Begin by gathering the following information:

1. **Federal student loan record** (.txt file) from the National Student Loan Data System:
   Instructions for downloading:
   - Visit [NSLDS.ed.gov](http://NSLDS.ed.gov)
   - Click the Financial Aid Review button.
   - Log in using your Federal Student Aid ID (FSA ID). If you do not already have an FSA ID, select the Create an FSA ID tab on the FSA ID log-in page.
     - **Step 1:** Enter a username and password.
     - **Step 2:** Enter your Social Security number, name and date of birth and five challenge questions and answers.
     - **Step 3:** Submit Your FSA ID Application.
   - Click to download the .txt file.

2. **Private student loan inventory**
   Instructions for downloading:
   - Visit [annualcreditreport.com](http://annualcreditreport.com)
   - Download credit report
   - Note balance and status of all student loans listed on credit report that are not also included in the NSLDS record of federal loans—these are your private student loans.

3. Optional additional information (available from loan servicers):
   - Current monthly payment $ amount (not applicable if you are still in school)
   - Current repayment plan/length of repayment term (not applicable if you are still in school)
   - For private loans:
     - Current interest rates
     - Whether the interest rates are fixed or variable
     - If variable, whether the interest rates have any caps and if so, what they are
     - Copies of the Promissory Notes

4. Personal information:
   - Adjusted Gross Income as reflected on most recent federal tax return
   - Family size (borrower, spouse, dependents)
Income-Driven Repayment Plans for Federal Student Loans

What is an income-driven repayment plan?

An income-driven repayment plan is a repayment plan that sets your monthly student loan payment at an amount that is intended to be affordable based on your income and family size. The U.S. Department of Education offers four income-driven repayment plans: Revised Pay As You Earn Repayment Plan (REPAYE Plan), Pay As You Earn Repayment Plan (PAYE Plan), Income-Based Repayment Plan (IBR Plan), and Income-Contingent Repayment Plan (ICR Plan). Most federal student loans are eligible for at least one income-driven repayment plan.

How are monthly payment amounts determined under income-driven repayment plans?

The chart below shows how payment amounts are determined under each income-driven plan. Depending on your income and family size, you may have no monthly payment at all. You can estimate your payments under these plans using the Repayment Estimator at StudentAid.gov/repayment-estimator.

<table>
<thead>
<tr>
<th>Repayment Plan</th>
<th>Payment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>REPAYE Plan</td>
<td>Generally 10 percent of your discretionary income</td>
</tr>
<tr>
<td>PAYE Plan</td>
<td>Generally 10 percent of your discretionary income, but never more than the 10-year Standard Repayment Plan amount</td>
</tr>
<tr>
<td>IBR Plan</td>
<td>Generally 10 percent of your discretionary income if you are a new borrower on or after July 1, 2014*, but never more than the 10-year Standard Repayment Plan amount</td>
</tr>
<tr>
<td></td>
<td>Generally 15 percent of your discretionary income if you are not a new borrower on or after July 1, 2014*, but never more than the 10-year Standard Repayment Plan amount</td>
</tr>
<tr>
<td>ICR Plan</td>
<td>The lesser of the following:</td>
</tr>
<tr>
<td></td>
<td>• 20 percent of your discretionary income or</td>
</tr>
<tr>
<td></td>
<td>• what you would pay on a repayment plan with a fixed payment over the course of 12 years, adjusted according to your income</td>
</tr>
</tbody>
</table>

* For the IBR Plan, you are a new borrower on or after July 1, 2014, if you had no outstanding balance on a William D. Ford Federal Direct Loan (Direct Loan) Program loan or Federal Family Education Loan (FFEL) Program loan when you received a Direct Loan on or after July 1, 2014. (Because no new FFEL Program loans have been made since June 30, 2010, only Direct Loan borrowers may qualify as new borrowers on or after July 1, 2014.)
### Sample Payment Amounts

The tables below provide repayment estimates under the traditional and income-driven repayment plans. These figures are estimates based on an interest rate of 6%, the average Direct Loan interest rate for undergraduate and graduate borrowers. The figures also assume a family size of 1, that you live in the continental U.S., and that your income increases 5% each year. Various factors, including your interest rate, your loan debt, your income, and if and how quickly your income rises, may cause your repayment to differ from the estimates shown in these tables. These figures use the 2016 Poverty Guidelines issued by the U.S. Department of Health and Human Services and Income Percentage Factors issued by the U.S. Department of Education.

