



Consolidate Non-PSLF Qualifying Loans

What Loans Do Not Qualify for PSLF . . . unless they are consolidated into Direct Loans?

- Federal Family Education Loans*
- Perkins Loans*

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.
- ✓ **Contact Information for your Employer**
 - Names and work address.
- ✓ **Contact Information for Two References**
 - Name, home address, telephone number and email address.



Log in at <https://studentaid.gov/>

An official website of the United States government.

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Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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DIRECT CONSOLIDATION LOAN APPLICATION

You're currently not logged in!

You must log in to complete and submit federal student loan processes.

LOG IN

What is Loan Consolidation?

If you have multiple student loans you may be able to combine them into one loan with a fixed interest rate based on the average of the interest rates on the loans being consolidated. [Learn more about loan consolidation.](#)

A Direct Consolidation Loan allows you to consolidate multiple federal education loans into one loan at [no cost to you.](#)

Through your completion of the free Federal Direct Consolidation Loan Application and Promissory Note, you will confirm the loans that you want to consolidate and agree to repay the new Direct Consolidation Loan.

Once the consolidation is complete, you will have a single monthly payment on the new Direct Consolidation Loan instead of multiple monthly payments on the loans you consolidated.

Alert! On Oct. 6, 2021, the U.S. Department of Education announced a temporary period during which borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF. [Learn more about this time-limited opportunity.](#)

Consolidate Your Loans

LOG IN TO START

[Start Demo](#)

[Preview a read-only version of the complete form](#)

OMB No. 1845-0053 • Form Approved

Who should complete this?

Borrowers who want to consolidate their federal student loans and borrowers who have outstanding FFEL or Perkins loans and want to take advantage of the [Limited PSLF Waiver](#).

Note: There is no application fee to complete a Direct Consolidation Loan application. You may be contacted by private companies that offer to help you consolidate your loans, for a fee. These companies have no affiliation with the U.S. Department of Education (ED) or ED's Federal Loan



STEP 1 - Select Loans to Consolidate

DIRECT CONSOLIDATION LOAN APPLICATION

1 Choose Loan & Servicer 2 Choose Repayment 3 Terms & Conditions 4 Personal Information 5 Review & Sign

Select the Loans to Consolidate

Your Total Educational Indebtedness ⓘ : \$50,000

<input checked="" type="checkbox"/>	Loan Type	Loan Servicer	Loan Balance	Interest Rate
<input checked="" type="checkbox"/>	D1 ⓘ	Sample Servicer A Loan Details	\$ 30,000	3.4%
<input checked="" type="checkbox"/>	D2 ⓘ	Sample Servicer B Loan Details	\$ 20,000	6.8%

- ❖ Select the loans you want to consolidate and add any loans that may not be listed.



- ❖ View the amount and interest rate for your new Direct Consolidation Loan



Add Loans

Your New Direct Consolidation Loan

Your new Direct Consolidation Loan will combine the 2 loans selected above into a single loan with:

\$	Loan Amount	%	Interest Rate
\$50,000		4.875%	

[More Information](#)



Select Loan Servicer

Servicer Selection

Have you been or are you seeking to be **employed full-time by a public service organization** and are you consolidating for the purposes of Public Service Loan Forgiveness (PSLF)? [More Information About PSLF](#) Yes No

- ❖ Select “Yes” if you are employed by a qualified public service employer under the PSLF.

IMPORTANT NOTE:

If you answer “Yes”, please select FedLoan Servicing (PHEAA) in the servicer drop-down box below. Note: If you choose another servicer, your loan will still be sent to FedLoan Servicing (PHEAA) because they are the PSLF servicer for U.S. Department of Education.

If you answer “No” now and your circumstances change, you can apply for PSLF at a later date. For more information discuss with your consolidation servicer.

Since you are consolidating for the purpose of Public Service Loan Forgiveness (PSLF), the Federal Loan Servicer or Not For Profit Loan Servicer you select will send you information on the steps you should follow to be considered for PSLF.

