


**Public Service Loan Forgiveness:
Do's, Don'ts and Updates**
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Public Service Loan Forgiveness

QUALIFICATION DOS, DON'TS, AND UPDATES



PSLF: Who is it for? ←

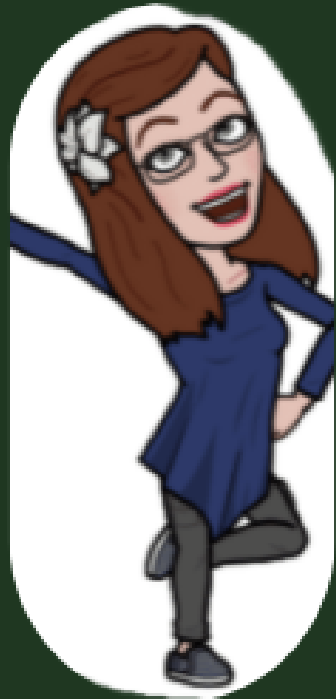
*Anyone with a direct loan,
working for a recognized non-
profit organization, or any
government organization,
including schools and
universities.*

Take a couple minutes
and read this brief
explanation.



PSLF IS FOR ANYONE WHO:

- **WORKS FOR A QUALIFYING EMPLOYER (NON-PROFIT OR GOVERNMENT)**
- **HAS MADE 120 QUALIFYING LOAN PAYMENTS (AFTER 10/1/07, MONTHS DURING COVID SUSPENSION COUNT)**
- **DOES QUALIFYING WORK (30 HOURS OR MORE PER WEEK)**
- **HAS A QUALIFYING REPAYMENT PLAN**



To qualify, take the
right steps by
selecting the
correct type of
payent plan and
document
CAREFULLY!

QUICK
READ
ABOUT
ACTION
STEPS



*Choose the right payment plan.
Beware of loan consolidation.
Maintain employment documentation.*




MAKE PAYMENTS ON TIME

WHAT NOW?





TEMPORARY EXPANDED PUBLIC SERVICE LOAN FORGIVENESS

 **FOR THOSE DENIED ELIGIBILITY BECAUSE THEIR LOANS WERE UNDER A NONQUALIFYING REPAYMENT PLAN. BORROWERS MAY RECIEVED CREDIT FOR PAST PAYMENTS**

- **PAYMENTS MADE UNDER NON-INCOME-BASED PAYMENT PLANS**
- **LATE AND PARTIAL PAYMENTS**
- **OTHERWISE QUALIFYING PAYMENTS MADE ONER FFELP AND PERKINS LOANS IF CONSOLIDATED BY 10/21/22**

HOWEVER



- **EMPLOYMENT QUALIFICATIONS HAVE NOT CHANGED**
- **PARENT PLUS LOANS ARE EXCLUDED**

Follow for Updates and Tips!





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