



PSLF APP

# PUBLIC SERVICE LOAN FORGIVENESS (PSLF): APPLICATION FOR FORGIVENESS

OMB No. 1845-0110  
DRAFT FORM  
Exp. Date XX/XX/XXXX

## William D. Ford Federal Direct Loan (Direct Loan) Program

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

### SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN \_\_\_\_\_

Date of Birth \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone - Primary \_\_\_\_\_

Telephone - Alternate \_\_\_\_\_

Email (Optional) \_\_\_\_\_

**Before signing, carefully read the entire form.** For more information on PSLF, visit [StudentAid.gov/publicservice](http://StudentAid.gov/publicservice). Use this form only if (1) you have Direct Loans, (2) you have made 120 qualifying payments on the Direct Loans for which you are seeking forgiveness, and (3) you worked full-time at a qualifying employer when you made each of the qualifying payments. If the employment certified in Section 4 of this application does not cover all of your 120 qualifying payments, you must submit a copy of Section 3 and 4 (page 2) for each qualifying employer that covers the rest of your 120 qualifying payments.

### SECTION 2: BORROWER REQUEST, UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATION

**I request** that the Department grant forgiveness of the remaining balance of my Direct Loans under the PSLF Program.

**I understand** that:

- To qualify for PSLF, I must have made 120 qualifying payments on my Direct Loans while employed full-time by a qualifying employer or employers. Neither the 120 qualifying payments nor employment have to be consecutive.
- To qualify for PSLF, I must be employed full-time by a qualifying employer when I apply for and receive PSLF.
- If I submit Employment Certifications covering 10 years of qualifying employment that occurred after October 1, 2007, I will be granted a forbearance on my Direct Loans while the Department determines my eligibility for forgiveness.
- If the Department determines that I appear to be eligible for forgiveness, the Department may contact my employer before granting forgiveness to ensure that I continue to work for the employer.
- If the Department determines that I am eligible for forgiveness, the Department will forgive the remaining balance on my eligible Direct Loans. The amount forgiven will be the remaining principal and interest balance that was due on my eligible Direct Loans on the day I made my final qualifying payment.
- If the Department determines that I am not eligible for forgiveness, I will be notified of this determination and why the determination was made. The forbearance was granted on my Direct Loans will end and the Department may capitalize (add to my loan's principal balance) unpaid interest that accrued during the forbearance period.

**I certify** that all of the information I have provided on this form and in any accompanying document is true, complete, and correct to the best of my knowledge and belief and that if I cease to be employed by a qualifying employer after I submit this application, but before forgiveness is granted, I will notify FedLoan Servicing (see Section 7) immediately.

**I authorize** my employer or other entity having records about the employment that is the basis of my request to make information from those records available to the U. S. Department of Education (the Department) or its agents or contractors.

Check this box if you cannot obtain certification from your employer because the organization is closed or because the organization has refused to certify your employment. The Department will follow up to assist you in getting documentation of your employment. **Complete Section 3, but do not complete Section 4.**

**Borrower's Signature** \_\_\_\_\_

**Date** \_\_\_\_\_