What is Pay As You Earn?
Pay As You Earn is a repayment plan for eligible Direct Loans that is designed to limit your required monthly payment to an amount that is affordable based on your income and family size.

What federal student loans are eligible to be repaid under the Pay As You Earn plan?
Only loans made under the Direct Loan Program are eligible for repayment under Pay As You Earn. Eligible loans are Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans made to graduate or professional students, and Direct Consolidation Loans that did not repay any PLUS loans that were made to parent borrowers. Loans that are currently in default, Direct PLUS Loans made to parents, Direct Consolidation Loans that repaid PLUS loans made to parents, and Federal Family Education Loan (FFEL) Program loans are NOT eligible for repayment under Pay As You Earn.

Who is eligible for Pay As You Earn?
You must be a new borrower. You are a new borrower if you had no outstanding balance on a Direct Loan or FFEL Program loan as of Oct. 1, 2007, or if you had no outstanding balance on a Direct Loan or FFEL Program loan when you received a new Direct Loan or FFEL Program loan on or after Oct. 1, 2007. In addition, you must have received a disbursement of a Direct Subsidized Loan, Direct Unsubsidized Loan, or Direct PLUS Loan for graduate or professional students on or after Oct. 1, 2011, or you must have received a Direct Consolidation Loan based on an application that was received on or after Oct. 1, 2011. In addition to being a new borrower, your federal student loan debt must be high relative to your income. While your loan servicer will perform the calculation to determine your eligibility for Pay As You Earn, you can use the U.S. Department of Education’s Pay As You Earn calculator at http://studentaid.ed.gov/PayAsYouEarn to estimate whether you would likely qualify for the Pay As You Earn plan. The calculator looks at your income, family size, and state of residence to calculate your Pay As You Earn monthly payment amount. If that amount is lower than the monthly payment you would be required to pay on your eligible loans under a 10-year Standard Repayment Plan, then you are eligible to repay your loans under the Pay As You Earn plan.

If you are married and you and your spouse file a joint federal tax return, and if your spouse also has eligible federal student loans, your spouse’s eligible loan debt is taken into account when determining whether you are eligible for Pay As You Earn. In this case, the required monthly payment amount under a 10-year Standard Repayment Plan is determined based on the combined amount of your and your spouse’s eligible loans. If the combined monthly amount you and your spouse would be required to pay under Pay As You Earn is lower than the combined monthly amount you and your spouse would pay under a 10-year Standard Repayment Plan, you and your spouse are eligible for Pay As You Earn.

Although only Direct Loans may be repaid under Pay As You Earn, your (and, if you are married and file a joint federal tax return, your spouse’s) eligible FFEL Program loans will also be taken into account when determining whether you qualify for Pay As You Earn based on the amount of your federal student loan debt relative to your income. For this purpose, eligible FFEL Program loans are Subsidized and Unsubsidized Federal Stafford Loans, FFEL PLUS Loans for graduate or professional students, and FFEL Consolidation Loans that did not repay any PLUS loans for parents. FFEL Program loans that are currently in default, FFEL PLUS Loans for parents, and FFEL Consolidation Loans that repaid PLUS loans for parents are not counted as eligible loan debt.

What are the benefits of Pay As You Earn?
- LOWER SCHEDULED MONTHLY PAYMENT: Under Pay As You Earn, your monthly payment amount will be less than the amount you would be required to pay under a 10-year Standard Repayment Plan, and may be less than under other repayment plans.
- INTEREST PAYMENT BENEFIT: If your monthly Pay As You Earn payment amount does not cover the full amount of interest that accrues on your loans each month, the government will pay your unpaid accrued interest on your Direct Subsidized Loans (and on the subsidized portion of your Direct Consolidation Loans) for up to three consecutive years from the date you begin repaying your loans under Pay As You Earn.
- 20-YEAR CANCELLATION: If you repay under the Pay As You Earn plan, any remaining balance will be forgiven after 20 years of qualifying repayment.
- 10-YEAR PUBLIC SERVICE LOAN FORGIVENESS: On-time, full monthly payments you make under Pay As You Earn (or certain other repayment plans) while employed full-time in a public service job will count toward the 120 monthly payments that are required to receive loan forgiveness through the Public Service Loan Forgiveness (PSLF) Program. Through this program, you may be eligible to have the remaining balance of your Direct Loans forgiven after you have made the 120 qualifying payments as described above. PSLF is available only for Direct Loans, but you may be eligible to consolidate FFEL Program loans into the Direct Loan Program to take advantage of PSLF. For more information, visit StudentAid.gov/publicservice.
Are there any disadvantages to repaying under Pay As You Earn?

