

Public Service Loan Forgiveness FAQ



1. How soon after I turn in my Public Service Loan Forgiveness Employment Certification form will I know if I'm enrolled?

It will take 1-2 months to be notified by Fed Loan Servicing.

2. How do I know how many eligible payments I've made toward PSLF?

6-9 months after enrolling, Fed Loan will notify you as to how many payments have already been made, and how many you have remaining.

If you believe you have made more eligible past payments, you may contact them at 855-265-4038

3. Do I need to make consecutive payments to qualify for PSLF?

No. The 120 payments do not have to be consecutive payments, but you must be employed by a qualifying employer at the time you make each payment.

4. Do payments I make while my loans are deferred count toward my 120 payments?

No. However, if you are in-school and working full time at a qualifying employer, you may decline an in-school deferment on your loans that are in repayment status and make qualifying payments while you are in school.

5. Can I make more than one payment a month to get to 120 payments more quickly?

No. You must make 120 separate monthly payments. Paying extra will not make you eligible to receive PSLF sooner

6. Does my income level determine eligibility for PSLF?

There is no income requirement to qualify for PSLF. However, your monthly payment amount is based on your income, meaning your income level over the course of your public service employment may be a factor in determining whether you have a remaining loan balance to be forgiven after making 120 qualifying payments.

7. Are Direct Loans that are in default eligible for PSLF?

No. Defaulted Direct Loans are not eligible for PSLF. However, you may resolve the default and become eligible for PSLF

8. Can a joint FFEL Consolidation Loan that I obtained with my spouse be consolidated into a Direct Consolidation Loan so that one or both of us can qualify for PSLF?

No. The law no longer permits joint consolidation loans to be made, so joint FFEL Consolidation Loan borrowers may not jointly reconsolidate their FFEL Consolidation Loan into a Direct Consolidation Loan.

9. Are Direct PLUS Loans eligible for PSLF?

*Yes. Like other Direct Loans, Direct PLUS Loans are eligible for PSLF. **However, there are additional factors to consider if you are a parent who has taken out a PLUS loan.***

First, your PSLF eligibility is based on your qualifying employment, not on the employment of the dependent student on whose behalf you borrowed.

Second, PLUS loans received by parents may not be repaid under the income-driven plans, the repayment plans that are best for borrowers seeking PSLF. However, if you consolidate a PLUS loan that you took out on behalf of your child, you may then repay the new Direct Consolidation Loan under the ICR Plan (but not the REPAYE, PAYE, or IBR plans). Note:

PLUS loans made to graduate and professional students may be repaid under any of the income driven plans.

10. Can I receive PSLF if I have more than one employer over the course of 10 years?

Yes. However, you must provide documentation that demonstrates that you were employed full-time by a qualifying employer at the time you made each of the required 120 payments.

11. Can I get partial forgiveness if I do not work in public service for the entire time?

No, you must make 120 qualifying payments while working at an eligible employer

12. After I make 120 payments, will my loan balance automatically be forgiven?

No. You will have to submit an application (that will be created prior to Oct 1, 2017) and one final employment certification form verifying you are still employed in public service

13. Are loan amounts forgiven under PSLF considered taxable by the IRS?

No, not under federal or state law. According to the Internal Revenue Service (IRS), student loan amounts forgiven under PSLF are not considered income for tax purposes. For more information, check with the IRS or a tax advisor



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