ARE YOU ELIGIBLE FOR PUBLIC SERVICE LOAN FORGIVENESS (PSLF)?

Do you work full-time for an eligible employer?
www.studentaid.gov/publicservice

YES

Do you have federal student loans?

YES

Do you have Direct Loans?

YES

Look into Federal Direct Loan Consolidation
www.studentaid.gov/consolidation

NO

You are NOT ELIGIBLE but check out income-driven repayment plans for affordability and forgiveness options.
www.accesslex.org/federal-student-loan-repayment-road-zero

NO

You are NOT ELIGIBLE, but you can:
- Talk to your loan servicer about repayment options.
- Investigate private student loan refinancing.
- Research private student loan forgiveness options.

Are you making qualifying monthly payments under an eligible income-driven repayment plan?

NO

Look into income-driven repayment plans
www.accesslex.org/federal-student-loan-repayment-road-zero

YES

Fill out a PSLF Employment Certification Form annually.
www.studentaid.gov/publicservice

ON TRACK FOR PSLF SUCCESS!