

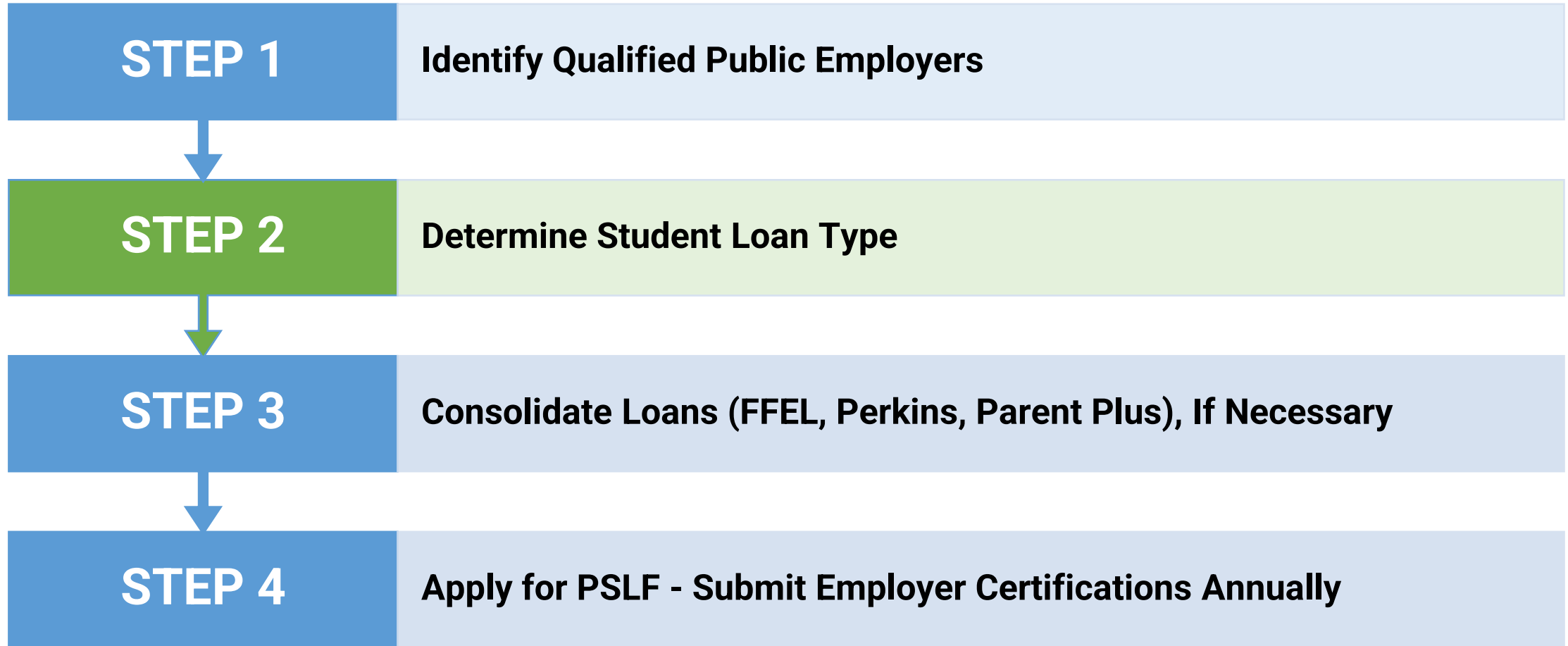


## Step 2

**Student Loan Type**  
**Are my loans eligible for PSLF?**



# 4 Steps to Forgiveness



# Types of Student Loans

<b>Direct Loans</b>	<b>Eligible for PSLF</b>
<b>FFEL or Perkins Loans</b>	<b>Eligible for PSLF, if consolidated into a Direct Loan</b>
<b>Parent Plus Loans</b>	<b>Eligible for PSLF, if consolidated with another Direct, FFEL or Perkins Loan</b>
<b>Private Loans</b>	<b>Not Eligible for PSLF</b>

Before you  
begin **STEP 2**,  
you'll need...

