTERVIEWS

Collection
Interviews with 93 PSLF borrowers were conducted in Summer 2023.

Corpus
The public thematic analysis synthesizes 1,876 unique coded excerpts.

Overlap
Themes are interpretive and non-mutually exclusive; one excerpt can connect to multiple themes.

Public excerpts
Only respondents' words and Column A pseudonyms are displayed.

Editing
Public excerpts are lightly edited and shortened for readability without changing substantive meaning.

REPORTING NOTE

Interview excerpts provide context and meaning; coded-excerpt counts are not prevalence estimates. Use care when reporting psychological distress or suicidal thoughts and avoid attributing a single cause to complex outcomes.

CITATION AND CONTACT

Use, cite, and continue exploring

The live project includes a homepage overview, interactive chart builder, eight qualitative themes, and searchable borrower excerpts.

SUGGESTED APA CITATION

Collier, D. A. (2026). *The work of repayment: How borrowers navigate Public Service Loan Forgiveness, uncertainty, and the promise of relief* [Interactive research website]. https://the-work-of-repayment.daniel-anthony-colli.chatgpt.site

SUGGESTED IN-TEXT CITATION

Parenthetical: (Collier, 2026)   Narrative: Collier (2026)

MEDIA CONTACT

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RESEARCH LINKS

Project website	https://the-work-of-repayment.daniel-anthony-colli.chatgpt.site
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