#### Undergraduate Loan Debt* of $30,000 in Direct Unsubsidized Loans and Starting Income of $25,000

<table>
<thead>
<tr>
<th>Repayment Plan</th>
<th>Initial Payment</th>
<th>Final Payment</th>
<th>Time in Repayment</th>
<th>Total Paid</th>
<th>Loan Forgiveness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>$333</td>
<td>$333</td>
<td>10 years</td>
<td>$39,967</td>
<td>N/A</td>
</tr>
<tr>
<td>Graduated</td>
<td>$190</td>
<td>$571</td>
<td>10 years</td>
<td>$42,636</td>
<td>N/A</td>
</tr>
<tr>
<td>Extended-Fixed</td>
<td>Ineligible</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Extended-Graduated</td>
<td>Ineligible</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>REPAYE</td>
<td>$60</td>
<td>$296</td>
<td>20 years</td>
<td>$32,358</td>
<td>$24,253</td>
</tr>
<tr>
<td>PAYE &amp; IBR (new borrowers)</td>
<td>$60</td>
<td>$296</td>
<td>20 years</td>
<td>$39,517</td>
<td>$27,823</td>
</tr>
<tr>
<td>IBR (not new borrowers)</td>
<td>$90</td>
<td>$333</td>
<td>21 years, 10 months</td>
<td>$61,006</td>
<td>$0</td>
</tr>
<tr>
<td>ICR</td>
<td>$195</td>
<td>$253</td>
<td>19 years, 6 months</td>
<td>$52,233</td>
<td>$0</td>
</tr>
</tbody>
</table>

#### Combined Undergraduate & Graduate Loan Debt* of $60,000 in Direct Unsubsidized Loans and Starting Income of $40,000

<table>
<thead>
<tr>
<th>Repayment Plan</th>
<th>Initial Payment</th>
<th>Final Payment</th>
<th>Repayment Period</th>
<th>Total Paid</th>
<th>Loan Forgiveness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>$666</td>
<td>$666</td>
<td>10 years</td>
<td>$79,935</td>
<td>N/A</td>
</tr>
<tr>
<td>Graduated</td>
<td>$381</td>
<td>$1,143</td>
<td>10 years</td>
<td>$85,272</td>
<td>N/A</td>
</tr>
<tr>
<td>Extended-Fixed</td>
<td>$387</td>
<td>$387</td>
<td>25 years</td>
<td>$115,974</td>
<td>N/A</td>
</tr>
<tr>
<td>Extended-Graduated</td>
<td>$300</td>
<td>$582</td>
<td>25 years</td>
<td>$126,173</td>
<td>N/A</td>
</tr>
<tr>
<td>REPAYE</td>
<td>$185</td>
<td>$612</td>
<td>25 years</td>
<td>$131,444</td>
<td>$0</td>
</tr>
<tr>
<td>PAYE &amp; IBR (new borrowers)</td>
<td>$185</td>
<td>$612</td>
<td>20 years</td>
<td>$97,705</td>
<td>$41,814</td>
</tr>
<tr>
<td>IBR (not new borrowers)</td>
<td>$277</td>
<td>$666</td>
<td>18 years, 3 month</td>
<td>$107,905</td>
<td>$0</td>
</tr>
<tr>
<td>ICR</td>
<td>$469</td>
<td>$588</td>
<td>13 years, 9 months</td>
<td>$89,468</td>
<td>$0</td>
</tr>
</tbody>
</table>

* Loan debt does not include any consolidation loans.
How long will I be in repayment under each plan?

Under all four plans, any remaining loan balance is forgiven if your federal student loans aren’t fully repaid at the end of the repayment period. For any income-driven repayment plan, periods of economic hardship deferment and periods of repayment under certain other repayment plans will count toward your total repayment period. Whether you will have a balance left to be forgiven at the end of your repayment period depends on a number of factors, such as how quickly your income rises and how large your income is relative to your debt. Because of these factors, you may fully repay your loan before the end of your repayment period.

