



Student Debt Forgiveness Frequently Asked Questions

Our experts answered some of the most common questions about Public Service Loan Forgiveness.

Program Eligibility

WHAT TYPES OF DEGREES ARE ELIGIBLE FOR FORGIVENESS UNDER PSLF?

The type of degree does not matter. In fact, you can qualify even if you did not graduate. The requirements are based on your years of service and the number of payments you have made. It also only forgives federal direct student loans.

HOW MANY LOANS CAN BE FORGIVEN? IS THERE A LIMIT ON THE DOLLAR AMOUNT THAT CAN BE FORGIVEN?

There is no limit to how much can be forgiven by PSLF. The program forgives the remaining balance of your federal student debt after 10 years of service and 120 payments to your federal student loans. We have seen members receive payment on loans with balances of \$20,000, \$100,000, and even more.

DO THE YEARS OF PUBLIC SERVICE HAVE TO BE CONSECUTIVE? WHAT IF YOU HAVE A BREAK IN EMPLOYMENT OR TRANSFER JOBS?

Employment does not have to be consecutive. If you make a total of 120 consecutive payments after October 1, 2007, while working for a qualifying employer, you are eligible. Note that months of repayment working for a non-public-service employer do not count towards PSLF's 120 payments.

HOW DO I FIND OUT THE TYPES OF MY FEDERAL STUDENT LOANS?

If you are unsure what type of student loan you have, you can find out easily by logging onto studentaid.gov with your FSA ID and visiting your aid summary page. Direct Loans begin with the word "Direct," Federal Family Education Loans are indicated by "FFEL," and Perkins Loans include the word "Perkins" in the name. If any of your loans say "Perkins," "FFEL," or "Parent Plus" you will need to consolidate prior to applying for PSLF to take advantage of the program. You will need to consolidate before May 1, 2023, to take advantage of the Department of Education's one-time account adjustment, which will credit any payments made on these loans for the purposes of PSLF.

DO PLUS LOANS QUALIFY FOR FORGIVENESS UNDER PUBLIC SERVICE LOAN FORGIVENESS?

Yes. Like other Federal Direct Loans, Direct Plus Loans are eligible for forgiveness under Public Service Loan Forgiveness. There are two types of Plus Loans: 1) those made directly to graduate or professional students, and, 2) those made to parents of dependent undergraduate students. If you took out a *Parent Plus* loan on behalf of a dependent student, those loans cannot be repaid under an income-driven plan and must be consolidated for payments to count towards the 120 for Public Service Loan Forgiveness.

I HAVE STUDENT LOANS FROM A PRIVATE BANK, CAN THOSE GET FORGIVEN THROUGH PUBLIC SERVICE LOAN FORGIVENESS?

No. Public Service Loan Forgiveness only provides forgiveness for federal student loans under the Federal Direct Loan program.

DOES THE AGE OF THE LOAN MATTER TO QUALIFY FOR PSLF?

Loan age has never mattered for the PSLF program, even before the limited waiver. Only payments for periods of repayment after Oct. 1, 2007, are qualifying since that is when the PSLF Program began. The loan age only matters for Teacher Loan Forgiveness (TLF), which is a separate federal program. Loans for that program cannot be older than October 1, 1998.

I HAVE NOT MADE STUDENT LOAN PAYMENTS DURING THE CARES ACT PAYMENT PAUSE. HOW DOES THAT AFFECT MY PSLF PAYMENT COUNT?

As part of the CARES Act, in March 2020 Congress paused payments, interest, and collection efforts for most federal student loan borrowers. Since then, the White House has extended the payment pause several times. The most recent extension, announced on November 20, 2022, will alleviate uncertainty for borrowers as the Biden-Harris Administration asks the Supreme Court to review the lower-court orders that are preventing the Department from providing debt relief for tens of millions of Americans.

