

SIGN UP FOR PUBLIC SERVICE LOAN FORGIVENESS

The PSLF Program is intended to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, borrowers may qualify for forgiveness of the remaining balance of their Direct Loans after they have made 120 qualifying payments on those loans while employed full time by certain public service employers.



FOLLOW THESE STEPS:

1. LEARN MORE ABOUT THE PUBLIC SERVICE LOAN FORGIVENESS PROGRAM (PSLF)
[on the PSLF website.](#)

2. MAKE SURE THAT YOU ALREADY HAVE DIRECT LOANS, OR CONSOLIDATE THEM
(IMPORTANT: If you already have direct loans and are in your grace period and have already started monthly payments while doing public service, then do not consolidate them.)

If you do not have Direct loans, then consolidate your loans into Federal Direct loans at studentaid.gov and click on "Direct Consolidation Loan Application." You will be asked to indicate that you are consolidating in order to enroll in PSLF. FedLoan Servicing (PHEAA) will become your new student loan agency.

3. START YOUR MONTHLY STUDENT LOAN PAYMENT PAYMENTS AT \$0/MONTH

If you are making \$17, 655 (150 percent above the poverty line) or less you are eligible to pay \$0 monthly payment towards your loans. However, your monthly payment depends on the total of your student loans and your family size. Even if you make over \$17,655 your monthly payment could still be extremely low.

Log in to studentaid.gov using your FAFSA Pin. Scroll down to look for "Complete the Income Driven Repayment (IDR) Plan Request." Enter your income info. And select "Income Based Repayment" on the repayment plan request.

Once PSLF processes your request (~2 mos) you will start repaying your loans at a \$0 monthly payment, and these will start counting towards your 120 monthly PSLF payments.

4. EMAIL YOUR PROGRAM TO RECEIVE AND COMPLETE

the [Public Service Loan Forgiveness \(PSLF\) Employment Certification Form](#). Send it to:
US Dept of Education/ FedLoan Servicing/ P.O. Box 69184 /Harrisburg, PA 17106-9184

5. CONTACT PSLF ANNUALLY TO VERIFY INCOME AND EMPLOYMENT INFORMATION

Questions? Call **855-265-4038**. Ask to be transferred to Public Service Loan Forgiveness.