

CONSIDERING A CAREER IN PUBLIC SERVICE?

You may qualify for forgiveness of any remaining balance on your eligible federal student loans thanks to the **Public Service Loan Forgiveness (PSLF) Program**.

VISIT MyFedLoan.org/PSLF TODAY!

PROGRAM REQUIREMENTS:

1. **BORROW** - Have Eligible Loan Type(s)

ANY Direct Loan - Subsidized/Unsubsidized Stafford, PLUS, Consolidation

NOTE: If your federal loans are not Direct Loans, you may be able to consolidate and qualify. However, only payments made on the Direct Consolidation Loan count toward your required 120 monthly payments.

2. **WORK** - Maintain a Full-Time Employment Status While Working for a Qualifying Public Service Organization

For more details on identifying qualifying public service organizations, visit MyFedLoan.org/PSLF. Unsure if your employer qualifies? Contact them to find out.

3. **REPAY** - Make 120 Qualifying Payments Under an Eligible Repayment Plan

This program was created by Congress to encourage individuals to enter and continue to work full-time in public service jobs. Under PSLF, borrowers may qualify for forgiveness of the remaining balance due on their eligible federal student loans after they have made 120 payments on those loans under certain repayment plans while employed full-time by certain public service employers.



I'D LIKE MY PAYMENTS TO COUNT TOWARD PSLF. WHAT SHOULD I DO TO BE CONSIDERED?

- Consolidate any non-Direct Loans, if necessary.
- Get on an eligible repayment plan, preferably Income-Based Repayment (IBR).
- Make on-time, monthly payments - not exceeding your installment amount, preferably through Direct Debit.
- Work for a qualifying employer while you make your payments.
- SUBMIT THE EMPLOYER CERTIFICATION FORM, found at MyFedLoan.org/PSLF.

FedLoan Servicing was established by the Pennsylvania Higher Education Assistance Agency (PHEAA) to support the U.S. Department of Education's ability to service student loans owned by the federal government. PHEAA conducts its student loan servicing activities nationally as FedLoan Servicing and American Education Services (AES).

FedLoan Servicing is one of a limited number of organizations approved by the Department of Education to service these loans and is dedicated to supporting borrowers with easy and convenient ways to manage their student loans. Additionally, the Department has chosen FedLoan Servicing as the sole federal servicer responsible for monitoring and tracking the eligibility for all Public Service Loan Forgiveness (PSLF) borrowers.



U.S. Department of Education
Information about your federal student loan