ISAC
Illinois Student Assistance Commission

ISAC Expert Guide
to Student Loans



Student Loan Expert Guide

30% of undergraduate students borrow money from the federal government in the form of loans. If you apply for financial aid, you are likely to be offered Federal Student Loans as part of your institutions financial aid package. How do you know if that's the right choice for you?

This Student Loan Expert Guide is a tool for borrowers who may have questions such as:

1. **How do I get a federal student loan?**
2. **How do I complete entrance counseling?**
3. **How do I apply for a PLUS loan?**
4. **How do I apply for an income-driven repayment plan?**
5. **How do I apply for Public Service Loan Forgiveness (PSLF)?**

It's important to fully understand the application process, disbursement, and repayment options associated with student loans.

To ensure that you make responsible, effective decisions about funding your education, this guide provides information on Federal Student Loan forms, repayment plans, forgiveness programs, and more.

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Most up-to-date documents available as of this publications date: October 2025

Federal Student Loans

When you apply for financial aid, you might be offered loans as part of your school's financial aid offer.

A loan is money you borrow and must pay back with interest.

Student loans can come from the federal government, from private sources such as a bank or financial institution, or from other organizations. Federal student loans usually have more benefits than private loans.

Remember, you can borrow less than your school offers and can request more loan funds later if you need to. You should borrow only what you need.

Reasons for Taking Out Federal Student Loans

Federal student loans are an investment in your future. You should not be afraid to take out federal student loans, but you should be smart about it.

Federal student loans offer many benefits compared to other options you may consider when paying for college:

- The interest rate on federal student loans is fixed and usually lower than that on private loans—and much lower than that on a credit card!
- You don't need a credit check or a cosigner to get most federal student loans.
- You don't have to begin repaying your federal student loans until after you leave college or drop below half-time.
- If you demonstrate financial need, the government pays the interest on some loan types while you are in school and during some periods after school.
- Federal student loans offer flexible repayment plans and options to postpone your loan payments if you're having trouble making payments.
- If you work in certain jobs, you may be eligible to have a portion of your federal student loans forgiven if you meet certain conditions.

Considerations When Taking Out Federal Student Loans

Before you take out a loan, it's important to understand that a loan is a legal obligation that makes you responsible for repaying the amount you borrow with interest. Even though you don't have to begin repaying your federal student loans right away, you shouldn't wait to understand your responsibilities as a borrower.

Be a responsible borrower.

- Keep track of how much you're borrowing. Think about how the amount of your loans will affect your future finances, and how much you can afford to repay. Your student loan payments should be only a small percentage of your salary after you graduate, so it's important not to borrow more than you need for your school-related expenses.
- Research starting salaries in your field. Ask your school for starting salaries of recent graduates in your field of study to get an idea of how much you are likely to earn after you graduate. You can also use the U.S. Department of Labor's *Occupational Outlook Handbook* or career search tool to research careers and salaries.
- Understand the terms of your loan and keep copies of your loan documents. When you sign your promissory note, you are agreeing to repay the loan according to the terms of the note even if you don't complete your education, can't get a job after you complete the program, or you didn't like the education you received.
- Make payments on time. You are required to make payments on time even if you don't receive a bill, repayment notice, or a reminder. You must pay the full amount required by your repayment plan, as partial payments do not fulfill your obligation to repay your student loan on time.
- Keep in touch with your loan servicer. Notify your loan servicer when you graduate; withdraw from school; drop below half-time status; transfer to another school; or change your name, address, or Social Security number. You also should contact your servicer if you're having trouble making your scheduled loan payments. Your servicer has several options available to help you keep your loan in good standing.

Apply for a Federal Student Loan

To apply for a federal student loan, you must first complete and submit a *Free Application for Federal Student Aid* (FAFSA®) form. Based on the results of your FAFSA form, your college or career school will send you a financial aid offer, which may include federal student loans. Your school will tell you how to accept all or a part of the loan.

Before you receive your loan funds, you will be required to

- complete entrance counseling, a tool to ensure you understand your obligation to repay the loan; and
- sign a *Master Promissory Note*, agreeing to the terms of the loan.

Contact the financial aid office at the school you are planning to attend for details regarding the process at your school.

About Health Education Assistance Loan (HEAL) Program Loans

On July 1, 2014, the HEAL Program was transferred from the U.S. Department of Health and Human Services (HHS) to the U.S. Department of Education (ED). However, it is no longer possible to obtain a new HEAL Program loan. The making of new HEAL Program loans was discontinued on Sept. 30, 1998.

Borrowers who have HEAL Program loans and members of the community may obtain more information as outlined below.

- **If you have HEAL Program loans and are not in default on those loans,** contact your loan servicer for help with account-related questions. Use the contact information your loan servicer provided to you.
- **After September 10, 2024, if you have a HEAL Program Loan and are in default, or have general HEAL Program questions,** contact ED's HEAL Program Team at 1-202-297-5938 or HEAL@ed.gov with any questions or concerns regarding your debt.

Submit payments using the free and secure electronic payment service at pay.gov. To pay using your bank account (ACH), debit card, or credit card, visit: www.pay.gov/paygov/forms/formInstance.html?agencyFormId=3072906.

Please disregard the text indicating that the service is not available to submit student loan payments. This service is being used for HEAL Program loan payments.

NOTE: We strongly encourage electronic payments. When making a payment using pay.gov, enter **NOTE0** (NOTE + the digit zero) and then the **last 6 digits of your claim number** as the *Promissory Note Loan* number.

To mail a payment, include your account number and send via overnight or traceable mail service to:

US Department of Education
Office of Finance and Operations
Accounts Receivable and Bank Management Division
400 Maryland Ave SW
2nd Floor
Washington DC 20202
ATTN: Jenee Tyler

If your debt is serviced by the US Department of Justice (DOJ), or through a DOJ private counsel office, you must continue to submit payments or account inquiries to them.

About the Federal Perkins Loan Program

The Federal Perkins Loan Program provided money for college or career school for students with financial need. The authority for schools to make new Federal Perkins Loans ended on Sept. 30, 2017.

Direct Subsidized and Direct Unsubsidized Loans

Direct Subsidized Loans and Direct Unsubsidized Loans are federal student loans offered by the U.S. Department of Education (ED) to help eligible students cover the cost of higher education at a four-year college or university, community college, or trade, career, or technical school. (You might see Direct Subsidized Loans and Direct Unsubsidized Loans referred to as Stafford Loans or Direct Stafford Loans, but these aren't the official loan names.)

Differences Between Direct Subsidized Loans and Direct Unsubsidized Loans

In short, Direct Subsidized Loans have slightly better terms to help out students with financial need.

Who can get Direct Subsidized Loans?

Direct Subsidized Loans are available to undergraduate students with financial need.

How much can you borrow?

Your school determines the amount you can borrow, and the amount may not exceed your financial need.

Who will pay the interest?

The U.S. Department of Education pays the interest on a Direct Subsidized Loan

•while you're in school at least half-time,

•for the first six months after you leave school (referred to as a grace period*), and

•during a period of deferment (a postponement of loan payments).

Who can get Direct Unsubsidized Loans?

Direct Unsubsidized Loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need.

How much can you borrow?

Your school determines the amount you can borrow based on your cost of attendance and other financial aid you receive.

Who will pay the interest?

You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.

Good to know

During periods of time when you are not required to make payments—such as while you are in school, in a deferment, or in a forbearance—your interest will accrue (accumulate) and it will in certain instances be capitalized (which means that your interest will be added to the principal amount of your loan). Whether your unpaid interest capitalizes or not, you are still responsible for paying the interest that accrues. You can always choose to pay the interest that accrues even when you are not required to make a payment.

Loan Amount Limits

Your school determines the loan type(s), if any, and the actual loan amount you are eligible to receive each academic year. However, there are limits on the amount in subsidized and unsubsidized loans that you may be eligible to receive each academic year (annual loan limits) and the total amounts that you may borrow for undergraduate and graduate study (aggregate loan limits). The actual loan amount you are eligible to receive each academic year may be less than the annual loan limit. These limits vary depending on

- what year you are in school and
- whether you are a dependent or independent student.

If you are a dependent student whose parents are not eligible for a Direct PLUS Loan, you may be able to receive additional Direct Unsubsidized Loan funds.

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	$5,500-No more than $3,500 of this amount may be in subsidized loans.	$9,500-No more than $3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	$6,500-No more than $4,500 of this amount may be in subsidized loans.	$10,500-No more than $4,500 of this amount may be in subsidized loans.
Third Year and Beyond Undergraduate Annual Loan Limit	$7,500 per year-No more than $5,500 of this amount may be in subsidized loans.	$12,500-No more than $5,500 of this amount may be in subsidized loans.
Graduate or Professional Student Annual Loan Limit	Not Applicable (all graduate and professional degree students are considered independent).	$20,500 (unsubsidized only).
Subsidized and Unsubsidized Aggregate Loan Limit	$31,000-No more than $23,000 of this amount may be in subsidized loans.	$57,500 for undergraduates-No more than $23,000 of this amount may be in subsidized loans. $138,500 for graduate or professional students-No more than $65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

Notes:

- The graduate aggregate limit includes all federal loans received for undergraduate study.
- The aggregate loan limits include any Subsidized Federal Stafford Loans or Unsubsidized Federal Stafford Loans you may have previously received under the Federal Family Education Loan (FFEL) Program. As a result of legislation that took effect July 1, 2010, no further loans are being made under the FFEL Program.
- Effective for periods of enrollment beginning on or after July 1, 2012, graduate and professional students are no longer eligible to receive Direct Subsidized Loans. The $65,500 subsidized aggregate loan limit for graduate or professional students includes subsidized loans that a graduate or professional student may have received

for periods of enrollment that began before July 1, 2012, or for prior undergraduate study.

If the total loan amount you receive over the course of your education reaches the aggregate loan limit, you are not eligible to receive additional loans. However, if you repay some of your loans to bring your outstanding loan debt below the aggregate loan limit, you could then borrow again, up to the amount of your remaining eligibility under the aggregate loan limit.

Graduate and professional students enrolled in certain health profession programs may receive additional Direct Unsubsidized Loan amounts each academic year beyond those shown above. For these students, there is also a higher aggregate limit on Direct Unsubsidized Loans. If you are enrolled in a health profession program, talk to the financial aid office at your school for information about annual and aggregate limits.

Who is Eligible

To receive either type of loan, you must be enrolled at least half-time at a school that participates in the Direct Loan Program. Generally, you must also be enrolled in a program that leads to a degree or certificate awarded by the school. Direct Subsidized Loans are available only to undergraduate students who have financial need. Direct Unsubsidized Loans are available to both undergraduates and graduate or professional degree students. You are not required to show financial need to receive a Direct Unsubsidized Loan.

How to Apply

To apply for a Direct Loan, you must first complete and submit the *Free Application for Federal Student Aid* (FAFSA®) form. Your school will use the information from your FAFSA form to determine how much student aid you are eligible to receive. Direct Loans are generally included as part of your financial aid package.

Steps to Accept a Loan

If your financial aid package includes federal student loans, your school will tell you how to accept the loan.

If it is your first time receiving a Direct Loan, you will be required to

- complete entrance counseling, a tool to ensure you understand your obligation to repay the loan; and
- sign a loan contract called a *Master Promissory Note*, agreeing to the terms of the loan.

Contact the financial aid office at the school you are planning to attend for details regarding the process for receiving a loan at your school.

How Funds are Delivered

The school will first apply your loan funds to your school account to pay for tuition, fees, room and board, and other school charges. If any additional loan funds remain, they will be returned to you. All loan funds must be used for your education expenses. Learn more about the process of receiving federal student aid.

Loan Servicer's Role

- When you receive your Direct Loan, you will be contacted by your loan servicer (you repay your loan to the loan servicer). Your loan servicer will provide regular updates on the status of your Direct Loan, and any additional Direct Loans that you receive.
- After you graduate, leave school, or drop below half-time enrollment, you will have a six-month grace period before you are required to begin repayment. During this period, you'll receive repayment information from your loan servicer, and you'll be notified about your first payment due date. Payments are usually due monthly. Learn more about repaying your loan.

Loan Repayment

After you graduate, leave school, or drop below half-time enrollment, you will have a six-month grace period before you are required to begin repayment. During this period, you'll receive repayment information from your loan servicer, and you'll be notified of your first

payment due date. Payments are usually due monthly. Learn more about repaying your loan.

Loan Repayment Plans

There are several repayment options available that are designed to meet the individual needs of borrowers. Your loan servicer can help you understand which repayment options are available to you. Generally, you'll have 10 to 25 years to repay your loan, depending on the repayment plan that you choose. Learn more about your repayment options.

Loan Deferment and Forbearance

If you are unable to make your scheduled loan payments, contact your loan servicer immediately. Your loan servicer can help you understand your options for keeping your loan in good standing. For example, you may wish to change your repayment plan to lower your monthly payment or request a deferment or forbearance that allows you to temporarily stop or lower the payments on your loan. Learn more about deferment or forbearance options.

How to Cancel a Loan

Before your loan money is disbursed, you may cancel all or part of your loan at any time by notifying your school. After your loan is disbursed, you may cancel all or part of the loan within certain time frames. Your promissory note and additional information you receive from your school will explain the procedures and time frames for canceling your loan.

Loan Forgiveness or Discharge

Under certain conditions, you may be eligible to have all or part of your loan discharged or forgiven (canceled). Find out about loan cancellation, discharge, or forgiveness.

Find Your Student Loan Information

Visit "My Aid" to view information about all of the federal student loans and other financial aid you have received and to find contact information for the loan servicer for your loans.

Direct PLUS Loans

PLUS loans are federal loans that graduate or professional students can use to help pay for college or career school can. PLUS loans help pay for education expenses not covered by other financial aid.

The U.S. Department of Education makes Direct PLUS Loans to eligible parents and graduate or professional students through schools participating in the Direct Loan Program.

Note: A Direct PLUS Loan is commonly referred to as a parent PLUS loan when made to a parent, and as a grad PLUS loan when made to a graduate or professional student.

Important: Most schools require you to apply for a PLUS loan online, but some schools have different application processes. Check with your school before you apply.

Note: Before applying, make sure you or your child have already filled out the *Free Application for Federal Student Aid* (FAFSA®) form.

Here's a quick overview of Direct PLUS Loans:

- The U.S. Department of Education is your lender.
- You must not have an adverse credit history. A credit check will be conducted. If you have an adverse credit history, you may still be able to receive a PLUS loan if you meet additional requirements.
- The maximum PLUS loan amount you can receive is the cost of attendance (determined by the school) minus any other financial aid received.

Who Is Eligible

To receive a grad PLUS loan, you must

- be a graduate or professional student enrolled at least half-time at an eligible school in a program leading to a graduate or professional degree or certificate;
- not have an adverse credit history (unless you meet certain additional eligibility requirements); and
- meet the general eligibility requirements for federal student aid.

Loan Interest Rates and Fees

For Direct PLUS Loans first disbursed on or after July 1, 2025, and before July 1, 2026, the interest rate is 8.94%. This is a fixed interest rate for the life of the loan.

Additionally, there is a loan fee on all Direct PLUS Loans. The loan fee is a percentage of the loan amount and is proportionately deducted from each loan disbursement. The percentage for all Direct PLUS loans first disbursed on or after Oct. 1, 2020, is 4.228%. Loans first disbursed before that date had different loan fees.

Loan Amount Limits

The maximum PLUS loan amount you can borrow is the cost of attendance (determined by the school) minus any other financial assistance you receive.

When to Make Loan Payments

You'll receive an automatic deferment while you're enrolled in school at least half time, and for an additional six months after you graduate, leave school, or drop below half-time enrollment. You don't have to start making payments until after this deferment period ends.

During periods of deferment, interest will accrue on your loan. You may choose to pay the accrued interest or allow the interest to be capitalized (added to your loan principal balance) when you have to start making payments. Your loan servicer will notify you when your first payment is due.

Adverse Credit History Options

A credit check will be performed during the application process. If you have an adverse credit history, you may still receive a grad PLUS loan through one of these two options:

1. Obtaining an endorser who does not have an adverse credit history. An endorser is someone who agrees to repay the grad PLUS loan if you do not repay it.
2. Documenting to the satisfaction of the U.S. Department of Education that there are extenuating circumstances relating to your adverse credit history.

With either option 1 or option 2, you also must complete credit counseling for PLUS loan borrowers. You may also wish to read this article to learn more about what to do if you are denied a PLUS loan based on an adverse credit history.

How to Apply

Go to the online *Direct PLUS Loan Application for Graduate/Professional Students*.

Important: Most schools require you to apply for a Direct PLUS Loan online, but some schools have different application processes. This site has a list of schools that participate in the Direct Loan Program. When you select your school from the list, the site will tell you if the school has a different application process. In that case, check with the school's financial aid office to find out how to request a grad PLUS loan.

Note: Before applying for a grad PLUS loan, you must complete the FAFSA form.

Steps to Receive a Loan

If you are eligible for a grad PLUS loan, you will be required to sign a Direct PLUS Loan Master Promissory Note (MPN), agreeing to the terms of the loan. If you haven't previously received a PLUS loan, you will also be required to complete entrance counseling. Contact the financial aid office at the school you are planning to attend for instructions on how to complete entrance counseling.

How Funds Are Delivered

The school will first apply grad PLUS loan funds to your school account to pay for tuition, fees, room and board, and other school charges. If any loan funds remain, your school will give them to you to help pay other education expenses. Get more information about receiving aid.

Loan Servicer's Role

After you receive your grad PLUS loan, you will be contacted by your loan servicer (you will repay your loan to the loan servicer). Your loan servicer will provide regular updates on the status of your grad PLUS loan.

Loan Repayment Plans

There are several repayment options available that are designed to meet the individual needs of borrowers, including income-driven repayment plans that determine your monthly payment amount based on your income and family size. Your loan servicer can help you understand which repayment options are available to you. Generally, you'll have 10 to 25 years to repay your loan, depending on the repayment plan that you choose.

Loan Deferment and Forbearance

If you are unable to make your scheduled loan payments, contact your loan servicer immediately. Your servicer can help you understand your options for keeping your loan in good standing. For example, you may wish to change your repayment plan to lower your monthly payment or request a deferment or forbearance that allows you to temporarily stop or lower the payments on your loan.

How to Cancel a Loan

Before your loan money is disbursed, you may cancel all or part of your loan at any time by notifying the school. After your loan is disbursed, you may cancel all or part of the loan within certain time frames. Your promissory note and additional information you'll receive from the school will explain the procedures and time frames for canceling your loan.

Loan Forgiveness and Discharge

Under certain conditions, you may be eligible to have all or part of your loan forgiven (canceled) or discharged.

Find Your Grad PLUS Loan Information

Visit "My Aid" to view information about all of the federal student loans and other financial aid you have received and to get contact information for your loan servicer.

Direct PLUS Loans for Parents

Direct PLUS loans can help pay for education expenses not covered by other financial aid. The U.S. Department of Education makes Direct PLUS Loans to eligible parents through schools participating in the Direct Loan Program. (We also offer PLUS loans for graduate or professional students.)

A Direct PLUS Loan is commonly referred to as a parent PLUS loan when made to a parent borrower.

Who is Eligible?

To receive a parent PLUS loan, you must

- be the biological or adoptive parent (or in some cases, the stepparent) of a dependent undergraduate student enrolled at least half-time at an eligible school;
- not have an adverse credit history (unless you meet certain additional requirements); and
- meet the general eligibility requirements for federal student aid

Note: Grandparents (unless they have legally adopted the dependent student) and legal guardians are not eligible to receive parent PLUS loans, even if they have had primary responsibility for raising the student.

Loan Interest Rates and Fees

For Direct PLUS Loans first disbursed on or after July 1, 2025, and before July 1, 2026, the interest rate is 8.94%. This is a fixed interest rate for the life of the loan.

Additionally, there is a loan fee on all Direct PLUS Loans. The loan fee is a percentage of the loan amount and is proportionately deducted from each loan disbursement. The percentage for all Direct PLUS loans first disbursed on or after Oct. 1, 2020, is 4.228%. Loans first disbursed before that date had different loan fees.

Loan Amount Limits

The maximum PLUS loan amount you can borrow is the cost of attendance at the school your child will attend minus any other financial assistance your child receives. The cost of attendance is determined by the school.

When to Make Loan Payments

If you request a deferment, you will not need to make payments while your child is enrolled at least half-time and for an additional six months after your child graduates, leaves school, or drops below half-time enrollment. If the school your child is attending requires you to submit your request for a parent PLUS loan at StudentAid.gov, you'll have the option of requesting a deferment as part of the loan request process. You can also contact your loan servicer to request a deferment.

If you do not request a deferment, you will be expected to begin making payments after the loan is fully disbursed (paid out).

During periods of deferment, interest will accrue on your loan. You may choose to pay the accrued interest or allow the interest to be capitalized (added to your loan principal balance) when you have to start making payments. Your loan servicer will notify you when your first payment is due.