<table>
<thead>
<tr>
<th>Repayment Plan</th>
<th>Repayment Period</th>
</tr>
</thead>
</table>
| REPAYE Plan    | 20 years if all loans you are repaying under the plan were for undergraduate study  
                 25 years if any loans you are repaying under the plan were for graduate or professional study |
| PAYE Plan      | 20 years         |
| IBR Plan       | 20 years if you are a new borrower on or after July 1, 2014  
                 25 years if you are not a new borrower on or after July 1, 2014 |
| ICR Plan       | 25 years         |

**Note:** If you’re paying under an income-driven repayment plan and are eligible for Public Service Loan Forgiveness, you may qualify for forgiveness of any remaining Direct Loan balance after you have made 10 years of qualifying payments. Visit [StudentAid.gov/publicservice](https://StudentAid.gov/publicservice) to learn more.

Who is eligible for income-driven repayment?

**REPAYE Plan**

Any borrower with eligible federal student loans may make payments under this plan.

**PAYE and IBR Plans**

Each of these plans has an eligibility requirement you must meet to qualify for the plan. To qualify, the payment you would be required to make under the PAYE or IBR plan (based on your income and family size) must be less than what you would pay under the Standard Repayment Plan with a 10-year repayment period.

If the amount you would have to pay under the PAYE or IBR plan (based on your income and family size) is more than what you would have to pay under the 10-year Standard Repayment Plan, you wouldn’t benefit from having your monthly payment amount based on your income, so you don’t qualify. Generally, you’ll meet this requirement if your federal student loan debt is higher than your discretionary income or represents a significant portion of your annual income.

In addition to meeting the requirement described above, to qualify for the PAYE Plan you must also be a new borrower as of Oct. 1, 2007, and must have received a disbursement of a Direct Loan on or after Oct. 1, 2011. You’re a new borrower if you had no outstanding balance on a Direct Loan or FFEL Program loan when you received a Direct Loan or FFEL Program loan on or after Oct. 1, 2007.
ICR Plan

Any borrower with eligible federal student loans may make payments under this plan

**Will I always pay the same amount each month under an income-driven repayment plan?**

No. Under all of the income-driven repayment plans, your required monthly payment amount may increase or decrease if your income or family size changes from year to year. Each year you must "recertify" your income and family size. This means that you must provide your loan servicer with updated income and family size information so that your servicer can recalculate your payment. You must do this even if there has been no change in your income or family size.

Your loan servicer will send you a reminder notice when it’s time for you to recertify. To recertify, you must submit another income-driven repayment plan application. On the application, you’ll be asked to select the reason you’re submitting the application. Respond that you are submitting documentation of your income for the annual recalculation of your payment amount.

Although you’re required to recertify your income and family size only once each year, if your income or family size changes significantly before your annual certification date (for example, due to loss of employment), you can submit updated information and ask your servicer to recalculate your payment amount at any time. To do this, submit a new application for an income-driven repayment plan. When asked to select the reason for submitting the application, respond that you are submitting documentation early because you want your servicer to recalculate your payment immediately.

