

# Guide to Federal Student Loan Forgiveness Programs



Revised March 2022

Welcome! Student loan debt is a burden many of us carry long after we finish our degrees. The California Teachers Association has put together this *Guide to Federal Student Loan Forgiveness Programs* as a way to help you learn about the Federal Student Loan Forgiveness programs available for educators. Take some time to read through this guide and learn how you can make the most of these programs. For more information, be sure to visit [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan). Though the California Teachers Association has researched and gathered the information in this guide, the CTA, NEA, and NEA MB staff are not experts in this field. We recommend that you do additional research and contact your loan servicer and the U.S. Department of Education to determine the best option for you.

Here are some reasons why you should read this guide:

- ✓ Learn about opportunities for loan forgiveness through the U.S. Department of Education.
- ✓ Help you determine whether you and your loan qualify for loan forgiveness.
- ✓ Get tips on how and where to apply.
- ✓ Find links to helpful information, websites, and forms

## Are You Interested in Learning More About Federal Student Loan Forgiveness Programs?

There are three federal student loan forgiveness programs available:

### The Teacher Loan Forgiveness Program

Which allows you to reduce or eliminate your loan debt from several different types of loans. Applies to Direct and Stafford loans.

### The Teacher Loan Cancellation Program

Which allows you to reduce or eliminate your loan debt from Federal Perkins Loans.

### The Public Service Loan Forgiveness Program

Which allows you to eliminate your loan debt balance and is available to people who enter and continue to work full-time in public service jobs, including public education.

This guide explains how each federal student loan forgiveness program works and gives you information to help you determine whether you may be eligible to participate in any of the programs.

## HOW TO USE THIS GUIDE

This interactive guide is designed to give you easy-to-read information. You can:

- Use the links at the top of the page to learn about the topic areas you're interested in.
- Search the guide using the search tool below.
- Easily print a page — or the entire guide — if you prefer a printed version.
- Download and save a copy to your computer.

To begin, click any of the section buttons above or the Next button below.

## Do I Qualify for Federal Student Loan Forgiveness?

Before you do anything else, make sure your loans qualify for the Federal Student Loan Forgiveness or Cancellation programs. Here's what will disqualify you from getting your loans forgiven right off the bat:

1. Your loan is currently in default.
2. You received your loan from a private bank, not through a federal loan program.
3. You received your loans through a federal loan program, but then consolidated them with a private bank. *Note: If you have a Federal Direct Consolidation Loan, you may be eligible for the [Public Service Loan Forgiveness Program \(PSLFP\)](#).*

If any of the above apply to you, your loans won't qualify for forgiveness or cancellation under these programs.



### IMPORTANT! FEDERAL LOANS ONLY

These programs don't offer forgiveness for any private loans or loans you received through a private bank.

If your federal student loans have been consolidated with a private bank, they're not eligible for forgiveness

## Types of Federal Student Loans

Below are the federal student loans eligible for forgiveness or cancellation:

### William D. Ford Federal Direct Loans

- **Direct Subsidized Loan:** For eligible undergraduate students who demonstrated financial need.
- **Direct Unsubsidized Loan:** For eligible undergraduate, graduate, and professional students; demonstrated financial need isn't a requirement for this loan.
- **Direct PLUS Loans:** For parents of dependent undergraduate students and for graduate/professional students to help pay for educational expenses up to the cost of attendance minus all other financial assistance.
- **Direct Consolidation Loans:** A loan that allows you to consolidate multiple federal education loans into one loan at no cost to you through the Federal Direct Loan Program.

### Federal Family Education Loan Program

This program includes Stafford loans, Unsubsidized Stafford loans, PLUS loans, and Federal Consolidation Loans. As of 2006, loans are no longer issued through this program.

Click [here](#) to see how to find your loan information. Click [here](#) to learn more about loan deferment, forbearance, and default.

### WHAT TYPE OF LOAN DO I HAVE?

You can find the title or name of your loan(s) on your monthly loan payment statement from your online loan account. Click [here](#) to see where to find your loan information.

### Federal Perkins Loan

- For eligible undergraduate, graduate, and professional students who demonstrated exceptional financial need. If you have this type of loan, your college or university is the *lender* and you make your payments to your school or your school's *loan servicer*.

