



Parkland

Public Service Loan Forgiveness (PSLF)

Qualifying for PSLF

To qualify for PSLF, you must

- be employed by a U.S. federal, state, local, or tribal government or not-for-profit organization (federal service includes U.S. military service).
- work full-time for that agency or organization;
- have Direct Loans (or consolidate other federal student loans into a Direct Loan);
- repay your loans under an income-driven repayment plan*; and
- make 120 qualifying payments.

[Click Here for more information about the Public Service Loan Forgiveness \(PSLF\)](#)

On Oct. 6, 2021, the U.S. Department of Education (ED) announced a change to Public Service Loan Forgiveness (PSLF) program rules for a limited time as a result of the COVID-19 national emergency.

Here's what's changed as of Oct. 6, 2021.

Changes Until Oct. 31, 2022

- Receive credit for periods of repayment on Direct, FFEL, or Perkins Loans
- Periods of repayment under any plan count
- Periods of repayment on loans before consolidation count, even if on the wrong repayment plan
- Periods of repayment where your payments were made late or for less than the amount due count
- Periods of repayment on loans before consolidation count, even if paid late, or for less than the amount due
- Need to be employed full time for a qualifying employer to receive credit
- Can receive forgiveness even if not employed or not employed by a qualifying employer at the time of application and forgiveness
- If you received Teacher Loan Forgiveness, the period of service that led to your eligibility will count toward PSLF (if you certify employment for PSLF for that period)

[Click Here for more information about the Public Service Loan Forgiveness \(PSLF\)](#)