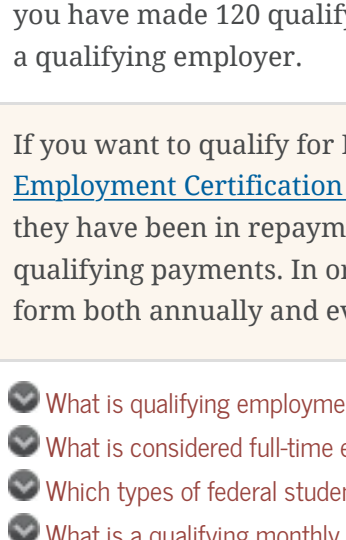


Home » [How to Repay Your Loans](#) » [Forgiveness, Cancellation, and Discharge](#) » Public Service Loan Forgiveness



If you are employed by a government or not-for-profit organization, you may be able to receive loan forgiveness under the Public Service Loan Forgiveness Program.

[Learn more to see whether you might qualify.](#)

The Public Service Loan Forgiveness (PSLF) Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

If you want to qualify for Public Service Loan Forgiveness now or in the future, [complete and submit the Employment Certification form as soon as possible](#). Too many borrowers wait to submit this important form until they have been in repayment for several years, at which point they learn that they have not been making qualifying payments. In order to ensure you're on track to receive forgiveness, you should continue to submit this form both annually and every time you switch employers.

- What is qualifying employment?
- What is considered full-time employment?
- Which types of federal student loans qualify for PSLF?
- What is a qualifying monthly payment?
- What is a qualifying repayment plan?
- How do I apply for PSLF?
- Where do I send my Employment Certification form?
- Where can I see how many qualifying payments I've made?
- Who at my employer can certify my employment?
- Will I automatically receive PSLF after I've made 120 qualifying monthly payments?
- Whom do I contact with questions about PSLF?

PSLF Resources

- [Public Service Loan Forgiveness Employment Certification Form](#)
- [Public Service Loan Forgiveness Application for Forgiveness](#)
- [Public Service Loan Forgiveness Program Questions and Answers](#)

What is qualifying employment?

Qualifying employment for the PSLF Program is not about the specific job that you do for your employer. Rather, it is about who your employer is. Employment with the following types of organizations qualifies for PSLF:

- Government organizations at any level (federal, state, local, or tribal)
- Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code
- Other types of not-for-profit organizations that are not tax-exempt under Section 501(c)(3) of the Internal Revenue Code, if their primary purpose is to provide certain types of qualifying public services

Serving as a full-time AmeriCorps or Peace Corps volunteer also counts as qualifying employment for the PSLF Program.

The following types of employers do not qualify for PSLF:

- Labor unions
- Partisan political organizations
- For-profit organizations (this includes for-profit government contractors)
- Not-for-profit organizations that are not tax-exempt under Section 501(c)(3) of the Internal Revenue Code and that do not provide a qualifying public service as their primary function

Government contractors: For-profit government contractors are not qualifying employers. You must be directly employed by a qualifying employer for your employment to count toward PSLF. If you are employed by an organization that is doing work under a contract with a government agency or other organization, then it is your employer's status, not the status of the organization that your employer has a contract with, that determines whether your employment qualifies for PSLF.

[top](#)

What is considered full-time employment?

For PSLF, you are generally considered to work full-time if you meet your employer's definition of full-time or work at least 30 hours per week, whichever is greater.

If you are employed in more than one qualifying part-time job at the same time, you may meet the full-time employment requirement if you work a combined average of at least 30 hours per week with your employers.

If you are employed by a not-for-profit organization, time spent on religious instruction, worship services, or any form of proselytizing may not be counted toward meeting the full-time employment requirement.

[top](#)

Which types of federal student loans qualify for PSLF?

A qualifying loan for PSLF is any nondefaulted loan you received under the William D. Ford Federal Direct Loan (Direct Loan) Program.

Only Direct Loans are eligible for PSLF. If you borrowed before July 1, 2010, some or all of your loans may have been made under an older federal student loan program called the Federal Family Education Loan (FFEL) Program. Read more below about actions you can take to make your FFEL Program loans eligible for PSLF.

You may have received loans under other federal student loan programs, such as the Federal Family Education Loan (FFEL) Program or the Federal Perkins Loan (Perkins Loan) Program. Loans from these programs do not qualify for PSLF, but they may become eligible if you consolidate them into a Direct Consolidation Loan. However, 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 FFEL Program loans or Perkins Loans before you consolidated them don't count.

If you have both Direct Loans and other types of federal student loans that you want to consolidate to take advantage of PSLF, it's important to understand that if you consolidate your existing Direct Loans with the other loans, you will lose credit for any qualifying PSLF payments you made on your Direct Loans before they were consolidated. In this situation, you may want to leave your existing Direct Loans out of the consolidation and consolidate only your other federal student loans.

