

# Public Service Loan Forgiveness (PSLF)



Deadline to Apply:  
October 31<sup>st</sup>, 2022

PSLF is different from the one-time student loan debt relief of up to \$20,000.

PSLF is a program for people who work in public service in federal, state, tribal, or local government, or for a non-profit organization.

WERBC is a qualified Employer.

Any prior period of repayment will count as a qualifying payment.

## Requirements

- Receive credit for periods of repayment on Direct, FFEL, or Perkins Loans
- Making 120 qualifying payments or the equivalent
- Periods of repayment under any plan count
- Periods of repayment on loans before consolidation count, even if on the wrong repayment plan
- Periods of repayment where payments were late or for less than the amount due also count
- Periods of repayment on loans before consolidation count, even if paid late or for less than the amount due
- Can get forgiveness even if not employed or not employed by a qualifying employer at the time of application and forgiveness
- If you got Teacher Loan Forgiveness, the period of service that led to your eligibility can count toward PSLF if you certify PSLF employment for that period
- Being employed by government, 501(c)(3) not-for-profit, or other not-for-profit organization that provides a qualifying service\*
- Working full time (for PSLF, you're generally considered to work full time if you meet your employer's definition of full time or work at least 30 hours per week, whichever is greater)
- Having Direct Loans or consolidating into Direct Consolidation Loans
- Certifying qualifying employment for the periods you seek credit toward PSLF

\*Employment at a for-profit organization does not qualify

**Apply at: <https://studentaid.gov/pslf/>**