

Borrower Action Plan: Public Service Loan Forgiveness

Inventory your loans

- nslds.ed.gov
- pin.ed.gov
- annualcreditreport.com

Commercial and private loans are never eligible



Check that you qualify to choose Income-Based Repayment

- finaid.org/ibr/calculator



Only Federal Direct Loans are eligible

Choose Income-Based Repayment

- loanconsolidation.ed.gov/forms/rps.pdf

Payments made under a "standard" 30-year term will NOT count



Consolidate FFEL Loans into Federal Direct

- loanconsolidation.ed.gov