



CALIFORNIA
CHANGELAWYERS®

YOUR PUBLIC SERVICE LOAN FORGIVENESS ACTION PLAN



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Through student-focused initiatives, research and policy advocacy, nonprofit **AccessLex Institute** works to help purpose-driven students find their path from aspiring lawyer to fulfilled professional.

In partnership with our nearly 200 member law schools, improving access and positively influencing legal education have been at the heart of our mission since 1983.




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Please Note:

Resources provided via AccessLex Institute are for informational purposes only. Although designed to assist you in developing your financial strategy, these resources are not intended as personalized investment, tax or legal advice. You should consider whether the information is appropriate for your unique needs, and where applicable, seek individualized advice from a professional advisor.



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1. RIGHT LOANS

Loans that qualify:

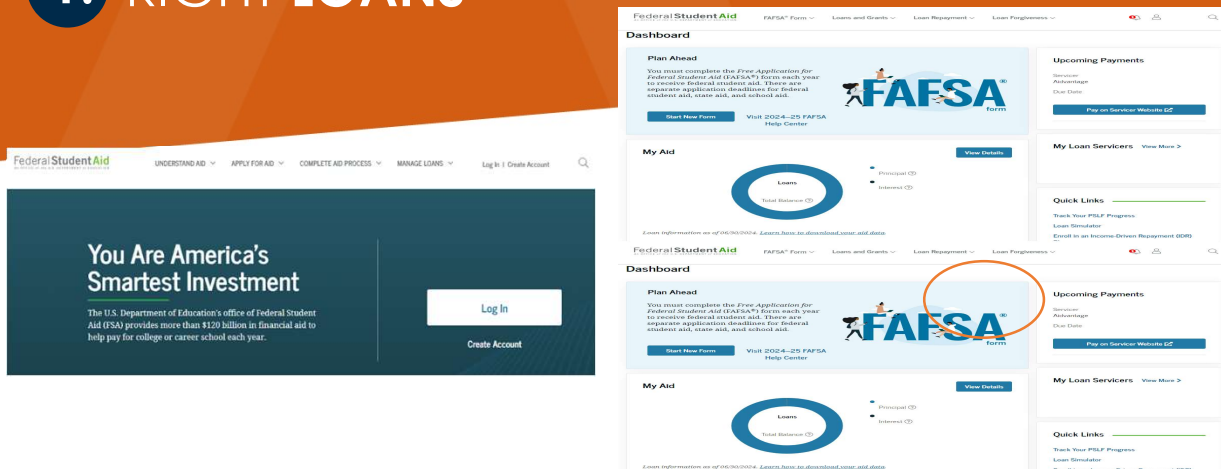
- ✓ **Direct** Subsidized Loans
- ✓ **Direct** Unsubsidized Loans
- ✓ **Direct** Grad PLUS Loans
- ✓ **Direct** Consolidation Loans

(FFEL and Perkins loans can qualify by creating a **Direct** Consolidation Loan)



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1. RIGHT LOANS



StudentAid.gov



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1. CONSOLIDATION (IF NECESSARY)

The screenshot shows the Federal Student Aid website's 'Direct Consolidation Loan Application' page. At the top, there is a navigation bar with links for 'FAFSA® Form', 'Grants and Loans', 'Loan Repayment', and 'Loan Forgiveness', along with a search icon and 'Log In | Create Account' options. The main heading is 'Direct Consolidation Loan Application'. Below this, a text box explains that a Direct Consolidation Loan allows users to combine multiple federal student loans into one loan with a single monthly payment. A blue information box contains a note about a federal court injunction preventing the implementation of the SAVE Plan and other IDR plans, stating that online IDR and consolidation applications are still available. The page is titled 'Direct Consolidation Loan Applicants' and features a large 'Apply for a Direct Consolidation Loan' button. To the right of the button is a 'Log In to Apply' button and a 'View Demo' link. A small text at the bottom right of the application area reads 'OMB No. 1845-0007 • Form Approved'. The AccessLex Institute logo is visible in the bottom right corner of the page.

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YOUR ROADMAP



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YOUR ROADMAP



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2. RIGHT PLAN


- 1. Income-Based Repayment (IBR) Plan
- 2. Pay as You Earn (PAYE) Plan*
- 3. Income-Contingent Repayment (ICR) Plan*
- 4. Saving on a Valuable Education (SAVE) Plan**
- 5. 10-Year Standard Plan
- 6. *New* RAP (Repayment Assistance Plan)



* Features of these plans have been enjoined to the SAVE Injunction.
 ** Implementation of this plan is paused due to an injunction.

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Apply for IDR



FederalStudentAid FAFSA Form Grants and Loans Loan Repayment Loan Forgiveness Log In | Create Account

Income-Driven Repayment (IDR) Plan Request

Apply for a new income-driven repayment (IDR) plan or recertify an existing IDR plan on this page. IDR plans often provide a lower monthly payment compared to other plans because they are based on your income and family size rather than your loan amount. If your situation changes, you have options, including having your IDR plan recalculated or switching to a new IDR plan.

