



## Are you in a public service career?

You may qualify for forgiveness of the remaining balance on your Federal Direct Loan Program (FDLP) loan.

Congress created the Public Service Loan Forgiveness Program (PSLFP) to encourage careers in public service professions. This program is for borrowers who have made 120 monthly payments on a qualified student loan while working full-time in an eligible occupation.

Specific eligibility requirements are outlined in this brochure. If you are interested in pursuing a public service career, or are currently serving in such a career and are seeking loan forgiveness under this program, you can call the Trellis Contact Center Operations team toll-free at (800) 845-6267 or send an email message to [trellishelps@trelliscompany.org](mailto:trellishelps@trelliscompany.org) for more information.



## About Trellis

Trellis Company promotes educational access and success so that students can realize their college and career dreams. As a nonprofit corporation, Trellis offers resources to help students and families plan and prepare for college, learn the basics of money management, and repay their federal student loans.

For more information about Trellis, visit [www.trelliscompany.org](http://www.trelliscompany.org).

To learn more about college and career planning, visit Trellis' *Adventures In Education* (AIE™) at [www.AIE.org](http://www.AIE.org).

### Contact us

(800) 845-6267  
[trellishelps@trelliscompany.org](mailto:trellishelps@trelliscompany.org)  
P.O. Box 83100  
Round Rock, Texas  
78683-3100



[www.trelliscompany.org](http://www.trelliscompany.org)

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**PUBLIC SERVICE  
LOAN FORGIVENESS  
PROGRAM**

By helping others, you can help yourself



# Public Service Loan Forgiveness Program

## Eligibility requirements

The following are eligibility requirements for a borrower seeking public service loan forgiveness:

- ▶ The borrower must not be in default on the loan for which forgiveness is requested.
- ▶ The borrower must have made 120 separate, full monthly payments beginning after October 1, 2007 on the FDLP loan for which forgiveness is requested. Payments made on or before this date do not count toward meeting this requirement. Each of the 120 monthly payments must be made for the full, scheduled monthly amount within 15 days of the due date.
- ▶ The borrower must be employed full time by a public service organization:
  - While making the 120 required monthly loan payments;
  - At the time the borrower applies for loan forgiveness; and
  - At the time the remaining balance on the borrower's eligible loan is forgiven.

*Note: The borrower does not have to be employed for 120 consecutive months by a public service organization. In addition, the borrower is not required to work for the same organization for all 120 months of qualifying service.*

## Frequently asked questions

### What federal student loans are eligible for forgiveness under the PSLFP?

Any non-defaulted loan made under the Federal Direct Loan Program (FDLP) is eligible for public service loan forgiveness, including Direct subsidized and unsubsidized, Direct PLUS, and Direct Consolidation loans.

Although public service loan forgiveness is available only for loans made under the FDLP, loans made under the Federal Family Education Loan Program, Federal Perkins Loan Program, and certain health professions and nursing loan programs may qualify for forgiveness if they are consolidated into a Direct Consolidation loan. However, only payments made on the Direct Consolidation loan will count toward the 120 monthly payments required for forgiveness.

### Do I have to make the 120 required payments under a specific repayment plan to qualify for loan forgiveness under the PSLFP?

The 120 required payments must be made under one or more of the following FDLP repayment plans:

- ▶ Income-Based Repayment (IBR) plan
- ▶ Income-Contingent Repayment (ICR) plan
- ▶ Pay As You Earn (PAYE) plan
- ▶ Revised Pay As You Earn (RePAYE) plan

### What types of public service occupations will qualify for loan forgiveness under the PSLFP?

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 PSLFP, the term "public service organization" means:

- ▶ 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 nonprofit private schools, colleges, and universities);
- ▶ A tribal college or university; or
- ▶ 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 employment is unrelated to religious instruction, worship services, 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; and
  - School library or other school-based services.



## Application process

Contact your federal loan servicer to find out if your employment will ultimately qualify for the PSLFP. If you plan to seek loan forgiveness, your first step is to document your qualifying full-time employment by a public service organization, using the Optional Employment Certification form. You'll find that form, the PSLFP application, and a helpful Q&A on [StudentAid.gov/publicservice](https://studentaid.gov/publicservice).