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Public Service Loan Forgiveness (PSLF)

If you are employed by a U.S. federal, state, local, or tribal government or not-for-profit organization, you might be eligible for the Public Service Loan Forgiveness Program. Keep reading to see whether you might qualify.

The limited PSLF waiver ended Oct. 31, 2022

The “[limited PSLF waiver](#)” refers to temporary changes that allowed borrowers to receive credit for past periods of repayment that would otherwise not qualify for PSLF.

While the U.S. Department of Education (ED) is working to process PSLF forms and update accounts with credit under the limited PSLF waiver, we are also working to apply changes previously announced in April 2022, as part of the [one-time income-driven repayment \(IDR\) account adjustment](#). These changes mean that borrowers with federally-managed loans may still see an increase in their payment counts toward income-driven repayment and PSLF forgiveness in July 2023.

The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

How to Apply for PSLF

Use the PSLF Help Tool for all of the following:

1. Check to see if your employer qualifies.
2. Certify your employment each year.
3. Apply for forgiveness once you’ve met all the requirements.
4. Generate your PSLF form for signing and submitting to the PSLF servicer.

Top tip: Certify your employment each year as you work toward PSLF. That’ll save you time and effort later, when you’re ready to apply for forgiveness.

PSLF Resources

- [Public Service Loan Forgiveness \(PSLF\) Help Tool](#)
- [Public Service Loan Forgiveness \(PSLF\) Employer Search](#)
- [Public Service Loan Forgiveness Program FAQ](#)
- [Public Service Loan Forgiveness \(PSLF\) & Temporary Expanded PSLE \(TEPSLF\) Certification & Application](#)
- [Submit a Public Service Loan Forgiveness Reconsideration Request](#)

Qualifying for PSLF

To qualify for PSLF, you must

- [be employed by a U.S. federal, state, local, or tribal government or 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](#).

PSLF Program Requirements and Changes

On Oct. 25, 2022, ED announced new regulations to program requirements for PSLF which will go into effect on July 1, 2023. We will provide updates on the implementation of these program changes.

To ensure you're on the right track, you should submit a [Public Service Loan Forgiveness \(PSLF\) & Temporary Expanded PSLE \(TEPSLF\) Certification & Application \(PSLF Form\)](#) annually or when you change employers. We'll use the information you provide on the form to let you know if you are making qualifying PSLF payments. This will help you determine if you're on the right track as early as possible.

Suspended Payments Count Toward PSLF and TEPSLF During the COVID-19 Administrative Forbearance

If you have a Direct Loan and work full-time for a qualifying employer during the payment suspension (administrative forbearance), then you will receive credit toward PSLF or TEPSLF for the period of suspension as though you made on-time monthly payments in the correct amount while on a qualifying repayment plan.

To see these qualifying payments reflected in your account, you must submit a PSLF form certifying your employment for the same period of time as the suspension. Your count of qualifying payments toward PSLF is officially updated only when you update your employment certifications.

Digital signatures from you or your employer must be hand-drawn (from a signature pad, mouse, finger, or by taking a picture of a signature drawn on a piece of paper that you then scan and embed on the signature line of the PSLF form) to be accepted. Typed signatures, even if made to mimic a hand-drawn signature, or security certificate-based signatures are not accepted.

Note: In-grace, in-school, and certain deferment, forbearance, and bankruptcy statuses are not eligible for credit toward PSLF.

Have questions? Find out what loans qualify and get additional information about [student loan flexibilities due to the COVID-19 emergency](#).

Qualifying Employer

Qualifying employment for the PSLF Program isn't about the specific job that you do for your employer. Instead, it's about who your employer is. Employment with the following types of organizations qualifies for PSLF:

- Government organizations at any level (U.S. 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

Serving as a full-time AmeriCorps or Peace Corps volunteer also counts as qualifying employment for the PSLF Program. Use our [employer search tool](#) to help determine if your employer qualifies for PSLF.

The following types of employers don't qualify for PSLF:

- Labor unions
- Partisan political organizations
- For-profit organizations, including for-profit government contractors

Contractors: You must be directly employed by a qualifying employer for your employment to count toward PSLF. If you're employed by an organization that is doing work under a contract with a qualifying employer, it is your employer's status—not the status of the organization that your employer has a contract with—that determines whether your employment qualifies for PSLF. For example, if you're employed by a for-profit contractor that is doing work for a qualifying employer, your employment does not count toward PSLF.