- **YOU MAY PAY MORE INTEREST:** The faster you repay your loans, the less interest you pay. Because a reduced monthly payment under the Pay As You Earn plan generally extends your repayment period, you may pay more total interest over the life of the loan than you would under other repayment plans.

- **YOU MUST SUBMIT ANNUAL DOCUMENTATION:** To set your payment amount each year, your loan servicer needs updated information about your income and family size. If you do not provide the documentation, your monthly payment amount will be the amount you would be required to pay under a 10-year Standard Repayment Plan, based on the amount you owed when you began repaying under Pay As You Earn.

How is the Pay As You Earn amount determined?

Under Pay As You Earn, the amount you are required to repay each month is based on your adjusted gross income (AGI) and family size. If you are married and file a joint federal tax return with your spouse, your AGI includes both your income and your spouse’s income. The annual Pay As You Earn repayment amount is 10 percent of the difference between your AGI and 150 percent of the Department of Health and Human Services Poverty Guideline for your family size and state. This amount is then divided by 12 to get the monthly Pay As You Earn repayment amount.

The following chart shows the maximum Pay As You Earn monthly payment amounts for a sample range of incomes and family sizes using the Poverty Guidelines that were in effect as of Jan. 26, 2012, for the 48 contiguous states and the District of Columbia.

<table>
<thead>
<tr>
<th>Pay As You Earn Monthly Payment Amounts</th>
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<tbody>
<tr>
<td><strong>Family Size</strong></td>
</tr>
<tr>
<td>Annual Income</td>
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<td>$10,000</td>
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<td>$65,000</td>
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</table>

After the determination of your eligibility for Pay As You Earn, your payment may be adjusted each year based on changes in your income and family size. However, as long as you remain on the Pay As You Earn repayment plan, your required monthly payment amount will never be more than what you would be required to pay under a 10-year Standard Repayment Plan.

Are there examples of borrowers who are eligible for Pay As You Earn and borrowers who are not?

**Example 1:** Based upon the Pay As You Earn repayment formula, a borrower with a family size of one and an AGI of $30,000 would have a Pay As You Earn calculated payment amount of $110 per month. If this borrower had total eligible student loan debt of $25,000 when the loans initially entered repayment, and the loan balance had increased to $30,000 when the borrower requested Pay As You Earn, the calculated monthly repayment amount under a 10-year standard plan would be based on the higher of the two amounts. Using an interest rate of 6.8%, the 10-year standard payment amount for $30,000 would be $345. Since the $110 Pay As You Earn calculated amount is less than the 10-year plan amount of $345, the borrower would be eligible to repay under Pay As You Earn at a monthly amount of $110. However, if this borrower’s total eligible loan debt used to calculate the 10-year standard amount was only $5,000, the 10-year standard payment would be $58 per month, which is less than the Pay As You Earn amount of $110. Therefore, the borrower would not be eligible.

**Example 2:** A borrower with a family size of four and income of $50,000 would have a Pay As You Earn calculated monthly payment amount of $129. If this borrower had total eligible student loan debt of $20,000 when the loans initially entered repayment, and this amount had not changed when the borrower requested Pay As You Earn, the calculated monthly repayment amount under a 10-year standard plan would be based on $20,000. Using an interest rate of 6.8%, the 10-year standard repayment amount for $20,000 would be $230. Since the $129 Pay As You Earn calculated amount is less than the 10-year plan amount of $230, the borrower would be eligible to repay under Pay As You Earn at a monthly amount of $129. However, if the borrower’s total eligible loan debt used to calculate the 10-year standard amount was only $10,000, the 10-year calculated amount would be $115 per month, which is less than the Pay As You Earn amount of $129. Therefore, the borrower would not be eligible.

For more information on other repayment plans and links to calculators, visit [StudentAid.gov/repay-loans/understand/plans](http://StudentAid.gov/repay-loans/understand/plans).

How do borrowers apply for Pay As You Earn?