### What if I have a PLUS Loan?

A Federal PLUS Loan is a loan that can be taken by graduate students or the parents of dependent undergraduate students to help pay for education expenses. A PLUS Loan can only be eligible for forgiveness if it was issued to a graduate student with one or more Direct Subsidized or Unsubsidized Loans from the Federal Direct Loan Program. If you only have PLUS Loans either from graduate school or through your parents, you won't qualify for forgiveness.

### What if I'm a parent and have a PLUS Loan for my child?

If you are a parent who works full-time in a qualifying public service job, and have cosigned on your child or dependent's Direct Loans or have your own Parent PLUS loan, you may qualify for forgiveness through the [Public Service Loan Forgiveness Program](#).



## What is deferment?

A deferment allows you to temporarily postpone your monthly student loan payments for a variety of situations. Subsidized Stafford loans and subsidized consolidation loans will not accrue additional interest, so your balance after the deferment period will be the same as when it started. However, for unsubsidized Stafford loans, PLUS loans, subsidized Stafford loans, or unsubsidized consolidation loans, interest will accrue during the deferment period, so it's wise to pay at least the interest on your loan each month. This will prevent your interest from being capitalized, or added to the principal of your loan, essentially increasing your total balance and requiring you to pay more in the long run. If you have questions about deferment for loans received through the William D. Ford Federal Direct Loan Program or the Federal Family Education Loan Program, contact your loan servicer. If you have a Federal Perkins Loan, contact the college or university you attended when you received the loan.

### Full-Time Teacher in a Teacher Shortage Area Deferment

You may defer payments if you teach in a designated teacher shortage area.

This deferment is available to educators whose Subsidized or Unsubsidized Stafford Loan was disbursed on or after July 1, 1987, but before July 1, 1993. PLUS and consolidation loans don't qualify for this deferment. You must be teaching full-time in a designated teacher shortage area, determined by the Chief School Administrator or the Chief State School Officer. The cumulative maximum time limit for this deferment is 36 months.

## What is forbearance?

If you're experiencing financial hardship, you may be qualified to postpone payments with forbearance. All loans accrue interest during forbearance, so

it's smart to pay at least the monthly interest during this period to avoid interest capitalization. Forbearance resolves any delinquency on your student loan account. If you have questions, contact your loan servicer.

## What is default?

Default means you failed to make your payments on your student loan as scheduled according to the terms of your promissory note, the binding legal document you signed at the time you took out your loan. Defaulting on your loan has serious consequences. Your school, the financial institution that made or owns your loan, your loan guarantor, and the federal government all can take action to recover the money you owe.

### WHAT IS AN INCOME-DRIVEN REPAYMENT PLAN?

With an income-driven repayment plan, your payment amount is a percentage of your discretionary income. The percentage is determined by which type of plan you are enrolled in. For more information about IDR plans, go to <https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven>.

### GET MORE INFORMATION ONLINE

For more information about deferment or forbearance, go to <https://studentaid.ed.gov/sa/repay-loans/deferment-forbearance>.

For more information about default go to, <https://studentaid.ed.gov/sa/repay-loans/default>.

Welcome

Section 1: Types of Federal Student Loan Forgiveness Programs and Other Questions

Section 2: Teacher Loan Forgiveness Program (Direct and Stafford Loans)

Section 3: Teacher Loan Cancellation Program (Federal Perkins Loan)

Section 4: Public Service Loan Forgiveness Program

Section 5: Loan Forgiveness Application Checklist

Section 1 >

## How do I know what kind of loan I have?

Your online and paper monthly loan payment statements will show you the **type of loan** you have and the name of your **loan servicer**.

The red box outlines and arrows indicate where you can find the type of loan you have and your loan servicer on your online and paper statements.

*Disclaimer: For illustrative purposes only. Your actual statement may look different.*

## Other Resources

- Visit [www.nslds.ed.gov](http://www.nslds.ed.gov) to find out what kind of loan you have.
- Call the Federal Student Aid Information Center at **(800) 433-3243** if you have questions about eligible loans or need more information about what kind of loan you have.

