

Public Service Loan Forgiveness Basic Checklist

1. Find out what kind of student loans you have

- Request a Personal Identification Number (PIN) from the Department of Education at www.pin.ed.gov.
- Use the PIN to look up your federal student loans in the National Student Loan Data System (NSLDS) at www.nsls.ed.gov.
- Check for commercial student loans, which will not appear in NSLDS. See www.annualcreditreport.com.
- Please Note:** Commercial loans are not eligible for Public Service Loan Forgiveness (PSLF).

2. If applicable, get your Federal Family Education Loans (FFEL) into Federal Direct by consolidating

- You must consolidate or reconsolidate all your FFEL loans into Federal Direct if you want those loans to be eligible for PSLF; see <https://studentloans.gov/myDirectLoan/consolidationRedirect.action?webSource=StudentAid>.

3. Choose an eligible repayment plan

- Use the Department of Education's Repayment Estimator (<https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>) to determine your estimated payment amounts on the eligible repayment plans: Pay As You Earn, Income-Based Repayment, Income Contingent Repayment, Standard 10-year Repayment.
- Select an eligible repayment plan through your loan servicer.
- Please Note:** Payments made on a "standard" repayment plan for a term of more than 10 years do not qualify for PSLF.

4. Make 120 qualifying payments while working in public service full time

- Certify your qualifying employment annually by completing the PSLF Employment Certification Form: <https://studentaid.ed.gov/sites/default/files/public-service-employment-certification-form.pdf>.
- Verify your income and family size annually when prompted by your loan servicer.
- Work in public service for 10 years (doesn't have to be consecutive).
- Make 120 qualifying payments on your Federal Direct loans.

5. Apply for Public Service Loan Forgiveness

- Submit the PSLF Application (under development), after you make your 120th qualifying payment.
- Please Note:** You must be working for a qualifying public service organization at the time you submit your application and the time the remaining balance on your loan is forgiven.

This information is presented for educational purposes only. It is not intended and should not be construed as legal or financial advice.

Adapted from Equal Justice Works' Public Service Loan Forgiveness Basic Checklist.

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