[If you don't know which types of federal student loans you have, log in to "My Federal Student Aid."](#) Generally, if you see a loan type with "Direct" in the name on "My Federal Student Aid," then it is a Direct Loan; otherwise, it is a loan made under another federal student loan program.

[top](#)

What is a qualifying monthly 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; and
- while you are employed full-time by a qualifying employer.

You can make qualifying monthly payments only during periods when you are required to make a payment. Therefore, you cannot make a qualifying monthly payment while your loans are in

- an in-school status,
- the grace period,
- a deferment, or
- a forbearance.

If you want to make qualifying payments, but you're in a deferment or forbearance, contact your federal student loan servicer to waive the deferment or forbearance. [If you don't know who your loan servicer is, visit "My Federal Student Aid."](#)

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

If you make a monthly payment for more than the amount you are required to pay, you should keep in mind that you can receive credit for only one payment per month, no matter how much you pay. You can't qualify for PSLF faster by making larger payments. However, if you do want to pay more than your required monthly payment amount, you should contact your servicer and ask that the extra amount not be applied to cover future payments. Otherwise, you may end up being paid ahead, and you can't receive credit for a qualifying PSLF payment during a month when no payment is due.

There are special rules that allow borrowers who are AmeriCorps or Peace Corps volunteers to use their Segal Education Award or Peace Corps transition payment to make a single "lump-sum" payment that may count for up to 12 qualifying PSLF payments. In addition, borrowers who have lump-sum payments made on their behalf under a student loan repayment program administered by the U.S. Department of Defense may also receive credit for more than one qualifying PSLF payment.

The best way to ensure that you are making on-time, complete payments is to sign up for automatic debit with your loan servicer.

[top](#)

What is a qualifying repayment plan?

Qualifying repayment plans include all of the [income-driven repayment plans](#) (plans that base your monthly payment on your income).

Even though the 10-year Standard Repayment Plan is also a qualifying repayment plan for PSLF, you cannot receive PSLF unless you enter an income-driven repayment plan. Here's why: If you are in repayment on the 10-year Standard Repayment Plan during the entire time you are working toward PSLF, you will have no remaining balance left to forgive after you have made 120 qualifying PSLF payments. Therefore, if you are seeking PSLF and are not already repaying under an income-driven repayment plan, you should change to an income-driven repayment plan as soon as possible.

Be sure to [read about the pros and cons of income-driven repayment plans](#) before deciding to repay your federal student loans using those plans.

It's important to understand that the Standard Repayment Plan for Direct Consolidation Loans is not the same repayment plan as the 10-Year Standard Repayment Plan, and payments made under the Standard Repayment Plan for Direct Consolidation Loans do not usually qualify for PSLF purposes.

[top](#)

How do I apply for PSLF?

Because you have to make 120 qualifying monthly payments, it will be at least 10 years after you make your first qualifying payment before you can apply for PSLF. Since only payments made after Oct. 1, 2007, can be counted toward PSLF, the earliest that any borrower will be eligible to apply for PSLF is fall 2017. If you are working toward PSLF, you should [complete and submit the Employment Certification for Public Service Loan Forgiveness form](#) (Employment Certification form) annually or when you change employers. We will use the information you provide on the form to let you know if you are making qualifying PSLF payments. This will help you determine if you are on the right track as early as possible.

If you do not periodically submit the Employment Certification form, then at the time you apply for forgiveness you will be required to submit an Employment Certification form for each employer where you worked while making the required 120 qualifying monthly payments.

We will take the following actions after we receive your Employment Certification form:

- We will review your Employment Certification form to ensure that it is complete and to determine whether your loans and employment qualify for the PSLF Program.
- We will notify you if the form you submitted is incomplete or if we cannot determine, based on the information provided on the form, whether your employment qualifies. We may ask you to provide additional information or documentation to help us determine whether you were employed by a qualifying employer.
- If we determine that your employer is not a qualifying employer, we will notify you that your employment does not qualify. If you believe there is additional information that would establish the eligibility of your employer, you will have the opportunity to provide that information.
- If we determine that you do not have eligible loan types, we will notify you that your loans do not qualify.
- If we determine that your loans and employment qualify, we will notify you.
- If we determine that your employment qualifies, and if some or all of your federal student loans that are owned by the U.S. Department of Education are not already serviced by FedLoan Servicing, those loans will be transferred to FedLoan Servicing. You will receive a notice if your loans are transferred.
- If we determine that your employment qualifies, we will then review your payment history (including any payments you made to another federal loan servicer before your loans were transferred) to determine how many payments made during the period of employment certified on the Employment Certification form are qualifying monthly payments for PSLF. We will then notify you of the total number of qualifying payments you have made, and how many payments you must still make before you can qualify for PSLF.

