

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

Do you work full-time for an eligible employer?  
[www.StudentAid.gov/publicservice](http://www.StudentAid.gov/publicservice)

YES

NO



Do you have *federal student loans*?

YES

NO



Do you have *Direct Loans*?

YES

NO



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

NO



Fill out a *PSLF Employment Certification Form* annually.  
[www.StudentAid.gov/publicservice](http://www.StudentAid.gov/publicservice)

YES

You are NOT ELIGIBLE but check out income-driven repayment plans for *affordability* and *forgiveness* options.

[www.AccessLex.org/tools-and-resources/road-zero-strategic-approach-student-loan-repayment](http://www.AccessLex.org/tools-and-resources/road-zero-strategic-approach-student-loan-repayment)

You are NOT ELIGIBLE, but you can:

- Talk to your loan servicer about repayment options.
- Investigate private student loan refinance.
- Research private student loan forgiveness options.

Look into *Federal Direct Loan Consolidation*.

[www.StudentAid.gov/consolidation](http://www.StudentAid.gov/consolidation)

**Alert!** On Oct. 6, 2021, the U.S. Department of Education (ED) announced a temporary period during which borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF. Learn more about this time-limited opportunity.

Look into *income-driven repayment plans*.

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ON TRACK FOR  
PSLF SUCCESS!

  
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