

## **PUBLIC SERVICE LOAN FORGIVENESS: BASIC CHECKLIST**

### **1. Find out what kind of student loans you have:**

- Request a Personal Identification Number (PIN) from the Department of Education:  
[www.pin.ed.gov](http://www.pin.ed.gov)
- Use the PIN to look up your federal student loans in the National Student Loan Data System:  
[www.nslds.ed.gov](http://www.nslds.ed.gov)
- Check for commercial student loans, which will not appear in the National Student Loan Data System. Commercial loans are not eligible for forgiveness. [www.annualcreditreport.com](http://www.annualcreditreport.com)

### **2. Get your FFEL loans into Federal Direct by consolidating:**

- You must consolidate or reconsolidate all your FFEL loans into Federal Direct if you want those loans to be eligible for forgiveness: <http://loanconsolidation.ed.gov>

### **3. Choose an eligible repayment plan:**

- Choose an eligible repayment plan: Income-Based Repayment, Income Contingent Repayment, Standard 10-year Repayment.
- Beware** - payments made on a “Standard” Repayment plan for a term of more than 10 years **do not** qualify towards forgiveness!

### **4. Make qualifying payments each month for 10 years while working in public service full-time:**

- Check that your job qualifies. Your job qualifies if you work full-time for the government or a 501(c)(3) nonprofit organization.
- Work in public service for 10 years.
- Make 120 qualifying payments (once a month for 10 years) on your Federal Direct loans.

### **5. Apply for loan forgiveness:**

- The Department of Education will develop a form to fill out and will require supporting documents.

There are many details and fine print. For an expanded checklist and more information, visit [www.equaljusticeworks.org](http://www.equaljusticeworks.org)

*Equal Justice Works provides this information for educational and informational purposes only, and it is not intended and should not be construed as legal advice.*

02/09