- ❖ Select a Federal Loan Servicer. Loans under the PSLF are currently serviced by FedLoan Servicing (PHEAA).

NOTE:

The current servicer of the loans that you want to consolidate may be one of the servicers listed, you may choose to keep your current servicer for your new consolidation or choose a different servicer.

Federal Loan Servicers

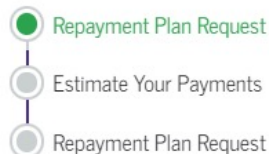
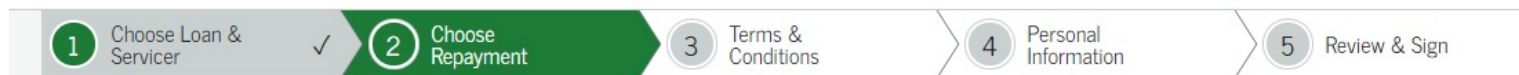
- Select -
- Select -
Navient
HESC/EdFinancial
MOHELA
OSLA Servicing
Nelnet
Great Lakes Educational Loan Services, Inc.
FedLoan Servicing (PHEAA)

Exit

Continue



Step 2 - Estimate Repayment / Select Plan



❖ Complete the Repayment Estimator to see estimated monthly payments under different repayment plans.

❖ If you intend to participate in PSLF, toggle the button here.

❖ Click on the “+” button to see more information about each repayment plan.

❖ Select a repayment plan.

Estimate Your Payments

Repayment Estimator

Consolidation Loan Balance \$50,000

Adjusted Gross Income 56000

State of Residence NEW YORK

Select your tax filing status: Single

Family Size 2

Repayment Plan Information

Show payment estimated under Public Service Loan Forgiveness (PSLF)

Standard You will pay a total of \$86,600 over 300 months	\$289 - \$289/month	+
Graduated You will pay a total of \$94,621 over 300 months	\$203 - \$475/month	+
Extended Fixed You will pay a total of \$86,600 over 300 months	\$289 - \$289/month	+
Extended Graduated You will pay a total of \$94,621 over 300 months		
Revised Pay As You Earn (REPAYE)		

Repayment Plan Request

Choose the repayment plan for your new Direct Consolidation Loan:



DIRECT CONSOLIDATION LOAN APPLICATION



- ❖ Provide information regarding your employment, family size and marital status.

Employment Information

Do you work for a non-profit or government organization?

- Yes
 No

Family Size

The following questions will be used to calculate your family size [?](#) Do not include yourself or your spouse (if applicable) in your responses to these questions. You and your spouse, as appropriate, are automatically included in your family size.

Dependent Children

How many children, including unborn children, are in your family and receive more than half of their support from you?

– Select –

Other Dependents

How many other people, excluding your spouse and children, live with you, and receive more than half of their support from you?



DIRECT CONSOLIDATION LOAN APPLICATION



- ❖ Link to the IRS webpage to transfer your IRS tax information to your Direct Consolidation Loan Application.

IRS Information

Tax Information

Your Income-Driven Repayment Plan Request does not currently include transferred IRS tax information.

If you would like to retrieve your information again from the IRS click the button below.

LINK TO IRS

IRS Income Confirmation

Did you file a federal income tax return for either of the two most recently completed tax years?

- Yes
- No

Exit

Continue



Step 3 - Review Terms and Conditions

❖ Review the Terms and Conditions for the Direct Consolidation Loan Application.

❖ Check the box at the end to acknowledge your understanding and agreement with the terms.

