Public Service Loan Forgiveness Checklist

The most common path to forgiveness for borrowers working full-time for nonprofit or governmental organizations is through **Public Service Loan Forgiveness (PSLF)**.

Use this checklist to help you get started:

- ✓ **Confirm your employer is eligible.** Use the PSLF Employer Search tool to help confirm your employer's eligibility.
- ✓ **Review your federal loans.** Only Direct Loans qualify for PSLF. If you have other federal loan types, you may need to consolidate them into a Direct Consolidation Loan.
- ✓ **Choose a qualifying repayment plan.** Most borrowers pursing forgiveness benefit from a qualifying income-driven repayment plan. Learn more and enroll in a new repayment plan if needed.
- ✓ **Submit your PSLF form annually.** You can electronically submit your PSLF form each year. You'll need an email address from your employer to help certify your employment.
- ✓ **Track your progress towards forgiveness.** You can monitor your qualifying payments online through the StudentAid.gov portal.
- ✓ **Explore more resources.** Visit the Student Debt Resource Hub to learn more about PSLF, repayment strategies, and tools that can help you make informed decisions about your student loans.

To learn more, scan the code or
visit Fidelity.com/PSLF

Public Service Loan Forgiveness is a Department of Education sponsored program and is therefore subject to changes made by that government entity. It is not guaranteed.