This fact sheet provides only a summary of the basic requirements of the Pay As You Earn Repayment Plan. For more information and to apply for Pay As You Earn, contact the servicer(s) of your student loan(s). Not sure who services your loan? Check [www.nslds.ed.gov](http://www.nslds.ed.gov).
Income-Based Repayment Plan
for the Direct Loan and FFEL Programs

What is Income-Based Repayment?
Income-Based Repayment (IBR) is a repayment plan for the major types of federal student loans that caps your required monthly payment at an amount intended to be affordable based on your income and family size.

What Federal Student Loans are Eligible to be Repaid under an IBR Plan?
All Stafford, PLUS, and Consolidation Loans made under either the Direct Loan or FFEL Program are eligible for repayment under IBR, EXCEPT loans that are currently in default, parent PLUS Loans (PLUS Loans that were made to parent borrowers), or Consolidation Loans that repay parent PLUS Loans. The loans can be new or old, and for any type of education (undergraduate, graduate, professional, job training).

Who is Eligible for IBR?
You may enter IBR if your federal student loan debt is high relative to your income and family size. While your loan servicer will perform the calculation to determine your eligibility, you can use the U.S. Department of Education’s IBR calculator at www.studentaid.ed.gov/ibr to estimate whether you would likely qualify for the IBR plan. The calculator looks at your income, family size, and state of residence to calculate your IBR monthly payment amount. If that amount is lower than the monthly payment you would be required to pay on your eligible loans under a 10-year standard repayment plan, based on the greater of the amount you owed on your loans when they initially entered repayment or the amount you owe at the time you request IBR, then you are eligible to repay your loans under IBR.

If you are married and you and your spouse file a joint federal tax return, and if your spouse also has IBR-eligible loans, your spouse’s eligible loan debt is taken into account when determining whether you are eligible for IBR. In this case, the required monthly payment amount under a 10-year standard repayment plan is determined based on the combined amount of your IBR-eligible loans and your spouse’s IBR-eligible loans, using the greater of the amount owed when the loans initially entered repayment or the amount owed at the time you or your spouse request IBR. If the combined monthly amount you and your spouse would be required to pay under IBR is lower than the combined monthly amount you and your spouse would pay under a 10-year standard repayment plan, you and your spouse are eligible for IBR.

What are the Benefits of IBR?
- **PAY AS YOU EARN:** Under IBR, your monthly payment amount will be less than the amount you would be required to pay under a 10-year standard repayment plan, and may be less than under other repayment plans. Although lower monthly payments may be of great benefit to a borrower, these lower payments may result in a longer repayment period and additional accrued interest.

- **INTEREST PAYMENT BENEFIT:** If your monthly IBR payment amount does not cover the interest that accrues on your loans each month, the government will pay your unpaid accrued interest on your Subsidized Stafford Loans (either Direct Loan or FFEL) for up to three consecutive years from the date you began repaying your loans under IBR.

- **25-YEAR CANCELLATION:** If you repay under the IBR plan for 25 years and meet certain other requirements, any remaining balance will be canceled.

- **10-YEAR PUBLIC SERVICE LOAN FORGIVENESS:** If you work in public service, on-time, full monthly payments you make under IBR (or certain other repayment plans) while employed full-time in a public service job will count toward the 120 monthly payments that are required to receive loan forgiveness through the Public Service Loan Forgiveness Program. Through this program, you may be eligible to have the remaining balance of your Direct Loans forgiven after you have made the 120 qualifying payments as described above. The Public Service Loan Forgiveness Program is available only for Direct Loans. If you have FFEL loans, you may be eligible to consolidate them into the Direct Loan Program to take advantage of the Public Service Loan Forgiveness Program. However, only the on-time, full monthly payments made under IBR or certain other repayment plans while you are a Direct Loan borrower will count toward the required 120 monthly payments. For more information about this program, review the Department’s Public Service Loan Forgiveness Program fact sheet at www.studentaid.ed.gov/pubs.

Are there any disadvantages to repaying under IBR?
- **YOU MAY PAY MORE INTEREST:** The faster you repay your loans, the less interest you pay. Because a reduced monthly payment in IBR generally extends your repayment period, you may pay more total interest over the life of the loan than you would under other repayment plans.

- **YOU MUST SUBMIT ANNUAL DOCUMENTATION:** To set your payment amount each year, your loan servicer needs updated information about your income and family size. If you do not provide the documentation, your monthly payment amount will be the amount you would be required to pay under a 10-year standard repayment plan, based on the amount you owed when you began repaying under IBR.