If you have parent PLUS loans, you must consolidate your loans to become eligible for an IDR plan.

i A federal court issued an injunction preventing the U.S. Department of Education from implementing the Saving on a Valuable Education (SAVE) Plan and parts of other income-driven repayment (IDR) plans. The online income-driven repayment (IDR) plan and loan consolidation applications are available. [Stay up-to-date on court actions affecting IDR plans.](#)

New IDR Applicants

Apply for an Income-Driven Repayment Plan

There are four different IDR plans to choose from. Our loan estimator can help you compare IDR plans to see which is best for your situation.

[Learn more about IDR plans](#)

Log In to Start

View Demo

GMB No. 1665-1012 • Form Approved

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Income-Driven Repayment Variables

Percent of Discretionary Income Used in Calculation

Marital and Tax Filing Status

Maximum Length of Payment Term

Annual Recertification

Accruing Interest and Capitalization

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Monthly Payment Calculation

Adjusted Gross
Income



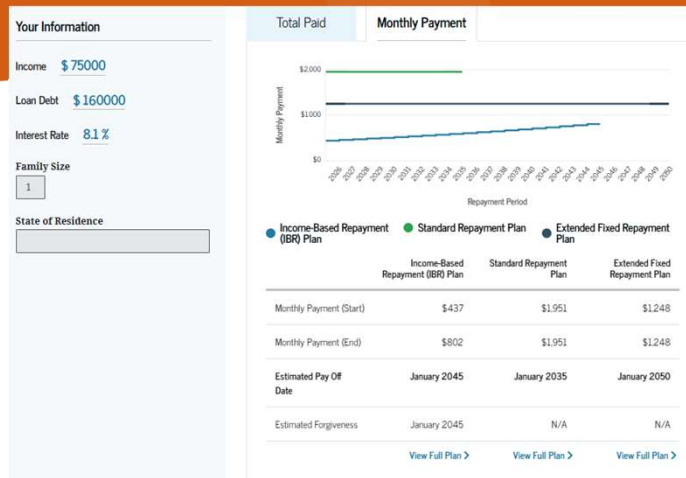
Monthly Payment =
10%, 15% or 20% of
Discretionary Income

} Protected Income



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IDR Example



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PSLF Example

Income-Based Repayment (IBR) Plan

Summary

Ideal if you expect to continue to have a low income or have graduate school debt.

Monthly Payment	Total To Be Paid	Estimated Forgiveness Date	Estimated PSLF Amount
\$437-\$583	\$60,853	Jan 2035	\$228,745

PSLF Qualifying Payment(s) 0 of 120 (120 remaining payments)

Plan Type Income-Driven Repayment (IDR) Plan

Loan Term Up to 20 Years

Eligible Loans: Most loans made under the Direct Loan Program and the Federal Family Education Loan (FFEL) Program are eligible, except for Direct or FFEL PLUS Loans for parents and Direct or FFEL Consolidation Loans that repaid a Direct or FFEL PLUS Loan for parents.



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Negative Amortization





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Capitalization Explained


- Switching from Income-Based Repayment (IBR) plan specifically.
- Unsubsidized loans leaving a period of deferment.



Interest

Borrowed



YOUR ROADMAP

1.



RIGHT
LOANS

2.



RIGHT
PLAN

3.



QUALIFYING
EMPLOYER

4.



FULL-TIME
EMPLOYMENT

5.



120
PAYMENTS

6.



PAPERWORK

YOUR ROADMAP



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3. QUALIFYING EMPLOYER

- ✓ Government — federal, state, local, tribal
- ✓ 501(c)(3)
- ✓ AmeriCorps/Peace Corps
- ✓ Certain private, not-for-profit companies, if their primary purpose is to provide certain types of qualifying public service(s)



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4. FULL-TIME EMPLOYMENT

- ✓ You must work whatever your qualifying employer considers to be full-time, but a minimum of 30 hours per week.
- ✓ Multiple part-time employers can be added to reach 30 hours!




YOUR ROADMAP



YOUR ROADMAP

5.



120
PAYMENTS

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5. 120 PAYMENTS

Payments must be:

- ✓ Scheduled and on-time (within 15 days of the due date)
- ✓ Made in full
- ✓ Made as of 10/1/07

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QUALIFYING LUMP SUM PAYMENTS

GOOD NEWS AND "BAD" NEWS

Lump sum payments and pre-payments will now qualify for PSLF, if all other program criteria are met.

You still need to wait 120 months to apply for forgiveness as you can't pre-pay past your IDR certification date each year.

EXAMPLE

Your monthly payment is \$100 and your due date is the first day of the month.

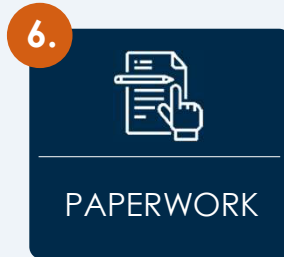
On your due date, you pay \$500.

The payment you made counts as five eligible PSLF payments provided all other program criteria are met and your re-certification isn't due in the meantime.

