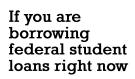


The Right Kind of Loans for Public Service Loan Forgiveness



• You are borrowing directly from the federal government through the Federal Direct loan program

If you started borrowing student loans before July 2010

 You might have borrowed federal student loans from a bank or private lender through the FFEL program (Federal Family Education Loans)

If you aren't absolutely sure you have ALL Federal Direct loans

• Get sure. Only Federal Direct Loans are eligible for Public Service Loan Forgiveness

If you discovered that you have FFEL loans

 You must consolidate FFEL loans into Federal Direct Loans loanconsolidation.ed.gov

If you borrowed commercial loans from a state or private lenders

 Cut it out! Commercial loans are never eligible for Public Service Loan Forgiveness

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