



PUBLIC SERVICE LOAN FORGIVENESS: CHECKLIST

Congress created the Public Service Loan Forgiveness (PSLF) program in 2007 with the goal of encouraging more Americans to enter fields oriented toward serving their communities. Under PSLF, 120 qualifying student loan payments, or 10 years of public service, leads to direct student loan debt forgiveness. This incentive has encouraged countless Americans to pursue careers as police officers, teachers, firefighters, nurses, and other public servants. **This checklist provides a general overview to determine if you are eligible for the program and steps to follow to help ensure you receive forgiveness.**

DO YOU HAVE AN ELIGIBLE LOAN?

- Only [nondefaulted Federal Direct Loans](#) are eligible for government forgiveness.
- If you have Federal Family Education Loans (FFEL) or Federal Perkins Loans, they may be consolidated into a [Federal Direct Consolidation Loan](#), making them PSLF eligible.
- Access your [federal student loan record](#) or call your [loan servicer](#) to verify loan type.

DO YOU OR HAVE YOU WORKED FOR AN ELIGIBLE EMPLOYER?

- You qualify for PSLF if you are a [full-time paid employee](#) for federal, state, or local government agencies, entities, or certain 501(c)(3) organizations. Most government contractors do not qualify.
- Complete the [PSLF Employment Certification Form \(ECF\)](#) and submit it to the Department of Education annually and whenever you change employers. This application will help determine if your employer is eligible and will trigger your loan to be transferred to FedLoan Servicing (the only loan servicer for PSLF).
- Make sure to fill out the ECF every year to maintain that you work for a qualified employer, even if you do not change jobs.
- You must work at least 30 hours/week for an eligible employer(s) during the 10 years you are making your loan repayments.

ARE YOU ENROLLED IN THE RIGHT REPAYMENT PLAN AND MAKING MONTHLY PAYMENTS?

- Contact your servicer to enroll in an [Income-Driven Repayment \(IDR\) Plan](#): Pay As You Earn (PAYE), Income-Based Repayment (IBR), Revised Pay As You Earn (REPAYE), or Income-Contingent Repayment (ICR).
- After you fill out the ECF, make sure that your loan is transferred to FedLoan Servicing. This should be done automatically.



DID YOU MAKE 120 QUALIFYING PAYMENTS?

- To qualify, you must make 120 [qualifying payments](#) once a month for ten years after October 1, 2007.
- Payments do not have to be consecutive, just paid no later than 15 days after your payment due date.
- If you are overpaying your payment amount, call FedLoan Servicing so your payments are not at risk for ineligibility and ask to be removed from Pay Ahead status.
- Qualifying payments are NOT: payments made while you are in school or post-school grace period, forbearance or deferment or those made while in default, lump sum payments (with the exception of payments made by Department of Defense or AmeriCorps).

DID YOU COMPLETE DOCUMENTATION AND APPLY?

- Submit income documentation, family size verifications, and ECFs on time annually to the Department of Education.
- Submit an [Application for Forgiveness](#).

PUBLIC SERVICE LOAN FORGIVENESS: RESOURCES

Eligible Loan

- Access your federal student loan record: <https://nslds.ed.gov/>
- Nondefaulted Federal Direct Loans: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service#eligible-loans>
- Federal Direct Consolidation Loan: <https://studentloans.gov/myDirectLoan/launchConsolidation.action?source=servicer&servicerId=700579>

Eligible Employer

- Full-time paid work: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service#qualifying-employment>
- PSLF Employment Certification Form (ECF): <https://studentaid.ed.gov/sa/sites/default/files/public-service-employment-certification-form.pdf>

Eligible Repayment Plans

- Income-Driven Repayment (IDR) Plans: <https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven>

Qualifying Payments

- Qualifying payments: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service#qualifying-payment>

Application Documentation

- Application for Forgiveness: <https://studentaid.ed.gov/sa/sites/default/files/public-service-application-for-forgiveness.pdf>

For more information, contact Senator Kaine's Richmond Office at 1-804-771-2221, visit <https://studentaid.ed.gov/sa/> or call 1-800-433-3243, or FedLoan Servicing at 1-800-699-2908.