

# Loan forgiveness starts here

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## Step 1. Explore your options

Public Service Loan Forgiveness (PSLF) allows qualifying federal student loans to be forgiven after 10 years (120 months) of qualifying, on-time payments while working for a qualifying public service employer. Teachers and school personnel may qualify for other benefits, too.

**What is a qualifying loan? UPDATE** The U.S. Department of Education announced a change to PSLF program rules for a limited time because of the COVID-19 national emergency. Under the new rules, any prior payment made will count as a qualifying payment, regardless of loan type, repayment plan, or whether the payment was made in full or on time. All you need is qualifying employment. This change will apply to student loan borrowers with Direct Loans, those who have already consolidated into the Direct Loan Program, and those who consolidate into the Direct Loan Program by Oct. 31, 2022. For more information visit [studentaid.gov/announcements-events/pslf-limited-waiver](https://studentaid.gov/announcements-events/pslf-limited-waiver).

**What is a qualifying payment plan? UPDATE** Under the PSLF Limited Waiver opportunity, most of the PSLF qualifying payment rules have been suspended through Oct. 31, 2022. Under this temporary waiver, you may get credit for payments you've made on loans that would not normally qualify for PSLF. These payments will count even if you didn't pay the full amount or on-time. However, only payments made after Oct. 1, 2007, can count as qualifying payments, since that is when the PSLF program began. To learn more and see if you qualify visit [studentaid.gov/pslf](https://studentaid.gov/pslf).

## Get started

- **It matters who you work for, not what you do.** For example, any full-time employee of a public-school district may qualify, not just the classroom teachers.
- **Visit the Department of Education's Aid Summary resource** to determine what type of federal student loans you have at [studentaid.gov/aid-summary](https://studentaid.gov/aid-summary).
- **You may qualify for other forgiveness benefits,** such as the Teacher Loan Forgiveness Program that forgives up to \$17,500 for teachers in certain low-income schools.
- **Perkins loans allow some teachers in certain public schools to cancel their loans** based on how long they teach. If you consolidate your loan to take advantage of PSLF, you may lose this special Perkins loan benefit.
- **Use the PSLF Help Tool** to figure out your personal next steps for pursuing forgiveness at [studentaid.gov/pslf](https://studentaid.gov/pslf).

## Step 2. Enroll and certify

Under the PSLF Limited Waiver, any prior federal student loan payment made after Oct. 1, 2007, will count toward PSLF. Next steps depend on whether you have a Direct Loan or some other type of federal student loan.

### Next steps

- If you already have Direct Loans but have not previously completed a PSLF form, use the PSLF Help Tool at [studentaid.gov/pslf](https://studentaid.gov/pslf) to fill out the form and submit by Oct. 31, 2022, to receive credit towards PSLF.
- If you have at least one FFEL Program loan, Perkins Loan, or other federal student loans, complete a Direct Consolidation Loan application by Oct. 31, 2022, to receive credit towards loan forgiveness for those loans. Generally, Parent PLUS loans are not eligible for the limited PSLF waiver.
- If you have multiple periods of qualifying employment, fill out a PSLF form for each qualified employer. The forms must be submitted by Oct. 31, 2022.
- If you have a Direct Loan and previously filled out the PSLF form for all your qualifying employment, set a reminder to submit an updated PSLF form each year to verify that you are still on track to receive PSLF.

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## Step 3. Follow-up with your servicer

Once you submit the PSLF form, your servicer knows you are interested and can track your progress. The company that services your loan may change. Pay close attention to any information you receive about your student loan, even if it's from an unfamiliar company.

### Things to consider

- **Keep proof of your payments.** Every time you make a payment, you should have the option of a PDF or email confirmation. The previous month's payment should also be reflected in your account statements. Save those!
- **Check your payment tally.** The PSLF Help Tool, [studentaid.gov/pslf](https://studentaid.gov/pslf), helps you stay on track to 120 qualifying payments. Each time you submit your PSLF certification form, you will receive a count of the number of qualifying payments you have made. Make sure it matches your records. You do not have to make the 120 qualifying payments consecutively.
- **Lump-sum payments:** You can make future payments (or prepayments) to your qualifying federal student loans, and they will all be counted toward your PSLF qualifying payment count if all other program criteria are met. Prepayments will count for up to 12 months or the next time you're due to recertify for your income-driven repayment (IDR) plan, whichever is sooner.