

Steps to apply for Public Service Loan Forgiveness (PSLF)



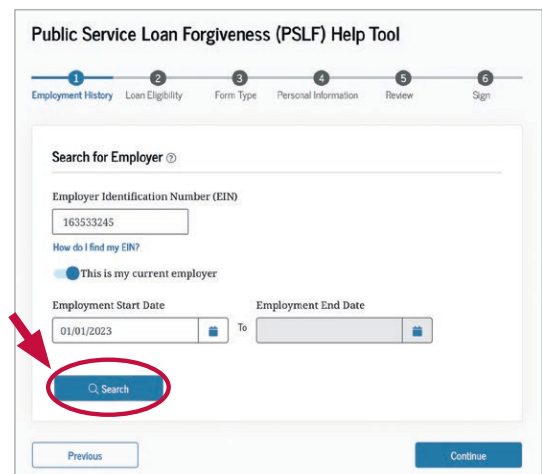
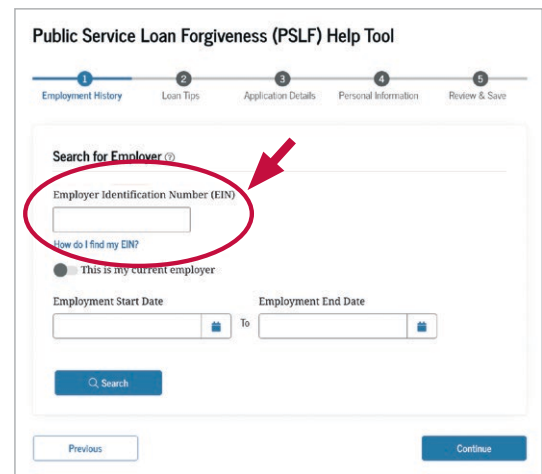
1. Check if your current and/or past employers are eligible.

Gather federal Employer Identification Numbers (EINs) for all public service employers you want to certify after October 1, 2007.

- You must be or have been employed an average of 30 hours/week. This includes multiple part-time public jobs where your combined work equals an average of 30 hours/week.
- You can find your employer’s EIN on your W2 or by contacting a human resources representative at your employer.

Check eligibility using the [Employer Search Tool](#).

- If your employer shows up as “likely ineligible” but you believe they qualify, email studentloan.ombudsman@maryland.gov for assistance.
- If they show up as “undetermined” or “eligible,” **Continue to Step 2.**

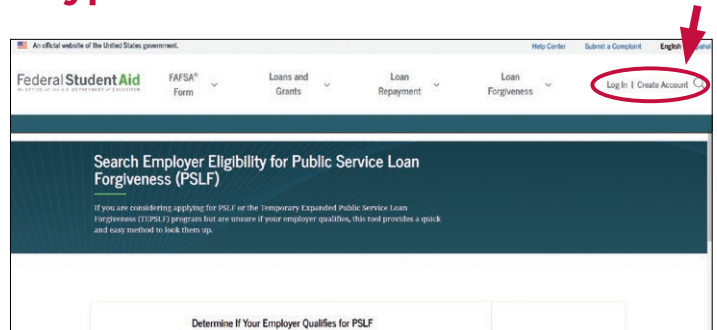


STEPS TO APPLY FOR PUBLIC SERVICE LOAN FORGIVENESS (PSLF)

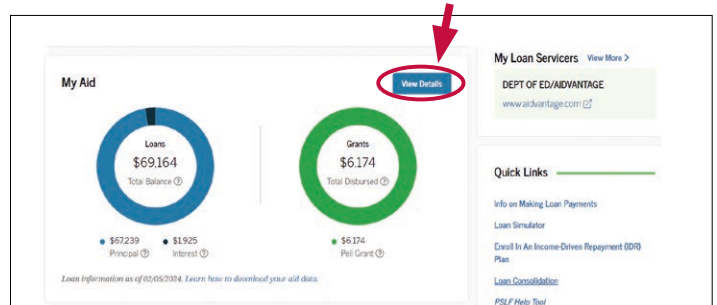


2. Identify your federal student loan types.

Sign into your [FSA ID account](#). If you don't have an FSA ID, you will need to [create an account](#).



