

PSLF Requirements	Certifying Employment & Payments	Payments	
<ol style="list-style-type: none"> 1. Make 120 qualifying payments <ul style="list-style-type: none"> ○ Cumulatively ○ In the amount required by your payment plan 2. On Federal Direct loans <ul style="list-style-type: none"> ○ Not private ○ Not Perkins or FFEL 3. While in a qualifying payment plan <ul style="list-style-type: none"> ○ All income-driven plans (IBR, New IBR, PAYE, REPAYE, SAVE, and ICR) qualify ○ The Standard 10-Year plan sometimes qualifies, but IDR is a safer bet 4. While working in qualifying employment <ul style="list-style-type: none"> ○ 501(c)(3) nonprofit or government ○ 30 hours a week 	<p>Submit the PSLF Form to certify your employment and payments annually and every time you leave a job.</p> <p>The PSLF Help Tool 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>Enroll in autopay so you never miss a payment. Check to make sure the amount withdrawn from your account is correct.</p> <p>Recertify 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, \$0 monthly payments 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 audit of your payments about 18 months before applying for PSLF.</p>	
Documentation	Disputes		Applying for PSLF
<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 every 12 months.</p> <p>Download and save all IDR approval letters and payment schedules.</p> <p>Save all PSLF Forms and approvals.</p> <p>Keep a spreadsheet or notebook documenting all payments, employment records, and correspondence with your servicer.</p>	<p>If you have a dispute with your loan servicer, you can contact:</p> <ul style="list-style-type: none"> • The Berkeley Law Financial Aid Office • Your loan servicer • Federal Student Aid Ombudsperson <ul style="list-style-type: none"> ○ If dealing with a long-standing dispute with your servicer • Consumer Financial Protection Bureau • Your state’s Attorney General’s Office • Your state’s consumer protection or financial services agency (e.g. California’s Department of Financial Protection & Innovation) or a Congressional representative. 		<p>Before applying 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>