

The Right Kind of Payments for Public Service Loan Forgiveness

Qualifying payments include payments made under a repayment plan driven by income

- Choose Pay As You Earn, Income-Based Repayment or Income-Contingent Repayment

It's O.K. for it to take longer than 10 years to make 120 qualifying payments

- Qualifying payments do not need to be consecutive. You can take time off from public service (for example, to stay home with children)

But don't be late!

- Because late payments don't count toward forgiveness