

Avoiding the Most Common Errors in Applying for PSLF

- Is your PSLF application complete? Do not skip any questions.
- Did you make enough qualifying payments? You must make at least 120 qualifying payments.
- Did you make the payments in an eligible repayment plan (ICR, IBR, PAYE, REPAYE or Standard 10-Year Repayment)?
- Are your loans eligible for PSLF? Only Federal Direct Loans qualify. Other federal loans and private loans do not qualify.

Type 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 other federal education loans, such as FFEL program loans and Federal Perkins Loans, into a Federal Direct Consolidation Loan at StudentLoans.gov?

Number of Qualifying Payments

- Have you made 120 qualifying payments since October 1, 2007 on each loan? Payments do not need to be consecutive. PSLF is per loan, not per borrower.
- If the loan is a Federal Direct Consolidation Loan, did you count only payments made since the loans were consolidated?
- Did you make each payment in full and on time (no more than 15 days after the due date)?
- Did you make each payment in an eligible repayment plan in the Direct Loan program while working full-time in qualifying employment?
- 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 a deferment, grace period, forbearance or in default do not count.
- Are you counting a payment of zero as a qualifying payment if your loans are in an income-driven repayment plan and the calculated payment was zero?
- Did you make individual payments, as opposed to lump sum payments? Lump sum payments count as only one payment, except for employees of AmeriCorps and Peace Corps and for members of the U.S. Armed Forces.

Eligible Repayment Plans

- Did you make the payments while the loans were in an eligible repayment plan? Eligible repayment plans include Standard 10-year Repayment, Income-Contingent Repayment (ICR), Income-Based Repayment (IBR), Pay-As-You-Earn Repayment (PAYE) and Revised Pay-As-You-Earn Repayment (REPAYE).
- Did you make the payments while your loans were in an ineligible repayment plan, but your loans were in the graduated repayment or extended repayment plans? If so, you may be eligible for Temporary Extended PSLF (TEPSLF), if your last payment and the payment 12 months before the last payment are greater than or equal to the monthly payment under an income-driven repayment plan. You must apply for PSLF and be denied to be reconsidered under TEPSLF.

Examples of Qualifying Public Service Jobs

- Federal, state, county or city government (excluding government contractors and members of Congress)
- Tax exempt 501(c)(3) organizations
- Emergency management
- Military service (U.S. Armed Forces or National Guard)
- Public safety
- Law enforcement
- Public health (including nurses, nurse practitioners, nurses in a clinical setting, full-time professionals engaged in health care practitioner occupations and health care support occupations)
- Public education
- Social work in a public child or family service agency
- Public interest law services (including prosecution or public defense or legal advocacy on behalf of low-income communities at a nonprofit organization)
- Early childhood education (including licensed or regulated childcare, Head Start, and State funded prekindergarten)
- Public service for individuals with disabilities
- Public service for the elderly
- Public library sciences
- School-based library sciences and other school-based services
- Teaching as a full-time faculty member at a Tribal College or University and other faculty teaching in high-needs subject areas or shortage areas (nursing and foreign language faculty, and part-time faculty at community colleges)

Qualifying Employment

- Did you make each payment 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 you submit the application for PSLF?
- Are you still working full-time in a qualifying public service job? You must be working in a qualifying public service job at the time the forgiveness is received.
- Are you working full-time in a single qualifying public service job? Full-time employment requires an annual average of at least 30 hours a week.
- If you are a teacher, are you under contract for at least 8 months at 30 or more hours a week and are you considered by your employer to be employed for the full year?
- Are you working full-time in a combination of several qualifying part-time public service jobs? If so, is the combined number of hours is at least 30 hours a week?

Application Required

- Did you submit an [application for public service loan forgiveness](#) after making the 120 qualifying payments? Forgiveness is not automatic.
- Did your employers each submit an [employment certification form](#) or parts one and two of the PSLF application?
- Have you called FedLoan Servicing (1-855-265-4038) to check on the status of your PSLF application?