Adverse Credit History Options

A credit check will be performed during the application process. If you have an adverse credit history, you may still receive a parent PLUS loan through one of these two options:

1. Obtaining an endorser who does not have an adverse credit history. An endorser is someone who agrees to repay the parent PLUS loan if you do not repay it. The endorser cannot be the child on whose behalf you are borrowing.

2. Documenting to the satisfaction of the U.S. Department of Education that there are extenuating circumstances relating to your adverse credit history.

With either option 1 or option 2, you also must complete credit counseling for parent PLUS loan borrowers. You may also wish to read this article to learn more about what to do if you are denied a PLUS loan based on an adverse credit history.

If you are unable to obtain a parent PLUS loan, your child may be eligible for additional unsubsidized loans. Your child should contact the school's financial aid office for more information.

How to Apply

Go to the online Direct PLUS Loan Application for Parents.

Important: Most schools require you to apply for a Direct PLUS Loan online, but some schools have different application processes. This site has a list of schools that participate in the Direct Loan Program. When you select your child's school from the list, the site will tell you if the school has a different application process. In that case, check with the school's financial aid office to find out how to request a parent PLUS loan.

Note: Before applying for a parent PLUS loan, make sure your child has filled out the FAFSA form.

Steps to Receive a Loan

If you are eligible for a parent PLUS loan, you will be required to sign a Direct PLUS Loan *Master Promissory Note* (MPN), agreeing to the terms of the loan. Contact the financial aid office at the school your child is planning to attend for details regarding the process at that school.

If you're taking out parent PLUS loans for more than one child, you'll need to sign separate Direct PLUS Loan MPNs for the loans you receive for each child.

How Funds Are Delivered

The school will first apply parent PLUS loan funds to the student's school account to pay for tuition, fees, room and board, and other school charges. If any loan funds remain, your child's school will give them to you to help pay other education expenses for the student. With your authorization, the school can pay the remaining loan funds directly to the student.

Loan Servicer's Role

After you receive your parent PLUS loan, you will be contacted by your loan servicer (you will repay your loan to the loan servicer). Your loan servicer will provide regular updates on the status of your parent PLUS loan

Loan Repayment Plans

Parent PLUS borrowers are eligible for the following repayment plans:

- Standard Repayment Plan
- Graduated Repayment Plan
- Extended Repayment Plan

Note: Parent borrowers can become eligible for an additional repayment plan—the Income-Contingent Repayment Plan—by consolidating their parent PLUS loans into a Direct Consolidation Loan.

Loan Deferment and Forbearance

If you are unable to make your scheduled loan payments, contact your loan servicer immediately. Your servicer can help you understand your options for keeping your loan in good standing. For example, you may wish to change your repayment plan to lower your monthly payment or request a deferment or forbearance that allows you to temporarily stop or lower the payments on your loan.Learn more about deferment and forbearance options.

Can the loan be transferred to the student?

No, a Direct PLUS Loan made to a parent cannot be transferred to the child. You, the parent borrower, are legally responsible for repaying the loan.

How to Cancel a Loan

Before your loan money is disbursed, you may cancel all or part of your loan at any time by notifying your child's school. After your loan is disbursed, you may cancel all or part of the loan within certain time frames. Your promissory note and additional information you'll receive from the school will explain the procedures and time frames for canceling your loan.

Loan Forgiveness and Discharge

Under certain conditions, you may be eligible to have all or part of your loan forgiven (canceled) or discharged. Find out about loan forgiveness, cancellation, and discharge.

If you are seeking Public Service Loan Forgiveness, you will need to repay your loans under an income-driven repayment plan. The Income-Contingent Repayment Plan is the only income-driven repayment plan available to parent PLUS borrowers, and to repay your parent PLUS loans under the Income-Contingent Repayment Plan, you must first consolidate the loans into a Direct Consolidation Loan.

Find Your Parent PLUS Loan Information

Visit "My Aid" to view information about all of the federal student loans and other financial aid you have received and to get contact information for your loan servicer.

Federal Family Education Loan (FFEL) Program

Many student loan relief measures—such as the income-driven repayment (IDR) account adjustment and Public Service Loan Forgiveness (PSLF)—have specific exceptions or requirements for FFEL Program loans. But what are FFEL Program loans, and what should you do if you have one? This article will help you understand your options.

What is a FFEL Program loan?

Through the Federal Family Education Loan (FFEL) Program, the U.S. Department of Education (ED) worked with private lenders to provide student loans guaranteed (backed) by the federal government. The FFEL Program included

- Subsidized Federal Stafford Loans,
- Unsubsidized Federal Stafford Loans,
- Federal PLUS Loans (also known as FFEL PLUS Loans), and
- Federal Consolidation Loans (also known as FFEL Consolidation Loans).

The FFEL Program ended July 1, 2010. But you may still have a FFEL Program loan if you were attending school before that date.

Some FFEL Program loans are held by ED, but most are held by a guaranty agency or a commercial lender. And if your loan isn't held by ED, you won't be able to qualify for some federal student loan relief programs unless you consolidate into a Direct Consolidation Loan.

How do I know if I have a FFEL Program loan?

To find out if you have a FFEL Program loan, log in to your StudentAid.gov account using the link below. Under the "Loan Breakdown" section, select "View Loans" to see the list of loans you've received. If a loan has "FFEL" at the front of its listing, it's a FFEL Program loan.

How do I know if my FFEL Program loan is held by ED or not?

Log in and view the "My Loan Servicers" section of your dashboard. If the servicer name starts with "ED," your loan is held by ED.

What does the one-time IDR account adjustment mean for my FFEL Program loan?

The IDR account adjustment is a relief measure that will count payments that wouldn't normally be counted toward IDR forgiveness. For example, the adjustment will allow you to count any months you spent in repayment, no matter your loan type or repayment plan. It will also allow you to count certain months spent in forbearance or deferment.

For many borrowers, this adjustment will help them get closer to (or even achieve) IDR forgiveness. It can also help borrowers who are aiming for Public Service Loan Forgiveness (PSLF).

But if you have a FFEL Program loan that's not held by ED, you have to apply to consolidate your loan into a Direct Consolidation Loan **before** the one-time account adjustment.

Normally when you consolidate, the payments you made before consolidating won't count toward your IDR forgiveness. But if you apply to consolidate before the IDR account adjustment occurs, all time spent in repayment before you consolidate will count. Just keep in mind, these payments won't show up on your account until the adjustment officially occurs.

Learn more about the one-time IDR account adjustment.

How can I qualify for PSLF if I have a FFEL Program loan?

For your FFEL Program loans to qualify for PSLF, you will need to consolidate your FFEL Program loans into a Direct Consolidation Loan. Only Direct Loans are eligible for PSLF.

Normally, when you consolidate, you don't get credit toward PSLF for the payments you made before you consolidated. But with the one-time account adjustment, you may get PSLF credit for those earlier payments if you consolidate into the Direct Loan program and meet other PSLF requirements. Keep in mind, this PSLF credit won't show up on your account until the adjustment officially occurs.

How can I access IDR plans if I have a FFEL Program loan?

Most FFEL Program loans are eligible for only one income-driven repayment (IDR) plan. But you can get more IDR options if you consolidate your FFEL Program loan into a Direct Consolidation Loan. IDR plans base your loan payments on your income and family size, and these plans often provide lower monthly payments.

Note: If you consolidate a FFEL PLUS loan **made to parents**, the only IDR plan you'll become eligible for is the Income-Contingent Repayment Plan.

Should I consolidate my FFEL Program loan?

That depends on your specific loan situation and whether the benefits would outweigh the other effects of consolidation. For example, consolidation changes your interest rate, so you might end up paying more in interest later. Learn more about the pros and cons of consolidation.

Make sure you understand how loan consolidation would affect your loans. Your servicer can provide you with information about how your loan balance, interest rate, and total amount to be paid would change if you consolidate.

If you're ready to apply to consolidate, select the link below to start the Direct Consolidation Loan Application.

Federal Perkins Loan

A Perkins Loan was available to undergraduate, graduate, and professional students until Sept. 30, 2017; the program has since expired. The Perkins Loan is a subsidized loan, meaning the federal government pays the loan's interest while the borrower is in school.

Paying back your Perkins Loan: If you are attending school at least half-time, you have nine months after you graduate, leave school, or drop below half-time status before you must begin repayment. If you are attending less than half-time, check with your college or career school to find out how long your grace period will be.

Direct Consolidation Loan Application

A Direct Consolidation Loan allows you to consolidate (combine) one or more federal education loans into a new Direct Consolidation Loan for the purpose of lowering your monthly payment amount or gaining access to federal forgiveness programs.

There is **no application fee** to consolidate your federal education loans into a Direct Consolidation Loan.

Benefits of Consolidating

Single Loan With One Monthly Bill

If you currently have federal student loans that are with different loan servicers, consolidation can greatly simplify loan repayment by giving you a single loan with just one monthly bill.

Lower Monthly Payment

Consolidation can lower your monthly payment by providing access to additional income-driven repayment plans or by giving you more time to repay your loan (up to 30 years) if you choose the Standard or Graduated repayment plan.

Access to Income-Driven Repayment Plans

If you consolidate loans other than Direct Loans—such as FFEL Program loans or Federal Perkins loans—consolidation may give you access to additional income-driven repayment plan options, which can lower your monthly payment amount. (Direct Loans are from the William D. Ford Federal Direct Loan Program.)

Access to Forgiveness Options

If you consolidate loans other than Direct Loans, consolidation may give you access to forgiveness options, such as income-driven repayment or Public Service Loan Forgiveness (PSLF).

Fixed Interest Rate

If you consolidate, you'll be able to switch any variable-rate loans you have to a fixed interest rate.

A Direct Consolidation Loan has a fixed interest rate for the life of the loan. The fixed rate is the weighted average of the interest rates on the loans being consolidated, rounded up to the nearest one-eighth of one percent.

Disadvantages of Consolidating

Longer Repayment Period

If you choose to repay your new consolidation loan on the Standard or Graduated plan, consolidation can increase the period of time you have to repay your loan, resulting in more payments and more interest overall than you would have if you didn't consolidate.

For some Direct Consolidation Loan repayment plans, the total amount of your education loan debt—including any private education loans you have—determines how long you have to repay your Direct Consolidation Loan.

More Interest

When you consolidate your loans, any outstanding interest on the loans you consolidate becomes part of the original principal balance on your consolidation loan, which means that interest may accrue on a higher principal balance than if you had not consolidated.

Loss of Certain Borrower Benefits

If you consolidate loans other than Direct Loans, you may lose certain borrower benefits—such as interest rate discounts, principal rebates, or some loan cancellation benefits—associated with your current loans.

If consolidation would cause you to lose the benefits associated with some of your current loans and you are working toward earning those benefits, you should not include those loans in your new Direct Consolidation Loan. When you apply for a Direct Consolidation Loan, you don't have to consolidate all of your eligible loans.

If you have both Direct PLUS loans for parents for a dependent's education and other eligible loans for your own education, consolidating them together could result in losing access to certain repayment plans for loans for your own education. You can also use Loan Simulator to model your repayment options if you consolidate these loans together.

To maximize your repayment plan options, you should not include both parent PLUS loans and loans for a dependent's education in the same Direct Consolidation Loan. You can consolidate both types of loans separately to avoid this risk.

For example, if you have Federal Perkins Loans and you are employed in an occupation that would qualify you for Perkins Loan cancellation benefits, you may not want to include your Perkins Loans when you consolidate. Leaving out your Perkins Loans will preserve the benefits on those loans.

Some past periods of repayment, deferment, and forbearance might now count toward your IDR forgiveness even after consolidation, as long as you consolidate before the one-time IDR account adjustment is implemented. Learn about the one-time IDR account adjustment.

Lowering Your Payments Without Consolidating

If you want to lower your monthly payment amount but are concerned about the impact of loan consolidation, you still have access to more limited income-driven repayment options. We strongly suggest switching to an income-driven repayment plan for longer-term payment relief. We also offer deferment or forbearance as options for short-term payment relief.

Once your loans are combined into a Direct Consolidation Loan, the consolidation can't be reversed. The loans that were consolidated are considered paid off and no longer exist.

Eligibility

Most federal student loans—including Direct Loans and FFEL Program Loans—are eligible for consolidation.

What types of loans can I consolidate?

Most federal student loans—including Direct Loans and FFEL Program Loans—are eligible for consolidation. See the full list of loan types by selecting the arrow below.

- Subsidized Federal Stafford Loans from the Federal Family Education Loan (FFEL) Program
- Unsubsidized and Nonsubsidized Federal Stafford (FFEL) Loans
- FFEL PLUS loans
- Supplemental Loans for Students
- Federal Perkins Loans
- Nursing Student Loans
- Nurse Faculty Loans
- Health Education Assistance Loans
- Health Professions Student Loans
- Loans for Disadvantaged Students
- Direct Subsidized Loans
- Direct Unsubsidized Loans

- Direct PLUS Loans
- FFEL Consolidation Loans and Direct Consolidation Loans (only under certain conditions)
- Federal Insured Student Loans
- Guaranteed Student Loans
- National Direct Student Loans
- National Defense Student Loans
- Parent Loans for Undergraduate Students
- Auxiliary Loans to Assist Students

Private education loans are not eligible for consolidation.

Direct PLUS Loans received by parents to help pay for a dependent student's education cannot be consolidated together with federal student loans that the student received.

Am I eligible for loan consolidation while I am confined in an adult correctional facility or a juvenile justice facility?

If you are otherwise eligible, you can consolidate your federal student loans into a new Direct Consolidation Loan if you are incarcerated, as long as you are not a student at the time of consolidation.

Note: This guidance has been revised effective April 16, 2024, to allow individuals who are currently incarcerated but are not currently students to consolidate their loans. This change in the interpretation of Section 484(b)(5) of the *Higher Education Act of 1965*, as amended (HEA), is consistent with how the HEA and implementing regulations define "student," "individual," and "borrower," which we interpret to allow incarcerated *individuals*, but not incarcerated *students*, to consolidate their loans. Since the adoption of the U.S. Department of Education (ED) prior policy in 1992, ED has increased access to income-driven repayment plans to help borrowers manage their loans, and many defaulted borrowers use loan consolidation to gain access to those repayment options. This policy will help incarcerated borrowers manage and repay their loans.

When can I consolidate my loans?

Generally, you're eligible to consolidate after you graduate, leave school, or drop below half-time enrollment.

The loans you consolidate must be in repayment or in a grace period.

Can I consolidate an existing consolidation loan?

Generally, you can't consolidate an existing consolidation loan unless you include an additional eligible loan in the consolidation.

Exceptions for single FFEL Consolidation Loans

Under certain circumstances, you may reconsolidate a single existing FFEL Consolidation Loan without including any additional loans.

You may reconsolidate a single existing FFEL Consolidation Loan under any of the following circumstances:

- If you're in default or your loan is delinquent and has been referred for default aversion and you agree to repay your new Direct Consolidation Loan under an income-driven repayment plan
- In order to qualify for the PSLF Program
- To use the "no accrual of interest benefit" for active duty service members, which states that you're not required to pay the interest that accrues during periods of qualifying active duty military service (for up to 60 months) on the portion of a Direct Consolidation Loan that repaid a Direct Loan Program or FFEL Program loan first disbursed on or after Oct. 1, 2008

What if I want to consolidate defaulted loans?

If you want to consolidate a defaulted loan, you must either

- make satisfactory repayment arrangements (defined as three consecutive monthly payments) on the loan before you consolidate; or
- agree to repay your new Direct Consolidation Loan under an income-driven repayment plan.

If you want to consolidate a defaulted loan that is being collected through garnishment of your wages or that is being collected in accordance with a court order after a judgment was obtained against you, you can't consolidate the loan unless the wage garnishment order has been lifted or the judgment has been vacated.

If you have defaulted federal student loans and are currently confined in an adult correctional facility or a juvenile justice facility, you may apply for loan consolidation as long as you are not a student at the time of consolidation.

After You Consolidate

When do I start repaying my new consolidation loan?

Repayment of a Direct Consolidation Loan will begin within 60 days after the loan is disbursed (paid out). Your loan servicer will let you know when the first payment is due.

If any of the loans you want to consolidate are still in the grace period, you have the option of indicating on your Direct Consolidation Loan application that you want the servicer processing your application to delay consolidating your loans until closer to the grace period end date. If you select this option, you won't have to begin making payments on your new Direct Consolidation Loan until closer to the end of the grace period on your current loans.

Are there different repayment plans?

Borrowers have different needs, so there are several repayment plans—including income-driven repayment plans, which base your monthly payment amount on your income and family size. If you're consolidating a defaulted loan, you must select an income-driven repayment plan. You'll select a repayment plan when you apply for a Direct Consolidation Loan.

On Oct. 11, 2022, the *Joint Consolidation Loan Separation Act* was signed into law to allow joint consolidation loan borrowers to separate their joint loan obligations into new individual Direct Consolidation Loans.

How to Apply

You can complete and submit the application online or by U.S. mail. Most people complete the online application in less than 30 minutes. For submissions by mail, visit the link above and look for "Don't want to use the electronic application?"

After you submit your application, a loan servicer will manage the consolidation process. At this point in the process, this servicer will be your point of contact for any questions you may have about your consolidation application.

This servicer may be different from the one you selected on your consolidation application. If so, don't worry—you'll ultimately be working with the servicer you selected once the consolidation is complete.

Unless the loans you want to consolidate are in a deferment, forbearance, or grace period, it's important for you to continue making payments on those loans until your consolidation servicer tells you that they have been paid off by your new Direct Consolidation Loan.

Who to Contact With Questions

This depends on where you are in the consolidation process.

Before Applying

To ask questions about consolidating your loans before you apply for a Direct Consolidation Loan, contact the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

While Applying

To request technical assistance while you're logged in and completing the Direct Consolidation Loan Application and Promissory Note online, either contact us online or call FSAIC at 1-800-433-3243.

After Applying

To ask questions after you've submitted your *Direct Consolidation Loan Application and Promissory Note*, contact the servicer for your new Direct Consolidation Loan.

If you submitted your application online, your consolidation servicer's contact information was provided at the end of the online process. If you submitted a paper application by U.S. mail, your consolidation servicer's contact information was available when you downloaded or printed the paper application.

FAFSA® Form

Free Application *for* Federal Student Aid

July 1, 2025 – June 30, 2026

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

Use this form to apply free for federal and state student grants, work-study, and loans. Or apply free online at fafsa.gov.

Apply by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than **October 1, 2024**. We must receive your application no later than **June 30, 2026**. Your college must have your correct, complete information by your last day of enrollment in the 2025–26 school year.

For state or college aid, the deadline may be as early as October 1, 2024, and you may need to complete additional forms. Check with your high school counselor or a financial aid administrator at your college. See the state deadlines on page 2. If you are applying close to a deadline, we recommend you submit your FAFSA form online at fafsa.gov. It's the fastest and easiest way to apply for aid.

Fill Out the FAFSA® Form

The FAFSA form has five sections: Student, Student Spouse, Parent, Parent Spouse or Partner, and Preparer. To determine who needs to provide their information, consult "Who must provide information on the FAFSA form?", on page 3.

You may fill the answer fields electronically and then print the form, or print the form first and complete it by hand. If you complete the form by hand, use dark ink and write clearly, as shown below. A computer will process this form; therefore:

- Fill in both circle and square answer fields completely:

  Correct ● ■ **Incorrect** ⓧ Ⓥ ☒ ☑

- For circle answer fields, choose only one response; for square answer fields, choose all that apply:

  ○ ● ○ ■ □ ■

- Print in BLOCK CAPITAL letters and skip a box between words; for multi-line responses, wrap any incomplete words onto next line:

1	4	1	6		P	L	U	M		S
T		A	P	T		4				

  Continue on next line.

- Report dollar amounts such as $12,356.41 without cents; if negative, completely fill the circle (⊖) before the answer box:

  ⊖ $ | | | , | | 1 | 2 , | 3 | 5 | 6 |

Refer to the notes on pages 21–22 as instructed.

For help in filling out the FAFSA form, go to StudentAid.gov/fafsahelp or call 1-800-4-FED-AID (1-800-433-3243). If you need assistance in another language, visit StudentAid.gov/apply-for-aid/fafsa/filling-out/request-interpreter.

Special Circumstances

If you or your family experienced significant changes to your financial situation (such as loss of employment or pay cuts), or other special circumstances (such as tuition expenses at an elementary or secondary school or high unreimbursed medical or dental expenses), complete and submit this form as instructed. Once you submit the form, discuss your special circumstances with the financial aid office at the college(s) you applied to or plan to attend.

Mail Your FAFSA® Form

After you complete this application, make a copy of pages 7 through 20 for your records. Then mail the original of pages 7 through 20 to:

Federal Student Aid Programs, P.O. Box 70208, London, KY 40742-0208

Extra postage will be required. When mailing, include pages 7 through 20, even if some are blank. After your application is processed, you will receive a summary of your information in your FAFSA Submission Summary. If you provide an email address, your summary will be sent by email within three to five days. If you do not provide an email address, your summary will be mailed to you within three weeks. If you would like to check the status of your application, go to StudentAid.gov or call 1-800-433-3243.

FAFSA is a registered trademark of Federal Student Aid, U.S. Department of Education.

