



High Impact Low Cost:

HOW THE PSLF.NYC “POP-UP”
NONPROFIT MOVED BILLIONS
IN LOAN FORGIVENESS



2022 PSLF.nyc Campaign Summary



\$4.6 Billion

in loan forgiveness for roughly **75,000 New Yorkers**



300+

organizational partners engaged by PSLF.nyc



\$449.3 million

estimated impact for the 35 PSLF.nyc partner respondents

Philanthropists, policymakers, and nonprofit leaders alike are constantly seeking to maximize their social impact – improving the lives of as many people as possible by making use of limited resources as effectively as possible. [PSLF.nyc](#), a “pop-up” nonprofit, launched in June 2022 for a limited time frame of five months, did exactly that, achieving a remarkable return on investment.

In a matter of months, PSLF.nyc assembled a powerful cross-sector coalition to raise awareness about changes to the federal Public Service Loan Forgiveness program, encouraging eligible New Yorkers to apply prior to the October 31st deadline. While the final figures will not be available until mid-to-late 2023, conservative estimates suggest that PSLF.nyc successfully moved \$4.6 billion in loan forgiveness to 75,000 people in New York City with a philanthropic investment of only \$325,000.

For working class New Yorkers, the impact of loan forgiveness on their day-to-day lives had the potential to be especially meaningful. “The elimination of student loan debt for these workers equals money in families’ pockets,” said Anthony Wells, President of SSEU Local 371 of DC 37 and a member of the PSLF.nyc Steering Committee. “In most cases, that’s hundreds of dollars a month back into the wallets of working families that can now go to other critical expenses like groceries, childcare, transportation and rent.”



About PSLF.nyc

Launched in June 2022, the PSLF.nyc campaign sought to help 250,000 New Yorkers access \$10 billion in loan forgiveness available to them via the temporary federal “PSLF Waiver” that expired on October 31, 2022.

The campaign was inspired by the chance to bring \$10 billion in economic stimulus to New York City, to support the retention of public sector staff at a time of high attrition, and especially to fight poverty and drive racial equity by delivering money to individuals struggling with high student debt and low income.

Wells also highlighted the ripple effect on the city's ability to attract and retain a vibrant cadre of first responders, teachers, social workers, and others who contribute to ensuring New York City thrives. "Part of what is so essential about the PSLF program is that it will encourage more people to work in public service at a time when it's imperative that we attract the next generation of talent."

This report documents how PSLF.nyc accomplished this high-impact campaign with a modest budget of \$325,000 and highlights the lessons it holds for future campaigns for social and economic justice.

Background

Created by the US Congress in 2007 with bipartisan support, the US Department of Education's Public Service Loan Forgiveness program had good intentions that never quite materialized.

The premise was simple. Those who served their communities through government service and nonprofit positions for ten years – including teachers, nurses, first responders, social workers, and many others – could have their student loans forgiven if they had been making consistent payments on their debt.

Yet when the time came to take advantage of forgiveness, **99 percent of applications prior to 2021 were rejected**, due largely to overly bureaucratic practices and mismanagement by student loan providers.

In October 2021, the Biden Administration sought to remedy past mistakes and make good on the government's promise to millions of public servants. The Administration issued a **time limited PSLF waiver**, good until October 31, 2022, that relaxed the requirements for forgiveness and made it much easier to apply. Yet because of limited outreach efforts by the government and a long track record of broken promises, many eligible borrowers were unaware of the waiver or skeptical about the program's authenticity, dismissing it as a scam.

In May 2022, Rich Leimsider, a New York City native and longtime nonprofit leader, became an early beneficiary of the PSLF waiver, getting the full balance of his loans forgiven after his initial application in 2018 had been rejected. Not only were Leimsider's loans forgiven, but the government also reimbursed him for the extra payments he had made beyond the ten year window. Yet as Leimsider started asking his nonprofit and government colleagues about their own experiences with the program, he realized very few knew about it.

¹ Turner, C. (2018 October 17). National Public Radio, "Why Public Service Loan Forgiveness is So Unforgiving," Accessed at <https://www.npr.org/2018/10/17/653853227/the-student-loan-whistleblower>.

With roughly 250,000 New York City residents eligible for forgiveness and a national average student loan debt of nearly \$40,000, the potential economic impact for both public servants themselves and New York City was tremendous. Without being saddled by student loan debt, New Yorkers could invest their dollars in the City in other ways. Research from Ed Trust and others shows that **people of color and lower-income individuals are the hardest hit by the burden of student loan debt**, meaning that New Yorkers in these groups stood to benefit the most.

In early June 2022, Leimsider, with support from New York Nonprofit Media, wrote an op-ed to share his own experience with the PSLF waiver and started making the case for a larger-scale effort by city leaders across sectors to raise awareness among New Yorkers. The op-ed quickly garnered interest from philanthropic and nonprofit leaders.

Reaching out to an initial set of funders, Leimsider secured a \$50,000 commitment within a week of the op-ed to launch PSLF.nyc, with the stipulation from the donor that he identify a fiscal sponsor. Securing fiscal sponsorship from the Fund for the City of New York, Leimsider used this initial start-up funding to set up a website, begin social media outreach, put together a steering committee representing diverse perspectives, and begin amassing a broader set of partners and donors.

***Not* Built to Last: The Benefits of a “Pop-Up” Nonprofit**



The notion of planned obsolescence was built into PSLF.nyc and proved to be an especially well-suited model for raising awareness about the PSLF waiver, which was a time-limited opportunity.

For both staff and donors, the short-term nature of the organization proved to be liberating. As the campaign director, Leimsider did not have to be concerned with investing in organizational culture or putting systems into place for fundraising, human resources, communications, or IT. Rather, staff members understood from the get-go that they were there for a few months with a clear purpose.

Likewise, the team did not have to invest months in building a website or crafting a brand identity – quick and dirty sufficed and achieved its goal. Basic Excel sheets were sufficient for accounting and Google platforms provided the IT infrastructure needed. Consultants for communications and design could be engaged as needed.

Finally, some donors found the notion of a one-and-done contribution refreshing, knowing they had the opportunity to support a high-impact effort without having to adjust their giving portfolios for a longer-term relationship.

It was a sprint, not a marathon.

The goals of the campaign were straightforward and bold: **awareness, access, and support**. The campaign sought to ensure that 100% of eligible New Yorkers were aware of the opportunity available to them through the PSLF waiver, that 100% of eligible employers made it simple for employees to get verified, and that **100% of borrowers got access to clear guidance and support**.

“The real opportunity of the project was economic empowerment and anti-poverty work, especially among Black and Latinx workers in nonprofit and government jobs.”

This was even more true for those who didn't finish their academic program, are working in lower paying jobs, and have life-changing amounts of debt.”

– Rich Leimsider

By that August, Leimsider had secured funding commitments totaling \$325,000 and pulled together a small team of staff and consultants who advanced the campaign by implementing a robust communications and social media outreach strategy; building a large network of partners to amplify awareness and access; and providing support to both employers and borrowers to ensure they received guidance on the forgiveness process.

Campaign Activities

Aligned with the three grounding pillars of the campaign – awareness, access, and support – PSLF.nyc engaged in communications, partnership-building, and support initiatives to move the campaign forward.

Communications and Social Media Outreach

Despite the potential impact of the PSLF waiver, far too few people were aware of the time-limited program. Perhaps not surprisingly, government-led communications efforts tended to be overly technical, with the unfortunate consequence of discouraging or confusing borrowers. PSLF.nyc used a multi-pronged communications and outreach strategy – one that emphasized simple language, clear action steps, and messages that would resonate with low-income New Yorkers and New Yorkers of color. PSLF.nyc used the following tools to spread the word:



Clear and bold website. One of the campaign’s first steps was to create a logo and launch a website for PSLF.nyc. Developed with a modest budget of \$5,000, the logo and website gave the campaign credibility via an online presence. The campaign populated the website with clear, easy-to-understand guidance about the PSLF waiver with concrete action steps for both employers and borrowers. The website was available in five different languages to enhance accessibility.

The website also included content that would convey the legitimacy of the program, including real-life success stories and a growing list of partner organizations. As the campaign in NYC gained steam, some of the campaign’s partners representing national networks wanted to make sure their employees across the country had access to the campaign’s resources, but worried that a local-to-NYC website would not resonate with their colleagues elsewhere in the U.S. With an additional investment of \$1,000 into the website and one week of work, [PSLF.us](https://www.pslf.us) was launched with the exact same content, minus the New York City references.

