

# Public Service Loan Forgiveness (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. Keep reading to see whether you might qualify.

**Alert!** If your PSLF application is denied because some or all of your payments were not made under a qualifying repayment plan for PSLF, you might still be eligible for [forgiveness](#) through [Temporary Expanded Public Service Loan Forgiveness](#). Learn more.

The 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.

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## Qualifying for PSLF

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To qualify for PSLF, you must

- [be employed by a U.S. federal, state, local, or tribal government or not-for-profit organization;](#)
- [work full-time](#) for that agency or organization;
- [have Direct Loans \(or consolidate other federal student loans into a Direct Loan\);](#)
- [repay your loans under an income-driven repayment plan;](#) and
- [make 120 qualifying payments.](#)

To ensure you're on the right track, you should submit a [Public Service Loan Forgiveness: Employment Certification Form](#) annually or when you change employers. We'll 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're on the right track as early as possible.

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## Qualifying Employment

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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 qualifies for PSLF:

- Government organizations at any level (U.S. federal, state, local, or tribal)
- Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code

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, including for-profit government contractors

**Contractors:** You must be directly 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—not the status of the organization that your employer has a contract with—that determines whether your employment qualifies for PSLF. For example, if you're employed by a for-profit contractor that is doing work for a qualifying employer, your employment does not count toward PSLF.

**Other types of not-for-profit organizations:** If you work for a not-for-profit organization that is not tax-exempt under Section 501(c)(3) of the Internal Revenue Code, it can still be considered a qualifying employer if it provides certain types of [qualifying public services](#). However, in our experience, few organizations meet these criteria.

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## Full-time Employment

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For PSLF, you're 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 will be considered full-time 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.

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## Eligible Loans

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Any loan received under the [William D. Ford Federal Direct Loan \(Direct Loan\) Program](#) qualifies for PSLF.

Loans from these [federal student loan](#) programs don't qualify for PSLF: the [Federal Family Education Loan \(FFEL\) Program](#) and the [Federal Perkins Loan](#) (Perkins Loan) Program. However, they may become eligible if you consolidate them into a [Direct Consolidation Loan](#).

Student loans from private lenders do not qualify for PSLF.

If you consolidate your loans, 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.

The [PSLF Help Tool](#) will tell you whether you need to consolidate some or all of your loans.

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## Qualifying Payments

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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're required to make a payment. Therefore, you can't 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.

Your 120 qualifying monthly payments don't 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.

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

### Can I qualify sooner by making higher monthly payments?

No. 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.

If you 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.

### What if I'm in AmeriCorps or the Peace Corps, or my loans are being repaid by the U.S. Department of Defense?

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.

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## Qualifying Repayment Plans

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

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. Under the 10-year Standard Repayment Plan, your loans will be paid in full once you have made the 120 qualifying PSLF payments and there will be no balance to forgive. Before you change to an [IDR plan](#), however, you should understand that your payment may increase under these plans depending on your income and the amount that you owe. If this is the case for you, and you do not wish to pay this higher amount, then the PSLF Program may not benefit you.

The following repayment plans do not qualify for PSLF:

- Standard Repayment Plan for Direct Consolidation Loans
- Graduated Repayment Plan
- Extended Repayment Plan
- Alternative Repayment Plan

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## PSLF Process

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Because you have to make 120 qualifying monthly payments, it will take at least 10 years before you can qualify for PSLF.

*Important:* 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.

**If you are working toward PSLF**, you should complete and submit the *Public Service Loan Forgiveness: Employment Certification Form* (often referred to as the ECF) annually or when you change employers.

**If you have made 120 qualifying payments**, you should fill out and submit the *Public Service Loan Forgiveness: Application for Forgiveness* ([PSLF application](#)).

Either way, we'll 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're on the right track as early as possible.

**Alert!** If you don't 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.

## Public Service Loan Forgiveness (PSLF) Help Tool

The [PSLF Help Tool](#) will

- help you understand more about the PSLF Program and what you need to do to participate and possibly have your loans forgiven;
- help you assess whether your employer qualifies for PSLF;
- help you assess whether your loans qualify for PSLF;
- help you decide which PSLF form to submit; and
- use the information we have about your federal student loans to explain other actions you should or must take if you want to receive PSLF.

At this time, the PSLF Help Tool won't allow you or your employer to electronically sign the forms that the tool will generate for you. Therefore, after you complete the PSLF Help Tool process, you will need to print the PDF document that the tool generates, sign it yourself, have your employer sign it, and then submit the form to the [PSLF servicer](#) as instructed on the printed PDF document.

[Use the PSLF Help Tool](#)

### Employment Certification Form Process

After you submit an [Employment Certification Form](#), your loans will transfer to the PSLF servicer. After the PSLF servicer determines how many qualifying payments you made during the period on your *Employment Certification Form*, you'll receive a letter telling you the number of qualifying payments you have made.

The number of qualifying payments you have made will **only** be updated whenever you submit another *Employment Certification Form* or PSLF application 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 with the PSLF servicer and viewing your loan details](#) or by looking on your most recent billing statement.

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### Employment Certification

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Your employment 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](#).

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## Tax on Forgiveness

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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.

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## How to Submit PSLF Forms

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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 form to this address:

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

You may also fax your PSLF application or Employment Certification Form to 717-720-1628.

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

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## Contact for PSLF Questions

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If you have more questions, [review the "PSLF FAQ" page](#).

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