

Your Guide to Public Service Loan Forgiveness (PSLF) Requirements

Public Service Loan Forgiveness can seem confusing, but it's achievable if you know the steps to take. This guide will help you understand the requirements of PSLF and help you get on - and stay on! - track for forgiveness.

Prerequisite	Selection
1. The right loans.	
Only Direct Loans qualify:	
Direct Subsidized Loans	
Direct Unsubsidized Loans	
Direct Grad PLUS Loans	
Direct Consolidation Loans	
Must consolidate to qualify:	
Federal Family Education Subsidized Loans	
Federal Family Education Unsubsidized Loans	
Federal Family Education Grad PLUS Loans	
Federal Family Education Consolidation Loans	
Federal Perkins Loans	
<p>Note: Other federal loan types (such as Perkins or FFEL loans) do not qualify, but often can be consolidated into a Direct Consolidation Loan to qualify. It is important to note that if you've already been making qualifying PSLF payments on a Direct Loan, be careful NOT to include those direct loans in this new consolidation loan or you will erase those prior qualifying payments.</p>	
<p>Action: Go to studentaid.gov to determine what types of loans you have and who your servicer is.</p>	
2. The right repayment plan to make qualifying payments.	
You must make 120 eligible payments. Payments must be scheduled, on-time, made on or after 10/1/07, and be at least the minimum monthly amount but do not need to be consecutive. And, all payments must be made under one of the eligible repayment plans:	
Income-Contingent Repayment (ICR)	
Income-Based Repayment (IBR old)	
New Income-Based Repayment (IBR new)	
Pay As You Earn (PAYE)	
Revised Pay As You Earn (REPAYE)	
Standard Repayment	
<p>Action: Complete an Income-Driven Repayment Plan Request at studentaid.gov before entering repayment and recertify annually.</p>	

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3. Qualifying employer.	
Qualifying employers include:	
501(c)(3) non-profit organizations;	
Government agencies (federal, state, local, tribal);	
Peace Corps/AmeriCorps; and	
Certain private, not-for-profit organizations (non-501(c)(3)) at which you're doing certain types of qualifying public service.	
Action: Verify you work for an eligible employer: studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service#qualifying-employment .	
4. Work full time.	
Work the hours your employer considers to be full time (minimum 30 hours per week).	
Note: Hours spent campaigning, proselytizing, in religious instruction, and worship services cannot be included in your full-time hours.	
Action: Complete the Employment Certification Form (ECF) at studentaid.ed.gov annually, and when you switch employers, to document your eligible employment. FedLoan Servicing handles all PSLF applications. If your loans are with a different servicer, they will be transferred to FedLoan Servicing after completing your first ECF showing eligible payments.	
Important Reminders	
If you are unsure of your repayment plan, contact your servicer found on studentaid.gov .	
Be sure to document, document, document! Keep everything. Log calls and emails.	
If you're looking for additional PSLF resources, be sure to check out the Public Service Loan Forgiveness (PSLF) Help Tool created by the Department of Education at studentaid.gov/app/pslfFlow.action#!/pslf/launch .	
If you've made 120 payments under a non-eligible repayment plan on your Direct Loans, you may be eligible for Temporary Extended PSLF (TEPSLF) which is a program with limited funds that can allow some borrowers who were in the "wrong" repayment plan (but met the other criteria) to request forgiveness. After receiving a PSLF denial, you must email TEPSLF requesting reconsideration for PSLF with your name and date of birth. You can learn more at studentaid.gov/manage-loans/forgiveness-cancellation/public-service/temporary-expanded-public-service-loan-forgiveness .	
Use AccessConnex by AccessLex SM to discuss your repayment plan strategy. Schedule your free session with an Accredited Financial Counselor at AccessLex.org/accessconnex .	

Stay informed by visiting AccessLex.org regularly for the latest information on PSLF and more.