### Online Statement

Loan Details					
Account:	Current Balance: \$25,000.00	Past Due Amount: \$0.00	Current Award Due: \$0.00	Payment Amount: \$0.00	Due Date: 06/21/2016
View Statement and Details					
Loan Name:	06/21/2016	Interest Rate:	6.55%	Outstanding Balance:	\$25,000.00
Loan Type:	DIRECT UNSUB	Accrued Interest:	\$1,138.75	Principal Balance:	\$23,861.25
Loan Servicer:	EDSOL	Capitalized Interest:	\$0.00	Disbursement:	\$1,750.00 on 06/21/2016
Original Loan Amount:	\$25,000.00	Loan Name:	EDSOL	Disbursement:	\$1,750.00 on 06/21/2016
View Details					
Loan 1					
Loan Name:	06/21/2016	Interest Rate:	6.55%	Outstanding Balance:	\$1,138.75
Loan Type:	DIRECT UNSUB	Accrued Interest:	\$1,138.75	Principal Balance:	\$0.00
Loan Servicer:	EDSOL	Capitalized Interest:	\$0.00	Disbursement:	\$1,750.00 on 06/21/2016
Original Loan Amount:	\$25,000.00	Loan Name:	EDSOL	Disbursement:	\$1,750.00 on 06/21/2016
View Details					
Loan 2					
Loan Name:	06/21/2016	Interest Rate:	6.55%	Outstanding Balance:	\$1,138.75
Loan Type:	DIRECT UNSUB	Accrued Interest:	\$1,138.75	Principal Balance:	\$0.00
Loan Servicer:	EDSOL	Capitalized Interest:	\$0.00	Disbursement:	\$1,750.00 on 06/21/2016
Original Loan Amount:	\$25,000.00	Loan Name:	EDSOL	Disbursement:	\$1,750.00 on 06/21/2016
View Details					
Loan 3					
Loan Name:	06/21/2016	Interest Rate:	6.55%	Outstanding Balance:	\$1,138.75
Loan Type:	DIRECT UNSUB	Accrued Interest:	\$1,138.75	Principal Balance:	\$0.00
Loan Servicer:	EDSOL	Capitalized Interest:	\$0.00	Disbursement:	\$1,750.00 on 06/21/2016
Original Loan Amount:	\$25,000.00	Loan Name:	EDSOL	Disbursement:	\$1,750.00 on 06/21/2016
View Details					

### Paper Statement

Account Summary:										
Group	Loan Type	Original Principal Amount	Lender Name	Current Interest Rate	Current Principal Balance	Accrued Interest on Next Due Date	Interest Paid Since Last Statement	Total Principal Paid Through 04/30/2016	Total Interest Paid Through 04/30/2016	Total Amount Paid Through 04/30/2016
A	DIRECT UNSUB	\$25,000.00	EDSOL	6.55%	\$20,422.75	\$87.89	\$138.75	\$7,092.24	\$4,363.73	\$11,395.97
Total Payout Amount Through 04/30/2016										
\$20,510.64										

## NEED MORE INFORMATION ABOUT YOUR FEDERAL STUDENT LOAN

Go to <https://studentaid.gov/> or call the Federal Student Aid Information Center at (800) 433-3243 if you have questions about eligible loans or need more information about what kind of loan you have.

Visit the Department of Education website at <https://studentaid.ed.gov/sa/types/loans> for complete information about eligible loans, federal versus private loans, and to find out what kind of loan you have.

You can also visit [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan) for more information about student loans.



CLOSE

[Important Note of Disclaimer](#)



PREVIOUS VIEW

BACK | NEXT

## Teacher Loan Forgiveness Program

The Teacher Loan Forgiveness Program is a federal program intended to encourage individuals to enter and continue in the education profession. **If you teach full-time, you may be eligible for loan forgiveness under this program.** You can receive up to maximums of **\$17,500** or **\$5,000** in loan forgiveness depending on your certifications, the school where you teach, and more. Keep reading to learn about the program and the eligibility requirements.

We'll cover the following topics in this section:

 [Qualifying Loans](#)

 [Eligibility Requirements](#)

 [Application Process](#)



## \$ Qualifying Loans

The following **William D. Ford Federal Direct Loans** are eligible for forgiveness through the Teacher Loan Forgiveness Program:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans (if issued to you as a graduate student with one or more direct subsidized or direct unsubsidized loans)
- Direct Consolidation Loans (depending on the type of consolidated loans; restrictions may apply)

Loans issued through the **Federal Family Education Loan Program** are also eligible for forgiveness through the Teacher Loan Forgiveness Program. This program includes Stafford loans, Unsubsidized Stafford loans, PLUS loans, and Federal Consolidation Loans. As of 2006, loans are no longer issued through this program.

