

Public Service Loan Forgiveness (PSLF) FAQs

Important tip: Can't find the answer to your question here?
Check out the [Federal Student Aid's PSLF FAQ page](#).

★ GENERAL OVERVIEW

Do I qualify for PSLF?

In general, to qualify for PSLF, you must:

- be employed by a U.S. federal, state, local, or tribal government or qualifying not-for-profit organization (federal service includes U.S. military service);
- work an average of 30 hours per week for that employer (or a combined average of 30+ hours/week for two or more qualifying employers);
- have Direct Loans (or consolidate other federal student loans into a Direct Loan);
- repay your loans under an income-driven repayment plan or a 10-year Standard Repayment Plan; and
- make 120 payments (approximately 10 years).

Learn more on Federal Student Aid's [Public Service Loan Forgiveness \(PSLF\) page](#).

I work for a public service employer, but I am not sure where to start. What steps do I need to take to qualify for PSLF?

You can use the [Steps to Apply for Public Service Loan Forgiveness \(PSLF\)](#) handout to get started.

Are loan amounts forgiven under PSLF considered taxable by the IRS?

No. Amounts forgiven under the PSLF Program are not considered income by the Internal Revenue Service (IRS). Therefore, you will not have to pay federal income tax on the amount of your Direct Loans that is forgiven.

Which employers qualify for PSLF?

In general, U.S. federal, state, local, or tribal governments or [certain non-for-profit organizations](#) are considered eligible for PSLF. If you are not sure if your employer qualifies, you can use the [PSLF Employer Search](#) to verify your employer's eligibility for the PSLF Program.

If your employer is not listed on the employer search tool but you believe they should be, you can still submit a [PSLF Form](#) with [supporting documentation of why your employer should be eligible](#) and Federal Student Aid will review their eligibility for PSLF.



If I consolidate, will pre-consolidation payments count towards PSLF?

When you [consolidate](#) your Direct Loans, you will receive a weighted average of existing qualifying payments on Direct Loans toward PSLF. For example, a borrower with 60 qualifying payments on one Direct Loan with a balance of \$30,000 who consolidates with a second Direct Loan with a balance of \$30,000 with 0 qualifying payments will have a new payment count of 30 payments.

However, if you qualified for the [PSLF Waiver](#) (deadline to consolidate and submit PSLF Help Tool: October 31, 2022) or the [Payment Count Adjustment](#) (deadline to consolidate: June 30, 2024), you may receive credit for any time in repayment prior to consolidation to a Direct Consolidation loan.

Which repayment plans are eligible for PSLF?

Any Income-Driven Repayment (IDR) plan is eligible for PSLF. An IDR plan sets your monthly student loan payment at an amount that is intended to be affordable based on your income and family size.

Currently, there are four Income-Driven Repayment plans:

- Saving on a Valuable Education (SAVE, formerly known as REPAYE).
- Pay As You Earn Repayment Plan (PAYE Plan).
- Income-Based Repayment Plan (IBR Plan).
- Income-Contingent Repayment Plan (ICR Plan).

If you'd like to repay your federal student loans under an Income-Driven Repayment plan, you will need to [fill out an application](#) and [recertify](#) (update your information) every year to remain eligible.

Please note, while the **10-year Standard Plan** is eligible for PSLF, you may not have any balance left to forgive after the 120 qualifying payments. The 10-year Standard Plan has 120 equal monthly payments that will pay your loan balance in full by the end of the loan term. For this reason, you will need to have at least some repayment periods under eligible forbearance and deferment periods or an IDR (with a lower monthly payment than the 10-year Standard) in order to have some balance left to forgive after 120 qualifying payments.

What counts as a qualifying PSLF payment?

An eligible monthly payment is a payment that you make:

- ✓ after Oct. 1, 2007;
- ✓ under a qualifying repayment plan;
- ✓ to satisfy the amount due as shown on your bill;
- ✓ and while you're employed on average 30 hour/week or more by a qualifying employer.

However, certain types of forbearance and deferments qualify as long as you were employed in a qualifying employer during that period of time. You may also have the option to "buy back" other periods of deferment and forbearance to have them count towards PSLF if you make payments that are equivalent to what you would have owed at the time.



What does not count as qualifying PSLF payment?

You can't make a qualifying monthly payment if you:

- Are in school status (more than half-time status).
- Are in your grace period.
- Have some types of forbearance.
- Have some types of deferment.

However, certain types of forbearance and deferments may qualify as long as you were employed by a qualifying employer during that period of time. If you want to make qualifying payments, but you're in an ineligible type of deferment or forbearance, we strongly encourage you to consider applying for an Income-Driven Repayment (IDR) plan to continue making progress towards PSLF – depending on your income, your monthly payment could be as little as \$0.

