

# Loan forgiveness starts here

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## Step 1. Explore your options

Public Service Loan Forgiveness allows qualifying federal student loans to be forgiven after 10 years (120 months) of qualifying, on-time payments. Serving as a firefighter, police officer, nurse, or in other emergency service employment may qualify you.

**What is a qualifying loan?** Only federal Direct Loans qualify for loan forgiveness. You may consolidate most other federal loans into a new Direct Loan to qualify.

**What is a qualifying payment plan?** Plans based on your income let you pay less now and have more forgiven later. The newest income-driven repayment

plan, Revised Pay As You Earn (REPAYE), will set payments at 10 percent of your discretionary income.

### Get started

- **Deferring isn't always best.** For most, a payment plan based on your income will also offer a \$0 monthly payment—plus, each month, you make progress toward loan forgiveness.
- **Extended repayment plans don't qualify toward loan forgiveness.** Avoid non-IDR options that lengthen your repayment term, such as an extended repayment plan. If you are on one, switch to a qualifying plan now to get credit for your service.

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## Step 2. Enroll and certify

Once you have a qualifying loan, you need to enroll in a qualifying repayment plan and certify that you work in public service.

### Next steps

- Enroll in a qualifying repayment plan.** Get started at [studentloans.gov](https://studentloans.gov).
- Certify that you work for a public service organization.** Your HR office may keep this form on hand. You can also find it at [consumerfinance.gov/pledge](https://consumerfinance.gov/pledge).

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## Step 3. Follow up with your servicer

Once you certify, your servicer knows you are interested and can track your progress. The company that services your loan may change. Pay close attention to any information you receive about your student loan, even if it's from an unfamiliar company.

### Things to consider

- **Enroll and certify each year.** This is the best way to keep your payment low and check to make sure you stay on track for loan forgiveness.
- **Ask for help.** You can contact a loan forgiveness specialist at FedLoan Servicing at (855) 265-4038.