

## **Public Service Loan Forgiveness Program**

To qualify, borrowers must make 120 monthly payments on their eligible federal student loans beginning after October 1, 2007 and the program applies to loans in the Direct Loan program. For more information about repayment plans available in the Direct Loan program, please visit: [www.ed.gov/DirectLoan](http://www.ed.gov/DirectLoan).

### ***Applying for the Public Service Loan Forgiveness Program***

- The soonest any borrower would obtain public service loan forgiveness is 2017. Borrowers should preserve documentation of their full-time employment in a public service job each year.

### ***Borrower Eligibility Requirements for Loan Forgiveness***

- The borrower must not be in default on the loans for which forgiveness is requested
- The borrower must be employed full time by a public service organization:
  - When making the required 120 monthly loans payments under Direct Loan repayment plans
  - At the time the borrower applies for loan forgiveness
  - At the time the remaining balance on the borrower's eligible loans is forgiven

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

### ***Loan Repayment Requirements for Loan Forgiveness***

- The borrower must have made 120 separate monthly payments beginning after October 1, 2007 on the Direct Loan Program loans for which forgiveness is requested
- Each of the 120 monthly payments must be made for the full scheduled installment amount within 15 days of the due date
- The 120 required payments must be made under one or more of the following Direct Loan Program repayment plans:
  - Income Based Repayment (IBR) Plan
  - Income Contingent Repayment Plan
  - Standard Repayment Plan with a 10-year repayment period
  - Any other Direct Loan Program repayment plan
    - 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 repayment plans available in the Direct Loan program, please visit: [www.ed.gov/DirectLoan](http://www.ed.gov/DirectLoan).

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### ***Types of Public Service Jobs That Will Qualify a Borrower for Loan Forgiveness***

The borrower 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. For purposes of the Public Service Loan Forgiveness Program, “public service organization” is defined as:

- A federal, state, local or Tribal government organization, agency or entity (includes most public schools, colleges and universities)
- A public child or family service agency
- A nonprofit organization under section 501 (c)(3) of the Internal Revenue Code that is exempt from taxation under section 501(a) of the Internal Revenue Code (includes most not-for-profit private schools, colleges and universities)
- A Tribal college of university
- A private organization that is not a for-profit business, a labor union, a partisan political organization, or an organization engaged in religious activities (unless the qualifying activities are unrelated to religious instruction, worship or any form of proselytizing) and that provides 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