

The Right Kind of Job for Public Service Loan Forgiveness

Full-time paid work

- The number of hours the employer considers full-time, or 30 hours per week on average, whichever is higher

For the government

- State, local, federal, tribal, but not government contractors

For a 501(c)(3) nonprofit

- Non profits that aren't (c)(3)s will only qualify in narrow circumstances

Plus these special positions

- Full-time, paid AmeriCorps or Peace Corps positions

And a few more positions

- Specific listed positions for a “public service organization,” but not a labor union, a partisan political organization, or an organization engaged in religious activities or organized for profit

Use the Employment Certification Process Annually

- Download the Public Service Loan Forgiveness Employment Certification Package (available at askheatherjarvis.com):
 - Dear Borrower Letter
 - Instructions for Completing Employment Certification for Public Service Loan Forgiveness
 - Employment Certification for Public Service Loan Forgiveness