### What if my loans are consolidated?

Consolidation combines several federal student or parent loans into one larger loan through a private bank or in some cases through the William D. Ford Direct Loan Program. If your loans are consolidated through a private bank, you're ineligible for forgiveness through the Teacher Loan Forgiveness Program. However, if your loans have been consolidated into a Direct Consolidation Loan through the William D. Ford Federal Direct Loan Program, you may still be eligible for forgiveness through the Teacher Loan Forgiveness Program or Public Service Loan Forgiveness Program depending on what types of federal student loans you've consolidated into your Direct Consolidation Loan. Click [here](#) to learn more about the Public Service Loan program.

### What if my loans are in default?

Default is the failure to repay a loan according to the terms agreed to in the promissory note. If any of your loans are in default, you do not qualify for forgiveness under any of the programs.

### If I have a Federal Direct Loan, am I only eligible to apply for the Teacher Loan Forgiveness Program?

No, you can apply for both the [Public Service Loan Forgiveness Program](#) and the Teacher Loan Forgiveness Program. However, your payments cannot count for both the Teacher Loan Forgiveness and Public Service Loan Forgiveness Programs at the same time. It's important to research both and find the program that works best for you or if you are eligible for both, which to take advantage of first.

**Remember!** If you have a Federal PLUS Loan, it's only eligible for forgiveness if it was issued with one of the Federal Direct Loans listed above.

### GET MORE INFORMATION ONLINE

For more information about teacher loan forgiveness, go to <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher>. Select the "Teacher Loan Forgiveness" link at the top of the page and then click on the "What are the eligibility requirements?" Link.

**Don't Forget!** You can also visit [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan) for more information about student loans.





## Eligibility Requirements

You must meet the following eligibility requirements:

1. You must have taught full-time for five full and consecutive academic years at an eligible school, in an eligible subject, or at an educational service agency. One of your five years of qualifying teaching service must be after the 1997 – 1998 academic year.
2. You received the loan for which you are requesting forgiveness before the end of your fifth year of qualifying teaching and you didn't have an outstanding loan balance before October 1, 1998.



3. Depending on when your teaching service began, you must meet the following requirements:

If your service began before October 30, 2004*	If your service began on or after October 30, 2004
<p>You can receive up to \$5,000 in forgiveness if you were:</p> <ul style="list-style-type: none"> <li>• A full-time elementary school teacher; or</li> <li>• A full-time secondary school teacher who taught in a subject area that was relevant to your academic major.</li> </ul>	<p>You can receive up to \$5,000 in forgiveness if you were:</p> <ul style="list-style-type: none"> <li>• A highly qualified full-time elementary or secondary school teacher.</li> </ul>
<p>You can receive up to \$17,500 in forgiveness if you were:</p> <ul style="list-style-type: none"> <li>• A highly qualified full-time mathematics or science teacher in an eligible secondary school; or</li> <li>• A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you taught children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you taught.</li> </ul>	<p>You can receive up to \$17,500 in forgiveness if you were:</p> <ul style="list-style-type: none"> <li>• A highly qualified full-time mathematics or science teacher in an eligible secondary school*; or</li> <li>• A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you taught children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you taught.*</li> </ul>

\*Service must be certified by the chief administrative officer or human resources representative of the school where you were employed.

### 1. Who is considered a full time teacher?

A full-time teacher is a person who provides direct classroom teaching, or classroom-type teaching in a non-classroom setting for the standard used by the state of California or your school district in defining full-time employment as a teacher. For an individual teaching in more than one school, the determination of full-time is based on the combination of all qualifying employment. Special Education teachers are considered teachers.

The definition of a full-time teacher may vary based on your employer.

### 2. Is my school eligible?

The complete list of eligible schools can be found in the Teacher Cancellation Low Income Directory. You can search for your school using the directory <https://studentaid.gov/tcli/directory-search>

You can also visit [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan) to find the Teacher Cancellation Low Income Directory by selecting the “Eligible Schools — Teacher Cancellation Low Income Directory” link.

**Remember!** You must teach at an eligible school for five consecutive years in order to meet the eligible school qualification. However, service doesn’t have to be in the same district or state.

### 3. What kinds of teaching certifications are required?

To be considered “highly qualified” under the Teacher Loan Forgiveness Program, you must meet at least one of the following criteria:

- Have obtained full state certification as a teacher
- Have passed the state teacher licensing examination, and hold a license to teach in that state

**Important!** Your certification or license requirements cannot have been waived on an emergency, temporary, or provisional basis. If so, you may not qualify under the Teacher Loan Forgiveness Program program.



