

PSLF Checklist

Public Service Loan Forgiveness

120 Qualifying Monthly Payments + Qualifying Direct Loan Repayment Plan + Full-Time Status Qualifying Employer

Step One: Identifying your student loans

Loan Type

Loan Servicer

Eligibility

<input type="checkbox"/> Eligible	<input type="checkbox"/> Must Consolidate
<input type="checkbox"/> Eligible	<input type="checkbox"/> Must Consolidate
<input type="checkbox"/> Eligible	<input type="checkbox"/> Must Consolidate

The [limited PSLF waiver](#) allows payments to count on FFEL and Perkins Loans prior to consolidation. All FFEL and Perkins Loans must be consolidated into Direct Loan Program in order to receive credit for these payments by the Oct. 31, 2022, deadline. Log into your account at [StudentAid.gov](#) to view your federal student loan information.

Step Two: Reviewing your Repayment Plan

Eligible Loans

Repayment Plan

Status

<input type="checkbox"/> PSLF	<input type="checkbox"/> TEPSLF
<input type="checkbox"/> PSLF	<input type="checkbox"/> TEPSLF
<input type="checkbox"/> PSLF	<input type="checkbox"/> TEPSLF

During the limited PSLF waiver period, all repayment plans are eligible for PSLF. Otherwise, income-driven repayment plans count toward PSLF. TEPSLF allows for graduated and extended payment plans. Learn more about [eligible repayment plans](#).

Step Three: Identifying Eligible Employers

Eligible Employer

*EIN

Employment Dates (M/YY)

HR/Employer Contact

Eligible employers include government, 501(c)(3) nonprofit organizations, and other nonprofit organizations that provide a qualifying service. Employment must be full time (30 or more hours per week).

*EIN (Employer Identification Number) can be found on your W-2 or provided by an HR representative.

Apply for PSLF

1. Verify your student loan types and, if needed, consolidate them into the Direct Loan Program.
2. Verify eligible employment by completing the PSLF form using [PSLF Help Tool](#).
3. Certify Employment — Digital signatures from you or your employer must be hand-drawn (from a signature pad, mouse, finger, or by taking a picture of a signature) to be accepted.
4. Submit via mail or fax or upload your PSLF form to [MOHELA](#).

You will receive communications from your PSLF servicer on the status of your form.