Campaign Reach: By the Numbers



22,000+

webinar attendees, with **94%** indicating they would apply for loan forgiveness after attending the webinar



150,000+

website visits



25,000+

mailing list subscribers



Short, direct webinars. The campaign conducted a series of webinars, about a half hour long, that communicated the highlights of the waiver in simple, direct terms with one clear action step and message – *go to the government website, fill out the application, and if you need help, contact us.* In addition to webinars available to the general public, and to the employees of partner organizations, the campaign conducted custom webinars with HR professionals at dozens of employers so they could be better equipped to support eligible employees. The webinars provided both reassurance and guidance to borrowers.



Op-eds and earned media. The initial op-ed via New York Nonprofit Media paved the way for additional fundraising that gave the campaign the resources to hire a public relations firm. With their support, the campaign secured earned media in popular local outlets, including appearances by Leimsider and other campaign representatives on the Brian Lehrer Show on WNYC, NY1 News, and the New York Daily News. PSLF.nyc sought to highlight a range of diverse voices of New Yorkers. NYC Deputy Mayor Sheena Wright and Goddard Riverside executive director Rod Jones, for example, helped ensure that New Yorkers of color were hearing from trusted messengers in their own community.



Media Coverage of PSLF.nyc



PSLF.nyc spread the word about the waiver in a wide range of media outlets. Highlights include an article in [The Chief](#), a 125-year old publication read widely by union members throughout the City; an [appearance](#) by Rich Leimsider and Deputy Mayor Sheena Wright on WNYC's Brian Lehrer Show fielding listener questions; and an [article](#) in LinkedIn's newsletter for nonprofits.



Advertising. Through its relationship with F.Y.Eye, a nonprofit media agency, the campaign raised awareness through creative public service announcements (PSAs) that were shown in community centers and social service agencies, as well as LinkNYC kiosks present in high-density pedestrian traffic areas throughout New York City. These ads reached a wide swath of New Yorkers, including lower income New Yorkers. As the PSLF waiver deadline approached, the campaign also purchased a wraparound ad on the cover of AM New York, a local newspaper distributed to more than 300,000 New Yorkers daily.



Digital Advertising: By the Numbers



49,000,000

impressions on
3,626 LinkNYC screens



\$5,817

spent across platforms,
resulting in **2,784 clicks**
(\$2.09/click)



1,745,365

impressions via
social media campaigns



1,594,257

impressions for public
service announcements



26,223

views on LinkedIn video
interview with author
Ryan Mack



Social media outreach. In addition to posts on social media, the campaign also invested in “geofenced” Facebook ads targeting New Yorkers. These ads helped reinforce messages people may have heard elsewhere, with most Facebook ads being viewed at least twice by the same person. The campaign also forged relationships with social media influencers from diverse backgrounds (a Black woman personal finance expert, for example) to get the word out to communities who stood to benefit the most from the waiver.

Strategic Partnerships with Government Agencies and Nonprofit Organizations

From the onset, the campaign knew that engaging trusted messengers would be the key to its success. In addition, building strategic partnerships with government agencies, labor unions, nonprofit networks, and nonprofit organizations would amplify the campaign's reach to its targeted population.

To that end, the campaign built formal partnerships with 39 organizations in New York City and 41 organizations nationally, as well as with 300+ less formally affiliated partners. The campaign leveraged those partners to share carefully constructed messages to hundreds of thousands of individuals via emails, social media, staff meetings, webinars, etc.

Here are just a few examples of the types of partnerships the campaign formed:




The National Council on Nonprofits is the largest network of nonprofits in the country, working with a core network of state associations of nonprofits that collectively includes more than 25,000 nonprofits across the country. Tim Delaney, the organization's president and CEO, embraced the PSLF message and became a leading partner. The Council pushed content produced by PSLF.nyc and PLSF.us consistently to its members, especially during the final crucial weeks of the waiver, ensuring its members received regular and reinforcing messages. The Council also took advantage of custom webinars, including one for non-profit executives who could then share the information with their employees. In addition, the Council posted blogs from the campaign on its website to further amplify the opportunity to its network.



