Access Point

Federal Student Aid

UNDERSTAND AID V APPLY FOR AID V COMPLETE AID PROCESS V

MANAGE LOANS ~

S BIII V

Home II Manage Loans II Student Loan Forgiveness II Public Service Loan Forgiveness

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.

Qualifying for PSLF

Qualifying Employer

Full-time Employment

Eligible Loans

Qualifying Payments

Qualifying Repayment Plans

PSLF Process

Public Service Loan Forgiveness (PSLF) Help Tool

Employment Certification

Questions

Tax on Forgiveness

How to Submit the PSLF Form Contact for PSLF

Important Limited PSLF Waiver Opportunity

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 limited PSLF waiver.

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.

PSLF Resources

- Public Service Loan Forgiveness (PSLF) Help Tool
- Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application
- Limited PSLF Waiver Information
- Public Service Loan Forgiveness Program FAQ
- 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);

Reconsiderations Landing Page

Federal Student Aid UNDERSTAND AID V COMPLETE AID PROCESS ~ MANAGE LOANS ~ S Bill V Q Home II Manage Loans II Public Service Loan Forgiveness Reconsideration Submit a Request for Public Service Loan Forgiveness (PSLF) Reconsideration

PSLF reconsideration

How long does a PSLF reconsideration request take to complete?

What do I need?

Who should complete a
If you believe we made a mistake in determining that your employers or payments don't qualify for PSLF or Temporary Expanded PSLF (TEPSLF), you may request reconsideration below.

> As part of your request, you'll be asked to describe the errors you believe were made regarding your eligibility and to upload any documentation that could support your case for reconsideration, including key tax forms or letters from your federal loan

Do You Qualify for PSLF?

Before submitting a request, be sure to review our guidelines for qualifying employers as well as the new rules for qualifying payments to confirm to the best of your ability that your situation warrants reconsideration for PSLF.

Reminder: Any loan received under the William D. Ford Federal Direct Loan (Direct Loan) Program may qualify for PSLF. Student loans from private lenders do not qualify for PSLF.

The PSLF Help Tool can also suggest actions you can take to become eligible for

Once you click the link below and log in to your account, you'll first be asked to review your borrower information. You will then have to choose between an employer or a payment reconsideration request and describe in as much detail as possible why your PSLF eligibility status should be reconsidered.

Before you begin, make sure to gather digital versions of related documents so that you can upload them as part of your request. Documentation is not required but may be needed later to complete the review and make a determination for reconsideration.

If you believe you meet the criteria for loan forgiveness and have the details to support your case, you can fill out the reconsideration request form now. Submit a reconsideration request

Step 1 – Confirm Borrower Information



UNDERSTAND AID ~

APPLY FOR AID ~

COMPLETE AID PROCESS ~

MANAGE LOANS ~

Q BILL V

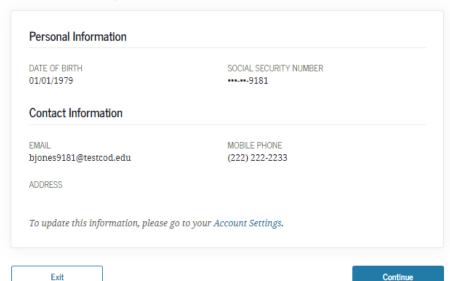
Request Reconsideration for Public Service Loan Forgiveness (PSLF)



Review Your Information

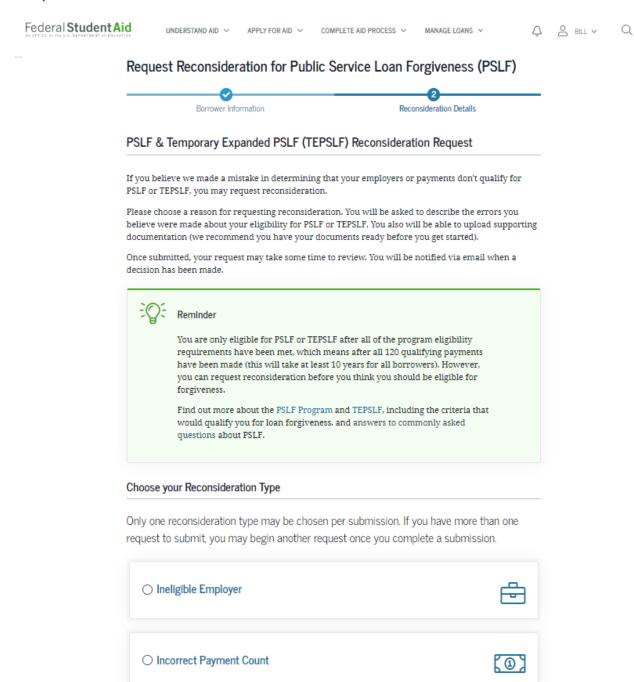
Borrowers who were deemed ineligible for PSLF for employer or payment reasons can now submit a request for reconsideration.