Which deferments and forbearances allow for qualifying payments?

Periods under the following deferments or forbearances will count as PSLF qualifying payments while working at a qualifying employer:

- Cancer treatment deferment;
- Economic hardship deferment;
- Military service deferment;
- Post-active-duty student deferment;
- AmeriCorps forbearance;
- National Guard Duty forbearance;
- U.S. Department of Defense Student Loan Repayment Program forbearance; or
- Certain administrative forbearances related to local or national emergencies or military mobilizations and or mandatory administrative forbearances provided to borrowers for collecting supporting documentation.

Am I eligible for PSLF if I have only/some Direct Parent PLUS loans?

While a Direct Parent PLUS loan made to a parent borrower is eligible for PSLF, it cannot be paid via an Income-Driven Repayment (IDR) plan. The only qualifying repayment option for Parent PLUS loans is the 10-year Standard Plan, which may lead to no amounts forgiven at the end of your 120 qualifying payments for PSLF. In order to have a balance left to forgive under the 10-year Standard Plan, you will need to have at least some periods under eligible forbearance and deferment periods (such as the COVID-19 administrative forbearance) while working at a qualifying employer.

However, if you consolidate a Parent PLUS loan, you may then repay the new Direct Consolidation Loan under an income-driven repayment plan. Visit our [PSLF page under the "PSLF and Direct Parent Plus Loans" tab](#) to learn more.



★ FORMS & SIGNATURES

What do I need to know about the PSLF form?

The PSLF form is a combined application for both Public Service Loan Forgiveness (PSLF) and Temporary Expanded Public Service Loan Forgiveness ([TEPSLF](#)) and is used to certify your periods of eligible employment and update your number of qualifying payments. By completing and submitting the PSLF form, your number of qualifying payments will be updated to correspond with your dates of employment.

How do I complete a PSLF form?

Electronic Form Submission (Recommended)

You may use the [PSLF Help Tool](#) to:

- Complete your PSLF form.
- Send your form to your employers for their digital signature (certifying your employment).
- [Electronically submit your form](#) to Federal Student Aid for processing.

You will need to log in with your Federal Student Aid (FSA) ID account to use the PSLF Help Tool. If you do not have an FSA ID account, you can [create one](#).

Manual PSLF Form

If electronic submission isn't possible, you may also submit a PSLF form manually. After going through the [PSLF Help Tool](#) or [downloading the manual form](#), you can:

- Download and print your PSLF form.
- Read and sign your PSLF form.
- Have your employer read and sign your PSLF form.
- Submit your completed form using one of the methods listed on the form.

How do I get my employment certified from a previous and/or current employer?

Please contact the Human Resources department or supervisor at your previous and/or current employer for assistance. If using the [PSLF Help Tool](#) to digitally sign the form, you will also need to ask for the email address for someone authorized to sign the form on your behalf.

If you are a current or former Washington State employee completing your PSLF form and need to find your current or former agency's Employer Identification Number (EIN) or HR contact information, refer to the [Washington State agency directory of PSLF contacts](#).

My employer is refusing to sign my form or is no longer in operation. How do I complete my PSLF Form?

If you are unable to get your employer signature, you can check the box at the end of Section 4 (on page 3) on the PSLF Form (screenshot below):



Check this box if your employer cannot be contacted because the organization has closed or is unable to certify your employment, and skip to Section 5B.

Please note: If you check this box, you may be required to provide additional documentation that supports your employment like IRS W-2 forms, pay stubs, or DD-214. If you have either of those documents readily available for all the years you are trying to certify, we recommend submitting them along with your form (read through Section 6 on the form for complete details).

Who is responsible for managing the PSLF program?

Starting July 2024, Federal Student Aid (FSA) now manages the Public Service Loan Forgiveness (PSLF) program through [StudentAid.gov](https://studentaid.gov). Your loans will remain with your student loan servicer.

FSA offers automated PSLF form processing via the [PSLF Help Tool](#), with loan servicers performing manual work and customer service. All PSLF information, including payment counts, are now available on [StudentAid.gov](https://studentaid.gov). Visit FSA's article: [How to Manage your PSLF Progress on StudentAid.gov](#) to learn more.

What is the PSLF processing pause and what does it mean?

There was a pause in processing for all PSLF forms and forgiveness during the transition to Federal Student Aid (FSA) from May 1, 2024, to June 30, 2024.

Forms submitted during the processing pause via the [PSLF Help Tool](#) are anticipated to be processed starting in September 2024. Updates to PSLF qualifying payment counts will be visible on the [new PSLF dashboard](#). Backlogs of manually submitted PSLF forms (i.e. hand signed PDF's) from before May 1, 2024, may not be processed until late in 2024. In this instance, submitting a new PSLF form using the [PSLF Help Tool](#) may result faster processing.