As one of the largest foundations in the country, the **Ford Foundation** is typically approached by nonprofits seeking funding, but PSLF.nyc already had sufficient financial resources for the campaign. Instead, although Ford chose not to become a formally named partner, the foundation participated in the campaign by sharing campaign resources directly with grantee partners who employ eligible staff, as well as staff of the foundation itself.



New York
Public
Library

 QUEENS PUBLIC LIBRARY

Bklyn
Public Library

In an innovative partnership with the **Brooklyn, Queens, and New York Public Library** systems, the libraries tapped into their existing services and resources to spread the message about the PSLF waiver to thousands of patrons. They distributed flyers, showcased a short welcome video by the campaign on its computers, and offered hands-on support in completing the application for those who needed it. In addition, because the libraries tapped into their robust financial empowerment training expertise, they co-created with PSLF.nyc a “Week of Action” to deliver in-person or online/in-library PSLF trainings in communities across all five boroughs.

Technical Assistance to Employers and Borrowers

For both employers and borrowers, the campaign sought to reduce any friction involved in applying for forgiveness. For employers, this meant minimizing the burden on HR staff to field questions and provide guidance. The campaign provided an easy-to-follow three step guide to employers as well as an email template to send out to staff. The campaign assured employers that “You do not need to become a student debt expert,” and invited them to direct any staff questions to PSLF.nyc, which would gladly provide the support needed.



Likewise, for borrowers, PSLF.nyc provided step-by-step instructions and a set of resources for borrowers who got stuck. These resources included an FAQ page, free online live support, as well as referrals to financial counseling programs for applicants with more complicated cases. That said, the campaign found that most applicants simply needed reassurance about the process, rather than high-touch technical assistance.

For those student debt holders who did require a higher level of technical support, PSLF.nyc built a special partnership with the EDCAP initiative of the Community Service Society – a State funded nonprofit project that offers highly trained counselors. In a short period of time, the campaign became EDCAP’s largest referral source and in turn hundreds of borrowers received the attention they needed.

Partner Spotlight: The City of New York

With more than 300,000 employees, the City of New York was a natural partner for PSLF.nyc. At the same time, finding the right entry point for the relationship was challenging within such a large institution. The campaign reached out to multiple staffers in multiple agencies but struggled to get traction. As Leimsider shared, “There were a lot of warm introductions that didn’t quite go anywhere.”

Still, campaign staff made persistent efforts to reach out to their contacts within the administration. Finally, a city staffer realized there were multiple people having the same conversation with the campaign and took the initiative to coordinate a joint call.

Out of that call, the City set up an internal working group of ten different city agencies run out of the Mayor’s office, with the support of Deputy Mayor Sheena Wright. The Deputy Mayor herself became an ambassador for the program when she found out she was eligible for forgiveness, sharing her story both with city employees and the general public.

“I know firsthand the burden of student debt that too many New Yorkers carry,” said First Deputy Mayor Sheena Wright. “Through the collective effort of PSLF.nyc, nonprofit partners and the Adams administration, tens of thousands of New Yorkers are receiving billions of dollars in student debt relief. I applaud PSLF.nyc’s campaign for making sure our vital nonprofit and government employees finally have peace of mind and addressing the national epidemic of student debt.”

Ultimately, PSLF.nyc and the City partnered to send out multiple email communications to its employees about the waiver, promoted the PSLF webinar (garnering more than 9,000 sign ups), and took advantage of custom offerings for teachers, paralegals, and other groups of employees. Mayor Eric Adams even recorded a [video](#) that went out to all City staff. The Administration for Children’s Services and the Department of Education were especially engaged, with ACS taking early initiative to track data on the number of their employees who applied for forgiveness.



Impact

As of early 2023 the US government is reporting delayed processing times of 9-12 months for PSLF applications. While it is therefore not yet possible to review directly reported data on loan forgiveness, PSLF.nyc has been able to review internal data from our partners to make estimates - and these early indicators suggest substantial impact.



\$4.6 Billion

in loan forgiveness for roughly **75,000 New Yorkers**



300+

organizational partners engaged by PSLF.nyc



\$449.3 million

estimated impact for the 35 PSLF.nyc partner respondents

We estimate that staff working at PSLF.nyc partner organizations are on track to receive at least \$4.6 billion in loan forgiveness for roughly 75,000 New Yorkers. This is a conservative estimate based on the following: data received from a sample of partner organizations about the actual number applications submitted from their organizations; the number of attendees from these organizations on PSLF.nyc webinars; and estimates of applications submitted by additional partners based on their webinar attendance.

