

# Public Service Loan Forgiveness through AmeriCorps

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The Public Service Loan Forgiveness (PSLF) Program allows eligible borrowers to cancel the remaining balance of their Direct Loans after:

- Serving full-time at a public service organization for at least 10 years.
  - o Positions at Conservation Corps qualify as full-time positions due to the number of hours worked per week.
- While making 120 qualifying monthly payments (do not need to be consecutive)
- After October 1, 2007



**AmeriCorps**

Eligibility for forgiveness of an outstanding balance of an eligible Direct Loan occurs if the borrower:

- Serving full-time at a public service organization for at least 10 years.
  - o Positions at Conservation Corps qualify as full-time positions due to the number of hours worked per week.
- While making 120 qualifying monthly payments (do not need to be consecutive)
- After October 1, 2007

For members placing student loans into national service forbearance (not IBR):

- When you complete service and receive your Education Award, you need to use your award to make a lump sum payment on your loan, after which you will receive credit for up to 12 qualifying payments.
- The number of payments for which you receive credit is determined by dividing the amount of your lump sum payment by your scheduled full monthly payment amount, but you may not receive credit for more than 12 monthly payments toward the PSLF payment requirement.



### FAQ: What should I do now?

- Determine if your loans are eligible and consolidate any ineligible loans
- Change to an eligible repayment plan, preferably an Income-Driven Repayment Plan
- Complete an Employment Certification Form (ECF) to certify any past employment

### FAQ: What should I do monthly/yearly?

- Make on-time, monthly payments over 10 years
- Complete your annual Income-Driven Repayment Plan recertification
- Complete your ECF annually to ensure your employment qualifies and to make tracking your payments easy

It is recommended to submit the ECF annually to provide an update on your employment status for the prior year of employment.

- The form is available at [StudentAid.gov](https://studentaid.gov)

### Customer Support

- Toll-free number: [855-265-4028](tel:855-265-4028)
  - o Available Monday-Friday, 8 a.m. – 9 p.m. ET

## Resources

[AmeriCorps Benefits](#)

[CFPB Action Guide for Employees](#)

[Federal Student Aid](#)