Public Service Loan Forgiveness
FREQUENTLY ASKED QUESTIONS

The Public Service Loan Forgiveness (PSLF) program is administered by the U.S. Department of Education. All information in this Frequently Asked Questions (FAQ) document is taken directly from the [federal program website](#)[1].

Any questions specific about your personal eligibility should be directed to the U.S. Department of Education. You can also use the [PSLF Help Tool](#)[2].

What is Public Service Loan Forgiveness (PSLF)?

The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 (10 years) qualifying monthly payments under a qualifying repayment plan, while working full-time for a qualifying employer.

Who is eligible to apply for PSLF?

The program is open to those employed by a government or not-for-profit organization. You must work for an eligible employer while making the required 120 (10 years) qualifying monthly payments. You may have worked for multiple eligible employers. (For example: you held three different jobs over the course of 10 years, but they were all for state government).

How long do I need to wait for my loans to be forgiven under PSLF?

You are required to make 120 qualifying monthly payments, meaning it will take at least 10 years before you can qualify for PSLF.

What employers are eligible under PSLF?

Qualifying employment for PSLF is not determined by the type of job you have held, it's about the organization you work for. Eligible employers are:

- U.S.-based government organizations at any level (federal, state, local, or tribal) – this includes the U.S. military
- Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code
- Other not-for-profit organizations that devote a majority of their full-time equivalent employees to providing these qualifying public services: emergency management, military service, public safety, law enforcement, public interest law

services, early childhood education, public service for individuals with disabilities and the elderly, public health, public education, public library services, and school library or other school-based services

If you are unsure whether you work for an eligible employer, you can search the [U.S. Department of Education database](#)[3].

What employers are not eligible for PSLF?

- For-profit organizations, including for-profit contracted organizations
- Labor unions
- Partisan political organizations
- What types of student loans are eligible for PSLF?
- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans
- Direct Consolidation Loans

What types of student loans are NOT eligible for PSLF?

- Federal Family Education Loan (FFEL)
- Federal Perkins Loan (Perkins Loan)
- Student loans from private lenders

What is considered a "qualified repayment plan" under PSLF?

Qualifying repayment plans include all income-driven repayment (IDR) plans (plans that base your monthly payment on your income and household size) and the 10-year Standard Repayment Plan. The four IDR plans we offer include:

- [Saving on a Valuable Education (SAVE) Plan](#)[4]—formerly the REPAYE Plan
- [Pay As You Earn (PAYE) Repayment Plan](#)[5]

- [Income-Based Repayment (IBR) Plan](#)[6]
- [Income-Contingent Repayment (ICR) Plan](#)[7]

What types of repayment plans are not eligible under PSLF?

The following repayment plans do not qualify for PSLF:

- [Standard Repayment Plan for Direct Consolidation Loans](#)[8]
- [Graduated Repayment Plan](#)[9]
- [Extended Repayment Plan](#)[10]

What qualifies as "full-time employment" under PSLF?

For PSLF, full-time employment is working for a qualifying employer(s) for a weekly average, alone or when combined, equal to at least 30 hours:

- during the period being certified;
- throughout a contractual or employment period of at least 8 months in a year, such as elementary and secondary school teachers, in which case the borrower is deemed to have worked full time for the entire year; or
- determined by multiplying each credit or contact hour taught per week by at least 3.35 in non-tenure track employment at an institution of higher education.

Routine paid vacation or paid leave time provided by an employer, and leave taken under the Family and Medical Leave Act of 1993 (29 U.S.C. 2612(a)(1)) is to be included when determining if you are working full-time.

Time spent on religious instruction, worship services, or any form of proselytizing as a part of your job responsibilities should be included when determining if you are working full-time.

Time spent providing volunteer work or services for which you are not paid should not be included when determining if you are working full-time.

How do you apply for PSLF?

To be considered for PSLF, you only need to submit a PSLF form. The easiest way to do this is by using the [PSLF Help](#)

[Tool](#). The PSLF Help Tool allows you to:

1. Check to see if your employer is already in our employer database.
2. Request that your employer's eligibility be reviewed if it is not already in our database or has not yet had its eligibility determined.
3. Prepare and sign your PSLF form, and request certification and signature from your employer—all electronically.
4. Generate your PSLF form for manual signature and submission.

If you plan to apply for PSLF, the U.S. Department of Education recommends that you certify your employment every year and any time you change employers. This lets you confirm you're on track toward forgiveness. Employers will need to certify your employment as part of your application process.

If you wait to submit all paperwork, you will need to submit PSLF forms for each employer you worked for all at once. It could become difficult to contact those employers after such a long time or you could discover that some of your employers do not qualify.

If you have questions not covered by this FAQ, visit the [U.S. Department of Education's Public Service Loan Forgiveness webpage](#)[11] for more information.

URLs:

[1] https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service#qualify
[2] https://studentaid.gov/pslf/
[3] https://studentaid.gov/pslf/employer-search
[4] https://studentaid.gov/announcements-events/save-plan
[5] https://studentaid.gov/help-center/answers/article/paye-plan
[6] https://studentaid.gov/manage-loans/repayment/plans/income-driven
[7] https://studentaid.gov/help-center/answers/article/icr-plan
[8] https://studentaid.gov/manage-loans/repayment/plans/standard
[9] https://studentaid.gov/manage-loans/repayment/plans/graduated
[10] https://studentaid.gov/manage-loans/repayment/plans/extended
[11] https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service#eligible-loans