

Public Service Loan Forgiveness Eligibility

If you have student loans, you can join a federal program that could help you get your loans forgiven. University of Washington employees may be qualified to participate in the U.S. Department of Education's (ED) Public Service Loan Forgiveness (PSLF) program. Through this program, your student loan debt can be forgiven **after 10 years of working for a state agency or other [qualifying public sector employer](#)** while making qualifying payments on your federal student loans.

Signing up for PSLF requires just a few steps. You'll need to repeat some of these items annually to continue qualifying.

To qualify for PSLF you must meet the following qualifications:



Have Federal Direct loans. This includes Direct Subsidized loans, Direct Unsubsidized loans, Direct Consolidation loans, and Direct Grad PLUS loans. If you have Perkins or FFEL loans, you must consolidate them into a Direct Consolidation loan. If you have Direct Parent PLUS loans, you may also need to consolidate.



Work full time for a public employer. The ED defines "full time" as working at least 30 hours/week. This includes multiple part-time public jobs where your combined work equals at least 30 hours/week. If you are part-time faculty, your in-class teaching hours are subject to a 3.35 multiplier.



Enroll in an Income-Driven Repayment (IDR) Plan. These include: Income-Based Repayment (IBR), Pay As You Earn (PAYE), Saving on A Valuable Education (SAVE, previously REPAYE), and Income-Contingent Repayment (ICR). Payments you make on the 10-year standard repayment plan are also eligible for the PSLF program.



Make 120 on-time, complete payments. Your payments do not need to be consecutive (i.e., you need 10 full years to qualify but these 10 years don't need to happen all in a row). However, you must be employed full time for a public employer at the time you apply for PSLF, and during the month you make a payment for that payment to qualify. After you make 120 qualifying payments and apply for PSLF, ED will forgive your remaining loan balance. Student loan amounts forgiven under PSLF are not considered income for tax purposes.

To enroll in the PSLF program:

1. You can manage the process on your own by using the PSLF Help Tool at the [Federal Student Aid's Public Service Loan Forgiveness \(PSLF\)](#) website.
2. You can follow the instructions on the [UWHR PSLF Form Completion Request](#) webpage. Depending on the type of employment, and your employment history, you may have different instructions to follow.

Check out these resources to help you get started:

- Washington Student Achievement Council: wsac.wa.gov/PSLF
- Washington Student Loan Advocate: wsac.wa.gov/loan-advocacy
- UWHR PSLF Instructions and FAQ: <https://employeehelp.workday.uw.edu/pslf/>
- UWHR PSLF webpage: hr.uw.edu/benefits/more-ways-to-save/loan-forgiveness-program