**What types of federal student loans are eligible to be repaid under an income-driven repayment plan?**

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>REPAYE Plan</th>
<th>PAYE Plan</th>
<th>IBR Plan</th>
<th>ICR Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized Loans</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Direct PLUS Loans made to graduate or professional students</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Direct PLUS Loans made to parents</td>
<td>Not eligible</td>
<td>Not eligible</td>
<td>Not eligible</td>
<td>Eligible if consolidated*</td>
</tr>
<tr>
<td>Direct Consolidation Loans that did not repay any PLUS loans made to parents</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Direct Consolidation Loans that repaid PLUS loans made to parents</td>
<td>Not eligible</td>
<td>Not eligible</td>
<td>Not eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>Loan Type</td>
<td>REPAYE Plan</td>
<td>PAYE Plan</td>
<td>IBR Plan</td>
<td>ICR Plan</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>---------------------------------</td>
<td>--------------------------------</td>
<td>---------------------------------</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td>Subsidized Federal Stafford Loans (from the FFEL program)</td>
<td>Eligible if consolidated*</td>
<td>Eligible if consolidated*</td>
<td>Eligible</td>
<td>Eligible if consolidated*</td>
</tr>
<tr>
<td>Unsubsidized Federal Stafford Loans (from the FFEL program)</td>
<td>Eligible if consolidated*</td>
<td>Eligible if consolidated*</td>
<td>Eligible</td>
<td>Eligible if consolidated*</td>
</tr>
<tr>
<td>FFEL PLUS Loans made to graduate or professional students</td>
<td>Eligible if consolidated*</td>
<td>Eligible if consolidated*</td>
<td>Eligible</td>
<td>Eligible if consolidated*</td>
</tr>
<tr>
<td>FFEL PLUS Loans made to parents</td>
<td>Not eligible</td>
<td>Not eligible</td>
<td>Not eligible</td>
<td>Eligible if consolidated*</td>
</tr>
<tr>
<td>FFEL Consolidation Loans that did not repay any PLUS loans made to parents</td>
<td>Eligible if consolidated*</td>
<td>Eligible if consolidated*</td>
<td>Eligible</td>
<td>Eligible if consolidated*</td>
</tr>
<tr>
<td>FFEL Consolidation Loans that repaid PLUS loans made to parents</td>
<td>Not eligible</td>
<td>Not eligible</td>
<td>Not eligible</td>
<td>Eligible if consolidated*</td>
</tr>
<tr>
<td>Federal Perkins Loans</td>
<td>Eligible if consolidated*</td>
<td>Eligible if consolidated*</td>
<td>Eligible if consolidated*</td>
<td>Eligible if consolidated*</td>
</tr>
</tbody>
</table>

*If a loan type is listed as “Eligible if consolidated,” this means that if you consolidate that loan type into a Direct Consolidation Loan, you can then repay the consolidation loan under the income-driven plan.

Note that only federal student loans can be repaid under the income-driven plans. Private student loans are not eligible.

**Is an income-driven repayment plan right for me?**

Income-driven repayment plans usually lower your federal student loan payments. However, whenever you make lower payments or extend your repayment period, you will likely pay more in interest over time—sometimes significantly more. In addition, under current Internal Revenue Service (IRS) rules, you may be required to pay income tax on any amount that's forgiven if you still have a remaining balance at the end of your repayment period.

**How do I decide which income-driven repayment plan to choose?**

If you've decided that an income-driven repayment plan is right for you, you'll want to choose the plan that provides the most benefit to you based on your individual circumstances. Although all four income-driven plans allow you to make a monthly payment based on your income, the plans differ in terms of who qualifies, how much you have to pay each month, the length of the repayment period, and the types of loans that can be repaid under the plan.

If you have only Direct Loans, you can choose from all four income-driven repayment plans. If you're not sure which plan to choose, you have the option of requesting the income-driven plan that provides the lowest payment amount. Your servicer will determine which plans you qualify for and will then place you on the plan with the lowest monthly payment. If you have FFEL Program loans, your only income-driven repayment plan option is the IBR Plan. However, if you
consolidate your FFEL Program loans into a Direct Consolidation Loan, you’ll then have access to the REPAYE, PAYE, and ICR plans. Find out more about loan consolidation at [StudentAid.gov/consolidation](https://StudentAid.gov/consolidation).

**How do I apply for an income-driven plan?**

Before you apply for an income-driven repayment plan, contact your loan servicer if you have any questions. Your loan servicer will help you decide whether one of these plans is right for you.

To apply, you must submit an application called the Income-Driven Repayment Plan Request. You can submit the application online at [StudentLoans.gov](https://StudentLoans.gov) or on a paper form, which you can get from your loan servicer. The application allows you to select an income-driven repayment plan by name, or to request that your loan servicer determine what income-driven plan or plans you qualify for, and then place you on the income-driven plan with the lowest monthly payment amount.

When you apply, you’ll be asked to provide income information that will be used to determine your eligibility for the PAYE or IBR plans and to calculate your monthly payment amount under all income-driven repayment plans. This may be either your adjusted gross income (AGI) or alternative documentation of income.

