

**Public Service Loan Forgiveness
Questions and Answers
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Megan Godfrey
Christina Ceballos**

Top 5 Questions/Answers		
1	I did not see where I could pick my monthly payment. How do I do that?	<p>First, you can verify your IDR plan by logging into your StudentAid.gov account and reviewing your Dashboard. You may already have one!</p> <p>If you did not recently consolidate your loans, log into your StudentAid.gov account and search for “Income Driven Repayment (IDR) Application” and you can apply there.</p> <p>If you recently consolidated, you should have picked an IDR plan as part of that process and will be notified of your plan soon.</p> <p>Remember only IBR, ICR, PAYE, and REPAYE are eligible plans for PSLF. The Standard Repayment Plan is only available for borrowers who have never consolidated their loans, and after 10 years or 120 monthly payments, there would be little to no benefit left from PSLF.</p> <p>https://studentaid.gov/manage-loans/repayment/plans/income-driven</p>
2	What is qualifying employment? Does working for Public Colleges/Universities, in the mental health field, nonprofits, or the State Military Department count?	<p>Public service qualifying employment is determined by the type of organization that you work for. In other words, it’s not <i>what</i> you do for work, it’s <i>where</i> you work!</p> <p>Qualifying employment can be any position in government (from local to federal level, including tribal), 501c3 tax-exempt nonprofits, and a small set of other types of nonprofits.</p> <p>For more information, see: https://studentaid.gov/help-center/answers/article/what-is-qualifying-employment-for-pslf</p>

3	<p>Once you send in past employment, you don't have to send it again, correct? Going forward, do you have to recertify your employment each year?</p>	<p>Correct and yes. If you are just getting started in being eligible for PSLF, you need to certify employment to get all your public service employment time counted as far back as October 2007, if you have it, and overlaps with repayment time of your federal student loans.</p> <p>Going forward, recertify your employment annually until you hit 120.</p> <p>https://studentaid.gov/pslf/</p>
4	<p>I have 10 years of public service and I believe I have hit my 120 payments. I am just waiting for certification approval. Should I leave my job before that hits and I am no longer a public servant or will my certification not count? Or do you have to be a public servant currently?</p>	<p>You are very close to PSLF, but you haven't gotten it officially yet! Public service workers need to be employed by a qualifying employer at the time of PSLF, or when their PSLF payment count officially reaches 120, they submit one more PSLF application, and they receive a letter that their loans are fully discharged under PSLF. These are the rules!</p> <p>However, if you are absolutely sure that you have reached 120 months of public service as of 10/31/2022 (during the Limited PSLF Waiver period where there was a suspension of this rule) you should be okay.</p> <p>https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service</p>
5	<p>I'm with Nelnet. How do I change?</p>	<p>MOHELA is the current student loan servicer that manages the PSLF program for public service student loan borrowers.</p> <p>Go to StudentAid.gov and fill out the PSLF Help Tool to certify your employment back to October 2007, if you have it.</p> <p>Once you submit a completed and correct form to MOHELA, your loans will transfer from Nelnet to MOHELA.</p> <p>https://studentaid.gov/pslf/</p>