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Public Service Loan Forgiveness (PSLF)

Qualifying for PSLF

If you're employed by a government or not-for-profit organization, you might be eligible for the PSLF Program. The PSLF Program forgives the remaining balance on your Direct Loans

Qualifying Employment

Full-time Employment

- after you've made the equivalent of 120 qualifying monthly payments under an [accepted repayment plan](#), and
- while working full-time for an [eligible employer](#).

Eligible Loans

Qualifying Payments

New rules for the PSLF program have started. We'll update this page as we continue to improve the program over the next year.

Qualifying Repayment Plans

Additionally, we're working to apply changes announced in April 2022, as part of the [payment count adjustment](#). These changes mean that borrowers with federally-managed loans may still see an increase in their payment counts toward income-driven repayment forgiveness and PSLF.

PSLF Process

How to Submit the PSLF Form

Note: the [limited PSLF waiver](#) ended on Oct. 31, 2022.

How to 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 to the PSLF servicer (if electronic submission isn't possible).

Top tip: Certify your employment every year and any time you change employers. This lets you confirm you're on track toward forgiveness.



PSLF Resources

[PSLF Help Tool](#)

[PSLF Employer Search](#)

[PSLF Frequently Asked Questions](#)

[Public Service Loan Forgiveness \(PSLF\) & Temporary Expanded PSLF \(TEPSLF\) Certification & Application \(PSLF form\)](#)

[Submit a PSLF Reconsideration Request](#)

Qualifying for PSLF

To qualify for PSLF, you must

- [be employed by a U.S. federal, state, local, or tribal government or qualifying not-for-profit organization](#) (federal service includes U.S. military service);
- [work full-time](#) for that agency or organization;
- [have Direct Loans \(or consolidate other federal student loans into a Direct Loan\)](#);
- [repay your loans under an income-driven repayment plan](#) or a 10-year Standard Repayment Plan; and
- [make a total of 120 qualifying monthly payments](#) that need not be consecutive.

COVID-19 Payment Pause Counts Toward PSLF

Paused payments count toward PSLF and TEPSLF as long as you meet all other qualifications. You will get credit as though you made monthly payments.

Learn more about the [COVID-19 payment pause and PSLF](#).

Qualifying Employment

Qualifying employment for PSLF isn't about the specific job that you do for your employer—it's about who you work for. Use our [employer search tool](#) to see if your employer qualifies for PSLF.

Which Employer Types Are Eligible

Eligible

- 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 [certain qualifying public services](#)

Ineligible

- For-profit organizations, including for-profit contracted organizations
- Labor unions
- Partisan political organizations

Note: Serving as a full-time AmeriCorps or Peace Corps volunteer also counts as qualifying employment for the PSLF Program.

What is a Professional Employer Organization (PEO)? And how does employment with a PEO affect eligibility for PSLF?



A Professional Employer Organization (PEO) is an organization that provides administrative services, such as payroll and benefits, for another organization under a contractual agreement. PEOs are co-employers of an employee, but for PSLF purposes, the employee is considered a direct employee of the non-PEO employer.

Generally, you must be directly employed by a qualifying employer for your employment to count toward PSLF and receive a W-2 for that employment. However, if you are co-employed by a qualifying employer but your W-2 is produced by an organization that provides payroll or similar services under contract with the qualifying employer you are still considered a direct employee of the qualifying employer.

Am I eligible for PSLF if I'm a contractor?

You must be a direct employee of a qualifying employer for your employment to qualify. This means that employees of contracted organizations, that are not themselves a qualifying employer, won't qualify for PSLF including government contractors and for-profit organizations.

However, an exception exists if you work in a state that has laws that prevent an otherwise qualifying employer from hiring employees directly to fill positions or provide services. This is most common in states that have laws preventing health care facilities from hiring employees directly, so they contract with physicians' groups to provide services. If this is the case, the contracted employee should report the EIN of the qualifying employer on their PSLF form (not their direct employer whose EIN appears on their W-2 or 1099) and have an authorized official of the qualifying employer certify their employment as an employee filling a position or providing a service that cannot be filled or performed by a direct employee due to state law.

A "contracted employee" can include an individual practicing as a sole proprietorship or as a partner, owner, or employee of a partnership, group, or professional corporation. The contracted organization may be a for-profit entity and employees may receive an IRS W-2, a 1099, and other tax forms from the contracted organization, depending on how it is organized.

The qualifying employer can sign the certification if either of the following is true:

- The borrower is or was employed under a contract or by a contracted organization in a position that, under applicable state law, cannot be filled by a direct employee of the organization, or
- The borrower is or was providing services that, under applicable state law, cannot be provided by a direct employee of the organization.

A Message for Employers

Have you received a request to certify and digitally sign an employee's PSLF form? Borrowers seeking to benefit from PSLF are required to submit a PSLF form that verifies their employer and the dates of employment. Support your employee(s): learn how to complete the [certification and signature process](#).

Full-time Employment

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.

However, 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.

