

Certify your service: Guides to Public Service Loan Forgiveness

By [Seth Frotman](#) - JUN 22, 2017

If you're a teacher, member of the military, first responder, government employee, or work in another area of public service and have student loan debt, you may be eligible for the Public Service Loan Forgiveness (PSLF) program.

STAY ON TRACK

Check out these [tips to certify your service](#) and make sure you're on track for Public Service Loan Forgiveness.

What is PSLF?

It's a program that offers loan forgiveness for student loan borrowers with federal Direct student loans who make **120 qualifying payments** while **enrolled in a qualifying repayment plan**, and work **full-time for an eligible public service employer**.

If you are working toward earning Public Service Loan Forgiveness, it's essential that you understand the program to help [avoid setbacks that could hurt your progress](#) toward loan forgiveness.

Check out these guides for more information:

The [Servicemember guide](#) for those tackling student debt can help you learn how to earn credit toward PSLF while serving on active duty. Additionally, you can learn about the wide range of protections available to servicemembers, including how to lower your interest rate to six percent on all student loans taken out before you started active duty.

The [Peace Corps guide](#) and [AmeriCorps guide](#) can help those making qualifying payments toward PSLF under an income-driven repayment plan. Our guide can help you decide which option is best for you.

The guide for [first responders](#) helps people serving as a firefighter, police officer, nurse, or other emergency service employment may qualify for PSLF.

The [teacher guide](#) assists educators who have access to several programs that offer student loan debt relief. Learn more about how to get started on the path for loan forgiveness, and to figure out which program may work best for you.

There is also a guide for other [public service employees](#) who may qualify for PSLF. This group includes those working for any state, local, or tribal government, or certain nonprofit agencies. Make sure you're on track for loan forgiveness with our public service employee guide.

No matter your career path, here are a [few things that all public service employees should keep in mind](#) if you're working toward PSLF:

- **Make sure you have the right type of loans.** Only federal Direct Loans qualify for loan forgiveness under PSLF. If you have other types of federal loans, you may be able to consolidate them into a [Direct Consolidation Loan](#) to become eligible for PSLF.
- **Enroll in the right repayment plan.** Income-driven repayment (IDR) plans are qualified repayment plans under PSLF. IDR plans set your payment based on your income, which

may lower your monthly payment and maximize the amount forgiven. Some repayment plans, like extended repayment plans, don't count toward PSLF.

- **Certify that you work in public service.** Submit an [Employer Certification Form](#) to track your progress and let your servicer know you are working toward PSLF. Your HR office may have the forms on hand, or they can request additional information at consumerfinance.gov/pledge.
- **Stay on track.** Keep a copy of the signed form for your records. After you submit the form, follow up with your loan servicer. Be sure to send your servicer an updated form each year so you can keep track of your qualifying payments, and make sure you stay on the road toward loan forgiveness.

You can help spread the word by sharing this information with friends, colleagues, and others you may know who work in public service.

For more information on student loans, visit our [Repay Student Debt tool](#).

Seth Frotman is the CFPB's Student Loan Ombudsman. To learn more about our work for students and young consumers, visit consumerfinance.gov/students.

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