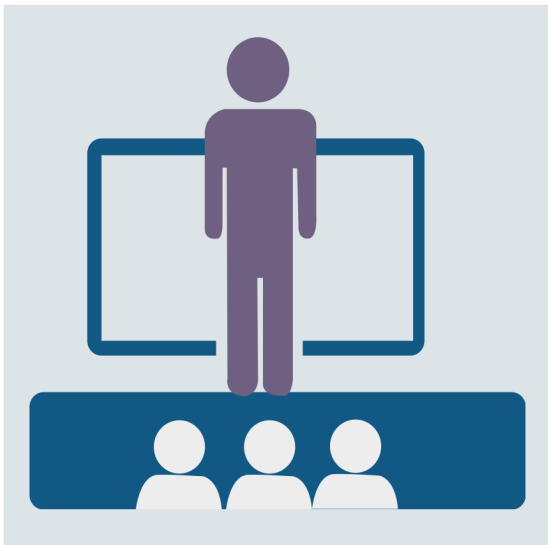


Eligibility for Public Service Loan Forgiveness



Requirements to Qualify

The Public Service Loan Forgiveness (PSLF) Program is interested in encouraging individuals to enter and continue to work full-time in public service jobs.



01 Is employment with the City of Los Angeles qualifying?

Yes. Full-time employees working for the City of Los Angeles, which is a government agency, are eligible for Public Service Loan Forgiveness (PSLF). Full-time employees at a public service organization are eligible for this program.

You must work full-time at a qualifying organization (You do not have to work at the same place for ten years to qualify).

02 Which loans are eligible for loan forgiveness?

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans
- Direct Consolidation Loans

You must make 120 qualifying payments towards your Direct Loans.

Your payments must be made under specific qualifying plans including: Income-Based Repayment, Pay As You Earn, Income-Contingent Repayment, or Standard Repayment.



03 Forms to submit

Submit the Public Service Loan Forgiveness (PSLF): Employment Certification form along with your employer's certification of employment, and submit it to FedLoan Servicing (PHEAA), the PSLF servicer.

After you make your 120th qualifying monthly payment, you will need to submit the PSLF application to receive loan forgiveness. The application is under development and will be available prior to October 2017, the date when the first borrowers will become eligible for PSLF.



04 Keep track of your eligibility

For detailed information- including how to monitor your progress toward qualifying for PSLF- read the PSLF Questions and Answers document at [StudentAid.gov/publicservice](https://studentaid.gov/publicservice) or contact your federal service loan servicer.