Eligible Loans

Any loan received under the William D. Ford Federal Direct Loan (Direct Loan) Program qualifies for PSLF.

Eligible	Ineligible
<ul style="list-style-type: none"> • Direct Subsidized Loans • Direct Unsubsidized Loans • Direct PLUS Loans • Direct Consolidation Loans 	<ul style="list-style-type: none"> • Federal Family Education Loan (FFEL) • Federal Perkins Loan (Perkins Loan) • Student loans from private lenders

While a Direct PLUS loan made to a parent borrower is eligible for PSLF, it cannot be paid via a qualifying repayment plan (other than the 10-year standard repayment plan or a plan where the payment is equal or greater than the 10-year standard plan) unless it is first consolidated into a Direct Consolidation Loan.

FFEL and Perkins loans may become eligible if you consolidate them into a Direct Consolidation Loan.

Payment Credits on Consolidation Loans

If you consolidate your loans, the qualifying payments made on the Direct Loans (other loan types will not be considered) included in your consolidation loan will be credited to your consolidation loan using a weighted average of those payments. Borrowers are strongly encouraged to certify all their qualifying employment applicable to the loans before they are consolidated to ensure that weighted average is correctly applied.

For example, a borrower with 60 qualifying payments on a Direct Loan with a balance of \$30,000 who consolidates their loan with another Direct Loan with a balance of \$30,000 with zero qualifying payments will have a new qualifying payment count of 30 payments credited to the new consolidation loan.

As part of the payment count adjustment, ED will allow qualifying payments from all loans included in a Direct Consolidation Loan, including FFEL Program and Perkins loans, to contribute toward the qualifying payment count on the Direct Consolidation Loan. The payment count adjustment will not use a weighted average. See the [payment count adjustment](#) for additional details.

Because of recent changes to the law, borrowers will be able to separate joint consolidation loans. We're working on implementing these changes and will provide updates on our [Joint Consolidation Loan Separation News](#) page.

Qualifying Payments

A qualifying monthly payment is one you make while employed full-time by a qualifying employer (after October 1, 2007) at any time during that month

- while under a qualifying repayment plan, and
- for the full amount due as shown on your bill; or
- when you are in one of the [accepted types of deferments or forbearance](#) at any time during that month.

Note: as a result of the CARES Act, months that you were in repayment while the requirement to make a payment was paused, count as qualifying payments if you also certify your employment for the same period of time.

Your 120 qualifying monthly payments don't need to be consecutive. For example, if you have a period of employment with a nonqualifying employer, you will not lose the payment counts for prior qualifying payments you made.

The best way to ensure that you are making on-time, complete payments is to sign up for automatic debit with your loan servicer.

Which deferments and forbearances allow for qualifying payments?



You may make a qualifying payment when you are in one of the following [deferments](#) or [forbearances](#) at any time during that month:

- Cancer treatment deferment;
- Economic hardship deferment;
- Military service deferment;
- Post-active-duty student deferment;
- AmeriCorps forbearance;
- National Guard Duty forbearance;
- U.S. Department of Defense Student Loan Repayment Program forbearance; or
- Certain administrative forbearances related to local or national emergencies or military mobilizations and or mandatory administrative forbearances provided to borrowers for collecting supporting documentation.

What types of qualifying payments will be allowed for the payment count adjustment?

As part of the [payment count adjustment](#), ED will allow the following to count as qualifying payments:

- all periods of deferments prior to 2013 (except for in-school) will automatically be credited to your account
- the deferments listed above beginning on Jan 1, 2013, will automatically be credited to your account
- periods of COVID-19 [student loan payment pause](#) forbearance will automatically be credited to your account
- periods of 12 or more consecutive months of forbearances will automatically be credited to your account
- borrowers with 36 or more cumulative months in forbearance will have all periods of forbearance automatically credited to your account
- periods of less than 12 months of forbearance may be credited toward your account but additional action will be required by you. We will provide instructions on how to take those actions in the near future on the payment count adjustment announcement page.

Once the payment count adjustment has been applied to your account, prior periods of deferments or forbearances that were not credited to your account may be counted as qualifying payments if you make additional payments specifically to cover those periods. We will provide additional details on how to “buy back” these prior periods after we begin to apply the payment count adjustment.

Can I make a qualifying payment while in a period of forbearance, deferment, or in a grace period?

You can only make a qualifying monthly payment during periods when you have a payment due. Therefore, you can't make a qualifying monthly payment while your loans are in

- an in-school status,
- a grace period,
- a deferment, or
- a forbearance (except for those specific [deferments and forbearances identified above](#)).

If you want to make qualifying payments, but you're in a deferment or forbearance that doesn't count as a qualifying payment, contact your federal student loan servicer to waive the deferment or forbearance. However, you can still receive credit toward PSLF during the COVID-19 [student loan payment pause](#).

Qualifying Repayment Plans

Qualifying repayment plans include all of the [income-driven repayment \(IDR\) plans](#) (plans that base your monthly payment on your income and household size) and the 10-year Standard Repayment Plan.

