

## Public Service Loan Forgiveness (PSLF) Enrollment

# 7 Steps!

**Step 1: Enroll in an Income-Driven Repayment Program (see 4 Steps Guide)**

**Step 2: Complete the Public Service Loan Forgiveness Employment Certification Form**

- Complete a separate PSLF certification form for every public service employer you've had since October 1, 2007.
- <https://studentaid.ed.gov/sa/sites/default/files/public-service-employment-certification-form.pdf>.
- Submit to employer's HR office. Employer fills out Section 4 and returns to you.**

**Step 3: Submit completed PSLF Employment Certification Form to FedLoan Servicing (PHEAA) (instructions on form)**

- FedLoan/PHEAA: 717-720-1628 (Fax Number).
- Keep a copy of your completed PSLF Certification Form for your records.

**Step 4: FedLoan Servicing will review your PSLF Employment Certification Form and determine employer eligibility. You will be notified within 2-4 weeks if employment qualifies or if additional information is required.**

**Step 5: If employment qualifies, you will be notified 1-2 months after submitting your PSLF Employment Certification Form.**

- If your current loan servicer is not FedLoan, your loans will be transferred to FedLoan.
- If you have loans that did not transfer it may be because they are not Federal Direct Loans. These loans may be eligible for consolidation into a Federal Direct Consolidation Loan to make them eligible for PSLF.
- **NOTE:** Anytime you consolidate your loans, your count of 120 qualifying payments starts over at zero. **If you have Direct Loans, as well as other types of loans, you may want to only consolidate those non-Direct Loans in order to not lose any qualifying payment you may have already made on the Direct Loans.** When you fill out application to consolidate loans, check the box that says you're consolidating for the purpose of loan forgiveness.
- **Consolidation questions?** Contact the Loan Consolidation Information Call Center at 1-800-557-7392.

**Step 6:** If employment qualifies and your Direct Loans have been transferred, FedLoan Servicing will notify you within 6-9 months after submitting your PSLF Employment Certification Form, regarding how many past qualifying payments you've already made and how many more payments must be made for the 120 needed for loan forgiveness under PSLF.

**Step 7: Resubmit the PSLF Employment Certification Form annually,** whenever you change jobs, and when you want to determine how many qualifying payments you've already made toward your qualifying payment count.

Questions? Concerns? Comments?

Contact the Public Service Loan Forgiveness Department: 855-265-4038

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