You might also see delays and further updates to your eligible and qualifying payment counts as a result of the payment count adjustment. [Learn more about the payment count adjustment for PSLF and income-driven repayment \(IDR\) forgiveness.](#)

What if I reach 120 qualifying payments during the PSLF processing pause?

If you completed 120 qualifying payments during the pause, any additional payments you made will be refunded or applied to your other federal student loans that have outstanding balances, after processing resumes. Your loans will be forgiven by your servicer once your PSLF form is processed and your PSLF qualifying payment counts updated. The timeline from form submission to forgiveness can take several months.

I am not satisfied with my experience communicating with my servicer. How do I get help?

If you are a Washington State resident, please submit your concerns using our [Questions and Complaints Form](#) for additional assistance.

If you are not a Washington State resident, you may reach out to either [your state or Federal Student Aid Ombudsman](#).



★ PAYMENT COUNT ADJUSTMENT

What is the one-time Payment Count Adjustment for Eligible IDR Borrowers?

The Department of Education (ED) is conducting a one-time adjustment of IDR-qualifying payments for all Direct Loan program and federally owned Federal Family Education Loan (FFEL) program loans.

The account adjustment will count time toward IDR forgiveness, including:

- Any months in a repayment status, regardless of the payments made, loan type, or repayment plan.
- 12 or more months of consecutive forbearance or 36 or more months of cumulative forbearance.
- Any months spent in economic hardship or military deferments in 2013 or later.
- Any months spent in any deferment (with the exception of in-school deferment) prior to 2013.
- Any time in repayment (or deferment or forbearance, if applicable) on earlier loans before consolidation of those loans into a consolidation loan.

Generally, repayment status includes any periods where the borrower was enrolled in a repayment plan. Repayment status does not include periods in forbearance, deferment, bankruptcy, or default. However, certain periods of forbearance, deferment, or default will count toward forgiveness in the circumstances described above.

Any borrowers with loans that have accumulated time in repayment of at least 20 or 25 years will see automatic forgiveness, even if those borrowers are not currently on an IDR plan. The adjustment is expected to be completed in Fall 2024.

How does the Payment Count Adjustment benefit people working towards PSLF?

If you have applied or will apply for PSLF, these changes may have an impact on you by increasing your qualifying payment count.

If you have 12 or more months of consecutive forbearance or 36 or more months of cumulative forbearance, you will receive PSLF credit for those periods of time if you certify qualifying employment.

These changes will be applied automatically to all PSLF-eligible Direct Loans, **including consolidated and unconsolidated Parent PLUS loans**. If you believe you might benefit, you should update your employment certification history to reflect all periods of public service employment.

Borrowers with commercially or federally held Federal Family Education Loan (FFEL) loans who successfully [consolidate those loans into Direct Consolidation Loans](#) **before the payment count adjustment is applied will also get PSLF credit.**

Can I check online to see if my loans are impacted by this forgiveness?

The first group of eligible borrowers were informed by the Department of Education (ED) on July 14, 2023, that they have loans that qualified for forgiveness. No further action is required from these borrowers to get this forgiveness.



ED will continue to identify and notify borrowers who reach the necessary forgiveness threshold of 240 or 300 months' worth of qualifying payments, depending on the repayment plan and type of loan. ED will send these notifications out every two months until next year, at which point all borrowers who are not yet eligible for forgiveness will have their payment counts updated. Your student loan servicer(s) will notify you directly after your forgiveness is processed. Make sure to keep your contact information up-to-date with your servicer and on [StudentAid.gov](https://studentaid.gov).

If you have not yet qualified for forgiveness, you will be able to see your exact payment counts for IDR in the future (timeline unknown).

I have more questions about the Payment Count Adjustment. Where can I find more information?

Check out the Frequently Asked Questions section on the [Payment Count Adjustment](#) page to learn more.

★ ADDITIONAL ASSISTANCE

I cannot find the answer to my question on the FAQs. How can I get additional assistance?

If after you review our FAQs you cannot find the answer to your question(s), if you are a current Washington State resident please submit a question using our [Questions and Complaints Form](#) and we would be happy to assist you!

Any financial information that is offered by the Student Loan Advocate or the Washington Student Achievement Council staff is strictly for educational and informational purposes only and should not be construed as legal or financial advice or be relied upon for financial planning. Please be advised that the requirements for federal student loan relief programs and the policies governing the administration of those programs are subject to change by the [U.S. Department of Education](#). The Washington Student Achievement Council and the Office of the Student Loan Advocate is not liable for any information, resources, or other assistance provided in this document.