## How to apply for the Teacher Loan Forgiveness Program

You may apply for loan forgiveness after you've completed the teaching requirement of five full and consecutive years (see previous page for details). Here are the steps you must take to apply for the Teacher Loan Forgiveness Program:

- ✓ **Download the application:** Print and complete the [Teacher Loan Forgiveness Application](#). Select the 'How do I apply for teacher loan forgiveness?' link at the top of the page. You can also visit [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan) to find the application.
- ✓ **Get signatures from the following school administrators:**
  - The chief administrative officer or a Human Resources representative from each school where you performed your qualifying teaching service must complete the certification section of the application.

**IMPORTANT!** If you taught at more than one school during the same academic year, you only need the chief administrative officer or Human Resources representative from **one** of the schools to complete the certification section.

**IMPORTANT!** If you taught at different schools during different academic years, the chief administrative officers from **all** schools must certify your eligibility.
- ✓ **Submit your application:** Return the completed application to your loan holder or loan servicer. You can find your loan servicer's information on your monthly online and paper loan statements. Click [here](#) for more information.



### QUESTIONS?

For more information about your application, visit the Department of Education at <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher#teacher-loan-forgiveness>. Select the 'How and when do I apply for teacher loan forgiveness?' link.

You can also visit [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan) for more information about this program.

Welcome &gt;

Section 1: Types of Federal Student Loan Forgiveness Programs and Other Questions &gt;

Section 2: Teacher Loan Forgiveness Program (Direct and Stafford Loans) &gt;

Section 3: Teacher Loan Cancellation Program (Federal Perkins Loan) &lt;

Section 4: Public Service Loan Forgiveness Program &gt;

Section 5: Loan Forgiveness Application Checklist &gt;

Section 3 &gt;

## Teacher Loan Cancellation Program: For Federal Perkins Loan Only

The Teacher Loan Cancellation Program applies specifically to the **Federal Perkins Loan**. It's available for full-time educators who teach in a school serving students from low-income families, or who teach certain subjects, as described later in [this section](#).

**Good news! You may qualify for up to 100% cancellation of your Federal Perkins Loan.** This program exists to help you receive forgiveness for as much of your loan balance as possible. Some limits apply, so be sure to read the eligibility requirements listed on the pages that follow. Listed below are the percentages of your loan that can be forgiven based on your years of qualifying service. *Note: If you have five years of service, 100% of your qualifying loan can be forgiven. Each year qualifies separately, and the years don't have to be consecutive.*



15 percent canceled for the first year of service



15 percent canceled for the second year



20 percent canceled for the third year



20 percent canceled for the fourth year



30 percent canceled for the fifth year

We'll cover the following topics in this section:


[Eligibility Requirements](#)

[Educator Qualifications](#)

[Application Process](#)

### GET MORE INFORMATION ONLINE

For full program and eligibility information, visit the Department of Education at <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher>. Select the 'Teacher Cancellation' link at the top of the page.

**Don't Forget!** You can also visit [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan) for more information about this program.

 CLOSE

[Important Note of Disclaimer](#)


PREVIOUS VIEW



BACK | NEXT



## Eligibility Requirements

The eligibility requirements for the Teacher Loan Cancellation Program cover three areas:

1. How long you teach
2. Where you teach
3. What you teach

If you meet the following requirements you may be eligible for **cancellation**.

- You must have a Federal Perkins Loan that is not in default or consolidation, and you must have taught for at least one full academic year and be:
  - An educator in a school serving students from low-income families; or
  - A special education educator, including teachers of infants, toddlers, children, or youth with disabilities; or
  - An educator in the fields of mathematics, science, foreign languages, or bilingual education, or in any other field of expertise determined by a state education agency to have a shortage of qualified teachers in that state.

See the section "**Educator Qualifications**" for details.



### GET MORE INFORMATION ONLINE

To get details on eligibility requirements for the Teacher Loan Cancellation Program, visit the Department of Education at <https://studentaid.gov/manage-loans/forgiveness-cancellation/perkins> and then click on the 'What are the eligibility requirements?' link.

You can also visit [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan) for more information about this program.