Other types of not-for-profit organizations: If you work for a not-for-profit organization that is not tax-exempt under Section 501(c)(3) of the Internal Revenue Code, it can still be considered a qualifying employer if it provides certain types of [qualifying public services](#).

Full-time Employment

For 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.

If you are employed by a not-for-profit organization, time spent on religious instruction, worship services, or any form of proselytizing as a part of your job responsibilities may be counted toward meeting the full-time employment requirement.

Eligible Loans

Any loan received under the William D. Ford Federal Direct Loan (Direct Loan) Program qualifies for PSLF.

Loans from these federal student loan programs don't 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.

On October 11, 2022, the President signed the *Joint Consolidation Loan Separation Act*, to amend the *Higher Education Act of 1965* to authorize borrowers to separate joint consolidation loans. ED is working to implement these changes, and will provide updates and guidance at a later time.

Student loans from private lenders do not qualify for PSLF.

If you consolidate your loans, only qualifying payments that you make on the new Direct Consolidation Loan can be counted toward the 120 payments required for PSLF. Any payments you made on the loans before you consolidated them don't count.

The [PSLF Help Tool](#) will tell you whether you need to consolidate some or all of your loans.

Qualifying Payments

A qualifying monthly payment is a payment that you make

- after Oct. 1, 2007;
- under a qualifying repayment plan;
- for the full amount due as shown on your bill;
- no later than 15 days after your due date; and
- while you are employed full-time by a qualifying employer.

You can make qualifying monthly payments only during periods when you're required to make a payment. Therefore, you can't make a qualifying monthly payment while your loans are in

- an in-school status,
- the [grace period](#),
- a [deferment](#), or
- a [forbearance](#).

If you want to make qualifying payments, but you're in a deferment or forbearance, contact your [federal student loan](#) servicer to waive the deferment or forbearance. However, you can still receive credit toward PSLF during the COVID-19 national emergency administrative forbearance period, which extends from March 13, 2020 through August 31, 2022.

Your 120 qualifying monthly payments don't need to be consecutive. For example, if you have a period of employment with a nonqualifying employer, you will not lose credit for prior qualifying payments you made.

The best way to ensure that you are making on-time, complete payments is to sign up for automatic debit with your loan servicer.

Can I qualify sooner by making higher monthly payments?

No. You must make payments to cover 120 separate monthly obligations. Paying extra won't help you qualify for PSLF sooner.

You may prepay, or make lump-sum payments, which would apply to future months, for up to 12 months, or when your next [income-driven payment \(IDR\) plan](#) is due. For example, if you recertified your IDR and your monthly payment was \$100, but you paid \$1200 for the first month's payment, that payment would count as 12 separate payments for that year. You would not need to make another payment until the next 12-month cycle. These payments would count as qualifying payments toward PSLF [forgiveness](#) once you certified your eligible employment for the 12-month period.

What if I'm in AmeriCorps or the Peace Corps, or my loans are being repaid by the U.S. Department of Defense?

There are special rules that allow borrowers who are AmeriCorps or Peace Corps volunteers to use their Segal Education Award or Peace Corps transition payment to make a single "lump-sum" payment that may count for up to 12 qualifying PSLF payments.

In addition, borrowers who have lump-sum payments made on their behalf under a student loan repayment program administered by the U.S. Department of Defense may also receive credit for more than one qualifying PSLF payment.

Qualifying Repayment Plans

Qualifying repayment plans include all of the [income-driven repayment \(IDR\) plans](#) (plans that base your monthly payment on your income).

While payments made under the 10-year Standard Repayment Plan are qualifying payments, you would have to change to an IDR plan to benefit from PSLF. Under the 10-year Standard Repayment Plan, generally your loans will be paid in full once you have made the 120 qualifying PSLF payments and there will be no balance to forgive. Before you change to an [IDR plan](#), however, you should understand that your payment may increase under these plans depending on your income and the amount that you owe. If this is the case for you, and you do not wish to pay this higher amount, then the PSLF Program may not benefit you.

The following repayment plans do not qualify for PSLF:

- Standard Repayment Plan for Direct Consolidation Loans
- Graduated Repayment Plan
- Extended Repayment Plan
- Alternative Repayment Plan

PSLF Process

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

Important: You must be working for a qualifying employer at the time you submit the form for forgiveness and at the time the remaining balance on your loan is forgiven.