Your AGI will be used if

- you filed a federal income tax return in the past two years, and
- your current income isn’t significantly different from the income reported on your most recent federal income tax return.

You can provide your AGI in one of the following ways:

- Apply using the online Income-Driven Repayment Plan Request and use the IRS Data Retrieval Tool in the application to transfer income information from your federal income tax return.
- Use the paper Income-Driven Repayment Plan Request and provide a paper copy of your most recently filed federal income tax return or IRS tax return transcript.

If you haven’t filed a federal income tax return in the past two years, or if your current income is significantly different from the income reported on your most recent federal income tax return (for example, if you lost your job or have experienced a drop in income), alternative documentation of your income will be used to determine your eligibility and calculate your monthly payment amount. You can provide alternative documentation in one of the following ways:

- If you currently receive taxable income, you must submit a paper Income-Driven Repayment Plan Request with alternative documentation of your income, such as a pay stub.
- If you currently don’t have any income or if you receive only untaxed income, you can indicate that on the online or paper application. In this case, you’re not required to supply further documentation of your income.

February 2016
Public Service Loan Forgiveness Program

What is the Public Service Loan Forgiveness (PSLF) Program?
The PSLF Program is intended to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, you may qualify for forgiveness of the remaining balance due on your William D. Ford Federal Direct Loan (Direct Loan) Program loans after you have made 120 qualifying payments on those loans while employed full-time by certain public service employers. Since you must make 120 qualifying payments on your eligible federal student loans after Oct. 1, 2007, before you can qualify for the loan forgiveness, the first forgiveness of loan balances will not be granted until October 2017.

What federal student loans are eligible for forgiveness under the PSLF Program?
Any nondefaulted Direct Loan is eligible for loan forgiveness. (See below for information on how non-Direct Loans may become eligible.) The Direct Loan Program includes the following loans:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans—for parents and graduate or professional students
- Direct Consolidation Loans

NOTE: Parents who received a Direct PLUS Loan may qualify for forgiveness of the PLUS loan, if the parent borrower—not the student on whose behalf the loan was obtained—is employed by a public service organization (additional conditions apply; see the Q&As below).

How can other federal student loans become eligible for loan forgiveness under the PSLF Program?
Although loan forgiveness under this program is available only for Direct Loans, loans made under other federal student loan programs may become eligible for PSLF if they are consolidated into a Direct Consolidation Loan. However, only payments made on the Direct Consolidation Loan will count toward the required 120 qualifying payments.

The following loans may be consolidated into a Direct Consolidation Loan:

- Federal Family Education Loan (FFEL) Program loans, which include the following:
  - Subsidized Federal Stafford Loans
  - Unsubsidized Federal Stafford Loans
  - Federal PLUS Loans—for parents and graduate or professional students
  - Federal Consolidation Loans (excluding joint spousal consolidation loans)
- Federal Perkins Loans
- Certain Health Professions and Nursing Loans

NOTE: To consolidate a Federal Perkins Loan or Health Professions or Nursing Loan into a Direct Consolidation Loan, you also must consolidate at least one FFEL Program loan or Direct Loan. If you are unsure about what kind of loans you have, you can find that information at StudentAid.gov/login.
What are the borrower eligibility requirements for loan forgiveness under the PSLF Program?

- You must not be in default on the loans for which you are requesting forgiveness.
- You must be employed full-time by a public service organization
  - when making each of the required 120 qualifying loan payments (certain repayment conditions apply—see below);
  - at the time you apply for loan forgiveness; and
  - at the time the remaining balance on your eligible loans is forgiven.

What are the specific loan repayment requirements for loan forgiveness under the PSLF Program?

