

# Understanding the Public Service Loan Forgiveness Program

The [Public Service Loan Forgiveness Program](#) is designed to forgive qualifying federal direct loans of borrowers who have made 120 qualifying payments, while working for a qualifying public service employer. As a service member, you receive credit for full-time military service. Even if you don't intend to stay in the military for 10 years, you are eligible if you work full time for another public service employer in order to complete the 120-month requirement. Several conditions need to be met, and you must complete the application process for consideration. Read on to see how you can benefit from this program.

## To qualify, service members need to meet all of the following requirements:

- **Qualifying employer:** You must be employed full time by a qualified public service employer while making 120 qualifying payments. This includes work at the federal, state or local government level. All full-time active-duty military service counts toward this requirement. Reserve and National Guard members may be eligible for periods of full-time service as well. Employment at a qualifying tax-exempt not-for-profit 501(c)(3) organization counts also; however, some private not-for-profit organizations are not eligible. Check the status of your employer to make sure they provide [qualifying public services](#) to be considered for the program.

You can submit the [Employment Certification Form](#) to verify your qualifying employment. This form requires a certifying official's signature for each qualifying job you have. Certifying officials can be found at your service's personnel office, finance office or administration department. The form is optional – and when you submit it is up to you – but consider submitting every year or when you change jobs to make sure you are on track for forgiveness.

- **Qualifying student loan:** The type of student loan you have is important. The program is available for federal direct loans only. That means your loan must be either a subsidized or unsubsidized loan under the direct loan program. Although certain loans are excluded, like Perkins and Federal Family Education Loans, you may be able to consolidate these student loans early in the process to benefit from the program. To learn more about what type of loan you have, check the [Federal Student Aid website](#).
- **Qualifying payment plan:** You must make 120 qualifying payments before submitting the application in order to be considered for loan forgiveness. Payments made after Oct. 1, 2007 count, and they do not need to be consecutive payments. For example, if you spend time working for a non-qualified employer, you do not lose credit for prior qualified payments made. Qualifying payments also need to be for the full amount shown on your bill and must be made within 15 days of the due date.

For more financial planning resources, visit our website at <https://finred.usalearning.gov>.

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For your payments to qualify, you also need to be enrolled in one of the standard repayment plans or an income-driven repayment plan. Qualifying payment plans, which can reduce payments based on your income, include the Income Contingent Repayment, Income Based Repayment, Pay As You Earn or the Revised Pay As You Earn plan. For more information on qualifying payments and plans, visit the [Federal Student Aid website](#) or talk to your loan servicer about eligible payment plans.

## How to apply for PSLF

If you wish to begin the process or think you may already meet the requirements, follow these guidelines and take advantage of the program:

- Download the [PSLF Employment Certification Form](#) and the [PSLF application](#).
- Check to see if you are enrolled, or enroll in one of the qualifying payment plans.
- Certify that your work experience with a public service employer qualifies for the program.
- Resubmit the program's Employment Certification Form to your student loan servicer each year or when you change employers.
- Complete and submit the program's application once all conditions are met.

## Resources

- Visit <https://consumerfinance.gov> to find an overview of the program under "Students and Student Loan Borrowers."
- Visit <https://studentaid.gov> and click "Understand Aid" to find more information specific to service members and to download the necessary forms.
- Visit <https://studentaidhelp.ed.gov> and click "Loans" for information about your loans and loan servicer.
- Contact your loan servicer directly to discuss your options. Many loan servicers also have dedicated websites or customer support phone numbers for service members.
- For more information, speak with a personal financial manager or counselor at your nearest Military and Family Support Center: <https://installations.militaryonesource.mil>.