Federal Student Aid, an office of the U.S. Department of Education, ensures that all eligible individuals can benefit from federally funded financial assistance for education beyond high school. We consistently champion the promise of postsecondary education—and its value to our society.
How is the IBR amount determined?
Under IBR, the amount you are required to repay each month is based on your Adjusted Gross Income (AGI) and family size. If you are married and file a joint federal tax return with your spouse, your AGI includes both your income and your spouse’s income. The annual IBR repayment amount is 15 percent of the difference between your AGI and 150 percent of the Department of Health and Human Services Poverty Guideline for your family size and state. This amount is then divided by 12 to get the monthly IBR repayment amount.

The following chart shows the maximum IBR monthly payment amounts for a sample range of incomes and family sizes using the Poverty Guidelines that were in effect as of January 26, 2012, for the 48 contiguous states and the District of Columbia.

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<thead>
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<th>Annual Income</th>
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After the initial determination of your eligibility for IBR, your payment may be adjusted each year based on changes in your income and family size, but your required monthly payment amount will never be more than what you would be required to pay under a 10-year standard repayment plan, based on your outstanding loan balance on the date you began repaying the loans under IBR (unless you choose to exit the IBR program).

Are there examples of borrowers who are eligible for IBR and borrowers who are not?
Example 1: Based upon the IBR repayment formula, a borrower with a family size of one and an AGI of $30,000 would have an IBR calculated payment amount of $166 per month. If this borrower had total eligible student loan debt of $25,000 when the loans initially entered repayment, and the loan balance had increased to $30,000 when the borrower requested IBR, the calculated monthly repayment amount under a 10-year standard plan would be based on the higher of the two amounts. Using an interest rate of 6.8%, the 10-year standard payment amount for $30,000 would be $345. Since the $166 IBR calculated amount is less than the 10-year plan amount of $345, the borrower would be eligible to repay under IBR at a monthly amount of $166. However, if this borrower’s total eligible loan debt used to calculate the 10-year standard amount was only $10,000, the 10-year standard payment would be $115 per month, which is less than the IBR amount of $166. Therefore, the borrower would not be eligible for IBR.

Example 2: A borrower with a family size of four and income of $50,000 would have an IBR calculated monthly payment amount of $193. If this borrower had total eligible student loan debt of $20,000 when the loans initially entered repayment, and this amount had not changed when the borrower requested IBR, the calculated monthly repayment amount under a 10-year standard plan would be based on $20,000. Using an interest rate of 6.8%, the 10-year standard payment amount for $20,000 would be $230. Since the $193 IBR calculated amount is less than the 10-year plan amount of $230, the borrower would be eligible to repay under IBR at a monthly amount of $193. However, if the borrower’s total eligible loan debt used to calculate the 10-year standard amount was only $15,000, the 10-year calculated amount would be $173 per month, which is less than the IBR amount of $193. This borrower would not be eligible for IBR.

For more information on other repayment plans and calculators, go to the Repayment Plans and Calculators page on the Federal Student Aid website at www.studentaid.ed.gov.

How do borrowers apply for IBR?
For more information and to apply for IBR, contact the servicer(s) of your student loan(s).

This fact sheet provides only a summary of the basic requirements of the Income-Based Repayment Plan. For more detailed information, review the Department’s IBR Questions and Answers document at www.studentaid.ed.gov/ibr.

Federal Student Aid, an office of the U.S. Department of Education, ensures that all eligible individuals can benefit from federally funded financial assistance for education beyond high school. We consistently champion the promise of postsecondary education—and its value to our society.
What is the Public Service Loan Forgiveness (PSLF) Program?
In 2007, Congress created the Public Service Loan Forgiveness Program to encourage individuals to enter and continue to work full time in public service jobs. Under this program, you may qualify for forgiveness of the remaining balance due on your eligible federal student loans after you have made 120 payments on those loans under certain repayment plans while employed full time by certain public service employers. Since you must make 120 monthly payments on your eligible federal student loans after October 1, 2007 before you qualify for the loan forgiveness, the first cancellations of loan balances will not be granted until October 2017.

