

Apply for Public Service Loan Forgiveness

5-Step Process (New to Public Service)

Verify all your loans are Direct Federal loans.

If not: consolidate your loans into Direct Federal loans.

NEVER consolidate private loans with Federal loans. It will disqualify all the loans from forgiveness.

- Note: Consolidating your loans used to restart the clock on your payment history towards the 120 qualifying payments. For example, if you consolidated after 24 payments you would start over from the date of the consolidation and would need to complete the full 120 payments.

During the overhaul period, if you consolidate your loan, you will maintain the credit for repayments made before the consolidation. You will even get credit for payments made on FFEL & Perkins loans that didn't count before the overhaul.



Step 1

Ensure you are on an income-driven repayment (IDR) plan.

If not: Enroll in an IDR plan as soon as possible

You can run an estimate by going to the [Federal Student Aid site](#).

Step 2



- Note: Note: If you are married and your spouse earns substantial income you can file Married Filing Separately on your federal income tax return and the Department of Education will only look at your income. Contact your accountant to ensure the extra taxes are worthwhile.

Retroactively complete PSLF Certification and Application form for any year you were making payments and considered a full-time employee.

HR can help fill out a portion of the form and needs to signoff to validate that you in fact completed that service.

- If you have already been completing the PSLF Certification and Application form. You do not need to retroactively complete them again
- [Download the PSLF Certification and Application Form](#)

- Note: If you have worked for multiple different employers, you will need to get signatures from each respective HR department to verify those years of service.



Step 3

Step 4



Repeat steps 2 & 3 for the 10-year period or until you reach 120 qualifying payments.

Apply for forgiveness



Step 5

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