

# Public Service Loan Forgiveness (PSLF) Best Practices

Last updated May 2022

PSLF Requirements	Certifying Employment & Payments	Documentation	Payments
<ol style="list-style-type: none"> <li>Make <b>120 qualifying payments</b> <ul style="list-style-type: none"> <li>Cumulatively</li> <li>On-time</li> <li>In the amount required by your payment plan</li> <li>If you pay more than required or more often than monthly, contact your servicer to ensure you're not in <b>paid ahead status</b></li> </ul> </li> <li>On <b>Federal Direct loans</b> <ul style="list-style-type: none"> <li>Not private</li> <li>Not Perkins or FFEL</li> </ul> </li> <li>While in a <b>qualifying payment plan</b> <ul style="list-style-type: none"> <li>All income-driven plans (IBR, New IBR, PAYE, REPAYE, and ICR) qualify</li> <li>The Standard 10-Year plan sometimes qualifies, but IDR is a safer bet</li> </ul> </li> <li>While working in <b>qualifying employment</b> <ul style="list-style-type: none"> <li>501(c)(3) nonprofit or government</li> <li>Full-time only</li> </ul> </li> </ol>	<p>Submit the <a href="#">PSLF Form</a> to certify your employment and payments <b>annually and every time you leave a job.</b></p> <p>The <a href="#">PSLF Help Tool</a> can make completing the form easier.</p> <p>Must fill out all required information in the correct format and keep information consistent between forms.</p> <p>Submit a new form that includes an end date every time you leave a job.</p> <p>In your final year of repayment, submit a new form every 3 months to ensure quicker processing.</p>	<p>Make a PSLF file with all your loan records (<i>building a case for PSLF!</i>).</p> <p>Download and save your payment history at least <b>every 12 months.</b></p> <p>Download and save all IDR approval letters and payment schedules.</p> <p>Save all PSLF Forms and approvals.</p> <p>Keep a <a href="#">spreadsheet</a> or notebook documenting all payments, employment records, and correspondence with your servicer.</p>	<p>Enroll in <b>autopay</b> so you never miss a payment. Check to make sure the amount withdrawn from your account is correct.</p> <p><a href="#">Recertify</a> your income-driven repayment plan on time every 12 months</p> <p>Track how many qualifying payments you have toward the 120 needed. If you notice discrepancies between your records and your loan servicer's tally, contact them ASAP.</p> <p>Assuming you're meeting all other requirements, <b>\$0 monthly payments</b> count toward PSLF if obtained through IDR process. Consider recalculating your monthly payment to \$0 if you're having a financial hardship, as opposed to going on a forbearance or missing payments.</p> <p>Ask for an <b>audit of your payments</b> about 18 months before applying for PSLF.</p>
Disputes		Applying for PSLF	PSLF Waiver
<p>If you have a dispute with your loan servicer, you can contact:</p> <ul style="list-style-type: none"> <li>The <a href="#">Berkeley Law Financial Aid Office</a></li> <li>Your loan servicer                             <ul style="list-style-type: none"> <li>FedLoan Servicing has a PSLF-specific <a href="#">website</a> and phone number: 1-855-265-4038</li> <li>Some loan servicers have ombudsperson's offices to deal with escalated issues. FedLoans: 717-720-7605.</li> </ul> </li> <li><a href="#">Federal Student Aid Ombudsperson</a> <ul style="list-style-type: none"> <li>If dealing with a long-standing dispute with your servicer</li> </ul> </li> <li><a href="#">Consumer Financial Protection Bureau</a></li> <li>Your state's <a href="#">Attorney General's Office</a></li> <li>Your state's consumer protection or financial services agency (e.g. <a href="#">California's Department of Financial Protection &amp; Innovation</a>) or a Congressional representative.</li> </ul>		<p>Before <a href="#">applying</a> to have your loans forgiven, make sure you've submitted a PSLF Form for every qualifying job.</p> <p>Don't quit your job! Continue working in qualifying employment until your application is approved.</p> <p>Application review takes a few months.</p>	<p>A <a href="#">temporary waiver</a> is in place through <b>October 31, 2022</b> relaxing some requirements for qualifying loans, payments, and repayment plans.</p> <p>Make sure you submit a <a href="#">PSLF Form</a> for all past periods of qualifying employment <b>since October 1, 2007</b> to qualify.</p> <p>You may need to consolidate your loans or enroll in a different repayment plan depending on your situation. Check the <a href="#">waiver website</a> for instructions.</p> <p>100,000 people approved for PSLF through the waiver already!</p>

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