- You must have made 120 separate monthly payments after Oct. 1, 2007, on the Direct Loans for which you are requesting forgiveness. Payments made before this date do not count toward meeting this requirement. Each of the 120 qualifying payments must be made for the full scheduled installment amount and no later than 15 days after the scheduled payment due date. The 120 required payments do not need to be made consecutively.
- The 120 required payments must be made under one or more of the following Direct Loan Program repayment plans:
  - Revised Pay As You Earn Repayment Plan (REPAYE Plan)
  - Pay As You Earn Repayment Plan (PAYE Plan)
  - Income-Based Repayment Plan (IBR Plan)
  - Income-Contingent Repayment Plan (ICR Plan)
  - 10-year Standard Repayment Plan
  - Any other Direct Loan Program repayment plan; but only payments that are at least equal to the monthly payment amount that would have been required under the 10-year Standard Repayment Plan may be counted toward the required 120 payments

The REPAYE, PAYE, and IBR plans are not available for Direct PLUS Loans made to parents or for Direct Consolidation Loans that repaid Direct or FFEL PLUS Loans made to parents.

The ICR Plan is not available for Direct PLUS Loans made to parents. However, Direct PLUS Loans that repaid Direct or FFEL PLUS Loans made to parents may be repaid under the ICR Plan.

For more information about the repayment plans available in the Direct Loan Program, please visit StudentAid.gov/repay.

IMPORTANT NOTE: The PSLF Program provides for forgiveness of the remaining balance of your eligible loans after you have made 120 qualifying payments on those loans. In general, you will have a remaining balance on a loan after making 120 payments only if you are making reduced monthly payments under the REPAYE, PAYE, IBR, or ICR repayment plans.
What types of public service jobs will qualify a borrower for loan forgiveness under the PSLF Program?

You must be employed full-time (in any position) by a public service organization, or must be serving in a full-time AmeriCorps or Peace Corps position. Here are the types of organizations that meet the definition of “public service organization” for purposes of the PSLF Program:

- A government organization (including a federal, state, local, or tribal organization, agency, or entity; a public child or family service agency; or a tribal college or university)
- A not-for-profit, tax-exempt organization under section 501(c)(3) of the Internal Revenue Code
- A private, not-for-profit organization (that is not a labor union or a partisan political organization) that provides one or more of the following public services:
  - Emergency management
  - Military service
  - Public safety
  - Law enforcement
  - Public interest law services
  - Early childhood education (including licensed or regulated health care, Head Start, and state-funded prekindergarten)
  - Public service for individuals with disabilities and the elderly
  - Public health (including nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health care support occupations)
  - Public education
  - Public library services
  - School library or other school-based services

What is full-time employment?

You must meet your employer’s definition of full-time. However, for PSLF purposes, that definition must be at least an annual average of 30 hours per week. For purposes of the full-time requirement, your qualifying employment at a not-for-profit organization does not include time spent participating in religious instruction, worship services, or any form of proselytizing.

If you are a teacher or other public service organization employee who works under contract for at least eight out of 12 months, you meet the full-time standard if you work an average of at least 30 hours per week during the contractual period and receive credit by your employer for a full year’s worth of employment.

If you are employed in more than one qualifying part-time job at the same time, you may meet the full-time employment requirement if you work a combined average of at least 30 hours per week with your employers.

How can I keep track of my eligibility?

The Department of Education has created the Employment Certification for Public Service Loan Forgiveness form (Employment Certification form) and a process to help you monitor your progress toward making the 120 qualifying payments necessary to apply for PSLF. You should complete the form, including your employer’s certification of employment, and submit it to FedLoan Servicing (PHEAA), the PSLF servicer, at the address listed in Section 6 of the Employment Certification form.
The form allows you to get your employer’s certification of employment while you are still employed at that organization or shortly after leaving. The process allows you to receive confirmation of qualifying employment and Direct Loan payment eligibility. You may also submit the form less frequently than annually to cover more than one year’s employment or for more than one employer.

While use of the form and process is not required, it will help you keep track of your progress toward meeting the PSLF eligibility requirements. If you do not periodically submit the form, you will still be required to submit a form for each qualifying employer at the time you apply for forgiveness and when forgiveness is granted.

**Where can I find additional information about the PSLF Program?**

For detailed information—including how to monitor your progress toward qualifying for PSLF—read the PSLF Questions and Answers document at StudentAid.gov/publicservice or contact your federal loan servicer.

This information was updated in the fall of 2015. For updates or additional information on federal student aid, visit StudentAid.gov.

December 2015