

Loan Forgiveness

All or a portion of your loan may be forgiven by the federal government through loan forgiveness programs. You can earn eligibility through:

- Certain volunteer work;
- Military service;
- Teaching, or practicing medicine, in certain communities; or
- Meeting other criteria specified by individual programs.

To determine if you qualify for loan forgiveness, visit www.studentaid.ed.gov.

Public Service Loan Forgiveness

Public Service Loan Forgiveness program forgives (cancels) some federal student loan debt for borrowers who:

- Are employed by any nonprofit, tax exempt 501(c)(3) organization; or
- Are employed by a private, non-profit organization that provides certain public services and is not a labor union or partisan organization; or
- Are employed by the federal government, a state government local government, or tribal government (including the military, public schools and colleges); or
- Serve in a full-time AmeriCorps or Peace Corps position.

Borrowers must make 120 on-time monthly payments on a Federal Direct Stafford, Federal Direct Graduate PLUS or Direct Loan Consolidation Loan while working **full-time**, 30 hours per week, in a public service job. Any remaining debt is canceled after 10 years of eligible employment and qualifying loan payments.

Payments must be made under one of the following [repayment plans](#):

- Standard
- Income-Contingent
- Income-Based

Employment Certification for Public Service Loan Forgiveness

The Department of Education has created an Employment Certification form to assist you in tracking your periods of qualifying employment and your qualifying payments. It is recommended that you follow the process outlined below.

The form allows you to get your employer's certification of employment while you are still employed at that organization or shortly after leaving. The process allows you to receive confirmation of qualifying employment and your Direct Loan payment eligibility. You may also submit the form less frequently than annually to cover more than one year's employment or for more than one employer.

While use of this form and process is not required, you may find it helpful to keep track of your progress toward meeting the PSLF eligibility requirements. If you do not periodically submit the form, you will still be required to submit a form for each employer than you want considered for PSLF at the time that you apply for forgiveness.

Step 1 - Complete, with your employer's certification, the Employment Certification for Public Service Loan Forgiveness form (PSLF Employment Certification) annually or whenever you change jobs. The PSLF Employment Certification form is available at www.studentaid.ed.gov/publicservice

Step 2 - Submit the completed form to FedLoan Servicing, the PSLF servicer, following the instructions on the form.

Step 3 - FedLoan Servicing will review your PSLF Employment Certification for, ensure that it is complete, and, based on the information provided by your employer, determine whether your employment is qualifying employment for the PSLF Program.

Step 4 - If the form you submit is incomplete or your employment does not qualify, FedLoan Servicing will notify you and you will have an opportunity to provide additional information.

Step 5- If FedLoan Servicing cannot determine whether your employment qualifies, you may be asked to provide additional information or documentation to help establish whether you were employed by a qualifying public service organization. This documentation may include an IRS Form W-2, pay stubs, or other documents from your employer that substantiate your employment at the organization or documentation supporting your employer's eligibility as a public service organization.

Step 6 - If your employment qualifies and some or all of your federally held loans are not serviced by FedLoan Servicing, those loans will be transferred to FedLoan Servicing so you will have a single loan servicer for all of your federally held loans. Earlier payments made to other servicers will be evaluated to see if they are qualifying PSLF payments after those loans are transferred.

Step 7 - FedLoan Servicing will notify you whether your employment qualifies, and, if so, how many payments during the certification period were qualifying payments, the total number of qualifying payments you have made, and how many payments you must still make before you can qualify for PSLF.

For more information including a Fact Sheet and Q and A, please visit www.studentaid.ed.gov/publicservice. You can also call your Direct Loan Service or the Public Service Loan Forgiveness Service at (855) 265-4038.