

# ARE YOU ELIGIBLE FOR PUBLIC SERVICE LOAN FORGIVENESS (PSLF)?

Do you work full-time for an eligible employer?

[www.StudentAid.gov/publicservice](http://www.StudentAid.gov/publicservice)

YES

NO



Do you have *federal student loans*?

YES

NO



Do you have *Direct Loans*?

YES

NO



Are you making qualifying monthly payments under an *eligible income-driven repayment plan*?

NO



Fill out a *PSLF Employment Certification Form* annually.

[www.StudentAid.gov/publicservice](http://www.StudentAid.gov/publicservice)

YES

ON TRACK FOR PSLF SUCCESS!

You are NOT ELIGIBLE but check out income-driven repayment plans for *affordability* and *forgiveness* options.

[studentaid.gov/manage-loans/repayment/plans](http://studentaid.gov/manage-loans/repayment/plans)

You are NOT ELIGIBLE, but you can:

- Talk to your loan servicer about repayment options.
- Investigate private student loan refinance.
- Research private student loan forgiveness options.

Look into *Federal Direct Loan Consolidation*.

[www.StudentAid.gov/consolidation](http://www.StudentAid.gov/consolidation)

**Alert!** On Oct. 6, 2021, the U.S. Department of Education (ED) announced a temporary period during which borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF. Learn more about this time-limited opportunity.

Look into *income-driven repayment plans*.

[studentaid.gov/app/ibrInstructions.action](http://studentaid.gov/app/ibrInstructions.action)