What federal student loans are eligible for forgiveness under the PSLF Program?
Any non-defaulted loan made under the William D. Ford Federal Direct Loan Program (Direct Loan Program) is eligible for loan forgiveness. (See below for information on how non-Direct Loans may be eligible.) The Direct Loan Program includes the following loans:

- Federal Direct Stafford/Ford Loans (Direct Subsidized Loans)
- Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans)
- Federal Direct PLUS Loans (Direct PLUS Loans)—for parents and graduate or professional students
- Federal Direct Consolidation Loans (Direct Consolidation Loans)

NOTE: To qualify for forgiveness of a parent PLUS Loan you, the parent borrower, not the student on whose behalf you obtained the loan, must be employed by a public service organization.

How can other federal student loans become eligible for loan forgiveness under the PSLF Program?
Although loan forgiveness under this program is available only for loans made and repaid under the Direct Loan Program, loans made under other federal student loan programs may become eligible for forgiveness if they are consolidated into a Direct Consolidation Loan. However, only payments made on the Direct Consolidation Loan will count toward the required 120 monthly payments.

The following loans may be consolidated into the Direct Loan Program:

- Federal Family Education Loan (FFEL) Program loans, which include
  - Subsidized Stafford Loans
  - Unsubsidized Stafford Loans
  - Federal PLUS Loans—for parents and graduate or professional students
  - Federal Consolidation Loans (excluding joint spousal consolidation loans)
- Federal Perkins Loans
- Certain Health Professions and Nursing Loans

NOTE: To consolidate a Federal Perkins Loan or Health Professions or Nursing Loan into the Direct Loan Program, you must also consolidate at least one FFEL Program loan or Direct Loan. If you are unsure about what kind of loans you have, you can find information about your federal student loans in the U.S. Department of Education’s National Student Loan Data System at www.nslds.ed.gov.

What are the borrower eligibility requirements for loan forgiveness under the PSLF Program?
- You must not be in default on the loans for which forgiveness is requested.
- You must be employed full time by a public service organization
  - when making each of the required 120 monthly loan payments (certain repayment conditions apply—see below);
  - at the time you apply for loan forgiveness; and
  - at the time the remaining balance on your eligible loans is forgiven.

What are the specific loan repayment requirements for loan forgiveness under the PSLF Program?
- You must have made 120 separate monthly payments after October 1, 2007, on the Direct Loan Program loans for which forgiveness is requested. Earlier payments do not count toward meeting this requirement. Each of the 120 monthly payments must be made for the full scheduled installment amount within 15 days of the due date.
What are the specific loan repayment requirements for loan forgiveness under the PSLF Program? (Continued from previous page)

- The 120 required payments must be made under one or more of the following Direct Loan Program repayment plans:
  - Income Based Repayment (IBR) Plan (not available to parent Direct PLUS Loan borrowers)
  - Income Contingent Repayment Plan (not available to parent Direct PLUS Loan borrowers)
  - Standard Repayment Plan with a 10-year repayment period
  - Any other Direct Loan Program repayment plan; but only payments that are at least equal to the monthly payment amount that would have been required under the Standard Repayment Plan with a 10-year repayment period may be counted toward the required 120 payments

For more information about the repayment plans available in the Direct Loan program, please visit www.studentaid.ed.gov/repaying.

IMPORTANT NOTE: The PSLF Program provides for forgiveness of the remaining balance of a borrower's eligible loans after the borrower has made 120 qualifying payments on those loans. In general, only borrowers who are making reduced monthly payments through the Direct Loan Income Contingent or Income Based repayment plans will have a remaining balance after making 120 payments on a loan.

What types of public service jobs will qualify a borrower for loan forgiveness under the PSLF Program?

You must be employed full time (in any position) by a public service organization, or must be serving in a full-time AmeriCorps or Peace Corps position. Organizations that meet the definition of "public service organization" for purposes of the PSLF Program are listed below.

- A government organization (including a federal, state, local, or tribal organization, agency, or entity; a public child or family service agency; or a tribal college or university);
- A non-profit, tax-exempt organization under section 501(c)(3) of the Internal Revenue Code (includes most not-for-profit private schools, colleges, and universities);
- A private, non-profit organization (that is not a labor union or a partisan political organization) that provides one or more of the following public services:
  - Emergency management
  - Military service
  - Public safety
  - Law enforcement
  - Public interest law services
  - Early childhood education (including licensed or regulated health care, Head Start, and state-funded pre-kindergarten)
  - Public service for individuals with disabilities and the elderly
  - Public health (including nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health care support occupations)
  - Public education
  - Public library services
  - School library or other school-based services

NOTE: When determining full-time public service employment at a not-for-profit organization, you may not include time spent participating in religious instruction, worship services, or any form of proselytizing.