2025–26 FAFSA® Deadlines

For federal aid, submit your FAFSA form as early as possible, but no earlier than October 1, 2024. For state or college aid, you may need to submit your FAFSA form as early as October 1, 2024, and you may need to fill out separate forms. See the list below. If you are filing close to a deadline, we recommend you file online at fafsa.gov. It's the fastest and easiest way to apply for aid.

▶ *Unless otherwise noted, the dates below refer to when the form must be received.*

Alabama (AL) Check with your financial aid office.

Alaska (AK) Alaska Education Grant: As soon as possible after Oct. 1, 2024. Awards made while funds exist. Alaska Performance Scholarship: For priority consideration, submit by June 30, 2025. Awards made while funds exist.

American Samoa (AS) Check with your financial aid office. More forms may be required.

Arizona (AZ) Arizona Promise Program: For priority consideration, submit by April 1, 2025.

Arkansas (AR) Academic Challenge: July 1, 2025. ArFuture Grant: fall term, July 1, 2025; spring term, Jan. 10, 2026.

California (CA) For many state financial aid programs: March 3, 2025 *(date postmarked)*. Cal Grant also requires submission of a school-certified GPA by March 3, 2025. For additional community college Cal Grants: Sept. 2, 2025 *(date postmarked)*. For noncitizens without a Social Security card or with one issued through the federal Deferred Action for Childhood Arrivals (DACA) program, fill out the California Dream Act Application. Contact the California Student Aid Commission or your financial aid office for more information.

Colorado (CO) Check with your financial aid office.

Connecticut (CT) For priority consideration, submit by Feb. 15, 2025. Check with your financial aid office. More forms may be required.

Delaware (DE) June 15, 2025

District of Columbia (DC) For priority consideration, submit by June 25, 2025. DC Tuition Assistance Grant: For priority consideration, submit the DC OneApp and supporting documents by July 1, 2025.

Federated States of Micronesia (FM) Check with your financial aid office. More forms may be required.

Florida (FL) May 15, 2025 *(date processed)*

Georgia (GA) Refer to Georgia Student Finance Commission's website for more information. As soon as possible after Oct. 1, 2024. Check with your financial aid office. More forms may be required.

Guam (GU) Check with your financial aid office. More forms may be required.

Hawaii (HI) Check with your financial aid office. More forms may be required.

Idaho (ID) Opportunity Scholarship: For priority consideration, submit by March 1, 2025. Check with your financial aid office. More forms may be required.

Illinois (IL) Refer to the Illinois Student Assistance Commission's website for the current Monetary Award Program (MAP) deadline dates. As soon as possible after Oct. 1, 2024. Awards made while funds exist.

Indiana (IN) Adult Student Grant: As soon as possible after Oct. 1, 2024. Awards made while funds exist. New applicants must submit additional form. Workforce Ready Grant: As soon as possible after Oct. 1, 2024. Frank O'Bannon Grant: April 15, 2025
21st Century Scholarship: April 15, 2025

Iowa (IA) July 1, 2025; earlier priority deadlines may exist for certain programs. More forms may be required.

Kansas (KS) For priority consideration, submit by April 1, 2025. Check with your financial aid office. More forms may be required.

Kentucky (KY) As soon as possible after Oct. 1, 2024. Awards made while funds exist.

Louisiana (LA) July 1, 2026 (Feb. 1, 2025, recommended)

Maine (ME) May 1, 2025

Marshall Islands (MH) June 27, 2025. More forms may be required.

Maryland (MD) Howard P. Rawlings Educational Excellence Awards (EEA): March 1, 2025

Massachusetts (MA) For priority consideration, submit by May 1, 2025.

Michigan (MI) Michigan Competitive Scholarship and Michigan Tuition Grant: For priority consideration, submit by July 1, 2025.

Minnesota (MN) June 30, 2026

Mississippi (MS) MTAG and MESG Grants: Oct. 15, 2025. HELP Grant: April 30, 2025

Missouri (MO) For priority consideration, submit by Feb. 3, 2025. Applications accepted through April 1, 2025.

Montana (MT) For priority consideration, submit as soon as possible after Oct. 1, 2024. Check with your financial aid office. More forms may be required.

N. Mariana Islands (MP) For priority consideration, submit by April 30, 2025. More forms may be required.

Nebraska (NE) Check with your financial aid office.

Nevada (NV) Silver State Opportunity Grant: As soon as possible after Oct. 1, 2024. Awards made while funds exist. Nevada Promise Scholarship: May 1, 2025. More forms may be required. Awards made while funds exist. All other aid, check with your financial aid office. More forms may be required.

New Hampshire (NH) Check with your financial aid office. More forms may be required.

New Jersey (NJ) Renewal applicants (2024–25 Tuition Aid Grant recipients): April 15, 2025. All other applicants: fall and spring terms, Sept. 15, 2025; spring term only, Feb. 15, 2026.

New Mexico (NM) Check with your financial aid office.

New York (NY) June 30, 2026. More forms may be required.

North Carolina (NC) For priority consideration, submit by June 1, 2025, if attending a UNC System institution; by Aug. 15, 2025, if attending a community college; or as soon as possible after Oct. 1, 2024, if attending a private institution. Awards made while funds exist.

North Dakota (ND) As soon as possible after Oct. 1, 2024. Awards made while funds exist.

Ohio (OH) Oct. 1, 2025

Oklahoma (OK) Check with your financial aid office.

Oregon (OR) Oregon Opportunity Grant: As soon as possible after Oct. 1, 2024. Awards made while funds exist. OSAC Private Scholarships: March 1, 2025. More forms may be required. Oregon Promise Grant: Contact state agency. More forms may be required.

Palau (PW) Check with your financial aid office. More forms may be required.

Pennsylvania (PA) All first-time applicants enrolled in a community college; business/trade/technical school; hospital school of nursing; designated Pennsylvania open-admission institution; or nontransferable two-year program: Aug. 1, 2025. All other applicants: May 1, 2025. More forms may be required.

Puerto Rico (PR) Check with your financial aid office.

Rhode Island (RI) Check with your financial aid office. More forms may be required.

South Carolina (SC) SC Commission on Higher Education Need-based Grants: first come, first served; awards made while funds exist. SC Tuition Need-based Grants: Aug. 1, 2025, for SC independent institutions only.

South Dakota (SD) Check with your financial aid office. More forms may be required.

Tennessee (TN) State Grant: Prior-year recipients receive award if eligible and apply by March 15, 2025; all other awards made to neediest applicants. Awards made while funds exist. Tennessee Promise: March 15, 2025. State Lottery: fall term, Sept. 1, 2025; spring term, March 1, 2026; summer term, May 1, 2026.

Texas (TX) For priority consideration, submit by Jan. 15, 2025. More forms may be required. Private and two-year institutions may have different deadlines; check with your financial aid office.

U.S. Virgin Islands (VI) Check with your financial aid office. More forms may be required.

Utah (UT) Check with your financial aid office. Awards made while funds exist. More forms may be required.

Vermont (VT) As soon as possible after Oct. 1, 2024. Awards made while funds exist. More forms may be required.

Virginia (VA) As soon as possible after Oct. 1, 2024. Deadlines vary by institution; check with your financial aid office. Students who are ineligible for federal aid but meet state aid and residency requirements should instead complete Virginia Alternative State Aid Application. Check with your financial aid office.

Washington (WA) As soon as possible after Oct. 1, 2024. Check with your financial aid office.

West Virginia (WV) Promise Scholarship: March 1, 2025. New applicants must submit additional form. Contact your financial aid office or state agency. WV Higher Education Grant: April 15, 2025. WV Invests Grant: For priority consideration, submit by April 15, 2025.

Wisconsin (WI) Check with your financial aid office.

Wyoming (WY) Check with your financial aid office. More forms may be required.

What is the FAFSA® Form?

Why fill out a FAFSA form?

The *Free Application for Federal Student Aid* (FAFSA) is the first step in the financial aid process. You use the FAFSA form to apply for federal student aid, such as grants, work-study, and loans. In addition, most states and colleges use information from the FAFSA form to award nonfederal aid.

Why all the questions?

Most of the questions on the FAFSA form are required to calculate your Student Aid Index (SAI). The SAI measures your family's financial strength and is used to determine your eligibility for federal student aid. The state and the colleges you list may also use some of your responses to determine if you may be eligible for state or school aid, in addition to federal aid.

How do I find out my Student Aid Index (SAI)?

Your SAI will be listed on your FAFSA Submission Summary. This summary shows the information you submitted on your FAFSA form. It is important to review the summary to make sure all of your information is correct and complete. Make corrections or provide additional information, as necessary.

How much student financial aid will I receive?

Using the information on your FAFSA form and your SAI, the financial aid office at your college will determine the amount of aid you will receive. The college will use your SAI to prepare a financial aid package to help you meet your financial need. Financial need is the difference between the cost of attendance (which can include living expenses), as determined by your college, and your SAI. If you are eligible for a Federal Pell Grant, you may receive it from only one college for the same period of enrollment.

When will I receive the student financial aid?

Any financial aid you are eligible to receive will be paid to you through your college. Typically, your college will first use the aid to pay tuition, fees, and housing and food (if provided by the college). Any remaining aid is paid to you for your other educational expenses.

How can I have more colleges get my FAFSA information?

If you are completing a paper FAFSA form, you can list ten colleges in question 23. You may add more colleges by doing one of the following:

- After your FAFSA form has been processed, go to StudentAid.gov, log in to the site, and follow the instructions for adding or changing schools.
- Use the FAFSA Submission Summary, which you will receive after your FAFSA form is processed. Your Data Release Number (DRN) verifies your identity and will be listed on the first page of the summary.
- Provide your DRN to the financial aid administrator at the college you want added, and they can add their school code to your FAFSA form.

Note: If there are twenty school codes on your record, each new code will need to replace one of the original school codes listed.

Where can I get more information on student financial aid?

The best place for information about student aid is the financial aid office at the college you plan to attend. The financial aid administrator can tell you about student aid available from your state, the college itself, and other sources.

- You can also visit our website StudentAid.gov.
- For information by phone, you can call our Federal Student Aid Information Center at 1-800-433-3243.
- You can also check with your high school counselor, your state aid agency, or your local library's reference section.

Information about other nonfederal assistance may be available from foundations, faith-based organizations, community organizations, and civic groups, as well as organizations related to your field of interest, such as the American Medical Association or American Bar Association. Check with your parents' employers or unions to see if they award scholarships or have tuition assistance plans.

Completing the FAFSA® Form

Who must provide information on the FAFSA form?

The FAFSA form has five sections: Student, Student Spouse, Parent, Parent Spouse or Partner, and Preparer.

Student

The student must always complete the Student section.

Student Spouse

If the student's current marital status, as indicated in question 3, is married or remarried, the student's spouse must complete questions 25 and 26 of the Student Spouse section. The spouse must also complete questions 27–29 if the student answered "No" to "Did or will the student file a 2023 joint tax return with their current spouse?", in question 19.

Parent

The student's parent must complete the Parent section if ***all*** of the following statements are true:

- The student was born after the year 2001.
- The student's current marital status, as indicated in question 3, is single (never married), divorced, separated, or widowed.
- The student's college grade level, as indicated in question 4, will be first-year, second-year, or other undergraduate.
- The student selected "None of these apply" in question 5, and answered "No" in questions 6 and 7.

If all the above statements are true, the student is considered to be *dependent*, and the student's parent must complete the Parent section, even if the student does not live with a parent (see "Who is considered a legal parent on the FAFSA form?" and "Which parent should include information?", on page 4).

If any of the above statements are *not* true, the student is considered to be *independent*, and parent information should not be provided.

If all the above statements are true, but the student answered "Yes" ***and*** selected "None of these apply" in question 6, or else answered "Yes" in question 7, the student is considered to be *provisionally independent*. In this case, the student should submit the FAFSA form with the Parent and Parent Spouse or Partner sections left blank and then contact the college's financial aid administrator for further guidance.

Parent Spouse or Partner

If the student's parent is required to provide information in the Parent section, and that parent's current marital status, as indicated in question 32, is married, remarried, or unmarried and both legal parents living together, the parent's spouse or partner must complete questions 42 and 43 of the Parent Spouse or Partner section. The parent's spouse or partner must also complete questions 44–46 if the parent answered "No" to "Did or will the parent file a 2023 joint tax return with their current spouse?", in question 37.

Preparer

If someone other than the student, student spouse, parent, or parent spouse or partner completed this form on the applicant's behalf, that person must complete the Preparer section. *Paid preparers are prohibited.*

Completing the FAFSA® Form *[continued]*

Who is considered a legal parent on the FAFSA form?

Legal parents are biological or adoptive (regardless of gender), or as determined by the state (for example, if the parent is listed on the birth certificate). Grandparents, foster parents, legal guardians, widowed stepparents, aunts, uncles, and siblings are not considered parents on this form unless they have legally adopted the student.

Which parent should include information?

- If the student's parent was never married and does not live with the student's other legal parent, or if the parent is widowed and not remarried, that parent should only provide their own information in the Parent section, and the Parent Spouse or Partner section should be skipped.
- If the parents are divorced or separated, answer the questions about the parent who provides the greater portion of the student's financial support, even if the student does not live with them. If both parents provided an exactly equal amount of financial support during the past 12 months, or if they don't support the student financially, answer the questions about the parent with the greater income and assets. If this parent is remarried as of today, answer the questions about that parent and the stepparent.
- If the student's widowed parent is remarried as of today, answer the questions about that parent and the stepparent.
- Contact 1-800-433-3243 for assistance completing questions 30–46 or visit StudentAid.gov/fafsa-parent.

Can I skip any questions?

Some questions can be skipped in certain circumstances:

Student

Skip questions 7 and 8 if ***any*** of the following are true:

- The student was born prior to the year 2002.
- The student's current marital status is married (not separated) or remarried, as indicated by question 3.
- The student's college grade level in 2025–26 will be "Master's, doctorate, or graduate certificate program," as indicated in question 4.
- The student selected something other than "None of these apply" in question 5.
- The student answered "Yes" in question 6.

Skip questions 9, 10, 18, and 21 if ***all*** of the following are true:

- The student was born after the year 2001.
- The student's current marital status is single (never married), divorced, separated, or widowed.
- The student's college grade level, as indicated in question 4, will be first-year, second-year, or other undergraduate.
- The student selected "None of these apply" in question 5, and answered "No" in questions 6 and 7.

*For students whose FAFSA form does **not** require parent information:*
Skip questions 21 and 22 if the student answered anything other than "None of these apply" on question 18.

*For students whose FAFSA form **does** require parent information:*
Skip questions 21 and 22 if the parent answered anything other than "None of these apply" on question 36.

Student Spouse

If student spouse information must be provided, skip questions 27–29 if the student answered "Yes" to "Did or will the student file a 2023 joint tax return with their current spouse?", in question 19.

Parent

If parent information must be provided, then all questions in the Parent section must be answered.

Parent Spouse or Partner

If the information of the parent's spouse or partner must be provided, skip questions 44–46 if the parent answered "Yes" to "Did or will the parent file a 2023 joint tax return with their current spouse?", in question 37.

FAFSA® Privacy Act Statement

Authority: *Title IV* of the *Higher Education Act of 1965*, as amended (*HEA*) (20 U.S.C. 1070 et seq.), authorizes the Department of Education (Department) to ask the questions set forth in this *Free Application for Federal Student Aid* (FAFSA®) form, including those collecting Social Security numbers (SSNs) from the aid applicant, the spouse of a married applicant, and the parent(s) of a dependent applicant. The collection of the SSNs is also authorized by Executive Order 9397, as amended by Executive Order 13478 (November 18, 2008).

Purpose: We use the information provided on the FAFSA form to determine eligibility for, and benefits under, federal student financial assistance programs authorized by *Title IV* of the *HEA*. We use the SSNs of an aid applicant, the spouse of a married applicant, and the parent(s) of a dependent applicant to verify their identity and to retrieve their records from the Social Security Administration (SSA) for determining the applicant's eligibility for federal student aid. With the authorization of the applicant and, where applicable, a participating parent(s) or spouse, state higher education agencies and institutions of higher education (IHEs) may also use FAFSA information to determine whether the applicant is eligible to receive state and institutional financial aid. Pursuant to section 483 of the *HEA* (20 U.S.C. 1090), state higher education agencies and IHEs that participate in *HEA Title IV* programs have entered into agreements with the Department to receive information about the applicant, and, where applicable, a participating parent(s) or spouse, to determine need for financial aid programs provided by the state and IHEs. We also use FAFSA information to promote the application for *HEA Title IV* program assistance (including FAFSA form completion efforts), state assistance, and aid awarded by eligible IHEs or by other entities that the Secretary of Education has designated pursuant to section 483(a)(3)(E) of the HEA (20 U.S.C. 1090(a)(3)(E)) prior to July 1, 2024. We also may verify the accuracy of the information provided to the Department.

Routine Uses: The information provided on the FAFSA form will only be disclosed outside of the Department with prior written consent or as otherwise allowed by the *Privacy Act of 1974*, as amended (*Privacy Act*) (5 U.S.C. 552a). The *Privacy Act's* requirement for prior written consent has an exception for the "routine uses" that the Department publishes in our System of Records Notices (SORNs). The Department may, without consent, disclose FAFSA information pursuant to the routine uses identified in the "Aid Awareness and Application Processing" (18-11-21) SORN, which is available on the Department's "Privacy Act System of Record Notice Issuances (SORN)" webpage located at https://www2.ed.gov/notices/ed-pia.html.

These routine uses include the following:

- To verify the identity of the applicant, the spouse of a married applicant, and the parent(s) of a dependent applicant; determine the accuracy of the information contained in the record; support compliance with *HEA Title IV* statutory and regulatory requirements;

FAFSA® Privacy Act Statement *[continued]*

and assist with the determination, correction, processing, tracking, and reporting of program eligibility and benefits, the Department may disclose FAFSA information to guaranty agencies, lenders and loan holders participating in the Federal Family Education Loan (FFEL) Program, IHEs, third-party servicers, and federal, state, local, or tribal agencies;

- Through June 30, 2025, disclosures may be made to state higher education agencies, eligible IHEs, and other designated entities that award and administer aid to students, to determine an applicant's eligibility for aid awarded by those parties. Effective July 1, 2024, under amendments to the *HEA* made by the *FAFSA Simplification Act* (Public Law 116-260) and the *FAFSA Simplification Technical Corrections Act* (Public Law 117-103), and pursuant to section 483(a)(2)(D)(i) of the HEA (20 U.S.C. 1090(a)(2)(D)(i)), and with the authorization of the applicant and, if necessary, the parents or spouse of the applicant, disclosures may be made to state higher education agencies, eligible IHEs, and scholarship organizations designated by the Secretary of Education prior to December 19, 2019 (the enactment date of the *FUTURE Act* [Public Law 116-91]), as specified by the applicant and in accordance with section 494 of the *HEA* (20 U.S.C. 1098h), to determine an applicant's eligibility for federal, state, and institutional financial aid programs, as well as for scholarship programs at designated organizations. Effective July 1, 2024, under amendments to the HEA made by the *FAFSA Simplification Act* and the *FAFSA Simplification Technical Corrections Act*, and pursuant to section 483(a)(3)(B) (state higher education agency) and 483(a)(3)(C) (IHE) of the *HEA* (20 U.S.C. 1090(a)(3)(B) and 1090(a)(3)(C)), disclosures may be made to state higher education agencies and eligible IHEs for the administration of federal, state, or institutional financial or scholarship aid awards;
- To encourage an applicant to complete a FAFSA form or to assist an applicant with doing so, the Department may disclose an applicant's FAFSA filing status to a local educational agency; a secondary school where the applicant is or was enrolled; a state, local, or tribal agency; or an entity that awards aid to students and that the Secretary of Education has designated prior to the amendments of the *HEA* made by the *FAFSA Simplification Act* and the *FAFSA Simplification Technical Corrections Act*, which are effective July 1, 2024;
- If the Department determines that the disclosure of FAFSA information is relevant and necessary to judicial or administrative litigation or alternative dispute resolution (ADR), the Department may, in certain circumstances and provided certain conditions are satisfied, disclose such information to the U.S. Department of Justice (DOJ); certain adjudicative bodies, persons, or entities; and parties, counsel, representatives, or witnesses;
- In the event the FAFSA information indicates, either on its face or in connection with other information, a violation or potential violation of any applicable statute, regulations, or order of a competent authority, the Department may disclose the relevant information to the appropriate agency, whether federal, state, tribal, or local, charged with the responsibility of investigating or prosecuting that violation or charged with enforcing or implementing the statute, Executive Order, rule, regulation, or order issued pursuant thereto;
- The Department may disclose FAFSA information to the Office of Management and Budget (OMB) or the Congressional Budget Office as necessary to fulfill *Federal Credit Reform Act* requirements in accordance with 2 U.S.C. 661b;
- The Department may disclose FAFSA information to appropriate agencies, entities, and persons when (a) the Department suspects or has confirmed that there has been a breach of the "Aid Awareness and Application Processing" (18-11-21) system of records; (b) the Department has determined that, as a result of the suspected or confirmed breach, there is a risk of harm to individuals, the Department (including its information systems, programs, and operations), the federal government, or national security; and (c) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist the Department's efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm;
- The Department may disclose FAFSA information to another federal agency or entity when the Department determines that information from the "Aid Awareness and Application Processing" (18-11-21) system of records is reasonably necessary to assist the recipient agency or entity in (a) responding to a suspected or confirmed breach or (b) preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity (including its information systems, programs, and operations), the federal government, or national security, resulting from a suspected or confirmed breach; and
- If the Department contracts with an entity to perform any function that requires disclosing FAFSA information to the contractor's employees, the Department may disclose the information to those employees. As part of such a contract, the Department shall require the contractor to agree to establish and maintain safeguards to protect the security and confidentiality of the disclosed information.

