# Public Service Loan Forgiveness (PSLF)

PSLF is one of the most popular loan forgiveness programs, because it forgives the remaining balance on loans for borrowers who choose to work for the government or for a qualifying non-profit organization. But it also has very specific eligibility requirements and currently has a low approval rate. To qualify, a borrower must:

- Have the correct type of loans.
- Make 120 qualifying payments under a qualifying repayment plan.
- Work full-time (30 or more hours a week) for a qualifying employer or part-time at multiple qualifying employers that add up to 30 or more hours.

Helpful Tip:
If you have trouble with your FSA ID, go to: **studentaid.gov/fsa-id**

Public Service Loan Forgiveness (PSLF) Help Tool

LOG IN TO START

studentaid.gov/PSLF
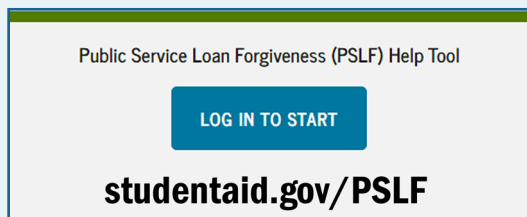
The **PSLF Help Tool** allows you to log in with your Federal Student Aid Identification (FSA ID) to learn more about the program. It also uses information about your federal student loans to explain what actions you should take to receive loan forgiveness.

Best Practice

Borrowers are encouraged to complete the PSLF Employment Certification Form annually to ensure initial eligibility for the program and to monitor continued progress towards program completion. Once the 120 payments are completed, submit the PSLF Application for Forgiveness to have the remaining balance forgiven. The program has very specific requirements, so the best way to ensure you are on track is to complete the Employment Certification Form. Both documents can be downloaded from the PSLF Help Tool.

Temporary Expanded Public Service Loan Forgiveness (TEPSLF)

If you applied for PSLF and were rejected because you met all the requirements except having the correct repayment plan, the **TEMPORARY EXPANDED PUBLIC SERVICE LOAN FORGIVENESS (TEPSLF)** program is available for a limited time to borrowers. The application process is fairly simple, but it does require a borrower to be rejected from PSLF first.
schev.edu/loanrepayment#TEPSLF

For help with your PSLF situation, or any other student loan related situation, contact the Student Loan Advocate at: **studentloan@schev.edu**