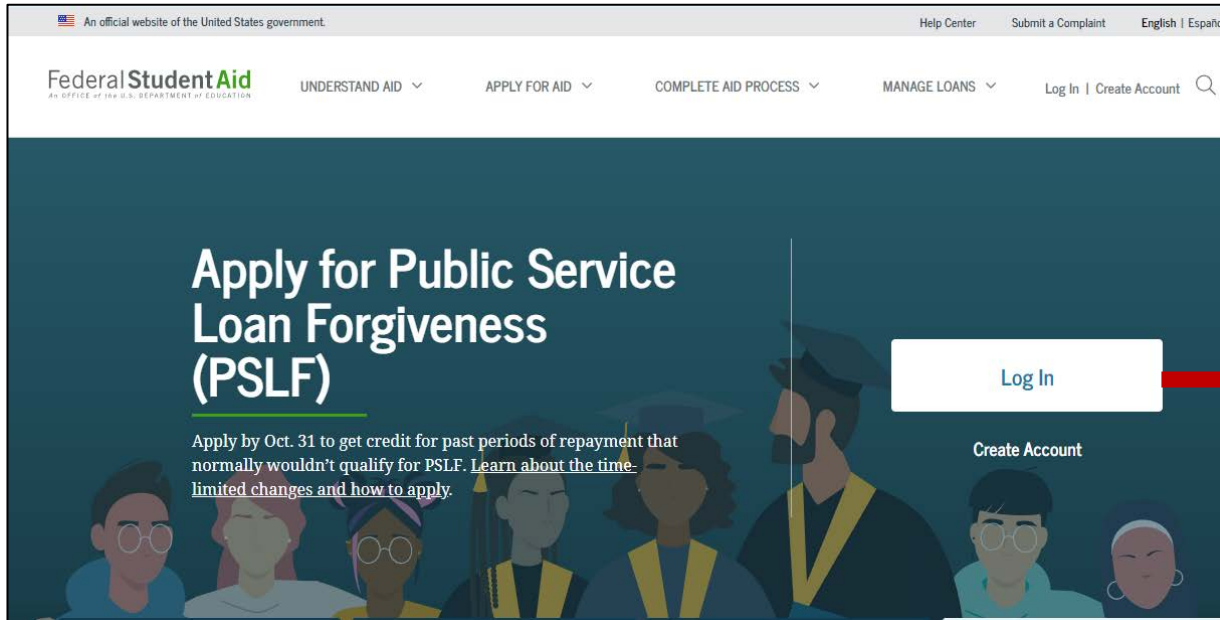
FSA ID and  
Password





# Federal Student Aid Website

[www.studentaid.gov](http://www.studentaid.gov)



### Log In ↗

FSA ID Username, Email, or Phone  ?  
[Forgot My Username](#)

Password  Show Password ?  
[Forgot My Password](#)

**Log In**

or

Create an Account



# Student Loan Dashboard

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

UNDERSTAND AID ▾

APPLY FOR AID ▾

COMPLETE AID PROCESS ▾

MANAGE

MY AID

[VIEW DETAILS >](#)





# Student Loan Details and Types

### My Aid

LOANS GRANTS [Download My Aid Data](#)

**STUDENT AID TIP**  
Making payments while you are in a deferment or forbearance can save you money in interest.

**18 Loans** [View Breakdown](#)  
3 Servicers | Total original amount awarded: \$25,828

**\$12,207**  
Total Balance

- \$12,207 Principal
- \$0 Interest

**HELPFUL LINKS**

- [Explore Repayment Options](#)
- [Try the Loan Simulator](#)
- [Learn About Public Service Loan Forgiveness \(PSLF\)](#)
- [Explore Income-Driven Repayment Options](#)
- [Learn About Loan Consolidation](#)

Loan information as of 07/31/2022

### Loan Types

■ 1 Perkins Loans \$0

Loan Type	Principal	Interest	Total Balance
Federal Perkins	\$0	\$0	\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

■ 7 Subsidized Loans \$10,524

■ 10 Unsubsidized Loans \$1,683

**TOTAL BALANCE** \$12,207

**Loans**  
**\$12,207**  
Total Balance



# Student Loan Breakdown

### Loan Breakdown

LOANS SERVICED BY

**DEPT OF ED/FEDLOAN SERVICING(PHEAA)**

TOTAL BALANCE: \$12,207

NEXT PAYMENT ON: 9/30/22

[Pay on Servicer Website](#)

[View Loans](#)

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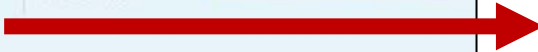
LOANS SERVICED BY

**DEPT OF ED/NELNET**

TOTAL BALANCE: \$0

NEXT PAYMENT ON: N/A

[View Loans](#)



### Loan Breakdown

LOANS SERVICED BY

**DEPT OF ED/FEDLOAN SERVICING(PHEAA)**

TOTAL BALANCE: \$12,207

NEXT PAYMENT ON: 9/30/22

[Pay on Servicer Website](#)

[Hide Loans](#)

Sort By:

