



# Public Service Loan Forgiveness Checklist

## Avoiding Common Errors

- Is your PSLF application complete? Do you have all the correct information?
- Have you completed all the questions to the best of your ability?
- Have you made 120 qualifying payments? ((These payments do not need to be consecutive.))
- Were your payments made through an eligible repayment plan? ((ICR, IBR, PAYE, REPAYE or Standard 10-Year Repayment))
- Do you have all relevant employment information for the last ten years?

## Types of Student Loans

- Are your loans Federal Direct Loans, such as Federal Direct Stafford Loans, Federal Direct PLUS Loans and Federal Direct Consolidation Loans?
- Have you refinanced all other non-qualifying loans?
- If you have refinanced, have you made 120 consecutive payments on your refinanced loans?
- Have you called the Federal Student Aid office or visited StudentLoans.gov? to check that all of your loans qualify?

## Number of Qualifying Payments

- Have you made 120 qualifying payments since October 1, 2007 on each loan?
- Did you make each payment in full and on time? You can check with your loan provider for this information.
- Did you file the annual paperwork on time each year?
- Are you counting only payments made while the loans were in active repayment? Payments made while the loans are in deferment, or grace period, don't count.
- Are your 120 qualifying payments individual payments? Lump sum payments only count as a single payment, except for some qualifying individuals (AmeriCorps, Peace Corps , and members of the U.S Armed Forces).
- Did you meet all other program requirements while making qualifying payments?



## Examples of Qualifying Public Service Jobs

Did you work for one of the following qualifying public service jobs? Note: This is not a complete list, always check that your employer qualifies.

- Federal, state, county or city government
- 501(c)(3) charity
- Military service (U.S. Armed Forces or National Guard)
- Public safety
- Law enforcement
- Public health (this includes nurses, nurse practitioners, clinical nurses, healthcare professionals, etc.)
- Public education
- Social work for a public child or family service agency
- Legal aid or public interest legal services
- Early childhood education
- Public service working with disabled individuals or the elderly
- Library services, including public or school based
- Teaching as a full-time faculty member at qualifying public university or community college

## Qualifying Employment

- Were each of your 120 payments made while working full-time in a qualifying public service job?
- Are you still working full-time in a qualifying public service job at the time of your submission? You must be working in a qualifying public service job at the time your application is submitted. Full-time employment requires an annual average of at least 30 hours a week.
- Are you working full-time in a combination of several qualifying part-time public service jobs? Your combined working total must average at least 30 hours per week.

## Application Requirements

- Did you [submit an application](#) for public service loan forgiveness after making the 120 qualifying payments? You must trigger the application process, it's not automatic.
- Did you and your employers submit an [employment certification form](#)?
- Have you called FedLoan Servicing (1-855-265-4038) to check on the status of your PSLF application? This can help avoid mistakes along the way.

