

Public Service Loan Forgiveness (PSLF)

<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>

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

- 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](#).

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.

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

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.*

Note: Upon reaching 120 qualifying payments while preparing your final PSLF form certifying your employment, make sure that the employment period is checked as “still employed” or certified (signed) by your employer in the same month as your employment end date.

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.

PSLF Process

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