## Educator Qualifications

You must meet the following requirements:

How Long You Teach	Where You Teach	What You Teach
<ul style="list-style-type: none"> <li>Full-time for a full academic year or its equivalent, based on your employer's definition of full-time.</li> </ul>	<p>At one of the following:</p> <ul style="list-style-type: none"> <li><b>An eligible low-income school</b> as designated by the U.S. Department of Education. To find the list of eligible schools, visit <a href="https://studentaid.gov/tcli/directory-search">https://studentaid.gov/tcli/directory-search</a>.</li> <li>You can also visit <a href="http://www.CTAMemberBenefits.org/studentloan">www.CTAMemberBenefits.org/studentloan</a> to find the eligible school directory</li> <li><b>A private school:</b> You are eligible if you taught at a private school that has established its nonprofit status with the Internal Revenue Service (IRS), and if the school is providing elementary and/or secondary education according to state law.</li> <li><b>Pre-School/Pre-Kindergarten:</b> You are considered eligible if you taught in a program that the state considers part of its elementary education program</li> <li><b>Educational Service Agency:</b> These include county departments of education. If you teach at an educational service agency, your teaching service may qualify for cancellation if you performed the qualifying service beginning on or after August 14, 2008.</li> <li><b>Special Education:</b> You may be eligible if you are a certified full-time special education teacher at a public or other nonprofit elementary school providing speech, language, physical, psychological, occupational, or recreational therapy to infants, children, and teenagers with disabilities.</li> </ul>	<ul style="list-style-type: none"> <li>Each year the state education agency determines any subject shortage areas in the elementary and secondary schools within the state. To find out whether your subject matter area is eligible, check the Teacher Shortage Areas (TSA) Nationwide Listing at <a href="http://www2.ed.gov/about/offices/list/oep/pol/tsa.html">http://www2.ed.gov/about/offices/list/oep/pol/tsa.html</a>.</li> <li>If you teach full-time in science, mathematics, foreign language, or bilingual education, you may qualify for cancellation even if the state has not designated one of these subject areas as a shortage area.</li> </ul>



## How to Apply for the Teacher Loan Cancellation Program

Here is how you can apply for this program:

- ✓ **Request application forms:** You must request the appropriate forms from the office that administers the Federal Perkins Loan Program at the college or university that holds your loan.
- ✓ **Provide information:** You must also provide any documentation the college or university requests to show that you qualify for cancellation of your Perkins Loan.

### IMPORTANT!

It's your college or university's responsibility to determine whether you qualify, and the college or university's decision can't be appealed to the U.S. Department of Education. Colleges and universities can't cancel any portion of a loan for teaching services you performed either before the date you received your Perkins Loan or during your college enrollment period covered by the loan.



### GET MORE INFORMATION ONLINE

For information about how to apply, visit the Department of Education at <https://studentaid.gov/manage-loans/forgiveness-cancellation/perkins>. Click on the "Applying for Cancellation or Discharge" link.

You can also visit [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan) for more information about this program.

## The Public Service Loan Forgiveness Program

The Public Service Loan Forgiveness Program is intended to encourage individuals to enter and continue to work full-time in public service jobs. This program is also available to parents working full-time public service jobs and who have taken out a Parent PLUS loan for a child or dependent.

**You may qualify for forgiveness on the remaining balance of your loans through the William D. Ford Federal Direct Loan Program after you've made 120 qualifying payments.** Other eligibility requirements apply — be sure to read the details that follow.

Forgiveness through the Public Service Loan Forgiveness Program began in October 2017. See Application Process for details on annual employment certification and application requirements.

We'll cover the following topics in this section:

 [Qualifying Loans](#)

 [Eligibility Requirements](#)

 [Educator Requirements](#)

 [Application Process](#)

### GET MORE INFORMATION ONLINE

For full program and eligibility information, visit the Department of Education at <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>.

**Don't Forget!** You can also visit [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan) for more information about this program.

### IF I HAVE A FEDERAL DIRECT LOAN, AM I ONLY ELIGIBLE TO APPLY FOR THE PUBLIC SERVICE LOAN FORGIVENESS PROGRAM?

No, you can apply for both the Public Service Loan Forgiveness Program and the **Teacher Loan Forgiveness Program**. However, your payments cannot count for both Teacher Loan Forgiveness and Public Service Loan Forgiveness Programs at the same time. It's important to research both and find the program that works best for you or if you are eligible for both, which to take advantage of first.

