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## Nonprofit Essentials | August 2022

Over the last ten days, Congress passed and the president signed a historic [law](#) that, among other things, will **significantly advance climate solutions and environmental justice, extend tax credits in the Affordable Care Act through 2025, and cap the amount seniors will pay for prescription drugs under Medicare Part D**. Several more provisions will affect the work of certain nonprofits. See “New Resources” below for a nonprofit perspective on the new law.

We continue to spotlight the **looming October 31 application deadline for the Public Service Loan Forgiveness Waiver**. Nonprofit employees with student loans – and their employers – must take immediate action. There’s an important equity component to this, as so many nonprofit employees with qualifying loans are women, people of color, low-income, or first-generation college students. Rich Leimsider of the [PSLF.nyc Campaign](#) shares his own story about getting his loans forgiven, and charts the path to forgiveness in a clear and accessible way.

Learn how your nonprofit can participate in next month’s **National Voter Registration Day** – without doing a lot of extra work. This month’s article on “**Partnerships to Support Nonprofits and Interns**” discusses how paid internships can democratize access to first jobs post-college, particularly for historically marginalized groups, and benefit both interns and the nonprofits that host them. Finally, celebrate today, because it’s **National Nonprofit Day**, in recognition of the day the Tariff Act exempting charitable organizations from the tax

levied on corporations. Of course, for us, every day is Nonprofit Day.

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## Time to Celebrate and Act: The Amazing Student Loan Forgiveness Program We Have *Right Now*

In today's issue, we again spotlight the **looming October 31 application deadline for the Public Service Loan Forgiveness Waiver**. Nonprofit employees with student loans – and their employers – must take immediate action. There's an important equity component to spreading the word about this program before the waiver runs out. Donna Murray-Brown, NCN's Vice President of Strategy and Development, puts it this way: "Many young people of color working at nonprofits or in government, including my own daughter and her friends, did not know until I told them that they may qualify for the waiver or indeed that the PSLF program even exists!" Your nonprofit can do a great service for your employees by making sure they are aware of the program. Rich Leimsider of the [PSLF.nyc Campaign](#) shares his own story about getting his loans forgiven, and charts the path to forgiveness in a clear and accessible way. Read Rich's compelling story, review the resources he helped create for New York nonprofits that nonprofits can spread *quickly* to help others know about the rapidly approaching deadline, and see the other trustworthy resources for nonprofit employees AND employers we've listed below.

[Read more](#)

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## Join a Nationwide Celebration of Democracy

Nonprofits are uniquely positioned to help people in our communities register and exercise their right to vote. We are places where people come together. We enjoy the trust of our communities. And **we are already experts at remaining nonpartisan**. This work of helping people vote on a nonpartisan basis is more important than ever this year because many states recently changed their laws about how and where people can vote. We can help the people we serve exercise this most fundamental right. Learn how your nonprofit can easily participate in next month's [National Voter Registration Day](#) in this month's article.

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## Partnerships to Support Nonprofits and Interns

For charitable nonprofits, interns can become future employees or colleagues, making internships a key entry point into the sector. In this article, Jessica Mendieta, our Policy Associate, shares insights on the benefits of internships for students and nonprofit employers, as well as equity issues to consider, and it shares other resources on ensuring successful internships.

[Read more](#)

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### ***Your Views Matter!***

## **Tell the Federal Reserve and Nonprofit Advocates How COVID-19 is Continuing to Impact Your Nonprofit and the People You Serve**

The last time the Federal Reserve surveyed nonprofits about their COVID-19 experiences, nonprofit advocates were able to use the data from this trusted government source to promote desperately needed relief. The Fed report helped inform other federal and state officials about the need for and how to shape equitable recovery programs, policies, and investments. That was last year. Now, the Federal Reserve is [seeking input in a follow-up survey](#) that is **only open until August 23, 2022**. Nonprofits can help themselves – and policymakers – by [responding to the survey](#) so that upcoming policy decisions fully reflect the range of challenges communities face because of the COVID-19 pandemic. Please take a few minutes to complete the survey - and share the link with other nonprofits you know.

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### ***More on PSLF***

## **Public Service Loan Forgiveness Waiver Expires Oct. 31**

The [Limited PSLF Waiver](#) temporarily relaxed the rules to help millions of nonprofit and government workers qualify more easily for loan forgiveness. Borrowers who were previously ineligible because they had the wrong loan, were making payments under the wrong plan, or were knocked off track due to processing errors can now receive credit toward loan forgiveness for those years worked in public service – but **only if they apply by October 31.**

- [The Institute of Student Loan Advisors \(TISLA\)](#) offers free resources and information to all consumers on PSLF and all things relating to student loans. TISLA also offers webinars and other programs for employers who want to provide additional education and support to their employees.
  - Student Borrower Protection Center's [PSLF information page](#) and more resources.
  - National Council of Nonprofits' [PSLF information page](#) and more resources.
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## New Resources

- **The Inflation Reduction Act**, signed into law yesterday, promotes clean energy, extends Affordable Care Act subsidies for three years, and permits Medicare to negotiate drug prices. An energy conservation income tax credit in the bill was modified to ensure that charitable nonprofits and governments will be able to transfer the tax break to contractors and reduce the cost of adapting energy efficiencies. Read our hot-off-the-press [one-pager for a nonprofit perspective on the new law](#).
- With **recession in the forecast**, it's a good time for nonprofit leaders to review Curt Klotz's excellent article [Financial Leadership in the Face of Impossible Choices](#). Written soon after the financial instability that followed the initial outbreak of the pandemic in March 2020, Klotz, then Director of Nonprofit Innovation at CLA, covered financial forecasting and cash flow projections, strategies for cutting expenses other than staff, and when cutting payroll is absolutely necessary, how to do it equitably. His article is worth a review in these uncertain economic times.
- The nonprofit, nonpartisan [Power the Polls](#) expects another shortage of poll workers this November. Another way your nonprofit can help ensure we have safe, fair, and efficient elections is by giving staff time off to work the polls. See [Power the Polls](#) for information on partnering and other resources.

- Tomorrow, August 18, at 2pm Eastern, you can join Nonprofit VOTE, National Voter Education Week, Vote Early Day, and Election Hero Day for a webinar, “[Celebrating the Civic Holidays on Social Media.](#)”
  - **Registering as a Government Grantee/Contractor:** The federal government has changed how government grantees and contractors identify themselves for registration and reporting purposes. Rather than the DUNS Number, organizations must now use the Unique Entity ID, a 12-character alphanumeric ID assigned to an entity by SAM.gov. For more information about this transition, visit [SAM.gov](#) or search for help at the [Federal Service Desk](#).
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## ***Summer Reading***

### **Novel Advocacy**

Much of nonprofit advocacy involves culture change. Public attitudes about smoking, drunk driving, sexual harassment, and more didn't change because politicians enacted laws. Rather, attitudes changed – the culture shifted – and then the laws caught up with public sentiment. More often than you'd imagine, those changes followed a groundbreaking novel that captured the public's imagination and shifted perceptions on a subject. August being the prime month for beach/ vacation/ staycation reading, David L. Thompson, NCN's VP of Public Policy, takes a look at [some novels that have moved the culture](#) in his new article.