

# Public Service Loan Forgiveness (PSLF)



## Program Overview

### How does this work?

- You have Federal Direct Loans
- You make 120 eligible payments (10 years)
- Remaining principle and interest is forgiven

### How do I know if I am eligible?

- Work in public service
  - All educators are eligible, other professions include: government organizations, emergency services, public health, and 501(c)(3) non-profit organizations.
- For educators, you must average 30 hours a week, 8 months of the year.
- Make 120 payments
  - Do not need to be consecutive—must not be in default, but they can be in deferment or forbearance
  - Must be on time—within 15 days of the due date
  - Eligible payments are retroactive to October 1, 2007—loans taken out before 2007 are still eligible!
  - Earliest date of forgiveness is October 1, 2017
- Have Federal **Direct** Loans
  - Check your loan type at the by logging into the National Student Loan Data System found here: <https://www.nslds.ed.gov/npas/index.htm>
  - Eligible loans will have “direct” in their title.
  - You can consolidate ineligible Federal Family Education Loans (FFEL) into eligible direct loans at [www.studentloans.gov](http://www.studentloans.gov) using your FSA ID and password
- Be enrolled in a qualified income driven repayment plan

### What do I do next?

1. Determine if your loans are eligible- <https://www.nslds.ed.gov/npas/index.htm>
2. Get enrolled in an Income Driven Repayment Plan at [www.studentloans.gov](http://www.studentloans.gov)
  - You must re-enroll every year
3. Fill out the Public Service Loan Forgiveness Employment Certification Form
  - Complete all sections for borrowers- for question #9, mark “yes”
  - Final section must be completed by your Human Resources Department
4. Send completed forms to:
  - U.S. Department of Education FedLoan Servicing  
P.O. Box 69184 Harrisburg, PA 17106-9184  
Or Fax to: 717-720-1628
5. After 6-8 weeks, you will receive verification in the mail confirming your eligibility for PSLF.



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