Subsidized Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
	8/29/18	Forbearance	Revised Pay As You Earn Repayment Plan (REPAYE)	0.00%	\$2,525
<a href="#">VIEW LOAN DETAILS &gt;</a>					
Subsidized Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
	8/29/18	Forbearance	Revised Pay As You Earn Repayment Plan (REPAYE)	0.00%	\$2,525
<a href="#">VIEW LOAN DETAILS &gt;</a>					





# Student Loan Details

**Direct Subsidized**

Loans  
Total Balance **\$2,525**

• \$2,525 Principal  
• \$0 Interest

LOAN PERIOD 08/22/2018 - 12/06/2018  
LOAN STATUS Forbearance  
[View loan status history](#)  
INTEREST RATE 0.00% (fixed)

AMOUNT YOU'VE PAID OFF \$323  
REAFFIRMATION DATE N/A  
PSLF CUMULATIVE MATCH MONTHS N/A  
[Learn more about loan forgiveness](#)

Loan Information as of 07/31/2022

**Repayment Details**

REPAYMENT PROGRESS

\$323 Paid Off (11%) Amount Remaining \$2,525

NEXT PAYMENT DUE DATE 09/30/2022  
[Lower my payment](#)

LAST PAYMENT MADE ON 06/19/2020  
ENTERED REPAYMENT 06/11/2019  
REPAYMENT PLAN Revised Pay As You Earn Repayment Plan (REPAYE)  
[Explore different repayment options](#)

IDR ANNIVERSARY DATE 02/11/2023

Loan Type: FFEL STAFFORD SUBSIDIZED

Loan Award ID: [REDACTED]

Loan Attending School Name: [REDACTED]

. . .

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:



# Loans Eligible for PSLF

<u>Loan Type</u>	<u>PSLF Eligible?</u>	<u>Waiver Benefits</u>
<b>Direct Loans</b>	<b>YES</b>	N/A
<b>Federal Family Education Loans (FFEL)</b>	<b>MAYBE</b> <b><u>if consolidated</u></b> into a Direct Loan.	If consolidated into a Direct loan <b><u>before October 31, 2022</u></b> , receive PSLF credit for payments made on FFEL loans prior to consolidation.
<b>Perkins Loan</b>	<b>MAYBE</b> <b><u>if consolidated</u></b> into a Direct Loan.	If consolidated into a Direct loan <b><u>before October 31, 2022</u></b> , receive PSLF credit for payments made on Perkins loans prior to consolidation.
<b>Parent Plus Loan</b>	<b>MAYBE</b> <b><u>if consolidated</u></b> with a Direct, FFEL or Perkins loan the parent took out for their own education.	If consolidation with an existing Direct Loan, or consolidated into a Direct Loan together with a FFEL or Perkins, <b><u>before October 31, 2022</u></b> , the new Direct Consolidation Loan will reflect the total dollar amount of the Parent Plus and non-Parent Plus loan, but will only be credited with past payment and work history associated with the non-Parent Plus loan.
<b>Private Loans</b>	<b>NO</b>	N/A



## A WARNING for Borrowers with Income Below \$125,000 or Household Income Below \$250,000 (Updated 9/29/2022)

- On August 22, 2022, President Biden announced \$10,000 to \$20,000 in student debt cancellation for federal loan borrowers who have income below \$125,000, or household income below \$250,000.
- It was unclear whether privately owned Federal Family Education (FFEL) loans and Perkins loans would qualify for cancellation.
- It was recently determined that borrowers who consolidate FFEL and Perkins loans with other federal loans (e.g., Direct loans) after September 29, 2022, may not be eligible for the \$10,000 or \$20,000 in debt cancellation. (Loans consolidated prior to September 29 remain eligible for debt cancellation.)
- However, FFEL and Perkins loans consolidated into a Direct loan prior to October 31, 2022, continue to be eligible to receive the benefits of the PSLF waiver.



**Borrowers with individual income below \$125,000, or household income below \$250,000, should review their loans and carefully weigh the benefits of the one-time debt cancellation vs. PSLF loan forgiveness before consolidating their FFEL and Perkins loans into Direct loans.**



# Student Debt Resources

[www.AFSCME.org](http://www.AFSCME.org)





# Next Steps



Navigating the Road to Public Service Loan Forgiveness

Step 3

## Loan Consolidation

How do I make my FFEL, Perkins and Parent Plus Loans eligible for PSLF?



Navigating the Road to Public Service Loan Forgiveness

Step 4

## PLSF Application & Employer Certifications

How do I apply for PSLF?