Let's start by reviewing the information we have on file for you.



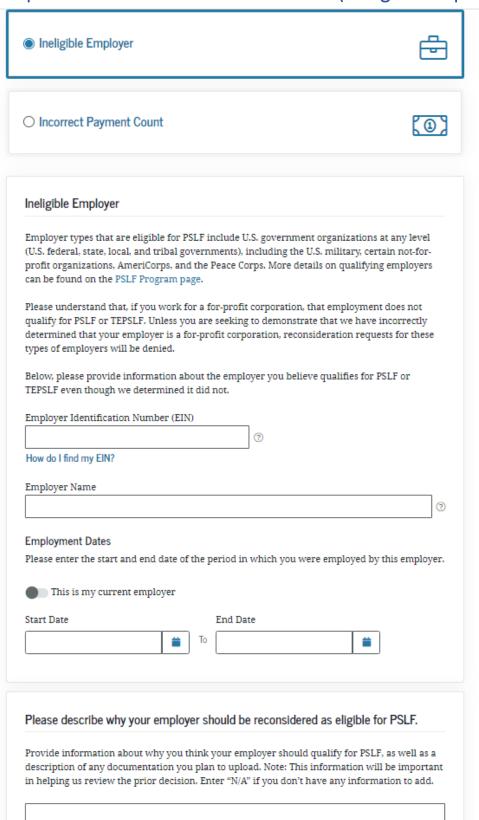
Step 2 – Enter Reconsideration Details

Previous



Submit

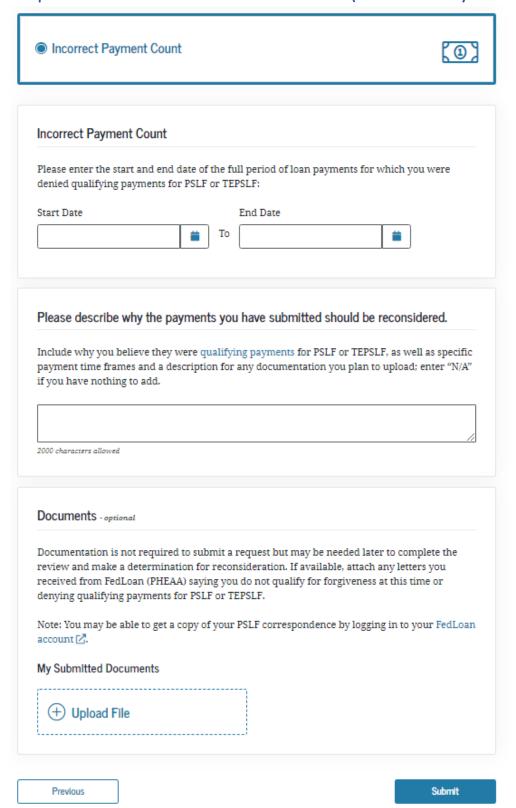
Step 2a - Enter Reconsideration Details (Ineligible Employer) Part 1



Step 2a - Enter Reconsideration Details (Ineligible Employer) Part 2

description	formation about why you think your employer should qualify for PSLF, as well as a n of any documentation you plan to upload. Note: This information will be important us review the prior decision. Enter "N/A" if you don't have any information to add.
2000 characte	rrs allowed
Providing	information about your employer can help us make the best decision about your
PSLF eligil	bility.
0	Upload Your IRS Form W-2 We always attempt to confirm that the information you provide is accurate without asking you for additional information. However, if we do not have information about your employer in our database and cannot find this information ourselves, we will have to ask you to provide this information later. To avoid extended processing times, we strongly recommend you upload a copy of your IRS Form W-2.
meets the not 501(c)	lso upload any additional, relevant documents that demonstrate that your employer definition of a qualifying employer. For those who work at not-for-profits that are (3) organizations, proof of the organization's not-for-profit status and the services the on provides are strongly recommended.
Documentat	ion Examples >
My Submi	tted Documents
(A) II-	oload File

Step 2b - Enter Reconsideration Details (Incorrect Payment Count)



Reconsideration Submission Confirmation Page

