

The Right Kind of Payments for Public Service Loan Forgiveness

Qualifying payments technically include more than just payments made under the Income-Based Repayment plan

- But Income-Based Repayment is the only choice that makes sense for most borrowers in public service

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

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