Here is additional detail about how these estimates were derived.

At the close of the campaign, PSLF.nyc sent an email to all of its partners requesting data on the organization's total headcount and the number of employment certification forms (ECFs) signed by the organization's human resources department. Thirty-five partners submitted data. Within this sample, 7,209 out of 59,003 employees had ECF's signed by their organization's HR representatives. Although the national average amount of federal student debt is approximately \$40,000, by the end of 2022 the average amount of debt forgiven under the PSLF program is \$62,331. Eligible public servants have more debt than the average American. For the 35 PSLF.nyc partner respondents, this translates into an estimated impact of \$449.3 million.

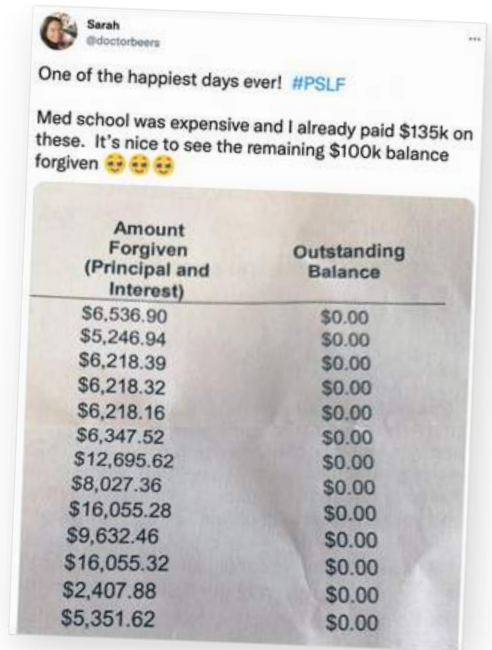
For each of the organizations that provided data, PSLF.nyc cross-referenced the number of webinar attendees and found that on average there were 6.8 ECFs signed by HR per PSLF.nyc Zoom webinar attendee for each organization.



In addition to the 35 organizations that provided data on ECFs signed, PSLF.nyc identified 53 additional organizations that had at least 15 staff who could be directly tracked as having attended its webinars. These organizations had 9,865 Zoom attendees, resulting in an estimated 67,082 ECFs. With an average national loan forgiveness amount of \$62,331, this translates into an estimated \$4.1 billion in forgiveness.

It is likely there is both overcounting and undercounting in generating these estimates. An overcount could be possible because not all applicants will receive forgiveness; of those that do, some may receive less than the national average. At the same time, there are also reasons these estimates could be an undercount: Figures account for ECFs reviewed by HR leadership only, and do not include ECFs signed by more junior managers. In addition, just as some individuals may receive less forgiveness than the national average, others, especially those with law or medical school debt, are likely to receive much more. Moreover, these figures do not include the additional 300+ partners PSLF.nyc engaged beyond the 88 organizations that were represented among PSLF.nyc's top Zoom attendees.

Although these figures are staggering, there are not unreasonable estimates. To provide illustrative examples, one of the campaign's partners, Good Shepherd Services had 377 of 810 total staff file for debt relief after participating in the PSLF.nyc campaign. Similarly, New York City's Administration for Children's Services had 2,213 of its 6,800 employees apply for loan forgiveness.



Lessons Learned

The PSLF waiver provided a special opportunity to build a short-term, high-impact campaign for social and economic good. While most campaigns for social, racial, and economic justice must deal with greater complexity, there are nevertheless lessons to be learned that could apply to future social impact campaigns.

A small amount of resources can go a long way, especially in the digital age. The campaign achieved a return on investment that philanthropists dream about. With a budget of only \$325,000, the campaign generated billions of dollars of economic impact. While the campaign could have achieved even more with additional resources, low-cost investments in a website, social media outreach, and a Zoom subscription allowed the campaign to leverage technology to literally reach hundreds of thousands of people.

But digital tools alone are not enough. Trusted messengers make all the difference.

