EQUAL JUSTICE UNIVERSITY 2026 · BORROWER GUIDE

Public Service Loan Forgiveness (PSLF)

If you work in government or nonprofit service, PSLF can erase your remaining federal student loan balance — completely tax-free.

1M+
Borrowers already forgiven through PSLF

$87B+
Total debt discharged through PSLF to date

10 yrs
Of qualifying work & payments to reach $0

The 4 Requirements

1
Direct Loans
Only Direct Loans count. Have FFEL or Perkins loans? Consolidate them into a Direct Consolidation Loan to start earning PSLF credit.

2
Qualifying Job
Work full-time (30+ hrs/week) for a government agency, a 501(c)(3) nonprofit, or AmeriCorps/Peace Corps.

3
Right Repayment Plan
Be on the Standard 10-year plan or any income-driven plan (IBR, PAYE, ICR, SAVE, or the new RAP plan).

4
120 Payments
Make 120 qualifying monthly payments — they don't need to be consecutive. Only payments after Oct. 1, 2007 count.

Does Your Employer Qualify?

✓ Generally qualifies

- Federal, state, local, or tribal government
- Military
- 501(c)(3) nonprofits
- AmeriCorps & Peace Corps
- Some other nonprofits (check the PSLF Help Tool)

✗ Does NOT qualify

- Labor unions
- Partisan political organizations
- For-profit employers
- For-profit government contractors

Which Payments Count?

- Time in the COVID-19 payment pause counts — as long as you had Direct Loans and worked full-time in public service then.
- Time in the SAVE plan counts. Time in the **SAVE forbearance does not**.
- Forbearance and most deferments generally do **not** count — but you may be able to "buy back" those months later.

Applying & Tracking Your Progress

1. Submit an Employment Certification Form (ECF) every year and whenever you change jobs — use the free **PSLF Help Tool** at studentaid.gov/pslf.
2. Check your progress anytime under "My Aid" in your StudentAid.gov dashboard.
3. Once you hit 120 qualifying payments, apply for forgiveness through the same PSLF Help Tool.
4. If you overpaid past 120 months, you can request a refund of those extra payments.

Mistakes That Cost Borrowers Progress

- **Not certifying employment yearly** — makes it harder to track progress and get old employer signatures later.
- **Consolidating Direct Loans you already have** — this resets your payment count to zero. Only consolidate FFEL/Perkins loans that aren't Direct yet.
- **Assuming a forbearance period counts** — when in doubt, ask your servicer or use the Help Tool before agreeing to a payment pause.

Already made progress without knowing it? Two past fixes — the PSLF Waiver (ended 2022) and the one-time IDR Account Adjustment (ended 2024) — retroactively counted many payments that didn't originally qualify. There's no harm in submitting an ECF for **all** the time you've worked full-time in public service since you took out your loans, even if you're not sure it counts.

One thing to watch: New rules finalized in late 2025 would let the Department disqualify certain government and nonprofit employers going forward if it finds they engaged in specified unlawful activity. It would not take away credit you've already earned. The rule was set to start July 1, 2026, but is being challenged in court — ask your presenter or check studentaid.gov/pslf for the current status.

APPLY & TRACK PROGRESS
PSLF Help Tool: studentaid.gov/pslf

QUESTIONS OR PROBLEMS?
PSLF Helpline: (888) 303-7818 | FSA Ombudsman (if your servicer can't fix it)

MORE HELP
NCLC Student Loan Borrower Assistance: studentloanborrowerassistance.org

Sources: Student Loan Borrower Assistance (NCLC), Public Service Loan Forgiveness; Federal Student Aid, studentaid.gov/pslf. For general information only — program rules can change; verify current details before relying on this guide.