

## Frequently Asked Questions (FAQs): Public Service Loan Forgiveness (PSLF)

### PSLF Program

#### Q 1. What are the qualifications for PSLF?

To qualify for [PSLF](#), you must

- be employed by a U.S. federal, state, local, or tribal government or 501(c)3 not-for-profit or certain other 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\*; and
- make 120 qualifying payments.

\*This provision will be waived through October 31, 2022 as part of the [limited PSLF waiver](#).

#### Q 2. Which periods of payment count towards PSLF under the limited PSLF waiver?

On October 6, 2021, due to the pandemic, the U.S. Department of Education announced [temporary changes to the Public Service Loan Forgiveness \(PSLF\) program](#). These changes are referred to as the [PSLF waiver](#).

Under the waiver, any previous period of repayment since October 1, 2007 will count as a qualifying payment, regardless of loan program, repayment plan, or whether the payment was made in full or on time. You do still need qualifying employment.

This change will apply to student loan borrowers with Direct Loans, those who have already consolidated into the Direct Loan Program, and those who consolidate existing loans into the Direct Loan Program **by October 31, 2022**.

Periods of repayment on parent PLUS loans are not eligible under the PSLF waiver, unless the parent PLUS loan is consolidated with a loan the parent borrower took out for their own education.

#### Q 3. Do you have to be currently employed or working full-time to receive loan forgiveness?

For the [PSLF](#), you're generally considered to work full-time if you meet your employer's definition of full-time or work at least 30 hours per week, whichever is greater.

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

Under the standard program rules, in addition to working full time and in a qualifying job during each of the qualifying 120 payments, you also must be working full time in a qualifying public service job both when you apply for and receive loan forgiveness. However, this latter requirement has been waived through October 2022 so borrowers who no longer work in public service or no longer work full time can now apply to have their loans forgiven under PSLF.

**Q 4. How do I figure out if my past or current employer qualifies for PSLF?**

If your past employer was a government employer or a 501(c)3 non-profit employer, they qualify for PSLF. If your employer was another type of non-profit organization or if you want to verify your employer's eligibility, the Department of Education maintains a list of qualifying public service employers that you can search. You can access this list by using the [PSLF Help Tool](#), which is available at [studentaid.gov](#). To check your employers' status, you will need their Tax Identification Number (EIN).

**Q 5. How do I figure out if my loan qualifies for the PSLF?**

Any loan received under the Direct Loan Program qualifies for PSLF. Loans from these federal student loan programs do not qualify for PSLF: the Federal Family Education Loan (FFEL) Program and the Federal Perkins Loan (Perkins Loan) Program. However, they may become eligible if you consolidate them into a Direct Consolidation Loan. Private loans do not qualify for PSLF and cannot be consolidated into a Direct Loan. For more information, visit [Public Service Loan Forgiveness | Federal Student Aid](#).

**Q 6. How do I determine which of my student loans to consolidate? How do I consolidate loans?**

*Only Direct Loans* are eligible for PSLF. In order to be eligible for PSLF, any non-Direct loan will have to be converted to a Direct Loan through a process called consolidation. At [studentaid.gov](#), borrowers can log in to their account and download their aid data. Any loans that are not listed as a Direct loan will need to be consolidated into Direct Loans. Borrowers can access the [Direct Consolidation Loan Application](#) through [studentaid.gov](#), which will guide them through the process of selecting and consolidating their loans.

**Q 7. What are the common types of student loans?**

**Direct Loans:** The U.S. Department of Education's federal student loan program is the William D. Ford Federal Direct Loan (Direct Loan) Program. Under this program, the U.S. Department of Education is your lender.

**Perkins Loans:** Loans made through the Federal Perkins Loan Program, often called Perkins Loans, are low-interest federal student loans for undergraduate and graduate students with exceptional financial need. As of 2017, these loans are no longer given.

**Federal Family Education Loan Program (FFEL):** The Federal Family Education Loan (FFEL) Program was a program that worked with private lenders to provide education loans guaranteed by the federal government. The FFEL Program ended in 2010.

**Q 8. How/when do I certify my employment? Can I go back to prior employers to certify?**

To help you track your progress toward qualifying for PSLF, it is recommended that you submit the [PSLF Form](#) annually or when you change employers. It will make it much easier to catch any issues that arise over your 10 years of repayment.

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. Check with your organization to see who is allowed to certify your PSLF form.

You can fill out the PSLF form in one of two ways:

- You can use the [PSLF Help Tool](#) to assist you in starting the PSLF form. Once you enter your information, you will be able to print the partially completed form for you and your employer to sign.
- Or, you can [download the PSLF form](#) and complete all sections on your own before submitting it.