The PSLF waiver often elicited the response, “This is too good to be true.” By coupling its online outreach and presence with partnerships with trusted organizations, representing diverse constituencies, PSLF.nyc was able to project credibility and reinforce its messaging through different channels. And while a larger budget might have afforded the opportunity to reach millions by advertising on taxis or subways, for example, it is unclear if those messages would have been more effective than using a smaller group of trusted messengers.



A flexible private campaign can be a low cost and high impact connector between national policy initiatives and individual beneficiaries.

Government programs often fail to reach those who could most benefit because of inaccessible language, cumbersome websites, and anemic communications efforts. Advocacy organizations and think tanks, similarly, are often adept at securing policy wins, but do not always have the skill set or expertise to help ordinary people access those benefits. By keeping the message simple and by providing reassurance to those who might be intimidated by the fine print on a government website, the campaign served as an effective translator for the PSLF waiver, particularly for New Yorkers from diverse socio-economic and cultural backgrounds.

A critical mass of smaller donations, rather than the time-intensive pursuit of larger gifts, proved to be an effective fundraising strategy.

For a short-term campaign, the often months-long process of securing grants from mainstream philanthropy was simply not a feasible fundraising strategy. Instead, the campaign successfully secured several contributions in the \$50K - \$75K range, particularly from high-net-worth individuals operating outside of institutional philanthropy who were attracted to “one-and-done” opportunities for funding. This was supplemented by several small grants in the \$15K - \$20K range from foundations who could make the gifts out of their discretionary funds, without requiring resource-consuming proposal-writing or reporting.

And while traditional foundations were not a good fit for supporting this effort through grantmaking, PSLF.nyc’s funding model opened up opportunities for the campaign to engage with them differently – not as grantseekers, but rather as collaborators who could show their support by helping to spread the word about a program with significant benefits for their grantee partners (and their own employees).



Because of its narrow focus on the PSLF waiver and time-limited nature, the campaign harnessed a sense of urgency other actors could not. While state, federal, and local governments, as well as nonprofit policy and advocacy organizations, all had vital roles to play in creating and promoting the PSLF waiver and getting borrowers signed up, they also had competing demands on their time and, in some cases, fell prey to bureaucratic inertia. As a “pop-up” nonprofit with a laser-sharp focus on the waiver, the campaign staff could use 100 percent of their resources, enthusiasm, and energy to get the word out and get people signed up. They weren’t building an organization for the long-term; they didn’t have significant administrative demands on their time; they weren’t beholden to wealthy donors; and they didn’t have to be concerned about culture-building, brand-building, or fundraising. It wasn’t a marathon. PSLF.nyc’s only focus was getting as many people signed up as possible by the October 31st deadline.



Finally, as a “pop-up” nonprofit, PSLF.nyc could lead with humility. Because PSLF.nyc was not building an organization for the long-term, it did not have to be concerned about building its brand or ensuring attribution for its work. Instead, it could work with partners without ego, freely sharing resources and materials, thus reducing the need for complicated negotiations and minimizing any sense of competition.



LaToya Jordan
@latoyadjordan

I AM CRYING & SHAKING AT MY DESK. Just got off the phone with my Mohela rep (after being on hold for 33 minutes) who confirmed that my student loans were forgiven through the Temporary Expanded Public Service Loan Forgiveness Program. Last week my principal said \$50k, now it's 0!

10:25 AM · Sep 26, 2022 · Twitter Web App

Acknowledgements

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Baltimore Corps
CASA-NYC
CASES
Center for Court Innovation
Center for Family Representation
Central American Legal Assistance
Charity Navigator
Compass
Coro New York
Day One
Echoing Green
Education Debt Consumer Assistance Program (EDCAP)*
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PSLF Coalition*
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Robin Hood*
Safe Passage Project
Sanctuary for Families
Scherman Foundation
Service Year Alliance
Social Service Employees Union (SSEU) Local 371*
Southern California College Attainment Network (SoCal CAN)
Student Borrower Protection Center (SBPC)
Swarthmore College
Teach for America
The Bronx Defenders
The Brotherhood Sister SOL (BroSis)
The Association of Professional Schools of International Affairs (APSIA)
The Charles Bronfman Prize
The Children's Law Center
The City College of New York
The Legal Aid Society
The Nonprofit Alliance
Truman Center
United Neighborhood Houses
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