

## Public Service Loan Forgiveness (PSLF) Program

- The federal government offers both a **repayment** option AND a **loan forgiveness** option (see below). **Both are only available for federal student loans.**

<https://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/>

<https://studentloanhero.com/featured/federal-employee-student-loan-forgiveness-program/>

<https://www.forgetstudentloandebt.com/student-loan-relief-programs/federal-student-loan-relief/federal-forgiveness-programs/government-employee-student-loan-forgiveness/>

- The **Public Service Loan Forgiveness (PSLF)** Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.
- What is qualifying employment?
  - Qualifying employment for the PSLF Program is **not** about the specific job that you do for your employer. Rather, it is about **who** your employer is. Employment with the following types of organizations qualifies for PSLF:
  - **Government organizations at any level (federal, state, local, or tribal)**
  - **Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code**
  - **Other types of not-for-profit organizations that are not tax-exempt under Section 501(c)(3) of the Internal Revenue Code, if their primary purpose is to provide certain types of qualifying public services**
  - **Serving as a full-time AmeriCorps or Peace Corps volunteer also counts as qualifying employment for the PSLF Program.**

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service/questions>