

Public Service Loan Forgiveness (PSLF) Checklist

In order to achieve Public Service Loan Forgiveness (PSLF) and get the remainder of your loans forgiven, you first must fulfill four criteria:

1. Have [direct loans](#) (not through a private party)
2. Be employed [full-time](#) with a [qualifying employer](#)
3. Make 120 qualifying payments
4. Repay under an [income-driven repayment](#) (IDR) plan

Getting Started with PSLF

First, log into the [PSLF Help Tool](#) online and go through the guided steps. This will help you:

Add your current and past employers. To do this, you'll need the 9-digit Employer Identification Number (EIN) from your W-2 tax form.

Get personalized next steps to work towards loan forgiveness. This may include consolidating loans, applying for an income-driven repayment plan, etc. **More details on these steps are below.**

Generate a pre-filled Employment Certification Form to submit to your employer(s) to confirm your employment.

Tips for the Employment Certification Form:

Submit one form per employer.

[Watch our video](#) for borrowers on how to fill out the form.

[Share our video](#) for certifying officials with your HR department to ensure the form is completed properly.

The PSLF Help Tool will give you clear action items to complete. **Next, follow the guidance provided on the next page.**

What you need to know about loan consolidation

Triple-check whether you need to consolidate any of your loans into [eligible direct loans](#).

- Borrowers who have commercially managed FFEL, Perkins, or Health Education Assistance Loan (HEAL) Program loans should apply for a Direct Consolidation Loan by the end of 2023 to get the full benefits of the [one-time account adjustment](#).

If needed, apply for loan consolidation [here](#). Fully understand your loan type and the implications of consolidating.

You can preview how the loan consolidation process works by using the “[start demo](#)” option.

Loan consolidation will take several weeks to be processed.

Your consolidation application must be submitted online through [StudentAid.gov](#) to receive the benefits under the waiver.

Watch for notifications from your loan servicer and the Department of Education, and complete any requested action items immediately.

What you need to know about income-driven repayment

Apply for an IDR [here](#). You can preview how this process works using the “view demo” option.

Explore the [loan simulator](#) to identify your best repayment strategy.

Select an income-driven repayment (IDR) plan.

Your spouse must [co-sign](#) a spousal consent for the IDR plan.

Your final checklist

Act before the provisions in the [one-time income-driven repayment plan adjustment](#) sunset at the end of 2023.

Your employment certification forms must be completed, dated, and signed by your employer.

[Submit](#) your completed forms to the PSLF servicer Mohela.

Check your [Mohela](#) PSLF forms submission status [here](#). Call them at (855-265-4038).

Contact your loan servicer as needed

Sign up for alerts from the [Department of Education](#).