## \$ Qualifying Loans

Here are the loans that qualify for the Public Service Loan Forgiveness Program:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans
- Direct Consolidation Loans

**Note:** *If your Direct Consolidation Loan includes loans received from the Federal Family Education Loan program, or a Federal Perkins Loan, these qualify for forgiveness through the Public Service Loan Forgiveness Program.*

For details about eligible loans, go to <https://studentaid.gov/manage-loans/forgiveness-cancellation/perkins> and click “Which types of federal student loans qualify for PSLF?”



### GET MORE INFORMATION ONLINE

For more information about qualifying loans, visit the Department of Education at <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>. Select the “What types of Federal Student Loans qualify for PSLF?” link at the top of the page.

You can also visit [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan) for more information about this program.

## Eligibility Requirements

Here are the eligibility requirements for the Public Service Loan Forgiveness Program.

- You must have made 120 separate qualifying monthly payments after October 1, 2007 on the Direct Loans for which you are requesting forgiveness. Payments made before this date do not count toward this requirement.
- A qualifying payment is a payment you make:
  - After October 1, 2007;
  - Under a qualifying repayment plan;
  - For the full amount due as shown on your bill;
  - No later than 15 days after your due date; and
  - While you are employed full-time by a qualifying employer.

For more information about qualifying repayment plans (including income-driven repayment plans and the 10-year standard repayment plan), go to <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service> and click “What is a qualifying repayment plan?”
- You must not be in default on the loans for which you are requesting forgiveness.
- You must be employed full-time by a public service organization at the following times:
  - When making each of the required 120 qualifying loan payments (certain repayment conditions apply);
  - When you apply for loan forgiveness; and
  - When the remaining balance on your eligible loans is forgiven.

- If you are a parent, who works full-time in a qualifying public service job, and have cosigned on your child or dependent’s Direct Loans or have your own Parent PLUS loan and have worked for a public service organization for a minimum of ten years. The other eligibility requirements detailed here also apply.







## Educator Requirements

Here are the ways that you can qualify for the Public Service Loan Forgiveness Program.

If you are working full-time — based on your employer's requirements — in one of the following areas, you may qualify:

- ✓ Early childhood education
- ✓ Public elementary and secondary education
- ✓ Public higher education (including community colleges)
- ✓ Public elementary and secondary school library services
- ✓ Government organizations at any level (federal, state, local, or tribal)
- ✓ Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code
- ✓ Other types of not-for-profit organizations that provide certain types of qualifying public services
- ✓ Serving in a Americorps or Peace Corps position.

For a complete list of eligible areas of public service related work, go to <https://studentaid.ed.gov/sa/glossary#Qualifying Public Services>.



### GET MORE INFORMATION ONLINE

For full program and eligibility information, visit the Department of Education at <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>.

You can also visit [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan) for more information about this program.



## Application Process

As there must be 120 qualifying monthly payments\* before forgiveness is granted, the first borrowers to qualify for this program became eligible in October 2017.

Go to <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service> for additional information and to find the “Public Service Loan Forgiveness Employment Certification Form” and “Public Service Loan Forgiveness Application for Forgiveness Form” under PSLF Resources. You can also find links to these forms at [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan).

Remember there are four easy steps to take when applying for the Public Service Loan Forgiveness Program:

1. Enroll in the program.
2. Submit the Employment Certification Form each year to the U.S. Department of Education at the address shown on the form.
3. Continue to meet eligibility requirements — while making 120 qualifying payments and at the time forgiveness is granted.
4. After you’ve made your 120<sup>th</sup> qualifying monthly payment\*, you need to submit the Public Service Loan Forgiveness Application to the address shown on the form.

\* See “What is a qualifying monthly payment?” at <https://studentaid.gov/help-center/answers/article/manage-loans-forgiveness-cancellation-public-service-qualifying-payments>

### GET MORE INFORMATION ONLINE

For more information about this program, visit the Department of Education at <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>.

You can also visit [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan) for more information about this program.



## Your Loan Forgiveness Application Checklist

Are you ready to apply for loan forgiveness? Use this checklist, which includes helpful reminders and steps for the application process:

### 1. Complete the program application forms.

- **Teacher Loan Forgiveness Program:** Find the application at <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher#how-do-i-apply>. Select the "How and when do I apply for teacher loan forgiveness?" link.

- **Teacher Loan Cancellation Program:** You must request the application from your loan servicer or the financial aid office of the college or university from which you graduated. Click here for information on locating your loan servicer contact information.

