

# Loan forgiveness starts here

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## Step 1. Explore your options

Generally, the Public Service Loan Forgiveness (PSLF) program allows qualifying federal student loans to be forgiven after 10 years (120 months) of qualifying, on-time payments while working for a qualifying public service employer. Your military service is considered qualifying employment for PSLF.

**What is a qualifying loan? **UPDATE**** The U.S. Department of Education announced a change to PSLF program rules for a limited time because of the COVID-19 national emergency. Under [the new rules](#), many prior federal student loan payments made will count as a qualifying payment, regardless of loan type, repayment plan, or whether the payment was made in full or on time. All you need is 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 apply to consolidate into the Direct Loan Program by Oct. 31, 2022.

**What is a qualifying payment plan? **UPDATE**** Under the PSLF Limited Waiver opportunity, most of the PSLF qualifying payment rules have been suspended through Oct. 31, 2022. Under this temporary waiver, you may get credit for payments you've made on loans that would not normally qualify for PSLF. These payments will count even if you didn't pay the full amount or the payments were not on-time. However, only payments made after Oct. 1, 2007, can count as qualifying payments, since that's when the program began. Your time spent on active duty will count toward PSLF, even if your loans were in forbearance or on military deferment and not in active repayment.

### Get started

- Visit the [Department of Education's Aid Summary resource](#) and log in to your account to determine your type(s) of federal student loans.
- Use the [PSLF Help Tool](#) to figure out your personal next steps for pursuing forgiveness.

## Step 2. Enroll and certify

Under the [PSLF Limited Waiver](#), any prior federal student loan payment made after October 1, 2007, will count toward PSLF. Next steps depend on whether you have a Direct Loan or some other type of federal student loan.

### Next steps

- If you already have Direct Loans but have not previously completed a PSLF form, use the [PSLF Help Tool](#) to fill out the form and submit by Oct. 31, 2022, to receive credit towards PSLF.
- If you have at least one FFEL Program loan, Perkins Loan, or other federal student loans, first consolidate your loans to receive credit towards loan forgiveness for those loans and then submit a PSLF form by Oct. 31, 2022. Loan consolidation applications that are not received by Oct. 31, 2022, will not receive credit towards PSLF using this waiver. Generally, Parent PLUS loan are not eligible for the limited PSLF waiver.
- If you have multiple periods of qualifying employment, fill out a PSLF form for each qualified employer. The forms must be submitted by Oct. 31, 2022.
- If you have a Direct Loan and previously filled out the PSLF form for all your qualifying employment, no additional action is required. Set a reminder to submit an updated PSLF form each year to verify that you are still on track to receive PSLF.
- To certify your military service, you will need:
  - The Federal Employer Identification Number (FEIN or EIN). Your FEIN can be found on your W-2 or if you don't have access to a W-2 from your time in the military, [you can request one from the Defense Finance and Accounting Service \(DFAS\)](#).
  - A signature from someone in your current or last unit's personnel office for the "Employer Certification" section of the PSLF application. If you're a veteran and cannot locate someone to sign your application, contact your servicer and see if you can use alternative documentation like your Leave and Earnings Statement (LES). [You can request your LES through DFAS](#).



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## Step 3. Follow-up with your servicer

Once you submit the PSLF form, your servicer knows you are interested and can track your progress. The company that services your loan may change. Pay close attention to any information you receive about your student loan, even if it's from an unfamiliar company. The Department of Education maintains a [list of student loan servicers](#).

### Things to consider

- **Lump-sum payments:** You can make future payments (or prepayments) to your qualifying federal student loans, and they will all be counted toward your PSLF qualifying payment count if all other program criteria are met. Prepayments will count for up to 12 months or the next time you're due to recertify for your income-driven repayment (IDR) plan, whichever is sooner. There are also special rules that allow military borrowers in one of the Department of Defense's (DoD) Student Loan Repayment programs to have those benefits count towards PSLF. For each lump-sum payment made by DoD toward your Direct Loans as part of one of the student loan repayment programs it administers, you will receive credit for up to 12 qualifying payments for PSLF. The number of payments for which you receive credit is determined by dividing the amount of the lump-sum payment by your scheduled full monthly payment amount. This benefit is available only for lump-sum payments made on or after July 1, 2016. Make sure your lump sum payment is counted correctly.
- **Keep proof of your payments.** Every time you make a payment, you should have the option of a PDF or email confirmation. The previous month's payment should also be reflected in your account statements. Save those!
- **Check your payment tally.** [The PSLF Help Tool](#) helps you stay on track to 120 qualifying payments. Each time you submit your PSLF certification form, you will receive a count of the number of qualifying payments you have made. Make sure it matches your records. You do not have to make the 120 qualifying payments consecutively.



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