[top](#)

Why pay for help with your federal student loans when your loan servicer will help you for FREE? Contact your loan servicer to apply for income-driven repayment plans, student loan forgiveness, and more. [Learn more about loan servicers.](#)

Where do I send my Employment Certification form?

Send the completed form, with your employer's certification, to FedLoan Servicing, the U.S. Department of Education's federal loan servicer for the PSLF Program. You may mail the application to this address:

U.S. Department of Education
FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184

You may also fax your Employment Certification form to 717-720-1628.

If FedLoan Servicing is already your servicer, [you may upload your Employment Certification form on their website](#).

[top](#)

Where can I see how many qualifying payments I've made?

After you submit an Employment Certification form and your loans have been transferred to FedLoan Servicing (if FedLoan Servicing was not already your loan servicer), and after FedLoan Servicing has determined the number of qualifying payments that you have made during the period of qualifying employment in your Employment Certification form, you will receive a letter telling you the number of qualifying payments you have made.

The number of qualifying payments you have made will be updated whenever you submit another Employment Certification form that documents a new period of qualifying employment.

[You can find out how many qualifying payments you've made by logging in to your account at FedLoan Servicing and viewing your loan details](#) or by looking on your most recent billing statement.

[top](#)

Who at my employer can certify my employment?

Your employer can be certified by an official who has access to your employment or service records and is authorized by your employer to certify your employment or your service as an AmeriCorps or Peace Corps volunteer. This will often be someone in the human resources department, though in some cases your direct supervisor or another individual may be authorized to certify your employment. Check with your organization to see who is allowed to certify your Employment Certification form.

[top](#)

Will I automatically receive PSLF after I've made 120 qualifying monthly payments?

No. After you make your 120th qualifying monthly payment, you will need to submit the [PSLF application](#) to receive loan forgiveness. You must be working for a qualifying employer at the time you submit the application for forgiveness and at the time the remaining balance on your loan is forgiven.

Note that loan amounts forgiven under the PSLF Program are not considered income by the Internal Revenue Service. Therefore, you will not have to pay federal income tax on the amount of your Direct Loans that is forgiven after you have made the 120 qualifying payments.

[top](#)

Whom do I contact with questions about PSLF?

If you have more questions, [review the PSLF Questions and Answers page.](#)

If your questions aren't covered on that page, contact FedLoan Servicing at 1-855-265-4038.

[top](#)

Quick Links

- [Public Service Loan Forgiveness Questions and Answers](#)
- [Borrowment Plans](#)
- [Income-Driven Plans](#)
- [Loan Consolidation](#)

Glossary

[Qualifying Public Services](#)

For the purposes of the Public Service Loan Forgiveness Program, not-for-profit organizations that are not tax-exempt under Section 501(c)(3) of the Internal Revenue Code are considered qualifying ...

[William D. Ford Federal Direct Loan \(Direct Loan\) Program](#)

The federal student loan program under which eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Direct Subsidized Loans, Direct Unsubsidiz...

[Direct Loan](#)

A federal student loan, made through the William D. Ford Federal Direct Loan Program, that eligible students and parents borrow directly from the U.S. Department of Education at participating school...

[Federal Student Loan](#)

A loan funded by the federal government to help pay for your education. A federal student loan is borrowed money you must repay with interest.

[Federal Family Education Loan \(FFEL\) Program](#)

Under this program, private lenders made education loans that were guaranteed by the federal government. These loans included Subsidized Federal Stafford Loans, Unsubsidized Federal Stafford Loans...

[FFEL Program](#)

Federal Family Education Loan Program

[Federal Perkins Loan](#)

A federal student loan, made by the recipient's school, for undergraduate and graduate students who demonstrate financial need.

[Direct Consolidation Loan](#)

A federal loan made by the U.S. Department of Education that allows you to combine one or more federal student loans into one new loan. As a result of consolidation, you will have to make only one ...

[Consolidation](#)

The process of combining one or more loans into a single new loan.

[Grace Period](#)

For certain types of federal student loans, a period of time after you graduate, leave school, or drop below half-time enrollment when you are not required to make payments. You are responsible for...

[Deferment](#)

A temporary postponement of payment on a loan that is allowed under certain conditions and during which interest generally does not accrue on Direct Subsidized Loans, the subsidized portion of Dire...

[Forbearance](#)

A period during which your monthly loan payments are temporarily suspended or reduced. Your lender may grant you a forbearance if you are willing but unable to make loan payments due to certain typ...

[Loan Servicer](#)

A company that collects payments, responds to customer service inquiries, and performs other administrative tasks associated with maintaining a federal student loan on behalf of a lender. If y...