YOUR ROADMAP



YOUR ROADMAP



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6. PAPERWORK

Complete all paperwork carefully and track everything:

- ✓ Employment certification should be completed annually using the PSLF Form, and anytime you change employers.
- ✓ Document, document, document!
- ✓ Keep everything. Log calls and emails.

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PUBLIC SERVICE LOAN FORGIVENESS (PSLF) AND TEMPORARY EXPANDED PSLF (TEPSLF) CERTIFICATION AND APPLICATION

ALSO KNOWN AS...

PSLF FORM



Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application

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

OMB No. 1845-0110
Form Approved
Exp. Date: 12/31/2026

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

Social Security Number (SSN): _____
Date of Birth: _____
Name: _____
Address: _____
City: _____ State: _____ Zip Code: _____
Telephone – Primary: _____
Email: _____

For more information on PSLF, visit [StudentAid.gov/publicservice](https://studentaid.gov/publicservice). To apply online, visit [StudentAid.gov/PSLF](https://studentaid.gov/PSLF).

Section 2: Borrower Request, Understandings, and Certification

I request (1) that the U.S. Department of Education (the Department) consider this form an application for loan forgiveness to determine whether I qualify for PSLF or TEPSLF, and discharge any qualifying loans that I have, and (2) if none of my loans qualify for PSLF or TEPSLF forgiveness when I submit this form, determine how many qualifying payments I have made toward PSLF and TEPSLF.

I believe I qualify for forgiveness now and request a forbearance while my application is being processed. I understand this period of forbearance will not count toward forgiveness, if the Department determines I am not yet eligible for forgiveness.



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HOW TO FILL OUT THE PSLF FORM

Complete the Public Service Loan Forgiveness (PSLF) Form With the PSLF Help Tool

The PSLF Help Tool helps determine whether you work for a qualifying employer for the PSLF or Temporary Expanded Public Service Loan Forgiveness (TEPSLF) programs, suggests actions you can take to become eligible for PSLF, and guides you through the PSLF form and submission process.



Using the PSLF Help Tool

Use the PSLF Help Tool to search for a qualifying employer, learn what actions you may need to take to become eligible for PSLF or TEPSLF, and generate the form you need. Each time you submit a form, we will evaluate your eligibility for forgiveness, and provide that forgiveness to you if you are eligible. After you submit your form, if you have Direct Loans and work for a qualifying employer, you will receive a count of the number of qualifying payments you have made toward both PSLF and TEPSLF from FedLoan Servicing. For the best experience using this tool, we strongly recommend that you read [Become a Public Service Loan Forgiveness \(PSLF\) Help Tool Ninja](#) before getting started.



Please note that the PSLF Help Tool was created before the COVID-19 relief measures and the limited PSLF waiver period began, so it was not designed to address those flexibilities. To get the most accurate information, make sure to carefully read any section titled "Special Notice for the COVID-19 Emergency" and check out the [limited PSLF waiver announcement](#).

Learn more about [PSLF](#) and [TEPSLF](#).



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RISKS

What happens if PSLF goes away?

What happens if you change careers?

What happens if you don't meet the criteria?



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YOUR ROADMAP

1. 

RIGHT LOANS

2. 

RIGHT PLAN

3. 

QUALIFYING EMPLOYER

4. 

FULL-TIME EMPLOYMENT

5. 

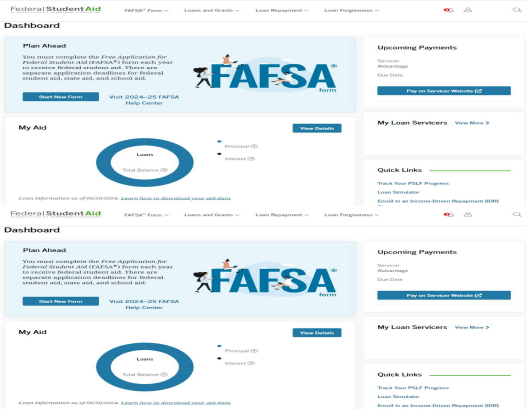
120 PAYMENTS

6. 

PAPERWORK

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RESOURCES



Public Service Loan Forgiveness (PSLF) Help Tool

The PSLF Help Tool will help determine whether you work for a qualifying employer for the PSLF or Temporary Expanded PSLF (TEPSLF) programs, support actions you can take to become eligible, and guide you through the submission process.

Using the PSLF Help Tool

The tool uses the PSLF Help Tool to search for a qualifying employer, lists what actions you may need to take to be eligible for PSLF or TEPSLF, and generates the form you need to submit to your lender if there are still actions you need to take to become eligible for forgiveness, and provides the forgiveness to you if you are eligible. After you submit your form, if you have Direct Loans and are a qualifying employer, you will receive a copy of the number of qualifying payments you have made toward both PSLF and TEPSLF from loan servicing.

Learn more about PSLF and TEPSLF.

[Log In To Tool](#)

AccessLex STUDENT LOAN CALCULATOR

Calculate Your Future



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AccessConnex by AccessLexSM

A FREE STUDENT LOAN HELPLINE

FREE on-demand, one-on-one financial aid and loan repayment counseling to aspiring and current law students, and graduates.



SCHEDULE A MEETING: AccessLex.org/AccessConnex

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