Effects of Not Providing Information: Providing information on the FAFSA form, including an applicant's SSN, is voluntary; however, if not enough information is provided to process an applicant's FAFSA form, aid may be delayed or denied.

Opportunity to Access or Contest Tax Information: If you have questions about or need to access your federal tax information used on this application, contact a financial aid administrator at your postsecondary institution. If your postsecondary institution does not provide you access to your federal tax information, contact the Ombudsman Office at ombudsman@ed.gov.

The *Paperwork Reduction Act of 1995*: According to the *Paperwork Reduction Act of 1995*, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0001. Public reporting burden for this collection of information is estimated to average one and a half hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. For comments or concerns regarding the status of an individual's submission of this form, write directly to the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044. (Note: Do not return the completed form to this address.)

Federal Tax Information (FTI) Consent and Approval

I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my Federal tax information (FTI) and to the U.S. Department of Education's redisclosure of my FTI, as described below. By accepting within the FAFSA form, I consent to and affirmatively approve of, as applicable, the following:

1. The U.S. Department of Education may disclose my Social Security number (SSN)/Taxpayer Identification Number (TIN), last name, date of birth, unique identifier, the tax year for which FTI is required, and the date and timestamp of my approval for the use of my FTI in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from the U.S. Department of Education, the IRS shall then disclose my FTI to "authorized persons" (i.e., specifically designated officers and employees of the U.S. Department of Education and its contractors (as defined in 26 U.S.C. § 6103(l)(13)(E)) for the purpose of determining eligibility for, and the amount of, Federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *title IV* of the *Higher Education Act of 1965,* as amended, for myself or an applicant for Federal student aid who has requested that I share my FTI on their *Free Application for Federal Student Aid* (FAFSA®) form.
2. Authorized persons at the U.S. Department of Education and its contractors (as defined in 26 U.S.C. § 6103(l)(13)(E)) may use my FTI for the purpose of determining the eligibility for, and amount of, Federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *title IV* of the *Higher Education Act of 1965,* as amended, for myself or a FAFSA applicant who has requested that I share my FTI on the FAFSA form.
3. The U.S. Department of Education may redisclose my FTI received from the IRS pursuant to 26 U.S.C. § 6103(l)(13)(D)(iii) to the following entities solely for the use in the application, award, and administration of financial aid:
   - Institutions of higher education participating in the Federal student aid programs authorized under subpart 1 of part A, part C, or part D of *title IV* of the *Higher Education Act of 1965,* as amended;
   - State higher education agencies;
   - Scholarship organizations designated prior to December 19, 2019, by the Secretary of Education; and
   - Contractors of institutions of higher education and State higher education agencies to administer aspects of the institution's or State agency's activities for the application, award, and administration of such financial aid.
4. The U.S. Department of Education may redisclose my FTI to another FAFSA applicant's FAFSA form(s) for which I elect to participate. By accepting an invitation and affirmation to participate in another individual's FAFSA form, my FTI will be redisclosed to the additional application. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

By consenting and providing my affirmative approval, I further understand that:

1. My consent and affirmative approval are required, as a condition of my eligibility or the eligibility of a FAFSA applicant who has requested that I share my FTI on their FAFSA form, for Federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *title IV* of the *Higher Education Act of 1965,* as amended, even if I did not file a U.S. Federal tax return.
2. I am providing my written consent for the redisclosure of my FTI by the U.S. Department of Education to include, but not limited to, institutions of higher education, State higher education agencies, designated scholarship organizations, their respective contractors and auditors, other family members participating in the FAFSA form, Office of Inspector General, under 26 U.S.C. § 6103(l)(13)(D), and with my further express written consent obtained by an institution of higher education, the redisclosure of FAFSA information pursuant to the terms and conditions of 20 U.S.C. § 1098h(c).
3. Any FTI received from the IRS at a later date shall supersede any manually entered financial or income information on the FAFSA form.
4. The U.S. Department of Education may request updated FTI from the IRS once my consent is provided. If FTI has changed (e.g., amended tax return filed with revised information), then eligibility for, and amounts of, Federal, State, and institutional financial aid may change.
5. If I do not consent to the redisclosure of my FTI to institutions of higher education, State higher education agencies, designated scholarship organizations, and their respective contractors, the U.S. Department of Education will be unable to calculate my eligibility for Federal student aid or the eligibility of a FAFSA applicant who has requested that I share my FTI on their FAFSA form.

Signatures

I consent and certify under penalty of perjury under the laws of the United States of America, that the information I provide on the FAFSA form is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the *Privacy Act of 1974*, subject to a fine of not more than $5,000 fine (5 U.S.C. § 552(a)(i)(3)). By accepting and submitting my part of the FAFSA, my execution date of consent and approval will be logged in the U.S. Department of Education's Person Authentication Service (PAS) System of Record (18-11-12).

If you sign this application, you certify that you are the person identified. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to $20,000, imprisonment, or both.

Student

By signing this application, YOU, THE STUDENT, certify that you:

- will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
- are not in default on a federal student loan or have made satisfactory arrangements to repay it,
- do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
- will notify your school if you default on a federal student loan, and
- will not receive a Federal Pell Grant from more than one school for the same period of time.

Student, Student Spouse, Parent, Parent Spouse or Partner, Preparer

By signing this application, you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide:

- information that will verify the accuracy of your completed form, and
- U.S. or foreign income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

Additionally, by signing this application, you authorize the Department to disclose all information you provided on this application, as required under Section 483(a)(2)(D)(i) of the *Higher Education Act of 1965*, as amended, to the institutions identified herein, state higher education agencies (in the student's state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of aid from federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution the student selected to authorize such disclosure shall not be shared with any other institution.

FAFSA® Form

Free Application *for* Federal Student Aid

July 1, 2025 – June 30, 2026

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

OMB No. 1845-0001

For help in filling out the FAFSA form, go to StudentAid.gov/fafsahelp or call 1-800-4-FED-AID (1-800-433-3243).

Student

► ***The student must complete this section.***

*Questions 1–24 apply to the **student**. Leave blank any questions that don't apply to the student.*

1 Student Identity Information

[See Notes page 21.]

The student's full legal name, for example, as it appears on their Social Security card.

First name

Middle name

Last name

Suffix *(e.g., Jr. or III)*

Date of birth
MM / DD / YYYY

Social Security number (SSN)

Individual Taxpayer Identification Number (ITIN)

If the student does not have an ITIN, leave this field blank.

2 Student Contact Information

[See Notes page 21.]

Mobile phone number

Email address

Continue on next line.

Permanent mailing address

Continue on next line.

Include apt. number.

City

State

ZIP code

Country

3 Student Current Marital Status

[See Notes page 21.]

○ Single (never married)
○ Married (not separated)
○ Remarried
○ Separated
○ Divorced
○ Widowed

4 Student College or Career School Plans

When the student begins the 2025–26 school year, what will their college grade level be?

- ◯ First year undergraduate (freshman)
- ◯ Second year undergraduate (sophomore)
- ◯ Other undergraduate (junior year and beyond)
- ◯ Master's, doctorate, or graduate certificate program (MA, MBA, MD, JD, PhD, EdD, etc.)

When the student begins the 2025–26 school year, will they already have their first bachelor's degree? ◯ Yes ◯ No

Will the student be pursuing an initial teaching certification at the elementary or secondary level? ◯ Yes ◯ No

5 Student Personal Circumstances

[See Notes page 21.]

Select all that apply.

- ☐ The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- ☐ The student is a veteran of the U.S. armed forces.
- ☐ The student has children or other people (excluding their spouse) who live with the student and receive more than half of their support from the student now and between July 1, 2025, and June 30, 2026.
- ☐ At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- ☐ At any time since the student turned 13, they were a ward of the court.
- ☐ At any time since the student turned 13, they were in foster care.
- ☐ The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- ☐ The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- ☐ None of these apply.

6 Student Homelessness

[See Notes page 21.]

At any time on or after July 1, 2024, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless? ◯ Yes ◯ No

If the answer is "Yes," did any of the following determine the student was homeless or at risk of becoming homeless?

Select all that apply.

- ☐ Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness
- ☐ The student's high school or school district homeless liaison or designee
- ☐ Director or designee of a project supported by a federal TRIO or GEAR UP program grant
- ☐ Financial aid administrator (FAA)
- ☐ None of these apply.

7 Student Unusual Circumstances

▶ *See "Can I skip any questions?", on page 4.*

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student? *This information will help us evaluate the student's ability to pay for school.* ◯ Yes ◯ No

A student may be experiencing unusual circumstances if they:

- Left home due to an abusive or threatening environment;
- Are abandoned by or estranged from their parents;
- Have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- Are a victim of human trafficking;
- Are incarcerated, or their parents are incarcerated, and contact with the parents would pose a risk to the student; or
- Are otherwise unable to contact or locate their parents.

If the student does not have a safe, stable place to live because of such circumstances, they may be considered a homeless youth and should review the answer to question 6 about being unaccompanied and homeless.

8 Apply for a Direct Unsubsidized Loan Only

▶ *See "Can I skip any questions?", on page 4.*

Are the student's parents refusing to provide their information on this FAFSA form? ◯ Yes ◯ No

*This response must be "No" for the student to be eligible for a Federal Pell Grant and most other types of federal aid. If the answer is "Yes," a financial aid administrator at the student's school will determine their eligibility for a Direct Unsubsidized Loan **only**. If the student is approved for this option, they will not qualify to receive other types of federal student loans (including Direct Subsidized Loans), federal grants, or Federal Work-Study programs.*

9 Family Size

▶ *See "Can I skip any questions?", on page 4.*

How many people are in the student's family?

☐☐ *Include the student (and spouse), the student's dependent children (even if they live apart due to college enrollment), and other people living with the student now. Include these dependent children and other people only if the student will provide more than half of their support between July 1, 2025, and June 30, 2026.*

10 Number in College

▶ *See "Can I skip any questions?", on page 4.*

How many people in the student's family, including the student, will be in college between July 1, 2025, and June 30, 2026?

☐☐

11 Student Demographic Information

The answers will not affect the student's eligibility for federal student aid, be used in any calculations, or be shared with the schools to which the student applies. They will be used for research purposes only.

What is the student's gender? ○ Male ○ Female ○ Nonbinary ○ Prefer not to answer

"Nonbinary" refers to a student who does not identify exclusively as male or female. "Nonbinary" does not refer to a transgender student who identifies exclusively as either male or female. Transgender students should select the gender with which they identify at the time this form is completed.

12 Student Race and Ethnicity

The answers will not affect the student's eligibility for federal student aid, be used in any calculations, or be shared with the schools to which the student applies. They will be used for research purposes only.

Is the student of Hispanic, Latino, or Spanish origin? *Select all that apply.*

☐ No, not of Hispanic, Latino, or Spanish origin ☐ Yes, Mexican, Mexican American, or Chicano ☐ Yes, Puerto Rican ☐ Yes, Cuban ☐ Yes, another Hispanic, Latino, or Spanish origin ☐ Prefer not to answer

What is the student's race? *Select all that apply. If you select "Other" and enter more than one category in the entry boxes, skip a box between each one.*

☐ **White**
- ☐ German ☐ Irish ☐ English ☐ Italian ☐ Polish ☐ French
- ☐ Other:

Enter Lebanese, Egyptian, Iranian, etc.

☐ **Black or African American**
- ☐ African American ☐ Jamaican ☐ Haitian ☐ Nigerian ☐ Ethiopian ☐ Somali
- ☐ Other:

Enter Ghanaian, South African, Barbadian, etc.

☐ **Asian**
- ☐ Chinese ☐ Filipino ☐ Asian Indian ☐ Vietnamese ☐ Korean ☐ Japanese
- ☐ Other:

Enter Pakistani, Cambodian, Hmong, etc.

☐ **American Indian or Alaska Native**
- ☐ Other:

Enter name of enrolled or principal tribe(s) (Navajo, Blackfeet, Mayan, Nome Eskimo Community, etc.)

☐ **Native Hawaiian or Other Pacific Islander**
- ☐ Native Hawaiian ☐ Samoan ☐ Chamorro ☐ Tongan ☐ Fijian ☐ Marshallese
- ☐ Other:

Enter Palauan, Tahitian, Chuukese, etc.

☐ **Prefer not to answer**

13 Student Citizenship

[See Notes page 22.]

Citizenship status

○ U.S. citizen or national ○ Eligible noncitizen ○ Neither U.S. citizen nor eligible noncitizen

A–Number

A☐☐☐☐☐☐☐☐☐

If the student is an eligible noncitizen, provide their A-Number.

14 Student State of Legal Residence

State

Date the student became a legal resident

MM / YYYY

15 Parent Education Status

Did either of the student's parents attend or complete college?

- ◯ Neither parent attended college
- ◯ One or both parents attended college, but neither parent completed college
- ◯ One or both parents completed college
- ◯ Don't know

16 Parent Killed in Line of Duty

[See Notes page 22.]

Was the student's parent or guardian killed in the line of duty while (1) serving on active duty as a member of the U.S. armed forces on or after September 11, 2001, or (2) performing official duties as a public safety officer? *The student may be eligible for additional Federal Pell Grant funds once their eligibility is confirmed by their college or career school.*

◯ Yes ◯ No

17 Student High School Information

[See Notes page 22.]

High school completion status when the student begins the 2025–26 school year

- ◯ High school diploma
- ◯ State-recognized high school equivalent (e.g., GED certificate)
- ◯ Homeschooled
- ◯ None of the previous

If the answer is "High school diploma," provide the name, city, and state of the high school.

High school name

Continue on next line.

City

State

If the answer is "State-recognized high school equivalent," which of the following did or will the student receive?

- ◯ GED
- ◯ HiSET
- ◯ TASC
- ◯ Other

Issuing state

18 Federal Benefits Received

[See Notes page 22.]

▶ *See "Can I skip any questions?", on page 4.*

At any time during 2023 or 2024, did the student or anyone in their family receive benefits from any of the following federal programs? *Select all that apply.*

- ☐ Earned income credit (EIC)
- ☐ Federal housing assistance
- ☐ Free or reduced-price school lunch
- ☐ Medicaid
- ☐ Refundable credit for coverage under a qualified health plan (QHP)
- ☐ Supplemental Nutrition Assistance Program (SNAP)
- ☐ Supplemental Security Income (SSI)
- ☐ Temporary Assistance for Needy Families (TANF)
- ☐ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- ☐ None of these apply.

19 Student Tax Filing Status

[See Notes page 22.]

Did or will the student file a 2023 IRS Form 1040 or 1040-NR? ◯ Yes ◯ No

Did the student either (1) earn income in a foreign country in 2023, (2) work for an international organization in 2023 without being required to report income on any tax return, or (3) file a 2023 tax return with Puerto Rico or another U.S. territory? ◯ Yes ◯ No

International organizations include, for example, the United Nations, World Bank, and International Monetary Fund.

▶ *If the answer is "No" to both of the questions above, and the student is not married, questions 20–22 can be skipped; however, if the student is also required to provide parent information on the form, question 22 must be answered.*

Did or will the student file a 2023 joint tax return with their current spouse? ◯ Yes ◯ No

20 Student 2023 Tax Return Information

[If the student had a spouse at any time in 2023 or later, see Notes page 22.]

Filing status

- ◯ Single
- ◯ Head of household
- ◯ Married filing jointly
- ◯ Married filing separately
- ◯ Qualifying surviving spouse

[Question 20 continues on next page.]

20 Student 2023 Tax Return Information *[continued]*

▶ ***Convert all currency to U.S. dollars. If the answer is zero or the question does not apply, enter 0. If the answer is negative, completely fill the circle (⊖) before the answer box.***

Income earned from work
$,,
IRS Form 1040 (or 1040-NR): line 1z + Schedule 1: lines 3 + 6. If a tax form line's value is negative, treat it as zero in your calculation.

Tax exempt interest income
$,,
IRS Form 1040: line 2a

Untaxed portions of IRA distributions
$,,
IRS Form 1040: line 4a minus 4b

IRA rollover into another IRA or qualified plan
$,,

Untaxed portions of pensions
$,,
IRS Form 1040: line 5a minus 5b

Pension rollover into an IRA or other qualified plan
$,,

Adjusted gross income
⊖ $,,
IRS Form 1040 (or 1040-NR): line 11

Income tax paid
$,,
IRS Form 1040: line 24. If negative, enter a zero.

Did the student receive the earned income credit (EIC)?
IRS Form 1040: line 27
◯ Yes ◯ No ◯ Don't know

IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans
$,,
IRS Form 1040 Schedule 1: total of lines 16 + 20

Education credits (American Opportunity and Lifetime Learning credits)
$,,
IRS Form 1040 Schedule 3: line 3 + IRS Form 1040: line 29

Did the student file a Schedule A, B, D, E, F, or H with their 2023 IRS Form 1040?
◯ Yes ◯ No ◯ Don't know

[See Notes page 22.]

Net profit or loss from IRS Form 1040 Schedule C
⊖ $,,
IRS Form 1040 Schedule C: line 31

Amount of college grants, scholarships, or AmeriCorps benefits **reported as income to the IRS**
$,,
The student paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA form, not to first-time applicants. If the student is married, include the amount their spouse reported.

Foreign earned income exclusion
⊖ $,,
IRS Form 1040 Schedule 1: line 8d

21 Annual Child Support Received

▶ *See "Can I skip any questions?", on page 4.*

Enter total amount the student received in child support for the last complete calendar year. If the answer to question 3 was "Married" or "Remarried," enter the combined amount the student and their spouse received. If the answer is zero or the question does not apply, enter 0.

$,,

22 Student Assets

[See Notes page 22.]

If the answer to question 3 was "Married" or "Remarried," enter the combined amounts held by the student and their spouse. If the answer is zero or the question does not apply, enter 0.

Current total of cash, savings, and checking accounts
$,,
Don't include student financial aid.

Current net worth of investments, including real estate
$,,
Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

Current net worth of businesses and investment farms
$,,
Enter the net worth of the student's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.

23 Colleges

[See Notes page 22.]

Enter the schools that should receive the student's FAFSA information.

College 1
Federal School Code
OR
College 1 name
Address and city
1
State

College 2
Federal School Code
OR
College 2 name
Address and city
2
State

College 3
Federal School Code
OR
College 3 name
Address and city
3
State

College 4
Federal School Code
OR
College 4 name
Address and city
4
State

College 5
Federal School Code
OR
College 5 name
Address and city
5
State

College 6
Federal School Code
OR
College 6 name
Address and city
6
State

College 7
Federal School Code
OR
College 7 name
Address and city
7
State

College 8
Federal School Code
OR
College 8 name
Address and city
8
State

College 9
Federal School Code
OR
College 9 name
Address and city
9
State

College 10
Federal School Code
OR
College 10 name
Address and city
10
State

24 Student Consent, Approval, and Signature

[See page 6.]

Refer to the terms on page 6. By filling in the answer circle below and signing this form, you (the student) agree to the terms set forth on page 6. **If you do not provide consent and approval by filling in the circle below and providing your signature, you will not be eligible for federal student aid.**

◯ Consent and approval to transfer federal tax information from the Internal Revenue Service (IRS)

Student signature

Date signed
/ /
MM / DD / YYYY

Student Spouse

► **See "Who must provide information on the FAFSA form?", on page 3, to determine if a spouse must complete this section.**

*Questions 25–29 apply to the **student's spouse**. Leave blank any questions that don't apply to the student's spouse.*

25

The student spouse's full legal name, for example, as it appears on their Social Security card.

First name

Middle name

Last name

Suffix *(e.g., Jr. or III)*

Date of birth
MM / DD / YYYY

Social Security number (SSN)
If the student spouse does not have an SSN, enter all zeros.

Individual Taxpayer Identification Number (ITIN)
If the student spouse does not have an ITIN, leave this field blank.

26 Student Spouse Contact Information

[See Notes page 21.]

Mobile phone number

Email address
Continue on next line.

Permanent mailing address
Continue on next line.
Include apt. number.

City

State

ZIP code

Country

27 Student Spouse Tax Filing Status

[See Notes page 22.]

► *See "Can I skip any questions?", on page 4.*

Did or will the student spouse file a 2023 IRS Form 1040 or 1040-NR? ○ Yes ○ No

Did the student spouse either (1) earn income in a foreign country in 2023, (2) work for an international organization in 2023 without being required to report income on any tax return, or (3) file a 2023 tax return with Puerto Rico or another U.S. territory? ○ Yes ○ No

International organizations include, for example, the United Nations, World Bank, and International Monetary Fund.

► *If the answer is "No" to both of the questions above, question 28 can be skipped.*

28 Student Spouse 2023 Tax Return Information

[See Notes page 22.]

▶ See "Can I skip any questions?", on page 4.

Filing status

◯ Single ◯ Head of household ◯ Married filing jointly ◯ Married filing separately ◯ Qualifying surviving spouse

▶ ***Convert all currency to U.S. dollars. If the answer is zero or the question does not apply, enter 0. If the answer is negative, completely fill the circle (⊖) before the answer box.***

Income earned from work

$,, .00

IRS Form 1040 (or 1040-NR): line 1z + Schedule 1: lines 3 + 6. If a tax form line's value is negative, treat it as zero in your calculation.

Tax exempt interest income

$,, .00

IRS Form 1040: line 2a

Untaxed portions of IRA distributions

$,, .00

IRS Form 1040: line 4a minus 4b

IRA rollover into another IRA or qualified plan

$,, .00

Untaxed portions of pensions

$,, .00

IRS Form 1040: line 5a minus 5b

Pension rollover into an IRA or other qualified plan

$,, .00

Adjusted gross income

⊖ $,, .00

IRS Form 1040 (or 1040-NR): line 11

Income tax paid

$,, .00

IRS Form 1040: line 24. If negative, enter a zero.

IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans

$,, .00

IRS Form 1040 Schedule 1: total of lines 16 + 20

Education credits (American Opportunity and Lifetime Learning credits)

$,, .00

IRS Form 1040 Schedule 3: line 3 + IRS Form 1040: line 29

Did the student spouse file a Schedule A, B, D, E, F, or H with their 2023 IRS Form 1040?

◯ Yes ◯ No ◯ Don't know

Net profit or loss from IRS Form 1040 Schedule C

⊖ $,, .00

IRS Form 1040 Schedule C: line 31

Foreign earned income exclusion

⊖ $,, .00

IRS Form 1040 Schedule 1: line 8d

29 Student Spouse Consent, Approval, and Signature

[See page 6.]

▶ See "Can I skip any questions?", on page 4.

Refer to the terms on page 6. By filling in the answer circle below and signing this form, you (the student spouse) agree to the terms set forth on page 6. **If you do not provide consent and approval by filling in the circle below and providing your signature, the student will not be eligible for federal student aid.**

◯ Consent and approval to transfer federal tax information from the Internal Revenue Service (IRS)

Student spouse signature

Date signed

/ /

MM / DD / YYYY

Parent

► ***See "Who must provide information on the FAFSA form?", on page 3, to determine if a parent must complete this section.***

*Questions 30–41 apply to the **student's parent**. Leave blank any questions that don't apply to the parent.*

30

The parent's full legal name, for example, as it appears on their Social Security card.

First name

Middle name

Last name

Suffix *(e.g., Jr. or III)*

Date of birth
MM / DD / YYYY

Social Security number (SSN)
If the parent does not have an SSN, enter all zeros.

Individual Taxpayer Identification Number (ITIN)
If the parent does not have an ITIN, leave this field blank.

31 Parent Contact Information

[See Notes page 21.]

Mobile phone number

Email address
Continue on next line.

Permanent mailing address
Continue on next line.
Include apt. number.

City

State

ZIP code

Country

32 Parent Current Marital Status

[See Notes page 21.]

- ○ Single (never married)
- ○ Unmarried and both legal parents living together
- ○ Married (not separated)
- ○ Remarried
- ○ Separated
- ○ Divorced
- ○ Widowed

33 Parent State of Legal Residence

State

Date the parent became a legal resident
MM / YYYY

34 Family Size

How many people are in the parent's family?

☐☐

Include the parent (and spouse or partner), the student, the parent's dependent children (even if they live apart because of college enrollment), and other people living with the parent now. Include these dependent children and other people only if the parent will provide more than half of their support between July 1, 2025, and June 30, 2026.

35 Number in College

How many people in the parent's family will be in college between July 1, 2025, and June 30, 2026?

☐☐

Do not include parent(s).

36 Federal Benefits Received

[See Notes page 22.]

At any time during 2023 or 2024, did the parent or anyone in their family receive benefits from any of the following federal programs? *Select all that apply.*

- ☐ Earned income credit (EIC)
- ☐ Federal housing assistance
- ☐ Free or reduced-price school lunch
- ☐ Medicaid
- ☐ Refundable credit for coverage under a qualified health plan (QHP)
- ☐ Supplemental Nutrition Assistance Program (SNAP)
- ☐ Supplemental Security Income (SSI)
- ☐ Temporary Assistance for Needy Families (TANF)
- ☐ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- ☐ None of these apply.

37 Parent Tax Filing Status

[See Notes page 22.]

Did or will the parent file a 2023 IRS Form 1040 or 1040-NR? ○ Yes ○ No

If the answer is "No," indicate which one of the following situations applies to the parent for 2023:

▶ *If one of the options in the second column below is selected and the parent is unmarried, questions 38–40 can be skipped.*

- ○ The parent filed or will file a tax return with Puerto Rico or another U.S. territory.
- ○ The parent filed or will file a foreign tax return.
- ○ The parent either earned income in a foreign country but did not and will not file a foreign tax return, or worked for an international organization and was not required to report income on any tax return.
  International organizations include, for example, the United Nations, World Bank, and International Monetary Fund.
- ○ The parent, even though they earned income in the U.S., did not and will not file a U.S. tax return because their income was below the tax filing threshold.
- ○ The parent did not and will not file a U.S. tax return for reasons other than low income.
- ○ The parent did not and will not file any tax return because they did not earn any income or they were not required to file under the Internal Revenue Code.

Did or will the parent file a 2023 joint tax return with their current spouse? ○ Yes ○ No

38 Parent 2023 Tax Return Information

[If the parent had a spouse at any time in 2023 or later, see Notes page 22.]

Filing status

○ Single ○ Head of household ○ Married filing jointly ○ Married filing separately ○ Qualifying surviving spouse

▶ ***Convert all currency to U.S. dollars. If the answer is zero or the question does not apply, enter 0. If the answer is negative, completely fill the circle (⊖) before the answer box.***

Income earned from work

$ ☐☐☐,☐☐☐,☐☐☐,☐☐☐

IRS Form 1040 (or 1040-NR): line 1z + Schedule 1: lines 3 + 6.
If a tax form line's value is negative, treat it as zero in your calculation.

Tax exempt interest income

$ ☐☐☐,☐☐☐,☐☐☐,☐☐☐

IRS Form 1040: line 2a

Untaxed portions of IRA distributions

$ ☐☐☐,☐☐☐,☐☐☐,☐☐☐

IRS Form 1040: line 4a minus 4b

IRA rollover into another IRA or qualified plan

$ ☐☐☐,☐☐☐,☐☐☐,☐☐☐

Untaxed portions of pensions

$ ☐☐☐,☐☐☐,☐☐☐,☐☐☐

IRS Form 1040: line 5a minus 5b

Pension rollover into an IRA or other qualified plan

$ ☐☐☐,☐☐☐,☐☐☐,☐☐☐

[Question 38 continues on next page.]

38 Parent 2023 Tax Return Information *[continued]*

Adjusted gross income

⊖ $,,

IRS Form 1040 (or 1040-NR): line 11

Income tax paid

$,,

IRS Form 1040: line 24. If negative, enter a zero.

Did the parent receive the earned income credit (EIC)?
IRS Form 1040: line 27

◯ Yes ◯ No ◯ Don't know

IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans

$,,

IRS Form 1040 Schedule 1: total of lines 16 + 20

Education credits (American Opportunity and Lifetime Learning credits)

$,,

IRS Form 1040 Schedule 3: line 3 + IRS Form 1040: line 29

Did the parent file a Schedule A, B, D, E, F, or H with their 2023 IRS Form 1040?

◯ Yes ◯ No ◯ Don't know

[See Notes page 22.]

Net profit or loss from IRS Form 1040 Schedule C

⊖ $,,

IRS Form 1040 Schedule C: line 31

Amount of college grants, scholarships, or AmeriCorps benefits **reported as income to the IRS**

$,,

The parent paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA form, not to first-time applicants. If the parent is married, include the amount their spouse reported.

Foreign earned income exclusion

⊖ $,,

IRS Form 1040 Schedule 1: line 8d

39 Annual Child Support Received

Enter total amount the parent received in child support for the last complete calendar year. If the answer to question 32 was "Married," "Remarried," or "Unmarried and both legal parents living together," enter the combined amount the parent and their spouse received. If the answer is zero or the question does not apply, enter 0.

$,,

40 Parent Assets

[See Notes page 22.]

If the answer to question 32 was "Married," "Remarried," or "Unmarried and both legal parents living together," enter the combined amounts held by the parent and their spouse. If the answer is zero or the question does not apply, enter 0.

Current total of cash, savings, and checking accounts

$,,

Don't include student financial aid.

Current net worth of investments, including real estate

$,,

Don't include the home the parent lives in. Net worth is the value of the investments minus any debts owed against them.

Current net worth of businesses and investment farms

$,,

Enter the net worth of the parent's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.

41 Parent Consent, Approval, and Signature

[See page 6.]

Refer to the terms on page 6. By filling in the answer circle below and signing this form, you (the parent) agree to the terms set forth on page 6. **If you do not provide consent and approval by filling in the circle below and providing your signature, the student will not be eligible for federal student aid.**

◯ Consent and approval to transfer federal tax information from the Internal Revenue Service (IRS)

Parent signature

Date signed

/ /

MM / DD / YYYY

Parent Spouse or Partner

▶ ***Do not complete this section if you are not the student's legal parent or stepparent. See "Who must provide information on the FAFSA form?", on page 3, to determine if the parent spouse or partner must complete this section.***

*Questions 42–46 apply to the **parent spouse or partner**. Leave blank any questions that don't apply to the parent spouse or partner.*

42

The parent spouse or partner's full legal name, for example, as it appears on their Social Security card.

First name

Middle name

Last name

Suffix *(e.g., Jr. or III)*

Date of birth

MM / DD / YYYY

Social Security number (SSN)

If the parent spouse or partner does not have an SSN, enter all zeros.

Individual Taxpayer Identification Number (ITIN)

If the parent spouse or partner does not have an ITIN, leave this field blank.

43 Parent Spouse or Partner Contact Information

[See Notes page 21.]

Mobile phone number

Email address

Continue on next line.

Permanent mailing address

Continue on next line.

Include apt. number.

City

State

ZIP code

Country

44 Parent Spouse or Partner Tax Filing Status

[See Notes page 22.]

▶ *See "Can I skip any questions?", on page 4.*

Did or will the parent spouse or partner file a 2023 IRS Form 1040 or 1040-NR? ○ Yes ○ No

If the answer is "No," indicate which one of the following situations applies to the parent spouse or partner for 2023:

▶ *If one of the options in the second column below is selected, question 45 can be skipped.*

- ○ The parent spouse or partner filed or will file a tax return with Puerto Rico or another U.S. territory.
- ○ The parent spouse or partner filed or will file a foreign tax return.
- ○ The parent spouse or partner either earned income in a foreign country but did not and will not file a foreign tax return, or worked for an international organization and was not required to report income on any tax return. *International organizations include, for example, the United Nations, World Bank, and International Monetary Fund.*
- ○ The parent spouse or partner, even though they earned income in the U.S., did not and will not file a U.S. tax return because their income was below the tax filing threshold.
- ○ The parent spouse or partner did not and will not file a U.S. tax return for reasons other than low income.
- ○ The parent spouse or partner did not and will not file any tax return because they did not earn any income or they were not required to file under the Internal Revenue Code.

45 Parent Spouse or Partner 2023 Tax Return Information

[See Notes page 22.]

▶ See "Can I skip any questions?", on page 4.

Filing status

○ Single ○ Head of household ○ Married filing jointly ○ Married filing separately ○ Qualifying surviving spouse

▶ ***Convert all currency to U.S. dollars. If the answer is zero or the question does not apply, enter 0. If the answer is negative, completely fill the circle (⊖) before the answer box.***

Income earned from work

$,,

IRS Form 1040 (or 1040-NR): line 1z + Schedule 1: lines 3 + 6. If a tax form line's value is negative, treat it as zero in your calculation.

Tax exempt interest income

$,,

IRS Form 1040: line 2a

Untaxed portions of IRA distributions

$,,

IRS Form 1040: line 4a minus 4b

IRA rollover into another IRA or qualified plan

$,,

Untaxed portions of pensions

$,,

IRS Form 1040: line 5a minus 5b

Pension rollover into an IRA or other qualified plan

$,,

Adjusted gross income

⊖ $,,

IRS Form 1040 (or 1040-NR): line 11

Income tax paid

$,,

IRS Form 1040: line 24. If negative, enter a zero.

IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans

$,,

IRS Form 1040 Schedule 1: total of lines 16 + 20

Education credits (American Opportunity and Lifetime Learning credits)

$,,

IRS Form 1040 Schedule 3: line 3 + IRS Form 1040: line 29

Did the parent spouse or partner file a Schedule A, B, D, E, F, or H with their 2023 IRS Form 1040?

○ Yes ○ No ○ Don't know

Net profit or loss from IRS Form 1040 Schedule C

⊖ $,,

IRS Form 1040 Schedule C: line 31

Foreign earned income exclusion

⊖ $,,

IRS Form 1040 Schedule 1: line 8d

46 Parent Spouse or Partner Consent, Approval, and Signature

[See page 6.]

▶ See "Can I skip any questions?", on page 4.

Refer to the terms on page 6. By filling in the answer circle below and signing this form, you (the parent spouse or partner) agree to the terms set forth on page 6. **If you do not provide consent and approval by filling in the circle below and providing your signature, the student will not be eligible for federal student aid.**

○ Consent and approval to transfer federal tax information from the Internal Revenue Service (IRS)

Parent signature

Date signed

/ /

MM / DD / YYYY

Preparer

▶ ***See "Who must provide information on the FAFSA form?", on page 3, to determine if a preparer must complete this section. Paid preparers are prohibited.***

*Questions 47–49 apply to the **preparer**. Leave blank any questions that don't apply to the preparer.*

First name

Last name

Social Security number (SSN) – –

Employer Identification Number (EIN) –

48 Preparer Contact Information

Affiliation / Organization

Permanent mailing address

Continue on next line.

Include apt. number.

City

State

ZIP code –

49 Preparer Signature

[See page 6.]

Refer to the terms on page 6. By signing this form, you (the preparer) agree to the terms set forth on page 6.

Preparer signature

Date signed / /

MM / DD / YYYY

Mail Your FAFSA® Form

Make a copy of pages 7 through 20 for your records. Then mail the original of pages 7 through 20 to:

Federal Student Aid Programs, P.O. Box 70208, London, KY 40742-0208

Extra postage will be required. When mailing, include pages 7 through 20, even if some are blank.

College Use Only

○ D/O

Federal school code

FAA signature

Data Entry Use Only

○ * ○ @ ○ D ○ C

Notes

Identity Information – Question 1

Enter your Social Security number (SSN) as it appears on your Social Security card. **Attention student residents of Freely Associated States (Republic of Palau, Republic of the Marshall Islands, or Federated States of Micronesia):** If the student is a first-time applicant, enter "000" in the first three boxes of the field and leave the remaining six positions blank; we will create an identification number to be used for federal student aid purposes. If the student was issued an identification number beginning with "666" when previously submitting a FAFSA form, enter that number in the Social Security number field.

Contact Information – Questions 2, 26, 31, and 43

We will use your email address to communicate with you electronically. For example, when this FAFSA form has been processed, the student and parent will be notified by email. Your email address will also be shared with your state and the colleges listed on your FAFSA form to allow them to communicate with you. We suggest using an email address you'll continue to have access to after you leave school.

If you are homeless or have no stable address, you can provide an address where you can reliably receive mail. If you secure a permanent address during the school year, we recommend that you update your address in your FAFSA form.

Common country codes: US (United States), CA (Canada), and MX (Mexico). For U.S. territories, use their state code as their country code (for example, PR for Puerto Rico).

Current Marital Status – Questions 3 and 32

Report your marital status as of the date you sign your FAFSA form. If your marital status changes after you sign your FAFSA form, check with the financial aid office at the college.

For parents: Do not include any person who is not married to the student's parent and who is not a legal parent. Contact 1-800-433-3243 for help.

If the student's legal parents are:

- married, select "Married" or "Remarried."
- not married to each other and live together, select "Unmarried and both legal parents living together."
- divorced but living together, select "Unmarried and both legal parents living together."
- separated but living together, select "Married," not "Divorced" or "Separated."

Personal Circumstances – Question 5

Active Duty: Select this box if you are currently serving in the U.S. armed forces or are a National Guard or Reserves enlistee who is on active duty for other than state or training purposes. Do not check the box if you are a National Guard or Reserves enlistee who is on active duty for state or training purposes.

Veteran: Select this box if you (1) have engaged in active duty (including basic training) in the U.S. armed forces, or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies, **and** (2) were released under a condition other than dishonorable. Also select the box if you are not a veteran now but will be one by June 30, 2026.

Do not select the box if you (1) are currently serving in the U.S. armed forces and will continue to serve through June 30, 2026, (2) have never engaged in active duty (including basic training) in the U.S. armed forces, (3) are currently a ROTC student or a cadet or midshipman at a service academy, (4) are a National Guard or Reserves enlistee activated only for state or training purposes, or (5) were engaged in active duty in the U.S. armed forces but released under dishonorable conditions.

The term "active duty for training" means: (A) full-time duty in the armed forces performed by Reserves for training purposes; (B) full-time duty for training purposes performed as a commissioned officer of the Reserve Corps of the Public Health Service (i) on or after July 29, 1945, or (ii) before that date under circumstances affording entitlement to "full military benefits", or (iii) at any time, for the purposes of chapter 13 of this title; (C) in the case of members of the Army National Guard or Air National Guard of any State, full-time duty under section 316 (duty as instructors at rifle ranges for the training of civilians in the use of military arms), 502 (Required drills and field exercises), 503 (Participation in field exercises), 504 (National Guard schools and small arms competitions), or 505 (Army and Air Force schools and field exercises) of title 32, or the prior corresponding provisions of law; (D) duty performed by a member of a Senior Reserve Officers' Training Corps program when ordered to such duty for the purpose of training or a practice cruise under chapter 103 of title 10 for a period of not less than four weeks and which must be completed by the member before the member is commissioned; and (E) authorized travel to or from such duty. The term does not include duty performed as a temporary member of the Coast Guard Reserve.

The term "inactive duty training" means: (A) duty (other than full-time duty) prescribed for Reserves (including commissioned officers of the Reserve Corps of the Public Health Service) by the Secretary concerned under section 206 of title 37 or any other provision of law; (B) special additional duties authorized for Reserves (including commissioned officers of the Reserve Corps of the Public Health Service) by an authority designated by the Secretary concerned and performed by them on a voluntary basis in connection with the prescribed training or maintenance activities of the units to which they are assigned; and (C) training (other than active duty for training) by a member of, or applicant for membership (as defined in section 8140[g] of title 5) in, the Senior Reserve Officers' Training Corps prescribed under chapter 103 of title 10.

Orphan: Select this box if at any time since you turned 13, you had no living parent, even if you are now adopted.

Ward of the Court: Select this box if at any time since you turned 13, you were a dependent or ward of the court, even if you are no longer a dependent or ward of the court today. For federal student aid purposes, someone who is incarcerated is not considered a ward of the court.

Foster Care: Select this box if at any time since you turned 13, you were in foster care, even if you are no longer in foster care today. If you are not sure if you were in foster care, check with your state child welfare agency. You can find that agency's contact information at childwelfare.gov/nfcad.

Emancipation: Select this box if you can provide a copy of a court's decision that, as of today, you are an emancipated minor. Also select the box if you can provide a copy of a court's decision that you were an emancipated minor immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued. Do not select the box if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult.

Legal Guardianship: The definition of legal guardianship does not include your parents, even if they were appointed by a court to be your guardians. You are also not considered a legal guardian of yourself.

Select this box if you can provide a copy of a court's decision that, as of today, you are in legal guardianship. Also select the box if you can provide a copy of a court's decision that you were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued. Do not select the box if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult. Also leave the box blank and contact your school if custody was awarded by the courts and the court papers say "custody" (not "guardianship").

If you meet any of these conditions, the financial aid administrator at your school may require you to provide proof that you were in foster care, a dependent or ward of the court, an emancipated minor, or in legal guardianship.

Homelessness – Question 6

"Homeless" means lacking fixed, regular, and adequate housing. You may be homeless if you are living in shelters, parks, motels, hotels, public spaces, camping grounds, cars, abandoned buildings, or temporarily living with other people because you have nowhere else to go. Also, if you are living in any of these situations and fleeing an abusive parent, you may be considered homeless even if your parent would otherwise provide a place to live.

"Unaccompanied" means you are not living in the physical custody of your parent or guardian.

If you selected "Yes" to being unaccompanied and homeless (or unaccompanied, self-supporting, and at risk of being homeless) at any time on or after July 1, 2024, select the appropriate box if you received a determination to that effect. (The financial aid administrator at your college may ask you for a copy of the determination.) If you answered "Yes" but did *not* receive a determination from the persons listed, select "None of these apply" and contact the financial aid administrator at your college. This person can determine if you are "homeless" and, therefore, not required to provide parent information.

[Notes continue on next page.]

Citizenship – Question 13

If you are an eligible noncitizen, write in your eight- or nine-digit A-Number. Generally, you are an eligible noncitizen if you are (1) a permanent U.S. resident with a Permanent Resident Card (I-551); (2) a conditional permanent resident with a Conditional Green Card (I-551C); (3) the holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms that you were paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant;" or (4) the holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."

If you are in the U.S. and have been granted Deferred Action for Childhood Arrivals (DACA), an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), select "Neither citizen nor eligible noncitizen." You will not be eligible for federal student aid. If you have a Social Security number but are not a citizen or an eligible noncitizen, including if you have been granted DACA, you should still complete the FAFSA form because you may be eligible for state or college aid.

Parent Killed in Line of Duty – Question 16

A public safety officer generally includes the following:

- Law enforcement officer, firefighter, or chaplain
- Federal Emergency Management Agency (FEMA) employee
- Emergency management or civil defense agency employee
- Member of a rescue squad or ambulance crew
- Others defined in the *Omnibus Crime Control and Safe Streets Act of 1968*.

High School Information – Question 17

State-recognized high school equivalents:

- GED®: General Educational Development Test
- HiSET®: High School Equivalency Test
- TASC™: Test Assessing Secondary Completion

Federal Benefits Received – Questions 18 and 36

Answer this question about you, your spouse, or anyone in your family. Answering these questions will NOT reduce eligibility for student aid or these programs. TANF has different names in many states. Call 1-800-433-3243 to find out the name of your state's program.

Tax Filing Status – Questions 19, 27, 37, and 44

U.S. territories include Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, and the Northern Mariana Islands.

For more information about IRS tax filing thresholds, see IRS Publication 17.

If you filed or will file a foreign tax return or IRS 1040-NR, or a tax return with Puerto Rico, another U.S. territory, or one of the Freely Associated States, use the information from that return to fill out this form. If you filed a non-U.S. tax return or earned income in a foreign country, visit StudentAid.gov/2425/help/non-us-tax-information for guidance on how to answer questions about tax return items.

2023 Tax Return Information – Questions 20, 28, 38, and 45

Questions 20 (Student) and 28 (Student Spouse): If the student filed jointly with a spouse in 2023 and is currently married to that person, the joint information of both should be entered in question 20, and the spouse should not complete question 28.

If the student filed jointly with a spouse in 2023 but is no longer married to that person, only the student's information should be entered in question 20, and no information from the former spouse should be entered in questions 20 or 28.

If the student did not file jointly with a spouse in 2023 and is currently married, only the student's information should be entered in question 20, and the spouse should complete question 28 with their own information.

Questions 38 (Parent) and 45 (Parent Spouse or Partner): If the parent filed jointly with a spouse or partner in 2023 and is currently married to or living together with that person, the joint information of both should be entered in question 38, and the spouse or partner should not complete question 45.

If the parent filed jointly with a spouse or partner in 2023 but is no longer married to or living with that person, only the parent's information should be entered in question 38, and no information from the former spouse or partner should be entered in questions 38 or 45.

If the parent did not file jointly with a spouse or partner in 2023 and is currently married or living together with a partner, only the parent's information should be entered in question 38, and the spouse or partner should complete question 45 with their own information.

See also "Who must provide information on the FAFSA form?," on page 3.

College Grants, Scholarships, or AmeriCorps Benefits Reported to the IRS: Taxable college grant and scholarship aid reported to the IRS as income. Includes AmeriCorps benefits (awards, living allowances, and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships. Most students leave this question blank because most scholarships and grants are not taxable.

Assets – Questions 22 and 40

Net worth means the current value, as of today, of investments, businesses, and/or investment farms, minus debts related to those same investments, businesses, and/or investment farms. When calculating net worth, use 0 for investments or properties with a negative value.

Investments include real estate (do not include the home in which you live), rental property (includes a unit within a family home that has its own entrance, kitchen, and bath rented to someone other than a family member), trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, etc.

Investments also include qualified education benefits or education savings accounts such as Coverdell savings accounts, 529 college savings plans, and the refund value of 529 prepaid tuition plans. If the student is required to report parent information on the FAFSA form, parents should not report the value of education savings accounts for other children. Qualified education benefits or education savings accounts must be reported as an asset of the parent if the student is required to report parent information. If the student is not required to report parent information on the FAFSA form, the education benefit or savings account is reported as an asset of the student. UGMA and UTMA accounts are considered the assets of the student and must be reported as an asset of the student on the FAFSA form, regardless of whether the student is required to report parent information.

Investments do not include the home you live in, the value of life insurance, ABLE accounts, retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.), or cash, savings, and checking accounts reported in the previous question.

Investments also do not include UGMA/UTMA accounts for which the student is the custodian but not the owner or the value of qualified education benefits or education savings accounts that are for the benefit of the parent's other children (not the student).

Investment value means the current balance or market value of these investments as of today. Investment debt means only those debts that are related to the investments.

Businesses and investment farms include businesses that you own (including a small or family-run business) or income-producing farms that you own (including the fair market value of land, buildings, livestock, unharvested crops, and machinery actively used in investment farms, agricultural, or commercial activities).

Businesses and investment farms do not include the value of crops that are grown solely for consumption by the student and their family or the home in which you live. If the home in which you live is also located on a farm that you own, do not include the net value of that principal residence in the net value of all farm assets. The principal residence may include the home, structures, and land that are adjacent to the home that are not being used, stored, or sold for farming or other commercial activities.

Colleges – Question 23

Indicate the schools that you want to receive your FAFSA information. You can find federal school codes at StudentAid.gov/fafsa-apply/colleges or by calling 1-800-433-3243. If you cannot obtain a code, write in the complete name, address, city, and state of the college. If you want more schools to receive your FAFSA information, read ***What is the FAFSA form?***, on page 3. Most of the information you included on your FAFSA form, *except for the list of colleges*, will be sent to each of the colleges you listed. In addition, most of your FAFSA information, including the list of colleges, will be sent to your state grant agency.

For federal student aid purposes, it does not matter in what order you list your selected schools. However, the order in which you list schools may affect your eligibility for state aid. Consult your state agency or StudentAid.gov/order for details.

Notes

Mastery Promissory Note (MPN)

The *Master Promissory Note* (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s).

You may receive more than one loan under an MPN over a period of up to 10 years to pay for your or your child's educational costs, as long as the school is authorized to use the MPN in this way and chooses to do so.

The school will tell you which loans, if any, you are eligible to receive.

Student Loan Entrance Counseling

Entrance counseling ensures you understand the terms and conditions of your loan and your rights and responsibilities. You'll learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default.

When you're finished, a record of your completion will be sent to the schools you selected, and you can then receive your loan money. Keep in mind that you cannot save and leave an incomplete session; you must complete entrance counseling in one sitting.

Student Loan Exit Counseling

You must complete exit counseling when you leave school or drop below half-time enrollment. The purpose of exit counseling is to ensure you understand your student loan obligations and are prepared for repayment.

You'll learn about what your federal student loan payments will look like after school. We'll recommend a repayment strategy that best suits your future plans and goals.

Standard Repayment Plan

The Standard Repayment Plan is the basic repayment plan for loans from the William D. Ford Federal Direct Loans Program and Federal Family Education Loan (FFEL) Program.

Payments are fixed and made for up to 10 years (between 10 and 30 years for consolidation loans).

Eligible Loans

The following loans from the Direct Loan Program and the FFEL Program are eligible for the Standard Repayment Plan:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans
- Direct Consolidation Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans
- FFEL PLUS Loans
- FFEL Consolidation Loans

Monthly Payments

On the Standard Plan, your monthly payments are a fixed amount of **at least $50 each month**. The exact payment amount is calculated so that you pay off the entire loan amount (including the interest that accrues) before the end of your repayment period.

Repayment Period

For loans that are not consolidation loans, you'll pay on the Standard Plan for **up to 10 years**.

For Direct Consolidation and FFEL Consolidation Loans on this plan, you'll pay for a period of **between 10 and 30 years**. For these consolidation loans, the length of your repayment period will depend on how much you owe in student loan debt. The greater your student loan debt, the longer the repayment period you'll get.

Student Loan Debt Amount for Consolidation Loan Repayment Period Calculation

Your student loan debt can include any federal student loans and private student loans. But there is a limit on how much debt will be considered for determining your repayment period. This amount can't be higher than the amount of your consolidation loan.

You can list your other student loan debt when you complete a consolidation application. The application includes a section for loans that you don't want to consolidate but do want considered for your repayment period.

The chart below shows the maximum repayment period for a Direct Consolidation Loan or FFEL Consolidation Loan under the Standard Repayment Plan depending on student loan debt amount.

Student Loan Debt Amount	Standard Plan Repayment Period
Less than $7,500	10 years
$7,500–9,999	12 years
$10,000–19,999	15 years
$20,000–39,999	20 years
$40,000–59,999	25 years
More than $60,000	30 years

Estimate Payments Using Loan Simulator

Not sure if the Standard Plan is right for you? By using Loan Simulator, you can compare repayment plans and get estimates of your monthly payments on different plans.

Graduated Repayment Plan

The Graduated Repayment Plan starts with lower payments that increase every two years. Under this plan, you make payments for up to 10 years (between 10 and 30 years for consolidation loans).

Eligible Federal Loans

The following loans from the William D. Ford Federal Direct Loan (Direct Loan) Program and the Federal Family Education Loan (FFEL) Program are eligible for the Graduated Repayment Plan:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans
- Direct Consolidation Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans
- FFEL PLUS Loans
- FFEL Consolidation Loans

Monthly Payments for Federal Education Loans Except Consolidation Loans

Under this plan, your monthly payments

- start out low and increase every two years,
- are made for up to 10 years for all loan types except Direct Consolidation Loans and FFEL Consolidation Loans,
- will never be less than the amount of interest that accrues between your payments, and
- won't be more than three times greater than any other payment.

Monthly Payments for Consolidation Loans

Under this plan, your monthly payments

- start out low and increase every two years,
- are made for a period of between 10 and 30 years for Direct Consolidation Loans and FFEL Consolidation Loans,
- will never be less than the amount of interest that accrues between your payments, and
- won't be more than three times greater than any other payment.

If you have a Direct Consolidation Loan or FFEL Consolidation Loan, the length of your repayment period will depend on the amount of your total education loan indebtedness.

This total education loan indebtedness includes the amount of your consolidation loan and your other student loan debt. Other student loan debt includes any federal student loans that are not included in the consolidation loan, as well as private education loans that are not eligible for consolidation. The maximum amount of other student loan debt that may be considered in determining your repayment period may not exceed the loan amount you are consolidating.

To include other student loan debt in the determination of the repayment period for your Direct Consolidation Loan, be sure to list those loans on your consolidation application in the section for listing loans that you do not want to consolidate but want considered in the determination of your repayment period.

The chart below shows the maximum repayment period for a Direct Consolidation Loan or FFEL Consolidation Loan under the Graduated Repayment Plan depending on total education loan indebtedness.

If your Total Education Loan Indebtedness is…		**…your Repayment Period will be…**
At Least	**Less Than**	
	$7,500	10 years
$ 7,500	$10,000	12 years
$10,000	$20,000	15 years
$20,000	$40,000	20 years
$40,000	$60,000	25 years
$60,000		30 years

Using *Loan Simulator* to Estimate Your Eligibility and Payment Amount Under the Graduated Repayment Plan

Your loan servicer, the company that handles the billing and other services on your federal student loan, can help you choose a loan repayment plan that's best for you. Before you contact your loan servicer to discuss repayment plans, use our *Loan Simulator* to get an early look at what repayment plans you may be eligible for and to receive a comparison of estimated monthly payment amounts for all federal student loan repayment plans. This comparison is important because the Graduated Plan may not provide you with the lowest payment amount based on your individual circumstances. You may find that your payment will be lower under another repayment plan.

The Extended Repayment Plan allows you to repay your loans over an extended period of time.

Payments are made for up to 25 years.

Eligible Federal Loans

The following loans from the William D. Ford Federal Direct Loan (Direct Loan) Program and the Federal Family Education Loan (FFEL) Program are eligible for the Extended Repayment Plan:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans
- Direct Consolidation Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans
- FFEL PLUS Loans
- FFEL Consolidation Loans

Eligibility for the Extended Repayment Plan

If you're a Direct Loan borrower, you must have had no outstanding balance on a Direct Loan as of October 7, 1998, or on the date you obtained a Direct Loan after October 7, 1998, and you must have more than $30,000 in outstanding Direct Loans.

If you're a FFEL borrower, to qualify for this plan you must have had no outstanding balance on a FFEL Program loan as of October 7, 1998, or on the date you obtained a FFEL Program loan after October 7, 1998, and you must have more than $30,000 in outstanding FFEL Program loans.

For example, if you have $35,000 in outstanding FFEL Program loans and $10,000 in outstanding Direct Loans, you can choose the Extended Repayment Plan for your FFEL Program loans, but not for your Direct Loans.

Monthly Payments

Under this plan, your monthly payments are

- a fixed or graduated amount,
- made for up to 25 years, and
- generally lower than payments made under the Standard and Graduated Repayment Plans.

Using Loan Simulator to Estimate Your Eligibility and Payment Amount Under the Extended Repayment Plan

Your loan servicer, the company that handles the billing and other services on your federal student loan, can help you choose a loan repayment plan that's best for you. Before you contact your loan servicer to discuss repayment plans, you can use *Loan Simulator* to get an early look at what plans you may be eligible for and to receive a comparison of estimated monthly payment amounts for all federal student loan repayment plans. This comparison is important because the Extended Plan may not provide you with the lowest payment amount based on your individual circumstances. You may find that your payment will be lower under another repayment plan.

Income-Sensitive Repayment Plan

The Income-Sensitive Repayment Plan is available to low-income borrowers who have Federal Family Education Loan (FFEL) Program loans.

The payments under this plan increase or decrease based on your annual income.

If you need to make lower payments on your FFEL Program loans, this plan may be for you.

Eligible FFEL Program Loans

The following loans are eligible for the Income-Sensitive Repayment Plan:

- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans
- FFEL PLUS Loans
- FFEL Consolidation Loans

Loans That Are Not Eligible

- William D. Ford Federal Direct Loans

Monthly Payments

Under this plan, your monthly payments

- increase or decrease based on your annual income and
- are made for a maximum period of 10 years.

Get More Information About This Plan

- If you have FFEL Program loans owned by the U.S. Department of Education (ED), contact your loan servicer.
- If you have FFEL Program loans that are not owned by ED, contact your lender.

Visit "My Federal Student Aid" to view information about all of the federal student loans you have received and to find contact information for the loan servicer or lender for your loans.

Income-Driven Repayment Plans

The online income-driven repayment (IDR) plan and loan consolidation applications are available. Stay up-to-date on court actions affecting IDR plans.

An income-driven repayment (IDR) plan bases your monthly student loan payment amount on your income and family size. For some people, payments on an IDR plan can be as low as $0 per month.

IDR Plan Court Actions: Impact on Borrowers

Fast Facts

- The loan consolidation and income-driven repayment (IDR) plan applications are available. Servicers are processing applications.
- Eligible borrowers can apply for or recertify under the Income-Based Repayment (IBR), Income-Contingent Repayment (ICR), and Pay As You Earn (PAYE) Repayment Plans.
- Borrowers who enrolled in or applied for the SAVE Plan remain in forbearance, unless they obtained a different status.
- Borrowers with loans in the SAVE forbearance will see those loans begin accruing interest on Aug. 1, 2025.
- If you're working toward Public Service Loan Forgiveness, are enrolled in the SAVE Plan, and want to start making qualifying payments, you must apply to switch to a currently available eligible IDR plan.
- If you submitted an IDR application or recertification request that has not been processed due to the court injunction, see below for next steps.

On Feb. 18, 2025, a federal court issued a new injunction preventing the U.S. Department of Education (ED) from implementing the Saving on a Valuable Education (SAVE) Plan and parts of other income-driven repayment (IDR) plans. As a result, the IDR and online loan consolidation applications were temporarily unavailable.

However, as of March 26, 2025, the online IDR application is once again available and servicers are processing applications for eligible borrowers to apply for the Income-Based Repayment (IBR), Pay As You Earn (PAYE), and Income-Contingent Repayment (ICR) Plans. The online loan consolidation application is also available again.

What do I need to know about the most recent court actions?

Previous court actions paused portions of the various IDR plans. The latest court actions significantly affect preexisting ED rules on its loan programs and IDR plans. The most recent court actions require a pause to everything included in the "Improving Income Driven Repayment for the William D. Ford Federal Direct Loan Program and the Federal Family Education Loan (FFEL) Program" rule dated July 10, 2023.

This includes, but is not limited to, the following changes to the IDR plans:

Calculating a monthly payment amount using the SAVE or Revised Pay As You Earn (REPAYE) Plan formulas

Applying forgiveness or interest subsidies under the PAYE, ICR, or SAVE Plans

Counting certain payments, periods of deferment, or periods of forbearance as counting toward forgiveness for IBR, PAYE, ICR, and SAVE

Applying a weighted average of payments made on loans included in a consolidation loan to that consolidation loan

Allowing defaulted borrowers to access the IBR Plan

The IDR application was temporarily unavailable. How does this affect my IDR recertification deadline?

The IDR application's temporary unavailability affected borrowers in different ways depending on each borrower's circumstances.

If your recertification date was on or before March 17, 2025

If your recertification date was on or before March 17, 2025, you were due to recertify on or before Feb. 20, 2025.

- If you submitted your recertification request on or before Feb. 20, 2025, and your servicer completed processing of your request, then there is no impact on you.

- If you submitted your recertification request on or before Feb. 20, 2025, and your servicer did not complete processing of your request, then your recertification date will be extended by one year. You do not need to submit a recertification request at this time.
- If you did not submit your recertification request on or before Feb. 20, 2025, then your servicer has temporarily recalculated your payment. This new payment amount is not based on your income and family size. You are still enrolled in an IDR plan. You must submit a recertification request as soon as possible to potentially lower your payment. Submit a new IDR application.

Please note that servicers have started updating recertification dates, but the process will take time.

Log in to view your IDR recertification date.

If your recertification date was on or after March 18, 2025

If your recertification date was on or after March 18, 2025, you were due to recertify on or after Feb. 21, 2025.

- If you were due to submit a recertification request on or after Feb. 21, 2025, but before Feb. 1, 2026, then your recertification date has been extended by one year. You do not need to submit a recertification request at this time. In some instances, borrowers who should have had their recertification date extended were moved to a monthly payment amount that is not based on their income and family size. Loan servicers are actively working to move those affected borrowers back to the monthly payment amount based on their income and family size.
- If you have a recertification date on or after Feb. 1, 2026, then your recertification date has **not** been extended. You are still required to recertify by your existing recertification deadline.

Fast Facts

- Monthly payments in IDR are generally a percentage of your discretionary income.
- Each year, you must update your income and family size (this is called recertifying your IDR plan).
- If you have eligible loans, applying for a new IDR plan is quick and easy if you provide consent for us to obtain your federal tax information directly from the IRS.

This allows us to process your application faster and eliminates the time-consuming work of manually uploading your income information.

- By providing consent for us to access your federal tax information, we can automatically recertify your IDR plan each year.
- By the end of the repayment period in an IDR plan, any remaining balance that you have not paid off may be forgiven.

There are several income-driven repayment plans:

- Income-Based Repayment (IBR) Plan
- Income-Contingent Repayment (ICR) Plan
- Pay As You Earn (PAYE) Repayment Plan
- Saving on a Valuable Education (SAVE) Plan

To repay your federal student loans under an IDR plan, you need to fill out an application.

If you're seeking Public Service Loan Forgiveness (PSLF), you should repay your federal student loans under an IDR plan.

Lower Monthly Payments

Generally, your payment amount under an IDR plan is a percentage of your discretionary income. The percentage is different depending on the plan. Depending on your income and family size, your payment could be as low as $0. Your required monthly payment amount may increase or decrease if your income or family size changes from year to year.

Use Loan Simulator to estimate your personalized monthly payment under different repayment plans, including IDR plans.

PAYE and IBR Capped Payments

Under these plans, your monthly payment will never be more than the 10-year Standard Repayment Plan amount.

IDR plans calculate your monthly payment amount based on your income and family size. So if your income increases, so does your payment amount. On PAYE and IBR, we limit your payments so that even if your income increases, your payments never go higher than what you'd pay on the Standard Plan.

If your income goes down again, your servicer will recalculate your payment when you recertify (update your income information), and you'll go back to making payments that are based on your income again. You can always recertify earlier than your annual recertification date.

SAVE Payments Not Capped

Under the SAVE Plan, your payment is always based on your income and family size. In some cases,

your payment can be higher than the amount you would have to pay under the 10-year Standard Repayment Plan.

ICR Payments Not Capped

Under the ICR Plan, your payment is always based on your income and family size. Your payment on this plan is the lesser of

A. 20% of your discretionary income or

B. what you would pay on a repayment plan with a fixed payment over the course of 12 years, adjusted according to your income.

In some cases, your payment can be higher than the amount you would have to pay under the 10-year Standard Repayment Plan.

IDR Repayment Period

Under IDR, any remaining loan balance may be forgiven if your federal student loans aren't fully repaid at the end of the repayment period (either 20 or 25 years). But the length of your repayment period depends on which plan you're on.

These other periods of student loan repayment also count toward your IDR plan:

- Economic hardship deferment
- Repayment under certain other repayment plans
- Periods when your required payment is zero

You can now access your count of IDR payments on StudentAid.gov.

Compare IDR Plans

Repayment Plan	% of Discretionary Income	Repayment Period (in years)
IBR Plan (first borrowed after July 1, 2014)	10%	20
IBR Plan (borrowed before July 1, 2014)	15%	25
ICR Plan	20%	25
PAYE Plan	10%	20
SAVE Plan	10%	20 for only undergraduate loans 25 if you have any graduate or professional loans

Eligibility

Defaulted loans are not eligible for repayment under IDR plans.

PAYE and IBR Plans Income Cap

To qualify for the PAYE and IBR Plans, your monthly payment must be less than what you would pay under the Standard Repayment Plan with a 10-year repayment period.

Generally, you'll meet this requirement if your federal student loan debt is higher than your annual discretionary income or if it represents a significant portion of your annual income.

PAYE New Borrower Requirement

To qualify for the PAYE Plan you must be a new borrower. This means that you must have had no outstanding balance on a Direct Loan or FFEL Program loan when you received a Direct Loan or FFEL Program loan on or after Oct. 1, 2007, and you must have received a disbursement of a Direct Loan on or after Oct. 1, 2011.

Eligible Loan Types

The chart below shows the types of federal student loans that you can repay under each of the income-driven repayment plans.

Loan Type	SAVE Plan	PAYE Plan	IBR Plan	ICR Plan
Direct Subsidized Loans	Eligible	Eligible	Eligible	Eligible
Direct Unsubsidized Loans	Eligible	Eligible	Eligible	Eligible
Direct PLUS Loans made to graduate or professional students	Eligible	Eligible	Eligible	Eligible
Direct PLUS Loans made to parents	Not eligible	Not eligible	Not eligible	Eligible if consolidated*
Direct Consolidation Loans that did not repay any PLUS loans made to parents	Eligible	Eligible	Eligible	Eligible
Direct Consolidation Loans that repaid PLUS loans made to parents	Not eligible	Not eligible	Not eligible	Eligible
Subsidized Federal Stafford Loans (from the FFEL Program)	Eligible if consolidated*	Eligible if consolidated*	Eligible	Eligible if consolidated*
Unsubsidized Federal Stafford Loans (from the FFEL Program)	Eligible if consolidated*	Eligible if consolidated*	Eligible	Eligible if consolidated*
FFEL PLUS Loans made to graduate or professional students	Eligible if consolidated*	Eligible if consolidated*	Eligible	Eligible if consolidated*
FFEL PLUS Loans made to parents	Not eligible	Not eligible	Not eligible	Eligible if consolidated*
FFEL Consolidation Loans that did not repay any PLUS loans made to parents	Eligible if consolidated*	Eligible if consolidated*	Eligible	Eligible if consolidated*

FFEL Consolidation Loans that repaid PLUS loans made to parents	Not eligible	Not eligible	Not eligible	Eligible if consolidated*
Federal Perkins Loans	Eligible if consolidated*	Eligible if consolidated*	Eligible if consolidated*	Eligible if consolidated*

What does "eligible if consolidated" mean?

If a loan type is listed as "eligible if consolidated," this means that if you consolidate that loan type into a Direct Consolidation Loan, you can then repay the consolidation loan under the income-driven plan. For example, only Direct Loans can be repaid under the ICR, PAYE, and SAVE Plans. However, if you consolidate a FFEL Program Loan or Federal Perkins Loan into a Direct Consolidation Loan, you may then be able to repay the Direct Consolidation Loan under the ICR, PAYE, or SAVE Plan (depending on the type of loan that you consolidate). Note that consolidation is not the right choice for all borrowers or all loan types. In particular, you might lose certain loan benefits if you consolidate a Federal Perkins Loan. Find out more about loan consolidation.

Only federal student loans can be repaid under the income-driven plans. **Private student loans are not eligible.**

Update Income Yearly

Each year you must "recertify" your income and family size. This means that you update us with your income and family size information so that your servicer can recalculate your payment. You must do this even if there has been no change in your income or family size.

It's important for you to recertify your income and family size by your specified deadline. If you don't recertify your income by the deadline, the consequences vary depending on the plan.

Under all of the income-driven repayment plans, if you don't recertify your family size each year, you'll remain on the same repayment plan, but your servicer will assume that you have a family size of one. If your actual family size is larger but your servicer assumes a family size of one because you didn't recertify your family size, this could result in an increased monthly payment amount or (for the PAYE and IBR plans) loss of eligibility to make payments based on income.

Recertify Your IDR Plan Automatically

If you gave your consent for us to access your tax information when you applied for IDR, we will take care of automatically recertifying your plan on its recertification date. We'll notify you well before your new payment amount goes into effect. If for any reason we are unable to perform this calculation automatically, you will be asked to provide your income information manually.

You always have the option of manually recertifying your plan if your income is less than when you last filed taxes or if you had a change in your family size.

SAVE Plan Consequences of Not Rectifying

You'll be removed from the SAVE Plan and placed on an alternative repayment plan.

Under this alternative repayment plan, your monthly payment is **not based on your income**. Instead, your payment will be the amount necessary to repay your loan in full by the earlier of

A. 10 years from the date you begin repaying under the alternative repayment plan, or

B. the ending date of your 20- or 25-year SAVE Plan repayment period.

You can leave the alternative repayment plan and repay under any other repayment plan for which you are eligible. If you update your income information, you can get back on the SAVE Plan if you want to.

PAYE and ICR Consequences of Not Recertifying

You'll remain on the same plan, but your monthly payment will no longer be based on your income.

Instead, your required monthly payment amount will be the amount you would pay under a Standard Repayment Plan with a 10-year repayment period, based on the loan amount you owed when you initially entered the income-driven repayment plan.

You can return to making payments based on income if you provide your servicer with updated income information. To get back on the PAYE Plan, your updated income will need to be low enough for you to qualify.

IBR Plan Consequences of Not Recertifying

Any unpaid interest will capitalize (be added to the principal balance of your loans). This will increase the total cost of your loans over time because you will then pay interest on the increased loan principal balance.

You'll remain on the same plan, but your monthly payment will no longer be based on your income.

Instead, your required monthly payment amount will be the amount you would pay under a Standard Repayment Plan with a 10-year repayment period, based on the loan amount you owed when you initially entered the income-driven repayment plan.

You can return to making payments based on income if

- you provide your servicer with updated income information and
- your updated income still qualifies you to make payments based on income.

Is an IDR plan right for me?

IDR plans usually lower your federal student loan payments. However, whenever you make lower payments or extend your repayment period, you will likely pay more in interest over time—sometimes significantly more. In addition, under current Internal Revenue Service (IRS) rules, you **might be required to pay income tax on any amount that's forgiven** if you still have a remaining balance at the end of your repayment period.

How to Apply

You can apply for an IDR plan online or submit a paper form. Most people complete the online application in 10 minutes or less.

The application allows you to select an IDR plan by name or request that your loan servicer place you on the plan that will give you the lowest monthly payment amount.

Note for if you're manually sending in your IDR application: If you have more than one servicer for the loans that you want to repay under an income-driven plan, you must submit a separate request to each servicer.

How to Report Your Income

Restarting later in 2025, when you apply, you may give your consent for your most recent tax information to be automatically pulled into the application. Doing so means you don't have to provide any income documents. Until this process is restarted, all borrowers must provide documentation of income when applying (including uploading your documents using the online application).

If You Have FFEL Loans
FFEL loan borrowers don't have access to use the automatic process to pull in income

information from the IRS. All FFEL borrowers (even those with a mix of FFEL and Direct Loans) must provide income documentation in the application and have their adjusted gross income (AGI) calculated by their loan servicer.

FFEL loan borrowers also are not eligible for auto recertification of their IDR plan. FFEL borrowers can consolidate their loan(s) and be eligible for these IDR benefits.

If Your Income Has Changed Since You Last Filed Taxes
You have the option to recertify or recalculate your plan at any time if you make less income than when you last filed taxes. You'll need to provide income documentation in the application or attest that you currently have no taxable income.

You Submit a Paper Form
If you use the paper form, you can provide a paper copy of your most recently filed federal income tax return or IRS tax return transcript.

What To Do If Your Income Changes While You're On an IDR Plan

Sometimes your income is different from what's on your most recent tax return (for example, if you recently lost your job or your income went down). In these situations, you can submit what's called "alternative documentation of your income." This alternative documentation can be, for example, a pay stub.

Don't have income or receive only untaxed income? You can indicate that on the online or paper application. In this case, you're not required to supply further documentation of your income.

What to Expect After You Apply

After you apply, it will take some time for your servicer to process your application. If you're currently on a different repayment plan, your loan servicer might apply a forbearance to your student loan account while processing your request for an IDR plan. Time spent in this forbearance may count toward your IDR plan repayment period.

Discharge due to Death

If your loan servicer receives acceptable documentation of your death, your federal student loans will be discharged. Learn more about discharge due to death and what documentation is needed for discharge.

Federal student loans will be discharged due to the death of the borrower or of the student on whose behalf a PLUS loan was taken out.

Death and Student Loan Discharge

If you die, then your federal student loans will be discharged after the required proof of death is submitted.

Death and PLUS Loan Discharge

Your parent's PLUS loan will be discharged if your parent dies or if you (the student on whose behalf your parent obtained the loan) die.

Necessary Proof of Death

The loan will be discharged if a family member or other representative provides the loan servicer acceptable documentation of the borrower's or parent's death. Acceptable documentation includes an original death certificate, a certified copy of the death certificate, or an accurate and complete photocopy of one of those documents. For more information about documentation requirements, contact your loan servicer.

Discharge in Bankruptcy

In some cases, you can have your federal student loan discharged after declaring bankruptcy. However, discharge in bankruptcy is not an automatic process.

You may have your federal student loan discharged in bankruptcy only if you file a separate action, known as an "adversary proceeding," requesting the bankruptcy court find that repayment would impose undue hardship on you and your dependents.

On March 9, 2022, the U.S. Department of Education asked the U.S. Department of Justice to request a pause of any active bankruptcy case if the borrower wishes.

Qualifying for Discharge in Bankruptcy

You must file for bankruptcy and demonstrate to the bankruptcy court that repaying your loan would cause undue hardship. This must be decided in an adversary proceeding in bankruptcy court. Your creditors may be present to challenge the request.

How Courts Determine Undue Hardship

The bankruptcy courts do not use a single test to determine undue hardship but may look at the following factors to determine whether requiring you to repay your loans would cause an undue hardship:

- If you're forced to repay the loan, you would not be able to maintain a minimal standard of living.
- There is evidence that this hardship will continue for a significant portion of the loan repayment period.
- You made good faith efforts to repay the loan before filing bankruptcy.

What Happens After the Court Decision

If the Court Determines Repayment Would Cause Undue Hardship

What happens next depends on the terms of the bankruptcy court's determination. The terms may include one of the following:

- Your loan may be fully discharged, and you will not have to repay any portion of your loan. All collection activity will stop.
- Your loan may be partially discharged, and you will still be required to repay some portion of your loan.
- You may be required to repay your loan, but with different terms, such as a lower interest rate.

If the Court Doesn’t Discharge Your Loans

If the court doesn’t discharge your loans, you may be looking for affordable repayment options. Many repayment plans exist, and switching to a plan that’s a better fit is usually possible. Contact your loan servicer if you would like to discuss repayment plan options or change your repayment plan. You can get information about all of the federal student loans you've received and find the loan servicer for your loans by logging in to "My Federal Student Aid."

Total and Permanent Disability Discharge

If you're totally and permanently disabled, you may qualify for a discharge of your federal student loans and/or Teacher Education Assistance for College and Higher Education (TEACH) Grant service obligation.

If you get a TPD discharge, you won't have to repay the following loan types:

- William D. Ford Federal Direct Loan (Direct Loan) Program loans
- Federal Family Education Loan (FFEL) Program loans
- Federal Perkins Loans

If you received a TEACH Grant, a TPD discharge also relieves you of your TEACH Grant service obligation.

Some borrowers may qualify automatically, but others may need to submit an application.

If you are applying for a TPD discharge, you must submit

1. a completed TPD discharge application, and
2. documentation showing that you meet our requirements for being considered totally and permanently disabled.

How to Qualify

You can show that you qualify for a TPD discharge by providing documentation from one of three sources:

1. The U.S. Department of Veterans Affairs (VA)
2. The Social Security Administration (SSA)
3. An authorized medical professional

Automatic Discharge

We work with VA and the SSA to identify people who qualify for TPD discharge. We'll send you a letter if one of these agencies tells us you're eligible. You'll then get an automatic discharge **unless** you let us know you want to opt out.

There are specific requirements for each type of supporting documentation that you can submit to show your eligibility.

VA Documentation

If you're a veteran, you can qualify for a TPD discharge by providing documentation from VA that shows you have received a VA disability determination because you

A. have one or more service-connected disabilities that are 100% disabling, or
B. are totally disabled based on an individual unemployability rating.

SSA Documentation

You can qualify for a TPD discharge if you're eligible for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI). **In addition**, you must provide documentation that show that one of the following is true:

A. Your next continuing disability review has been scheduled within five to seven years from the date of your last SSA disability determination.
B. Your next continuing disability review has been scheduled at three years.
C. You have an established onset date* for SSDI or SSI of at least five years before you apply for TPD discharge, or you have been receiving SSDI or SSI based on disability for at least 5 years before the date of your application for TPD discharge.
D. You qualify for SSDI or SSI based on a compassionate allowance.
E. You are currently receiving SSA retirement benefits, and immediately before you qualified for retirement benefits, met one of the requirements described in in A–D above.

To prove the above, provide a copy of either

- your SSA notice of award or
- your Benefits Planning Query.

* Medical onset date refers to the official date your disability began. The SSA determines this date based on documentation in your case files.

Medical Professional's Certification

You can qualify for a TPD discharge by having an authorized medical professional certify on the TPD discharge application that you are unable to engage in any substantial gainful activity due to a physical or mental impairment that

A. can be expected to result in death,
B. has lasted for a continuous period of at least 60 months, or
C. can be expected to last for a continuous period of at least 60 months.

Substantial gainful activity is a level of work performed for pay or profit that involves doing significant physical or mental activities, or a combination of both.

The medical professional who certifies your TPD discharge application must be licensed to practice in the United States as one of the following:

- Doctor of medicine (MD)
- Doctor of osteopathy/osteopathic medicine (DO)
- Nurse practitioner (NP)
- Physician assistant (PA)
- Certified psychologist at the independent practice level

How to Apply

If you haven't received an automatic discharge letter, you can submit a TPD discharge application digitally or manually (using a paper form).

Digital Applications and Signatures

1. Log in to StudentAid.gov with your account username and password and navigate to the TPD Application page.
2. On the disability info page, select the option that best describes your situation.
3. Upload supporting documentation of your eligibility for discharge (there will be prompts).
4. Sign and certify your TPD Discharge Application*.

*If you selected certification from a medical professional and provided an email for an electronic signature (preferred), your medical professional will receive a link to electronically certify and sign your application.

Manual Signatures

You can also print out a pre-filled TPD Discharge Application generated by the online form.

1. Log in to StudentAid.gov with your account username and password and navigate to the TPD Application page.
2. On the disability info page, select the option that best describes your situation.
3. Upload supporting documentation of your eligibility for discharge (there will be prompts).
4. Choose the manual signature option (after completing the online application, you will receive a link to download a PDF version to sign and submit).
5. Print your application.
6. Sign your application.
7. If you selected certification from a medical professional have them sign your printed application (see accepted signature types in the table below).
8. Submit your application using one of the methods noted below the signatures example table.

Signature Examples

Signature Type	Yes/No
Hand drawn from signature pad, mouse, or finger	✓
Typed using a cursive font or any other font	X
A scanned photo of a signature that was hand-drawn on paper	✓
Digital certificate-based signature	X

Signature Examples	
Signature Type	**Yes/No**
A wet signature that was drawn in ink and sent to us in its original format	✓

Once your printed application is completed and signed, send it to us. Mail this form to this address:

U.S. Department of Education
P.O. Box 300010
Greenville, TX 75403

You may also fax your application to: 540-212-2415

Or, you may upload your application by logging in to StudentAid.gov and going to My Activity.

If preferred, you can also download a blank TPD Application to fill out and submit manually using one of the methods above. If you fill out a paper form, you can submit it by mail or fax using the information above. This method will take longer.

You can also upload your manual form by logging in to Studentaid.gov and using our document upload tool.

Apply For TPD Discharge

Pause Your Payments

To get relief while you apply for TPD discharge, you can get your student loan payments paused for 120 days. You can initiate this pause by

- submitting a TPD discharge application, or
- contacting us indicating that you're planning to apply for TPD discharge.

Have a Representative Apply for You

You can designate an individual or organization to complete and submit your TPD discharge application on your behalf and to assist you throughout the discharge process. For example, you might designate a family member, or you might designate an organization such as a veterans' service organization.

To designate a representative, you and your representative must complete an *Applicant Representative Designation* form.

You must submit this form for a representative to act on your behalf. This form must be processed before we can work with your representative.

Download the *Applicant Representative Designation* form. Once this form has been filled out and signed, you can submit it by mail or fax using the information provided on the form.

After You Apply

After your application is received, you won't have to make any payments on your loans while your discharge application is being reviewed. If you're still receiving bills, contact your servicer.

If Your TPD Discharge Is Approved

Once your discharge is approved, we will let you know that your loans and/or TEACH Grant service obligation have been discharged.

Depending on how you qualified, your loan holder will refund payments they received either

- on or after the effective date of the VA's disability determination;
- after the date we received the SSA documentation; or
- after the date the medical professional certified your discharge application.

Monitoring Period Requirement

Did you qualify for TPD discharge through **SSA documents or a medical professional's certification?** If so, you'll go through a three-year post-discharge monitoring period after your discharge.

If you receive a new student loan under the Direct Loan Program or a new TEACH Grant during this monitoring period, you'll lose your TPD discharge and have your discharged loans and/or TEACH Grant service obligation reinstated (repayment resumes). That means you'll again be required to pay back your loans or fulfill your TEACH Grant obligation.

If your TPD discharge is based on documentation from the VA, you don't have to go through a post-discharge monitoring period.

Reinstated Loan or Grant Obligation

If you lose your TPD discharge status, your loan or TEACH Grant service obligation will be reinstated.

Going Back to School After TPD Discharge

You can get a new Direct Loan or TEACH Grant after getting a TPD discharge. But to do so, you must do the following:

1. Give your school a letter from a doctor of medicine or doctor of osteopathy/osteopathic medicine stating that you are once again able to engage in substantial gainful activity.

2. Sign a statement acknowledging that you can't get a TPD discharge of the new loan or TEACH Grant based on a disabling condition you already have unless that condition significantly deteriorates in the future.

In addition, if you're still in the post-discharge monitoring period when you get new Direct Loan or TEACH Grant, you will lose your discharge status and your discharged loan or TEACH Grant service obligation will be reinstated.

Taxes and TPD Discharge

The amount of your loan that's discharged due to TPD discharge may be considered income for state tax purposes. Consult with your state tax office or a tax professional before you file your state tax return.

Whether your discharged loan amount may be considered income for federal tax purposes depends on when you received the discharge.

When You Received Your Discharge	Can Your Discharge Be Federally Taxed as Income
Before Jan 1. 2018	Yes
Jan 1. 2018–Dec. 31, 2025	No

For federal tax purposes, the date you officially receive the discharge depends on how you qualify.

If you receive a Form 1099-C, you should keep the form for your records, but you do not need to include it when filing your federal tax return. For additional information, visit irs.gov.

Qualified Through VA

You're considered to have received the discharge for federal tax purposes on the date we approve the discharge.

Qualified Through SSA or Medical Professional's Certification

You're considered to have received the discharge for federal tax purposes at the end of the post-discharge monitoring period.

For example, say your discharge was approved in July 2022. If so, you would not be considered to have received the discharge for federal tax purposes until July 2025, at the end of your monitoring period. In this case, the IRS would not consider the discharged loan amount to be taxable income for federal tax purposes.

If Your Discharge Is Denied

If we determine that you don't qualify for a TPD discharge, we will let you know why you were denied. At this point, your monthly payments or TEACH Grant obligations will begin again.

Dispute the Denial Decision

You can ask us to reevaluate your discharge application if you provide new information that supports your eligibility for discharge **within 12 months** of the date you are notified that your discharge application has been denied.