While payments made under the 10-year Standard Repayment Plan are qualifying payments, you might have to change to an IDR plan to benefit from PSLF. Under the 10-year Standard Repayment Plan, generally your loans will be paid in full once you have made 120 qualifying PSLF payments so there would be no balance left to forgive unless periods of qualifying deferments or forbearances are included in your 120 qualifying payments.

Not all borrowers qualify for every IDR plan. Your monthly payment amount could increase under these plans, depending on your income. You could pay off your [loan](#) before qualifying for [forgiveness](#) depending on the amount that you owe. Use the [Loan Simulator](#) to review your options.

The following repayment plans do not qualify for PSLF:

[Standard Repayment Plan for Direct Consolidation Loans](#)

[Graduated Repayment Plan](#)

[Extended Repayment Plan](#)

PSLF Process

Because you have to make 120 qualifying monthly payments, it will take at least 10 years before you can qualify for PSLF.

Important: You must still be working for a qualifying employer at the time you submit your form for forgiveness.

Whether you have made 120 qualifying payments, or not, you should fill out and submit the [PSLF form](#) annually or whenever you change employers. Otherwise, you'll have 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.

Either way, we'll use the information you provide on the form to let you know if you are making qualifying PSLF payments. This will help you determine if you're on the right track as early as possible.

PSLF Form Process and Contact Info

After you submit a [PSLF Form](#) and the PSLF servicer confirms you have a qualifying employer and qualifying loans, your loans will transfer to the PSLF servicer. Once the PSLF servicer determines how many qualifying payments you made during the employment period on your form, you'll receive a letter telling you the number of qualifying payments you have made.

The number of qualifying payments you have made will be updated **only** when you submit another PSLF form that documents a new period of qualifying employment.

Once your cumulative total of qualifying payments reaches 120, the PSLF servicer will confirm your eligibility and forgive your remaining balance.

You can find out how many qualifying payments you've made by logging in to your account with the [PSLF servicer](#) and viewing your loan details or by looking on your most recent billing statement.

How to Submit the PSLF Form

You can submit the PSLF form digitally through the PSLF Help Tool or manually, using a paper form. Open the sections below to read more.

Digital Signatures With the PSLF Help Tool

You can use the [PSLF Help Tool](#) to

- complete your PSLF form,
- send your form to your employers for their digital signature (certifying your employment), and
- electronically submit your form to the PSLF servicer for processing.

To use the PSLF Help Tool, you'll need to:

1. log in with your account username and password (FSA ID);
2. sign digitally in the PSLF Help Tool;
3. request your employer's signature in the PSLF Help Tool (you'll need to provide the correct email address for an authorizing official);
4. tell your employer to expect an email from DocuSign (dse_NA4@docusign.net) on behalf of the Department of Education's office of Federal Student Aid; and
5. once you and your employer digitally sign it, your form will be electronically submitted to the PSLF servicer for processing.

Who Can Certify Your Employment?

Your employment can be certified by an official who has access to your employment or service records and is authorized by your employer to certify your employment or your service as an AmeriCorps or Peace Corps volunteer. This will often be someone in the human resources department, though in some cases your direct supervisor or another individual may be authorized to certify your employment. Check with your organization to see who is allowed to certify your PSLF form.

Manual PSLF form

You can also print out a pre-filled PSLF form generated by the [PSLF Help Tool](#):

1. Choose the manual signature option while you are in the tool.
2. On the next page, select the View in My Activity button.
3. From the My Activity page, download your form.
4. Print it your form.
5. Sign your form.
6. Have your employer(s) sign your form.
7. Submit your form to MOHELA, the PSLF servicer using one of the methods noted below.

If you prefer not to use the PSLF Help Tool, you can [download and print a blank PDF of the form](#), complete all sections, sign it, and have your employer(s) sign it.

Note: completing your PSLF form in this manner may add additional time to the processing of your form.

If you choose to complete a downloaded PDF of the PSLF form, it **must** be submitted with acceptable signatures from both you *and* your employer.


Signature Examples

Signature Type	Yes/No
Hand drawn from signature pad, mouse, or finger	✓
Typed using a cursive font or any other font	X
A scanned photo of a signature that was hand-drawn on paper	✓
Digital certificate-based signature	X
A wet signature that was drawn in ink and sent to us in its original format	✓

Once the form is complete and signed by your employer, send it to MOHELA. You may mail the form to this address:

U.S. Department of Education
MOHELA
633 Spirit Drive
Chesterfield, MO 63005-1243

You may also fax your PSLF form to 866-222-7060.

If MOHELA is already your servicer, [you may upload your PSLF form on their website](#) . You may contact MOHELA at 1-855-265-4038.

Additional Links

[Repayment Plans](#)
[Income-Driven Repayment Plans](#)
[Student Loan Consolidation](#)

[Public Service Loan Forgiveness \(PSLF\) Help Tool](#)
[Public Service Loan Forgiveness FAQs](#)
[Public Service Loan Forgiveness Application](#)

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