DIRECT CONSOLIDATION LOAN APPLICATION

1 Choose Loan & Servicer ✓ 2 Choose Repayment ✓ 3 Terms & Conditions 4 Personal Information 5 Review & Sign

BORROWER UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATIONS

PROMISE TO PAY

WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM DIRECT CONSOLIDATION LOAN BORROWER'S RIGHTS AND RESPONSIBILITIES STATEMENT

IMPORTANT NOTICES

BORROWER UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATIONS

22. I understand that the following:

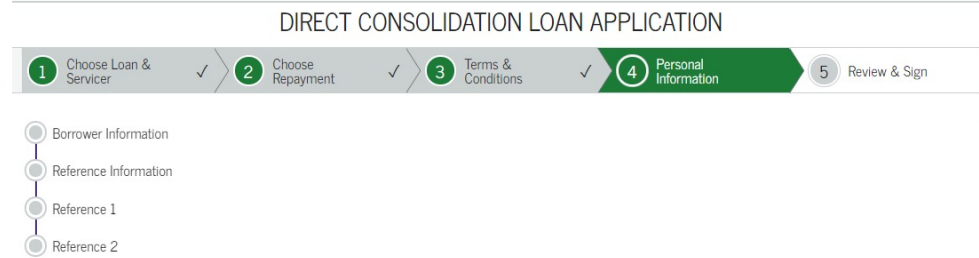
A. Applying for a Direct Consolidation Loan does not obligate me to agree to take the loan. The U.S. Department of Education (ED) will provide me with:

- The deadline by which I must notify ED if I want to cancel the Direct Consolidation Loan, or if I do not want to consolidate any of the loans that ED has verified; and
- A notice containing information about the loans and payoff amounts that ED has verified with the holders of my loans or through ED's National Student Loan Data System (NSLDS) before the actual payoffs occur.

I have read, understand, and agree to the terms and conditions of this Note, including the Borrower Understandings, Certifications, and Authorizations section, and the Borrower's Rights and Responsibilities Statement.



Step 4 – Provide Personal Information



- ❖ Provide contact information for the borrower and their employer.
- ❖ Provide contact information for two references.

Borrower Information

Former Name(s):

Driver's License State:

Driver's License Number:

Permanent Address [More Information](#)

Address (line 1):

State:

Address (line 2):

Zip Code:

City:

Country:

This is my current permanent address. If permanent address information is incorrect, update as needed.

Reference Information

- List two persons with different U.S. addresses who have known you for at least three years.
- The first reference should be a parent or legal guardian.
- References must have different addresses and telephone numbers.
- If the reference does not have a telephone number, enter N/A.

Reference 1

If you have previously completed information for the reference:

Name [More Information](#)

First Name:

Middle Initial:

Last Name:

Permanent Address

Address (line 1):

Address (line 2):

City:

State:

Contact Information

Telephone Number:

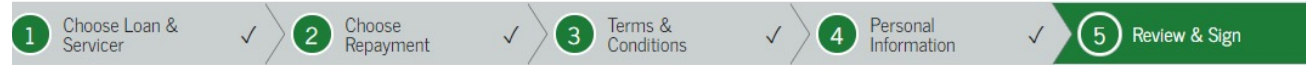
Email Address:

Relationship to You:



Step 5 – Review & Sign

DIRECT CONSOLIDATION LOAN APPLICATION



- Choose Loans and Servicer
- Repayment Plan Request
- Borrower and Reference Information
- Certify & Sign

i This page will be populated with the information from the previous steps. You'll have the opportunity to verify that it's correct or update as needed by selecting "Edit"

Choose Loans and Servicers Edit

Loans Selected to Consolidate

Loan Type	Account Number	First Disbursement Date	Loan Balance	Interest Rate	Loan Servicer
D1	11111111		\$ 30,000	3.4%	Sample Servicer A
D2	11111112		\$ 20,000	6.8%	Sample Servicer B

Balance: \$50,000

Interest Rate: 4.875 %

Consolidation Servicer:

Grace Period:

Repayment Plan Request

Certify & Sign

I have reviewed the information about me on the Federal Direct Consolidation Loan Application and Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the terms and conditions of this Note, including the Borrower Understandings, Certifications, and Authorizations section and the Borrower's Rights and Responsibilities Statement.

I UNDERSTAND THIS IS A LOAN THAT I MUST REPAY.

First Name: Middle Initial: Last Name:

❖ Review loans selected for consolidation.

❖ Check the box and type your name to sign the application certification