

FEDERAL STUDENT FINANCIAL AID

PUBLIC SERVICE LOAN FORGIVENESS PROGRAM (PSLF)

The *Public Service Loan Forgiveness (PSLF) Program* forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

If you want to qualify for Public Service Loan Forgiveness now or in the future, **complete and submit the Employment Certification form** as soon as possible. Too many borrowers wait to submit this important form until they have been in repayment for several years, at which point they learn that they have not been making qualifying payments. In order to ensure you're on track to receive forgiveness, you should continue to submit this form both annually and every time you switch employers.

More information about the Public Service Loan Forgiveness Program can be found at the below link:

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>

The Public Service Loan Forgiveness Employment Certification Form link is below:

<https://studentaid.ed.gov/sa/sites/default/files/public-service-employment-certification-form.pdf>