Whether you have made 120 qualifying payments, or are working toward PSLF and are completing your employer certification, you should fill out and submit the *(PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application* ([PSLF form](#)).


Either way, we'll use the information you provide on the form to let you know if you are making qualifying PSLF payments. This will help you determine if you're on the right track as early as possible.

Note: If you don't periodically submit the PSLF form, then at the time you apply for forgiveness, you will be required to submit employment certification for each employer where you worked while making the required 120 qualifying monthly payments.

Public Service Loan Forgiveness (PSLF) Help Tool

The [PSLF Help Tool](#) will

- help you understand more about PSLF, TEPSLF, and what you need to do to participate and possibly have your loans forgiven;
- help you assess whether your employer qualifies for PSLF;
- explain other actions you should or must take if you want to receive PSLF or TEPSLF.

At this time, the PSLF Help Tool won't allow you or your employer to electronically sign the form that the tool will generate for you. Therefore, after you complete the PSLF Help Tool process, you will need to print the PDF document that the tool generates, sign it yourself, have your employer sign it, and then submit the form to the [PSLF servicer](#)  as instructed on the printed PDF document.

[Use the PSLF Help Tool](#) to search for a qualifying employer, learn what actions you may need to take to be eligible for PSLF or TEPSLF, and generate the form you need. You can also [search for your employer](#) outside of the tool to see if they qualify for PSLF.

PSLF Form Process

Qualifying for PSLF

After you submit a [PSLF Form](#), if you don't yet have 120 qualifying payments, your loans will transfer to the PSLF servicer. After the PSLF servicer determines how many qualifying payments you made during the employment period on your form, you'll receive a letter telling you the number of qualifying payments you have made.

Qualifying Employer

The number of qualifying payments you have made will **only** be updated whenever you submit another PSLF form that documents a new period of qualifying employment.

Full-time Employment

Eligible Loans

[You can find out how many qualifying payments you've made by logging in to your account with the PSLF servicer and viewing your loan details](#) or by looking on your most recent billing statement. You can also see the number of qualifying payments for each of your loans by logging into your [StudentAid.gov account](#), selecting My Aid, View Loans, then View Loan Details.

Qualifying Payments

Qualifying Repayment Plans

Employment Certification

PSLF Process

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. This will often be someone in the human resources department, though in some cases your direct supervisor or another individual may be authorized to certify your employment. Check with your organization to see who is allowed to certify your [PSLF Form](#).

Public Service Loan Forgiveness (PSLF) Help Tool

Employment Certification

Tax on Forgiveness

Tax on Forgiveness

Amounts forgiven under the PSLF Program are not considered income by the Internal Revenue Service. Therefore, you will not have to pay federal income tax on the amount of your Direct Loans that is forgiven.

How to Submit the PSLF Form

Contact for PSLF Questions

How to Submit the PSLF Form

A reminder about digital signatures: Digital signatures from you or your employer must be hand drawn (from a signature pad, mouse, finger, or by taking a picture of a signature drawn on a piece of paper that you then scan and embed on the signature line of the PSLF form) to be accepted. Typed signatures, even if made to mimic a hand-drawn signature, or security certificate-based signatures are not accepted.

Signature Examples

Signature Type	Yes/No
Hand drawn from signature pad, mouse, or finger	✓
Typed using a cursive font or any other font	X
A scanned photo of a signature that was hand-drawn on paper	✓
Digital certificate-based signature	X
A wet signature that was drawn in ink and sent to us in its original format	✓

Send the completed form, with your employer's certification, to MOHELA, the U.S. Department of Education's federal loan servicer for the PSLF Program. You may mail the form to this address:

U.S. Department of Education
MOHELA
633 Spirit Drive
Chesterfield, MO 63005-1243



You may also fax your PSLF form to 866-222-7060.

If MOHELA is already your servicer, [you may upload your PSLF form on their website](#).

Contact for PSLF Questions

If you have more questions, [review the “PSLF FAQ” page](#).

If your questions aren't covered on that page, contact MOHELA at 1-855-265-4038.

Additional Links

[Repayment Plans](#)
[Income-Driven Repayment Plans](#)
[Student Loan Consolidation](#)

[Public Service Loan Forgiveness \(PSLF\) Help Tool](#)
[Public Service Loan Forgiveness FAQs](#)
[Public Service Loan Forgiveness Application](#)

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