



Confirm the Type of Federal Student Loans you Have

What Loans Qualify for PSLF?

- Direct Loans

What Loans Do Not Qualify?

- Federal Family Education Loans (FFEL)*
- Perkins Loans*
- Private Loans

***FFEL and Perkins federal loans are eligible for PSLF if they are consolidated into a Direct Loan. Private loans are not eligible for PSLF.**

What information do you need?

- ✓ **Your FSA ID**
 - If you haven't logged into a U.S. Department of Education website since May 10, 2015, you probably do not have a FSA ID.
 - If you do not have an ID, you should create an account on the studentaid.gov log-in screen.

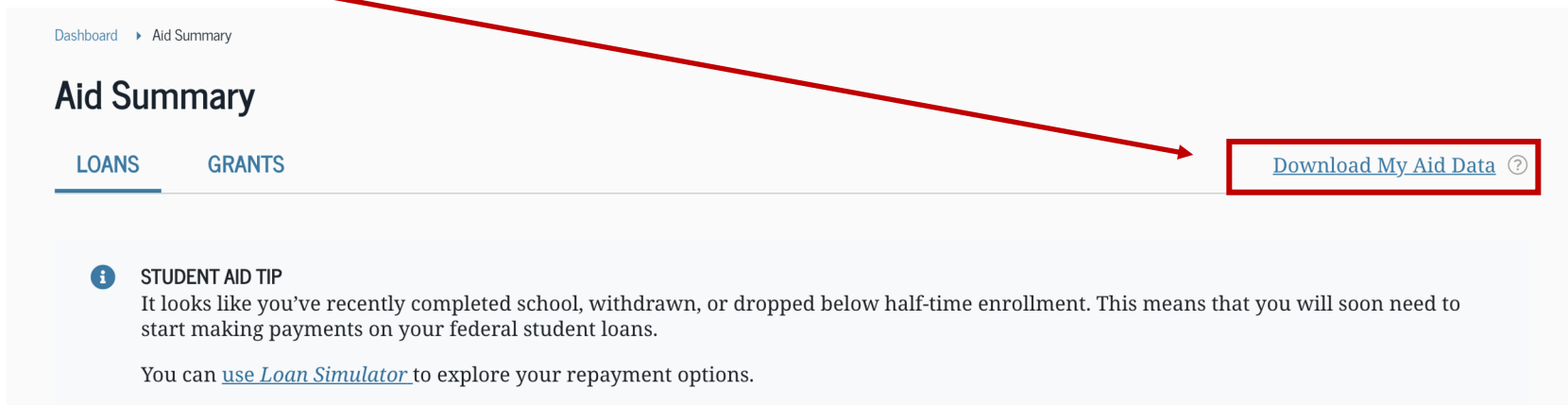
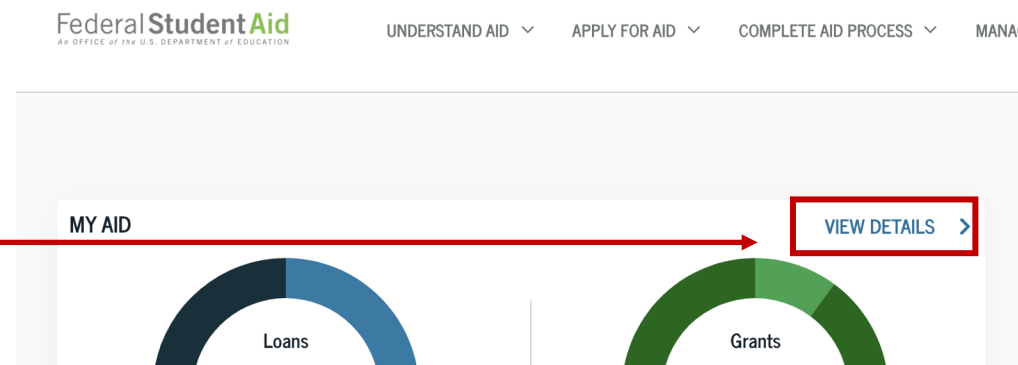


❖ Log in at <https://studentaid.gov/>

The image shows a screenshot of the studentaid.gov website. The main header features the text "You Are America's Smartest Investment" and a sub-header "The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help h year." On the right side, there are two buttons: "Log In" and "Create Account". A red box highlights these buttons, and a red arrow points from the "Log In" button to a callout box on the left. The callout box displays the login form with the following fields and options:

- Log In** with a right-pointing arrow icon.
- Input field for "FSA ID Username, Email, or Mobile Phone" with a help icon (question mark) and a "Forgot My Username" link below it.
- Input field for "Password" with a "Show Password" link and a help icon (question mark) to its right, and a "Forgot My Password" link below it.
- A blue "Log In" button.
- A separator line with the text "or" in the center.
- A white "Create an Account" button.

- ❖ When you log into the Studentaid.gov website, a dashboard with your personal student loans will appear.
- ❖ Click “View Details” at the top of the dashboard to view a list of your federal student loans and grants.
 - On this page, you can view a breakdown of each loan.
- ❖ You should download this list of loans for your records by clicking “Download My Aid Data.”





Determine Type of Loan

- ❖ On the screen and downloaded list, you will see all of your student loans and grants – those with balances and those that have been paid in full.
 - For PSLF purposes, you can ignore those loans that have already been paid.
- ❖ Any loan that starts with the word “Direct” is a Direct Loan and is eligible for PSLF.
- ❖ If the loan type does not begin with “Direct” the loan type is not eligible for PSLF, unless it is consolidated into a Direct Loan.
 - In this example here, the loan type is a FFEL loan that will need to be consolidated for PSLF.
- ❖ If you have FFEL or Perkins loans and want to consolidate into a Direct Loan, see AFSCME’s Guide on Consolidating Student Loans for instructions.

Loan Type:FFEL STAFFORD SUBSIDIZED
Loan Award ID: [REDACTED]
Loan Attending School Name: [REDACTED]
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Loan Contact Type:Current ED Servicer
Loan Contact Name:DEPT OF ED/FEDLOAN SERVICING(PHEAA)
Loan Contact Street Address 1:PO BOX 530210
Loan Contact Street Address 2:
Loan Contact City:ATLANTA
Loan Contact State Code:GA
Loan Contact Zip Code:303530210
Loan Contact Phone Number:800-699-2908
Loan Contact Phone Extension:
Loan Contact Email Address:accountinfo@myfedloan.org
Loan Contact Web Site Address:http://myfedloan.org
Loan Contact Type:Current Servicer
Loan Contact Name:DEPT OF ED/FEDLOAN SERVICING(PHEAA)
Loan Contact Street Address 1:P.O. BOX 69184
Loan Contact Street Address 2:
Loan Contact City:HARRISBURG
Loan Contact State Code:PA
Loan Contact Zip Code:171069184
Loan Contact Phone Number:800-699-2908
Loan Contact Phone Extension:
Loan Contact Email Address:accountinfo@myfedloan.org
Loan Contact Web Site Address:http://www.myfedloan.org
Loan Contact Type:Current Lender
Loan Contact Name:U.S. DEPT OF ED/2008-2009 LPCP
Loan Contact Street Address 1:830 FIRST ST., NE
Loan Contact Street Address 2: