

DO YOU HAVE SCHOOL LOANS?

Work for DRCC and you could qualify to have your student loans forgiven under the Public Service Loan Forgiveness Program!

Learn more to see whether you might qualify.

The [Public Service Loan Forgiveness](#) (PSLF) Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. (DRCC meets this requirement)

What is the Public Service Loan Forgiveness (PSLF) Program?

The PSLF Program is intended to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, you may qualify for forgiveness of the remaining balance due on your William D. Ford Federal Direct Loan (Direct Loan) Program loans after you have made 120 qualifying payments on those loans while employed full-time by certain public service employers. Since you must make 120 qualifying payments on your eligible federal student loans after Oct. 1, 2007, before you can qualify for the loan forgiveness, the first forgiveness of loan balances will not be granted until October 2017.

What federal student loans are eligible for forgiveness under the PSLF Program?

Any nondefaulted Direct Loan is eligible for loan forgiveness. (See below for information on how non-Direct Loans may become eligible.) The Direct Loan Program includes the following loans:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans—for parents and graduate or professional students
- Direct Consolidation Loans

You may have received loans under other *federal student loan* programs, such as the *Federal Family Education Loan (FFEL) Program* or the *Federal Perkins Loan (Perkins Loan) Program*. Loans from these programs do not qualify for PSLF, but they **may become eligible if you consolidate them into a *Direct Consolidation Loan***.

What is considered full-time employment?

For PSLF, you are generally considered to work full-time if you meet your employer's definition of full-time or work at least 30 hours per week, whichever is greater.

Please visit the [Public Service Loan Forgiveness](https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service) (PSLF) website for complete details.
<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>