**Q 9. Does experience prior to grad school count towards PSLF?**

In general, only periods of employment worked while making qualifying payments on a certain loan will count toward forgiveness of that loan through PSLF. However, borrowers who complete the PSLF waiver before October 31, 2022 will receive credit towards forgiveness for consolidated loans based on the oldest of the underlying loans that were consolidated, as far back as October 2007, when PSLF began.

This means that if undergraduate and graduate school loans were consolidated, credit for work performed while in repayment on the undergraduate loans will count toward forgiveness of the graduate school loans.

During this temporary waiver period, any months worked in qualifying employment during which a borrower was in repayment status and not in default, deferment, or forbearance is eligible for credit toward forgiveness under PSLF.

**Q 10. If I don't qualify for the PSLF, what are my options? What resources do I have?**

You can use the [PSLF Help Tool](#) to find out your eligibility based on the types of loans you have and your employer. In addition, there are other Federal Student Loan Forgiveness and NYS Student Loan Repayment Assistance Programs. For more information, visit [NYS Higher Education Services Corporation - Loan Forgiveness, Cancellation and Discharge](#).

**Q 11. Does the PSLF benefit parents with children with loans, such as for parent PLUS loans? How about spouses who have loans?**

[Direct PLUS Loans](#) are made to graduate or professional students and to parents of dependent undergraduate students and both are eligible for PSLF. However, there are additional factors to consider if you're a parent who has taken out a PLUS loan.

First, your PSLF eligibility is based on your qualifying employment, not on the employment of the dependent student for whom you borrowed.

Second, PLUS loans made to parents may not be repaid under any of the income-driven repayment plans—the repayment plans that are best for borrowers seeking PSLF. However, if you consolidate a PLUS loan that you took out on behalf of your child, you may then repay the new Direct Consolidation Loan only under an income-driven repayment plan called the Income-Contingent Repayment Plan (ICR). You cannot repay these consolidated Parent PLUS loans under the Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), or Income-Based Repayment (IBR) plans.

*Note:* PLUS loans made to graduate and professional students (as well as Direct Consolidation Loans that repaid PLUS loans made to graduate and professional students) may be repaid under any of the income-driven repayment plans.

**Q 12. How do defaults or periods of non-payment affect my PSLF status?**

Generally, PSLF requires actual, on-time, and complete payments in order to receive credit towards loan forgiveness. However, during the limited PSLF waiver, which ends after October 2022, any month where a loan was in an “in repayment” status can receive qualifying payment credit, even if no actual payment was made, which excludes periods of deferment, default, and forbearance. [Periods of default and in-school deferment are not eligible for PSLF, even under the limited PSLF waiver.](#)

If you have loans that were in forbearance during the COVID-19 payment pause from March 2020 through August 2022, or loans that were in specific military-related deferment, you can receive qualifying payment credit (as long as you were employed with a qualifying employer).

**Q 13. Does the PSLF have any income requirements?**

[There is no income requirement to qualify for PSLF.](#) However, since your required monthly payment amount under most of the qualifying PSLF repayment plans is based on your income, your income level over the course of your public service employment may be a factor in determining whether you have a remaining loan balance to be forgiven after making 120 qualifying payments.

**Q 14. Does the PSLF benefit those with private loans?**

[No.](#) Private education loans are not eligible for PSLF and cannot be consolidated into a Direct Consolidation Loan.

## Student Loan Resources

### Q 15. Who can I go to for questions about student's loans?

You may contact the [Federal Student Aid Help Center](#).

### Q 16. How and where can I file a student loan complaint?

- You should first attempt to file and resolve a complaint with your student loan servicer (the company that handles the billing and other services on your federal student loan). Typically, you are able to file a complaint by phone, in writing, and online.
- You can file a complaint with the [Ombudsperson for Federal Student Aid](#) with the U.S. Department of Education.
- You can also file a secure complaint online with the [New York State Department of Financial Services](#).

## NYC Financial Empowerment Center

### Q 17. What services can I receive from the NYC Financial Empowerment Centers?

The [NYC Financial Empowerment Centers](#) provide FREE one-on-one professional, financial counseling and coaching to support you in reaching your goals.

### Q 18. What can I discuss with a NYC Financial Empowerment Center counselor?

The NYC Financial Empowerment Center counselors can work with you to: manage your money and set up a spending plan; contact creditors about existing loans, including student loans; draft letters to creditors to lower payments or temporarily suspend payments due to hardship; develop a strategy to minimize debt; improve your credit; and much more. You can book an appointment at [nyc.gov/TalkMoney](http://nyc.gov/TalkMoney) or by calling 311.