



PUBLIC SERVICE LOAN FORGIVENESS



Learn more about the PSLF Program on the U.S. Dept. of Education's website:

studentaid.gov/manage-loans/forgiveness-cancellation/public-service

The Public Service Loan Forgiveness (PSLF) Program forgives the remaining balance on your Direct Loans after you've made 120 monthly payments under a qualifying repayment plan (typically an income-driven plan), while working at least 30 hours per week for the government or many types of nonprofit employers. The payments do not need to be consecutive.

Last year, through the one-time income driven payment count adjustment, the U.S. Dept. of Education gave borrowers with Direct Loans credit toward PSLF for past repayment periods and certain deferments and forbearances that would not otherwise count toward forgiveness.



Learn more about PSLF Buyback and apply on the U.S. Dept. of Education's website.

<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service/public-service-loan-forgiveness-buyback>

PSLF BUYBACK

Many forbearance and deferment periods do not count toward PSLF. However, you may be able to use a new process, called the PSLF Buyback, to get credit for certain types of forbearances and deferments in which you held qualifying employment. You can buy back these months only if:

- you already have 120 months of qualifying employment; and
- buying back months in forbearance or deferment would result in forgiveness.

Additionally, only certain forbearance and deferment types are eligible for buybacks. Notably, you cannot buy back in-school deferment periods. You can, however, buy back time spent in certain forbearance and deferment types, including the SAVE Forbearance. If you have consolidated, you cannot buy back months from before you consolidated.

*****Please note, however, that there is presently a large backlog of unprocessed PSLF Buyback requests.*****

STEPS TO PURSUE PSLF

- Find out if you have Direct Loans by checking your [StudentAid.gov](https://studentaid.gov) account or calling the U.S. Dept. of Education at 1-800-433-3243.
- If you have any non-Direct Loans, consider applying to consolidate them at studentaid.gov/loan-consolidation/, so that they can become eligible for PSLF. Keep in mind that if you consolidate only non-Direct Loans, you will have to make 120 qualifying monthly payments while working at least 30 hours per week after consolidating to qualify for PSLF. Consolidating will also restart the clock on IDR forgiveness. **For PSLF-count purposes only, loans included in a consolidation receive the weighted average of the payments made. Be careful, because new loans, including consolidations, that are processed after June 30, 2026, will limit the types of repayment plans that are available to you.**
- Use the U.S. Dept. of Education’s PSLF Help Tool at studentaid.gov/pslf, to certify all your qualifying employment since Oct. 1, 2007. Using the e-signature option in the PSLF Help Tool may result in the fastest processing. Learn more about how to view and manage your PSLF progress at studentaid.gov/articles/manage-your-pslf-progress/.
- Most borrowers will need to enroll in an income-driven plan to continue earning credit toward forgiveness at <https://studentaid.gov/idr/>.
- If you believe the qualifying payment count shown in your StudentAid.gov account is inaccurate or incomplete, file a PSLF Reconsideration Request at studentaid.gov/manage-loans/pslf-reconsideration.
- Determine if you could qualify for and benefit from a PSLF Buyback relating to ineligible forbearance or deferment periods at studentaid.gov/manage-loans/forgiveness-cancellation/public-service/public-service-loan-forgiveness-buyback.



**Office of the Illinois Attorney General’s Student Loan Helpline
1-800-455-2456**

**IllinoisAttorneyGeneral.gov
StudentAid.gov**