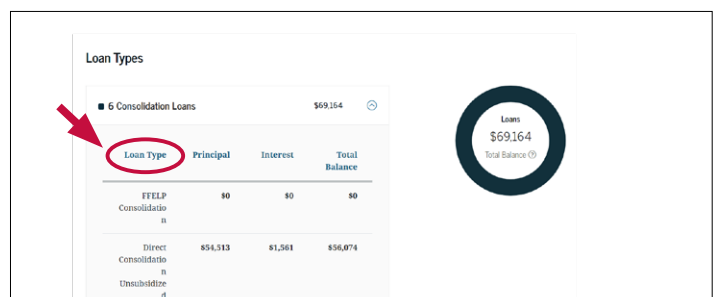
On your Dashboard, click on "View Details:"



On your Aid Summary page, scroll down to "Loan Types" and click on the downward arrows to review your loan(s) breakdown:



Under "Loan Types," carefully review all loans for the following words: Direct, Parent PLUS, FFEL, and Perkins:





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Once you identify your loan type(s):

- You have **only** Direct Loans borrowed for your own education **and** you have been in repayment for all loans for the same amount of time: **Skip to Step 4.**
- You have **only** Direct Loans borrowed for your own education but have been paying on some loans longer than others: **Continue to Step 3.**
- You have some/only Parent Plus Loans: **Continue to Step 3** if you'd like to be considered for an Income-Driven Repayment (IDR) plan.
- You have some/only FFEL/Perkins Loans: **Continue to Step 3.**

3. Apply to Consolidate (if needed – review Step 2).

Before you apply to consolidate:

- For additional information on consolidating, read: [5 Things to Know Before Consolidating](#).

If you consolidate between now and June 30, 2024, you will not lose PSLF qualifying payment credit due to the [IDR Account Adjustment](#).

- Use the [Loan Simulator](#) (signed in with FSA ID) to estimate your monthly payments under an Income-Driven Repayment (IDR).

4. Apply for Income-Driven Repayment (IDR).

- It's recommended to enter one of the IDR plans as long as the monthly payment is lower than the 10-year Standard Plan.
- While the **10-year Standard Plan** is eligible for PSLF, you may not have any balance left to forgive after the 120 qualifying payments. You will need to have at least some repayment periods under [eligible forbearance and deferment periods](#) or an IDR (with a lower monthly payment than the 10-year Standard) in order to have some balance left to forgive after 120 qualifying payments.

Parent PLUS borrowers are not eligible for any IDR plans, unless they consolidate their loans into a Direct consolidation loan to gain access to the Income-Contingent Repayment (ICR) plan.

- If you're still not sure you need to consolidate, email studentloan.ombudsman@maryland.gov for assistance.
- If you've decided consolidation is right for you, complete the [consolidation application](#).

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5. Complete the PSLF Form with the [PSLF Help Tool](#):

- For instructions, read: [Become a PSLF Help Tool Ninja](#).
- It's recommended to use the digital signature feature available on the PSLF Help Tool to both sign your form and to get your employer's signature:
- You will need an email address from someone authorized to sign your PSLF form. Reach out to your HR office to ask for the appropriate email address.
- If you work at a Maryland state agency or public institution of higher education, you can find your current or former agency's HR contact on the [Maryland state agency directory of HR contacts](#).
- Once your employer(s) signs the PSLF Form using DocuSign, Federal Student Aid will automatically submit your form to MOHELA.
- Remember to keep copies and receipts of your submission!

6. Recertify IDR and employment every year using Steps 4 – 6 until you reach 120 qualifying payments!

Still have questions?

If you are a current Maryland State resident please submit a question or concern using our [Student Loan Questions and Complaint Form](#) and we would be happy to assist you!

Financial information offered by the Maryland Office of Financial Regulation or the Student Loan Ombudsman is for informational purposes only and should not be construed as legal or financial advice. Be advised that the requirements for federal student loan relief programs and the policies governing the administration of those programs are subject to change by the [U.S. Department of Education](#).

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