- **Public Service Loan Forgiveness Program:** You can find the Employment Certification Form and Application for Forgiveness Form at <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service> under PSLF Resources. You can also find links to these forms at [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan).

### 2. Gather the required documentation. This includes:

- Credential forms
- Certification from the Chief Administrative Officer or Human Resources representative of your school
- Loan payment history

### 3. Submit all forms and documents

- For the Teacher Loan Forgiveness Program, you must submit the form to your loan servicer.
- For the Teacher Loan Cancellation Program, you must submit the forms to the financial aid office of the college or university from which you graduated.
- For the Public Service Loan Forgiveness Program, the Employment Certification Forms and Application for Forgiveness Form are submitted to the U.S. Dept. of Education at the addresses included on the forms.

## Thank You

You're an important part of the California Teachers Association and we created this guide to help you get the most out of the Federal Student Loan Forgiveness programs available for educators. Remember that this guide is meant to be a starting point in your application process. Be sure to visit and [www.CTAMemberBenefits.org/studentloan](http://www.CTAMemberBenefits.org/studentloan) for information about all of these programs.

## Contacts

**Remember!** Contact your loan servicer for detailed information about your loans.

Program	Website	Phone Numbers/Email
U.S. Department of Education	<a href="https://studentaid.gov/">https:// studentaid.gov/</a>	(800) 557-7394
Teacher Loan Forgiveness Program	<a href="https:// studentaid.gov/manage-loans/forgiveness-cancellation/teacher">https:// studentaid.gov/manage-loans/forgiveness-cancellation/teacher</a>	(800) 433-3243
Teacher Loan Cancellation Program	<a href="https:// studentaid.gov/manage-loans/forgiveness-cancellation/perkins">https:// studentaid.gov/manage-loans/forgiveness-cancellation/perkins</a>	
Public Service Loan Forgiveness	<a href="https:// studentaid.gov/manage-loans/forgiveness-cancellation/public-service">https:// studentaid.gov/manage-loans/forgiveness-cancellation/public-service</a>	(800) 433-3243
Teacher Cancellation Low Income Directory	<a href="https:// studentaid.gov/tcli/directory-search">https:// studentaid.gov/tcli/directory-search</a>	N/A
Teacher Shortage Areas Nationwide Listing	<a href="https:// www2.ed.gov/about/offices/list/ope/pol/tsa.html">https:// www2.ed.gov/about/offices/list/ope/pol/tsa.html</a>	N/A
California Department of Education	<a href="http:// www.cde.ca.gov/re/di/cd/">http:// www.cde.ca.gov/re/di/cd/</a>	(916) 319-0800
National Student Loan Data Service	<a href="https:// studentaid.gov/fsa-id/sign-in/landing">https:// studentaid.gov/fsa-id/sign-in/landing</a>	N/A
Consumer Finance Student Loan Ombudsman Office	<a href="https:// www.consumerfinance.gov/">https:// www.consumerfinance.gov/</a>	N/A
Federal Student Aid Ombudsman Office	<a href="https:// studentaid.gov/feedback-ombudsman/disputes/prepare">https:// studentaid.gov/feedback-ombudsman/disputes/prepare</a>	N/A



For more information about CTA Member Benefits, go to [www.CTAMemberBenefits.org](http://www.CTAMemberBenefits.org), email us at [memberbenefits@cta.org](mailto:memberbenefits@cta.org), or call (650) 552-5200.

Welcome &gt;

**Section 1:** Types of Federal  
Student Loan Forgiveness  
Programs and Other Questions >

**Section 2:** Teacher Loan  
Forgiveness Program  
(Direct and Stafford Loans) >

**Section 3:** Teacher Loan  
Cancellation Program  
(Federal Perkins Loan) >

**Section 4:** Public Service  
Loan Forgiveness Program >

**Section 5:** Loan  
Forgiveness Application  
Checklist <

Section 5 &gt;

## Important Note of Disclaimer

Although we believe the information in this guide (handbook, etc) is correct as of date of publication, this guide is not an official publication of the Department of Education or any other entity responsible for student loans. The programs, qualifications, and processes described in this guide may change. To verify the benefits available to you, and applicable requirements, you must check with the Department of Education or other official sources. Neither the California Teachers Association, National Education Association, NEA Member Benefits, their staff or affiliates, CTA locals and their leaders are responsible for the accuracy of this information and cannot be held liable for any losses readers may incur due to their reliance on this information.

 CLOSE


PREVIOUS VIEW

BACK