

# How do I apply for Public Service Loan Forgiveness (PSLF)?

## GETTING STARTED

### REPAYING LOANS

If you are working toward PSLF, you should complete and submit the *Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application* (PSLF form) annually or when you change employers. If you have made 120 qualifying payments, you should fill out and submit this same PSLF form. Use the [PSLF Help Tool](#) to start your form.

### How do I submit a PSLF waiver?

Use the **PSLF Help Tool** to submit a PSLF form. You will need the Federal Employer Identification Number (EIN) from your IRS W-2 tax form to complete the PSLF form. The deadline to submit a PSLF form with your full history of public service for evaluation under the limited PSLF waiver is **October 31, 2022**.

Is the PSLF Program worth it?

If you have a large amount of student loan debt, then Public Service Loan Forgiveness (PSLF) could potentially save you thousands of dollars. It also might knock years off your student loan repayment timeline. You must meet all of the criteria to be eligible for college loan forgiveness, but **the payoff can be worth it**.

### How does PSLF verify employment?

Your employment can be certified by an official who has access to your employment or service records and is authorized by your employer to certify your employment or your service as an AmeriCorps or Peace Corps volunteer. You can use the PSLF Help Tool to assist you in starting the PSLF form.

### How much does PSLF forgive?

Depending on the payment plan selected, your forgiveness with PSLF would be **up to \$24,150**.

### Does deferment count towards PSLF?

**Yes. You can decline an in-school deferment on your loans that are in repayment status and make qualifying payments on those loans while you are in school.** Remember, in order for your payments to qualify for PSLF, you must be employed full-time by a qualifying employer while you attend school.