

Access Point

Home » Manage Loans » Student Loan Forgiveness » 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](#)

[Tax on Forgiveness](#)

[How to Submit the PSLF Form](#)

[Contact for PSLF Questions](#)

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

Home ▾ Manage Loans ▾ Public Service Loan Forgiveness Reconsideration

Submit a Request for Public Service Loan Forgiveness (PSLF) Reconsideration

Who should complete a PSLF reconsideration request?

How long does a PSLF reconsideration request take to complete?

What do I need?

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 servicer.

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 PSLF.

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



Request Reconsideration for Public Service Loan Forgiveness (PSLF)

1

Borrower Information

2

Reconsideration Details

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.

Personal Information

DATE OF BIRTH
01/01/1979

SOCIAL SECURITY NUMBER
.....9181

Contact Information

EMAIL
bjones9181@testcod.edu

MOBILE PHONE
(222) 222-2233

ADDRESS

To update this information, please go to your [Account Settings](#).

Exit

Continue

Step 2 – Enter Reconsideration Details

Request Reconsideration for Public Service Loan Forgiveness (PSLF)



PSLF & Temporary Expanded PSLF (TEPSLF) Reconsideration Request

If you believe we made a mistake in determining that your employers or payments don't qualify for PSLF or TEPSLF, you may request reconsideration.

Please choose a reason for requesting reconsideration. You will be asked to describe the errors you believe were made about your eligibility for PSLF or TEPSLF. You also will be able to upload supporting documentation (we recommend you have your documents ready before you get started).

Once submitted, your request may take some time to review. You will be notified via email when a decision has been made.




Reminder


You are only eligible for PSLF or TEPSLF after all of the program eligibility requirements have been met, which means after all 120 qualifying payments have been made (this will take at least 10 years for all borrowers). However, you can request reconsideration before you think you should be eligible for forgiveness.

Find out more about the [PSLF Program](#) and [TEPSLF](#), including the criteria that would qualify you for loan forgiveness, and answers to commonly asked questions about PSLF.

Choose your Reconsideration Type

Only one reconsideration type may be chosen per submission. If you have more than one request to submit, you may begin another request once you complete a submission.

Ineligible Employer 

Incorrect Payment Count 

Previous

Submit

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

Ineligible Employer



Incorrect Payment Count



Ineligible Employer

Employer types that are eligible for PSLF include U.S. government organizations at any level (U.S. federal, state, local, and tribal governments), including the U.S. military, certain not-for-profit organizations, AmeriCorps, and the Peace Corps. More details on qualifying employers can be found on the [PSLF Program page](#).

Please understand that, if you work for a for-profit corporation, that employment does not qualify for PSLF or TEPSLF. Unless you are seeking to demonstrate that we have incorrectly determined that your employer is a for-profit corporation, reconsideration requests for these types of employers will be denied.

Below, please provide information about the employer you believe qualifies for PSLF or TEPSLF even though we determined it did not.

Employer Identification Number (EIN)



[How do I find my EIN?](#)

Employer Name



Employment Dates

Please enter the start and end date of the period in which you were employed by this employer.

This is my current employer

Start Date



To

End Date



Please describe why your employer should be reconsidered as eligible for PSLF.

Provide information about why you think your employer should qualify for PSLF, as well as a description of any documentation you plan to upload. Note: This information will be important in helping us review the prior decision. Enter "N/A" if you don't have any information to add.

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

Please describe why your employer should be reconsidered as eligible for PSLF.

Provide information about why you think your employer should qualify for PSLF, as well as a description of any documentation you plan to upload. Note: This information will be important in helping us review the prior decision. Enter "N/A" if you don't have any information to add.

2000 characters allowed

Documents - optional

Providing information about your employer can help us make the best decision about your PSLF eligibility.



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.

You may also upload any additional, relevant documents that demonstrate that your employer meets the definition of a qualifying employer. For those who work at not-for-profits that are not 501(c)(3) organizations, proof of the organization's not-for-profit status and the services the organization provides are *strongly recommended*.

[Documentation Examples >](#)

My Submitted Documents

[Previous](#)



[Submit](#)

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

Incorrect Payment Count 

Incorrect Payment Count

Please enter the start and end date of the full period of loan payments for which you were denied qualifying payments for PSLF or TEPSLF:

Start Date  To End Date 


Please describe why the payments you have submitted should be reconsidered.

Include why you believe they were [qualifying payments](#) for PSLF or TEPSLF, as well as specific payment time frames and a description for any documentation you plan to upload; enter "N/A" if you have nothing to add.


2000 characters allowed

Documents - optional

Documentation is not required to submit a request but may be needed later to complete the review and make a determination for reconsideration. If available, attach any letters you received from FedLoan (PHEAA) saying you do not qualify for forgiveness at this time or denying qualifying payments for PSLF or TEPSLF.

Note: You may be able to get a copy of your PSLF correspondence by logging in to your [FedLoan account](#) .

My Submitted Documents

 Upload File

Previous

Submit

Reconsideration Submission Confirmation Page



Thank you! Your PSLF reconsideration request has been submitted.

We are reviewing all requests as they are received and will respond via email once a decision has been made. Because of the number of requests, reconsideration reviews may take some time. Thank you for your patience.

For additional Public Service Loan Forgiveness (PSLF) assistance, visit the [Help Center](#).



Next Steps

[Submit Another Reconsideration Request](#)

If you have an additional reconsideration type, you will need to submit a separate, new request for review.