How can I keep track of my eligibility?

The U.S. Department of Education has created the Employment Certification for Public Service Loan Forgiveness form and a process to help you monitor your progress toward making the 120 qualifying payments necessary to apply for PSLF. You should complete the form, including your employer’s certification of employment, and submit it to FedLoan Servicing, the PSLF servicer, at the address listed in Section 6 of the Employment Certification form.

The form allows you to get your employer’s certification of employment while you are still employed at that organization or shortly after leaving. The process allows you to receive confirmation of qualifying employment and Direct Loan payment eligibility. You may also submit the form less frequently than annually to cover more than one year’s employment or for more than one employer.

While use of the form and process is not required, it will help you keep track of your progress toward meeting the PSLF eligibility requirements. If you do not periodically submit the form, you will still be required to submit a form for each qualifying employer at the time you apply for forgiveness and when forgiveness is granted.

Where can I find additional information?

This fact sheet provides only a summary of the basic requirements of the PSLF Program. For more detailed information, including how to monitor your progress toward qualifying for PSLF, review the PSLF Questions and Answers document at www.studentaid.ed.gov/publicservice or contact your Direct Loan servicer.

Federal Student Aid, an office of the U.S. Department of Education, ensures that all eligible individuals can benefit from federally funded financial assistance for education beyond high school. We consistently champion the promise of postsecondary education—and its value to our society.
Five Easy Steps for Public Service Loan Forgiveness

1. Make the right kind of payment
   - Pay As You Earn
   - Income-Based Repayment or
   - Income-Contingent Repayment

2. On the right kind of loan
   - Federal Direct loans ONLY

3. While you are in the right kind of job
   - Full-time paid work for the government or a 501(c)(3), plus certain other positions

4. Repeat 120 times
   - Once a month for ten years (but does not need to be consecutive)

5. Prove it
   - Keep good records! You'll need to submit income documentation, family size verifications, and employment certification forms annually to the Department of Education. There will also be an application for forgiveness (to be developed)
The Right Kind of Payments for Public Service Loan Forgiveness

Qualifying payments include payments made under a repayment plan driven by income

- Choose Pay As You Earn, Income-Based Repayment or Income-Contingent Repayment

It's O.K. for it to take longer than 10 years to make 120 qualifying payments

- Qualifying payments do not need to be consecutive. You can take time off from public service (for example, to stay home with children)

But don’t be late!

- Because late payments don’t count toward forgiveness
The Right Kind of Loans for Public Service Loan Forgiveness

If you are borrowing federal student loans right now
- You are borrowing directly from the federal government through the Federal Direct loan program

If you started borrowing student loans before July 2010
- You might have borrowed federal student loans from a bank or private lender through the FFEL program (Federal Family Education Loans)

If you aren't absolutely sure you have ALL Federal Direct loans
- Get sure. Only Federal Direct Loans are eligible for Public Service Loan Forgiveness. Visit nlsds.ed.gov

If you discovered that you have FFEL loans
- You must consolidate FFEL loans into Federal Direct Loans loanconsolidation.ed.gov

If you borrowed commercial loans from a state or private lenders
- Cut it out! Commercial loans are never eligible for Public Service Loan Forgiveness

updated February 2013

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The Right Kind of Job for Public Service Loan Forgiveness

- **Full-time paid work**
  - The number of hours the employer considers full-time, or 30 hours per week on average, whichever is higher

- **For the government**
  - State, local, federal, tribal, **but not** government contractors

- **For a 501(c)(3) nonprofit**
  - Non profits that aren't (c)(3)s will only qualify in narrow circumstances

- **Plus these special positions**
  - Full-time, paid AmeriCorps or Peace Corps positions

- **And a few more positions**
  - Specific listed positions for a “public service organization,” but not a labor union, a partisan political organization, or an organization engaged in religious activities or organized for profit

- **Use the Employment Certification Process Annually**
  - Download the Public Service Loan Forgiveness Employment Certification Package (available at askheatherjarvis.com):
    - Dear Borrower Letter
    - Instructions for Completing Employment Certification for Public Service Loan Forgiveness
    - Employment Certification for Public Service Loan Forgiveness

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