

Do You Qualify for Public Service Loan Forgiveness (PSLF)?



Who Qualifies for PSLF?



If you are employed by a U.S. federal, state, local or tribal government or not-for-profit organization, you might be eligible for the Public Service Loan Forgiveness Program.

Qualifying employment for the PSLF Program isn't about the specific job that you do for your employer. Instead, it's about who your employer is. Employment with the following types of organizations may qualify for PSLF:

- Military Service
- Law Enforcement
- Public Health
- Public Interest Law Service
- AmeriCorps or Peace Corps Volunteer
- Public Education
- Early Childhood Education
- Public Library Services
- Public Safety
- Other Public Services

Student loans from private lenders do not qualify for PSLF.

What is a "Qualifying Payment"?



A qualifying monthly payment is a payment that you make:

- After Oct. 1, 2007
- Under a qualifying repayment plan
- For the full amount due as shown on your bill
- No later than 15 days after your due date
- While you are employed full-time by a qualifying employer.

Your 120 qualifying monthly payments don't need to be consecutive. For example, if you have a period of employment with a non-qualifying employer, you will not lose credit for prior qualifying payments you made.

Do You Have a Direct Loan?

Direct Loans qualify for PSLF. Loans from federal student loan programs that don't qualify for PSLF: FFEL and the Federal Perkins Loan. They may become eligible if you consolidate them into a Direct Consolidation Loan. Only qualifying payments that you make on the new Direct Consolidation Loan can be counted toward the 120 payments required for PSLF. Any payments you made on the loans before you consolidated them don't count.

Does Your Employer Qualify?

You must be employed by a qualifying employer for your employment to count toward PSLF. If you're employed by an organization that is doing work under a contract with a qualifying employer, it is your employer's status that determines whether your employment qualifies for PSLF.

Are You In a Qualifying Repayment Plan?

Qualifying repayment plans include all of the income-driven repayment (IDR) plans. While payments made under the 10-year Standard Repayment Plan are qualifying payments, you would have to change to an IDR plan to benefit from PSLF.

Submit ECF annually

To ensure you're on the right track, you should submit a PSLF Employment Certification Form annually or when you change employers.

Apply After 120 Qualifying Payments

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