Payments will resume 60 days after the Department is permitted to implement the program or the litigation is resolved, which will give the Supreme Court an opportunity to resolve the case during its current Term. If the program has not been implemented and the litigation has not been resolved by June 30, 2023 – payments will resume 60 days after that. The months during the payment pause count toward PSLF for Federal Direct Loans, even if you were not making payments and even if you do not meet the 120-payment threshold until after the pause expires.

Application Process

AT WHAT POINT SHOULD I APPLY FOR PSLF? CAN YOU APPLY RETROACTIVELY AS AN EDUCATOR WHO HAS BEEN WORKING FOR YEARS?

Some public service workers like to apply each year to certify their employment and check on the progress of their payment count towards PSLF. Others apply when they have reached the 10-year mark and believe they have made 120 payments.

Submitting the application yearly will help confirm you are on the right track by ensuring you are making qualifying payments and working for a qualifying employer. It will also allow Federal Student Aid (FSA) to alert you if any changes are necessary.

WHAT IS AN EMPLOYMENT CERTIFICATION FORM (ECF)?

To apply for PSLF, the U.S. Department of Education requires public service workers to file an [Employment Certification Form \(ECF\)](#) to show they work for a qualified employer. The ECF is included in Section 4 of the PSLF application. You can use the Department of Education's [PSLF Help Tool](#) to fill out your PSLF form and ECFs or Wisconsin Retirement Program's [Savi Resource](#).

Please note that the ECF **must** be filled out by an official who can access your employment service records—usually someone in a human resources department. Some school districts even have an HR person designated to handle ECFs.

I'VE APPLIED FOR PSLF. HOW LONG DOES IT TAKE TO PROCESS THE APPLICATION?

Response time has varied because the U.S. Department of Education is working through a record number of applications. Some borrowers' loans will be forgiven before the interest pause ends and repayment resumes, but that is not guaranteed. If you reach 120 payments, but continue to make payments after the pause ends, they will be refunded. If an unreasonable amount of time has passed and you still have not received a response from either MOHELA or the Department, you can:

- Connect with MOHELA, the student loan servicer for PSLF.
- [File a complaint](#) to the Federal Student Aid Ombudsman who can run a review of your situation and student loan account.

Where the page asks you to select a category for your complaint, select "Discharging, Cancelling, or Forgiving My Loans". On the following page, describe your situation in detail and attach any relevant documents.

Income Based Repayment Plans and Teacher Loan Forgiveness

DO ALL INCOME-BASED REPAYMENT PLANS QUALIFY FOR PUBLIC SERVICE LOAN FORGIVENESS? WHAT ARE THEY ALL CALLED?

Yes. Any of the four types of Income Driven Repayment (IDR) plans qualify for PSLF. The four different kinds of IDR plans are:

- Revised Pay As You Earn Repayment Plan (REPAYE Plan)
- Pay As You Earn Repayment Plan (PAYE Plan)
- Income-Based Repayment Plan (IBR Plan)
- Income-Contingent Repayment Plan (ICR Plan)

More information on these plans is available on the website of the Department of Education's office of Federal Student Aid [here](#).

WHAT IS TEACHER LOAN FORGIVENESS? IS IT THE SAME AS PUBLIC SERVICE LOAN FORGIVENESS?

Teacher Loan Forgiveness (TLF) is a separate federal program from PSLF. If you teach full-time for five complete and consecutive academic years at a low-income school or high-needs subject area, the program provides forgiveness up to \$17,500 for Federal Direct Loans. Under PSLF's previous requirements, your five years of employment used to receive Teacher Loan Forgiveness would not be credited to PSLF, as you cannot simultaneously qualify for both programs due to the "double benefits" provision.

Teachers should seek help by going to the Wisconsin Retirement Program's [Savi Resource](#) to determine which forgiveness program is right for them. Teacher Loan Forgiveness does not apply to education support professionals, specialized instructional support personnel, or higher education faculty.

Update: The double benefits provision was only waived until October 31, 2022, so teachers who received TLF and have not yet submitted their PSLF application will need to submit a PSLF application with the Department of Education to see how many payments they have accrued.