After 12 months, you must submit a new TPD discharge application if you want us to reevaluate your eligibility.

Unpaid Refund Discharge

If you withdrew from school after receiving a loan made under the William D. Ford Federal Direct Loan (Direct Loan) Program or Federal Family Education Loan (FFEL) Program, the school may have been required under federal regulations to return some or all of the loan money to your loan servicer.

If the school didn't make a required return of the loan funds after you withdrew, you might be eligible for a discharge of the portion of your loan that the school failed to return.

Applying for Unpaid Refund Discharge?

If the school that you attended is still open, you should contact that school and attempt to resolve the issue with the school before applying for an unpaid refund discharge. If the school that you attended has closed, you should first determine if you may be eligible for a closed school discharge instead. Contact your loan servicer for more information. Find out who your loan servicer is by logging in to "My Federal Student Aid."

If you're ready to apply for the unpaid refund discharge, you must complete the *Loan Discharge Application: Unpaid Refund* and send the completed form to your loan servicer.

How much will be discharged?

Only the portion of your loan that your school should have returned will be discharged. Contact your loan servicer for more information.

Discharge of Parent PLUS Loan

Yes, if your child withdrew from school but the school didn't make a required return of your parent PLUS loan funds, the amount of the loan that the school should have returned will be discharged. Contact your loan servicer for more information.

False Certification Discharge

State attorneys general and nonprofit legal services representatives can use the PDF version of the Group Loan Discharge Application: False Certification of Student Eligibility or Unauthorized Payment* to submit a loan discharge request on behalf of a group of borrowers.

You may be eligible for a discharge of your loan made under the William D. Ford Federal Direct Loan (Direct Loan) Program or Federal Family Education Loan (FFEL) Program if for certain reasons you weren't eligible to receive the loan, but the school certified your loan anyway.

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Eligibility Requirements

There are four categories of false certification through which you might be eligible for a discharge of your Direct Loans or FFEL Program loans:

High School Graduation Status

There are two ways your school could have falsely certified your eligibility to receive the loan based on your high school graduation status:

1. The school certified your eligibility even though you reported that you didn't have a high school diploma or the equivalent, and you didn't meet the alternative to graduation-from-high-school requirements that were in effect at the time the school determined your eligibility.
2. You didn't receive a high school diploma or the equivalent, but your school certified your eligibility based on a high school graduation status or high school diploma falsified by the school or by a third party to which the school referred you.

Disqualifying Status

The school certified your eligibility to receive the loan, but, at the time of the certification, you had a status that disqualified you from meeting the legal requirements for employment in your state of residence in the occupation for which the program of study was preparing you.

The status could involve your physical or mental condition, your age, a criminal record, or another circumstance.

Identity Theft

A loan in your name was falsely certified as a result of the crime of identity theft committed against you.

Unauthorized Signature or Unauthorized Payment

An employee or affiliate of the school signed your name on the loan application or promissory note without your authorization or endorsed your loan check or signed your authorization for electronic funds transfer without your knowledge, and the loan money wasn't given to you or applied to charges you owed to the school.

How to Apply for a Loan Discharge

If you have a Direct Loan or FFEL Program loan and you're ready to apply for the false certification discharge, complete the loan discharge application that applies to your circumstance:

- False Certification Loan Discharge Application: High School Graduation Status^
- False Certification Loan Discharge Application: Disqualifying Status^
- False Certification Loan Discharge Application: Identity Theft*^
- False Certification Loan Discharge Application: Unauthorized Signature/Payment**^

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*Complete the *False Certification Loan Discharge Application: Identity Theft* if you believe that a loan was made in your name as a result of the crime of identity theft committed against you.

Complete the *False Certification Loan Discharge Application: (Unauthorized Signature/Payment)* only if you believe that **an employee or affiliate of the school that determined your eligibility for the loan signed your name on the promissory note or other loan documents without your authorization.

If you believe that someone other than a school employee forged your signature on a loan document, but you don't meet the requirements for a false certification discharge based on identity theft, you may qualify for a forgery discharge. The forgery discharge is available for only Direct Loans and for FFEL Program loans and Perkins Loans that are held by the U.S. Department of Education.

Learn about Forgery Discharge.

Log in to find your loan servicer.

False Certification Discharge FAQs

How much of my loan will be discharged if my application is approved?

If you meet the eligibility requirements for a discharge, the entire remaining balance of your loan will be discharged, and any payments you made on the loan will be refunded.

What happens if my loan discharge is denied?

You'll remain responsible for repaying your loan. If you believe your application was denied by mistake, or if you have additional information that you believe would support your eligibility for a false certification discharge, you may ask for a review of the denial. The denial letter will include information on next steps.

I have a Direct PLUS loan for my child's education. Can my loan be discharged?

Yes, some or all of your parent PLUS loan might be discharged if

- the school falsely certified your eligibility to receive the loan on behalf of a student who reported not having a high school diploma and didn't meet the alternative to high school graduation requirements that were in effect at the time your loan eligibility was certified, or whose high school graduation status or high school diploma was falsified by the school or a third party to which the school referred the student;
- the student had a disqualifying status at the time the school certified your eligibility to receive the parent PLUS loan;
- the parent PLUS loan was made in your name as a result of the crime of identity theft committed against you; or
- an employee or affiliate of the school signed your name on the promissory note or other loan documents without your authorization.

Contact your loan servicer for more information.

Closed School Discharge

Learn about the eligibility requirements for closed school loan discharge and how you can apply.

If your school closes while you're enrolled or soon after you withdraw, you may be eligible for discharge of your federal student loan. Loan discharge is the removal of your obligation to repay your loan under certain circumstances.

There are certain eligibility requirements to qualify for a closed school loan discharge; if ED has sufficient information to determine you qualify for a discharge, your loan will generally be automatically discharged one year after your school closes. However, you may always apply to get a discharge sooner if you qualify.

It's important for you to obtain your academic and financial aid records if your school closes, since you might need those records if you plan to attend another school or want your student loans discharged.

On Aug. 7, 2023, a federal court delayed the effective date of the latest regulations governing borrower defense and closed school loan discharges. Borrowers may still apply for a closed school discharge, and we will process applications using earlier rules. The U.S. Department of Education (ED) will not process any closed school discharge applications under the 2023 rule unless and until the effective date is reinstated.

Loan Discharge Criteria

You may be eligible for a full discharge of your William D. Ford Federal Direct Loan (Direct Loan) Program loans, Federal Family Education Loan (FFEL) Program loans, or Federal Perkins Loans received to attend a school if you were unable to complete your program of study because that school closed, and

- you were enrolled when your school closed;
- you were on an approved leave of absence when your school closed; or
- your school closed within 180 days after you withdrew.

You are not eligible for discharge of your loans if your school closes and any of the following is true:

- You graduated or completed your program at the closed school.
- You withdrew more than 180 days before the school closed, unless you can demonstrate an exceptional circumstance.

- You're completing or have graduated from a teach-out agreement at another school approved by the school's accrediting agency and, if applicable, the school's state authorizing agency.
- You're completing or have graduated from a program of study at a different branch or location of the school that closed.

Loan Discharge Process

If you meet the eligibility requirements for a discharge of loans you obtained to attend a school that closed, your loan holder will automatically send you an application you can submit to your loan servicer.

Or, you can contact your loan servicer directly about the application process for getting your loan discharged.

- Be sure to continue to make payments on your loan while your discharge application is being processed.
- Find out what happens if your loan discharge is approved.
- Find out what happens if your loan discharge is denied.

Automatic Closed School Loan Discharge

If your school closes on or after July 1, 2023, and you meet the eligibility requirements for a closed school discharge of your loans obtained to attend the closed school, you will generally receive an automatic closed school discharge one year after the date ED establishes as the school's official closure date. This discharge will be initiated by ED, and you will be notified by your loan servicer.

Although this closed school loan discharge is granted automatically after one year has passed since your school's closure, you can always apply for and receive a closed school discharge as soon as your school's official closure date is confirmed by the U.S. Department of Education. If you 1) attended a school that closed less than one year ago, 2) meet the eligibility requirements for a closed school discharge, and 3) want your loans discharged, contact your loan servicer about applying for a closed school discharge now instead of waiting for one year to receive an automatic closed school discharge.

List of Closed Schools

For a list of closed schools and additional guidance on next steps if your school has closed, visit Has Your School Closed? Here's What to Do.

Q&A on Closed School Loan Discharges

What are the benefits of receiving a closed school loan discharge?

By receiving a closed school loan discharge,

- you have no further obligation to repay the loan;
- you will receive reimbursement of payments made voluntarily or through forced collection; and
- the record of the loan and all repayment history associated with the loan, including any adverse history, will be deleted from your credit report.

I have nonfederal loans through private lenders. Can I get those loans discharged?

Information provided on this page pertains only to your federal student loans. You will need to contact the private lender that made the loan to discuss your options.

My school closed before July 1, 2023. Will I receive an automatic closed school discharge?

Not automatically. However, you can still apply for a closed school discharge if you meet the eligibility requirements, regardless of the date your school closed, by submitting a paper application to your servicer.

I was previously denied a closed school discharge because I enrolled in a comparable program at another school or withdrew more than 120 days before my school closed but still less than 180 days or was unaware that I could apply for this type of discharge. Can I qualify for a discharge now?

Yes. You can submit a new closed school discharge application that will be reviewed under the current eligibility requirements regardless of the date your school closed.

I didn't complete my intended program, but I received a diploma or certificate. Does that make me ineligible for a loan discharge?

No. Before closing, some schools may issue a diploma or certificate for a lesser credential to students who did not complete their intended program of study. If you did not complete your program of study, the fact that the school gave you a diploma or certificate for a lesser credential does not disqualify you for loan discharge.

I transferred credits from a closed school to a new school and completed the new program. Does that make me ineligible for discharge of the loans I received at the closed school?

No. Transfer of credits from the closed school to a completely different school does not disqualify you for discharge.

I attended a school that is now closed. Where can I obtain a copy of my academic transcript?

Contact the state licensing agency in the state where the school was located to find out if the state has the records. You can also find more information at our Has Your School Closed? Here's What To Do page.

My school informed me that it has arranged a "teach-out agreement" with another school. What is a teach-out agreement?

A teach-out agreement is a written agreement between two institutions that is approved by the school's accrediting agency and, if applicable, the school's state authorizing agency. A school that is closing can establish teach-out agreements with multiple schools. The agreement allows a student to complete their program of study regardless of their academic progress at the time of closure.

A borrower who accepts a teach-out agreement is ineligible for a closed school discharge unless they do not complete their program while in the teach-out agreement with the other school.

Borrower Defense Loan Discharge

On Aug. 7, 2023, a federal court issued an injunction delaying the effective date of the latest borrower defense regulation that was published by the Department on Nov. 1, 2022. On April 4, 2024, the court issued further instructions to enjoin the rule and postpone the effective date of the regulation pending final judgment in the case. The injunction is effective until there is a final judgment in the case. The Department will not adjudicate any borrower defense applications under the rule subject to the injunction unless and until the injunction is lifted. While this injunction is in effect, borrowers may still apply online for borrower defense relief. The Department will continue to adjudicate borrower defense applications. The Department will provide additional updates here when there are further developments.

What is Borrower Defense, and should I apply?

Borrower defense to repayment is a legal ground for discharging federal Direct Loans. Under the law, you may have a borrower defense to repayment if your school engaged in certain misconduct related to the making of a federal loan or the educational services it provided which caused you harm warranting a full discharge of your applicable federal Direct Loans. If the U.S. Department of Education (ED) approves your application for borrower defense, we will discharge any remaining balance on the federal student loans you took out to attend the school and may also refund loan payments you already made. Borrowers must submit applications under the penalty of perjury that an application is accurate and true to the best of their knowledge.

Parent PLUS borrowers are also eligible for borrower defense if the conduct described above occurred to their child. Parent PLUS borrowers must submit their own application and may submit an application even if their child does not.

Reasons Borrowers Apply for Borrower Defense Discharge

Most borrowers file a borrower defense application because they believe that their school misled them or lied to them about something that was central to their decision to enroll. Under the borrower defense regulations, this is called a “misrepresentation.”

For example, some borrowers have qualified for borrower defense in the past when their school made false or misleading promises guaranteeing that they would get a job after graduation, earn a certain salary with their degree, or be able to transfer their credits to another school.

Do I Have To Submit an Application To Receive a Borrower Defense Discharge?

If you think your situation qualifies for borrower defense, you should submit an application. In some instances, ED has discharged loans for borrowers who didn't apply for borrower defense; however, we can't guarantee that similar discharges will be extended to students of any particular school. Therefore, it's best to submit a detailed application if you believe you qualify.

Eligibility for Borrower Defense

Kinds of School Misconduct That May Qualify for Borrower Defense Discharge Under the 2023 Regulation

There are six different grounds for a borrower defense discharge under the 2023 Borrower Defense Regulation:

1. Substantial Misrepresentation

A school makes a substantial misrepresentation when it lies to you or misleads you about its educational services, financial charges, or the employability of its graduates, and that information is central to your decision to enroll, stay enrolled, or take out loans.

2. Substantial Omission of Fact

A school makes a substantial omission when it suppresses, conceals, or omits important information that a reasonable person would have considered in deciding to enroll, stay enrolled, or take out loans.

3. Breach of Contract

A breach of contract has occurred when you have an agreement with your school and your school does not do what it promised to do in your agreement. The agreement must have been made in exchange for your decision to attend or continue attending, your decision to take out loans, or for funds disbursed in connection with a loan.

4. Aggressive and Deceptive Recruitment

A school engages in aggressive and deceptive recruitment when it demands or pressures you into making enrollment or loan-related decisions immediately; takes unreasonable advantage of your lack of knowledge about, or experience with, postsecondary institutions, postsecondary programs, or financial aid; discourages you from consulting with others before making an enrollment or loan-related decision; obtains your contact information through websites or other means that falsely offer assistance to individuals seeking benefits (federal, state, or local), falsely advertise employment opportunities, or present false rankings of the institution or its programs; uses threatening or abusive language toward you; or repeatedly, and unsolicited, contacts you for enrollment after you ask it to stop.

5. Judgment

A judgment has been issued against your school when a court has ruled that your school violated the law. This judgment must be based on your school's act or omission relating to the making of a loan or on the provision of educational services for which the loan was provided. A settlement is not a judgment.

6. Prior Secretarial Action

You may be approved for a borrower defense discharge based on a decision by ED to revoke your school's provisional program participation agreement or to deny its recertification to participate in the federal student aid programs, if that action is based on conduct that could give rise to a borrower defense listed in 1–4 above.

I Paid Off My Loans Before I Submitted My Application. Am I Eligible for Borrower Defense?

To be eligible to apply, you must have one or more outstanding federal student loans. The outstanding loan(s) must be associated with the school that is the subject of your borrower defense application.

Before You Apply

Before you start your application, be sure to:

Decide what information you will include on your application by

- downloading the PDF version of the borrower defense application to see the questions you'll need to answer;
- understanding the types of conduct listed under the question, "Kinds of School Misconduct That May Qualify for Borrower Defense Discharge Under the 2023 Regulation" under Eligibility For Borrower Defense;
- determining which type of conduct applies to your situation; and
- outlining and organizing the facts of your claim.

Gather documents to support your application. Try to provide as much documentation as you can, such as

- documents that support your claim that your school lied to you or misled you, such as emails or other communications between you and your school, course catalogs, student handbooks, and advertisements from your school (such as web ads, social media ads, email ads, print ads, or YouTube links to television ads);
- documents that confirm the dates of your enrollment and your program of study, such as enrollment agreements, transcripts, and diplomas; and
- a copy of your contract with the school or a copy of the court's judgment or opinion if you're making a claim based on a breach of contract or judgment, documents showing that your school breached a contract or that there was a judgment against your school. (**Note:** A settlement is **not** a judgment.)

'Materially Complete' Standard Under the 2023 Regulation

The 2023 Regulation has a "materially complete" standard. **Your application must be "materially complete" to be considered. If your application is not materially complete, your application will be denied.** Just because your application is considered materially complete does not necessarily mean it will be approved.

In order to be materially complete, your application must contain the following information:

1. **A description of one or more acts or omissions by your school**
   This means you need to explain what your school did or failed to do that is covered by the kinds of misconduct that qualifies for borrower defense discharge discussed above.
2. **The school or school representative who committed the act or omission**
   This means you need to include what school or representative of the school committed the misconduct.
3. **Approximately when the act or omission occurred**
   This means you need to include when you experienced the misconduct that you allege.
4. **How the act or omission impacted your decision to attend the school, to continue attending the school, or to take out the loan for which you are asserting a defense to repayment**
   This means you need to explain how the alleged misconduct affected your decision to enroll or to continue your enrollment at the school.
5. **A description of the detriment you suffered as a result of the school's act or omission**
   This means you need to explain what the result of the school's misconduct was, specifically what harm you experienced because of the misconduct.

Materially Complete Substantial Misrepresentation Claim Under the 2023 Regulation

"After my in-person campus tour in June of 2018, John Franklin, my recruiter, told me that the school had a job placement program that was guaranteed to place me in a job after I graduated. I mainly wanted to go back to school because I wanted to start a career, so this sounded great. I visited career services multiple times before and after graduation trying to get a job placement, but they never placed me in a job. I never would have signed up if I knew the truth. I remained jobless for six months and eventually had to take a minimum wage job that didn't require my degree. I now have a mountain of loan debt that I can't afford with the jobs that I can be hired for."

Under the 2023 Regulation this example is considered "materially complete" because of these reasons:

- The borrower explains what the school said/represented ("the school had a job placement program that was guaranteed to place me in a job after I graduated").

- The borrower explains who provided this information ("John Franklin, my recruiter").
- The borrower explains when this conduct occurred ("after my in-person campus tour in June of 2018").
- The borrower explains why the information provided was important to them when they enrolled ("I mainly wanted to go back to school because I wanted to start a career").

The borrower explains how the school's conduct harmed them ("I remained jobless for six months and eventually had to take a minimum wage job that didn't require my degree. I now have a mountain load of debt that I can't afford with the jobs that I can be hired for.").

Materially Incomplete Substantial Misrepresentation Claim Under the 2023 Regulation

"They told me they would teach me everything I needed to know to become a hair stylist. I learned some things, but I feel like it was not that great."

Under the 2023 Regulation this example is not considered "materially complete" because of these reasons:

- The borrower does not explain who made the statement or representation.
- The borrower does not explain when and where this conduct occurred—we can't tell whether this statement was made during enrollment, after enrollment, or at another time, and we can't tell if it was made on a phone call, through an advertisement, or in person.
- The borrower does not explain why the information provided was important to them when they enrolled.
- The borrower does not explain how the school's conduct harmed them.

How To Write Your Claim

Under the 2023 Regulation, having a materially complete claim is not necessarily enough for your application to be approved. It is crucial that you provide as much detail as possible when filling out your application. The more detail and evidence that you provide, the easier it is for us to evaluate your claim(s). Keep in mind that borrowers must submit applications under the penalty of perjury that an application is accurate and true to the best of your knowledge.

We can only approve your application if—after reviewing your claims, your evidence, and your school's claims and evidence—we can determine that your claims are more likely than not to be true. To meet this standard, you need to provide information such as:

- ***What*** exactly did the school say or represent to, or conceal or suppress from, you?
- ***Who or what*** provided you with this information or concealed this information from you (include the person's name and title, if known)?
- ***When and where*** did this conduct occur (the approximate date or time of year, and whether it was during a campus tour or interview, in a meeting, or over the phone)?
- ***How*** was the information communicated to you (for example via email, in person, through an advertisement)?
- ***How*** was the information deceptive or misleading, and how did you determine that the information was deceptive or misleading?
- ***Why*** was the information provided to you or concealed from you important to you when you enrolled—in what way did it influence your decision?
- ***How*** did this conduct harm you?

The borrower defense application will guide you as you seek to answer these questions.

Relevant Borrower Defense Regulation Elements Under the 2023 Regulation

Review the definition of each type of borrower defense claim in "Eligibility for Borrower Defense" above. In addition to being materially complete, your application must contain the following elements under the 2023 Regulation:

"Substantial Misrepresentation"
Your application must also describe the following:

- How or why your school's statement or representation was false or misleading
- How the school's statement or representation concerns the school's educational programs, financial charges, or the employability of its graduates
- Why the harm you suffered justifies a full loan discharge

"Substantial Omission"
Your application must also describe the following:

- What information was concealed, suppressed, or omitted
- How the concealed, suppressed, or omitted information relates to 1) the entity providing instruction or services at your school; 2) the availability of openings in your desired program; 3) whether a record or medical condition could prevent you from being employed in your field; 4) whether your program cannot lead to certification or licensure in your field; or 5) your school's educational programs, its financial charges, the employability of its graduates; and
- Why the harm you suffered justifies a full loan discharge

"Breach of Contract"
Your application must also describe the following:

- A contract between you and your school
- How your school failed to keep its promises under the contract
- How your school's contractual promises relate to either the reason you took out loans or the school's educational services
- Why the harm you suffered justifies a full loan discharge
- If possible, attach a copy of the contract to your application.

"Aggressive and Deceptive Recruitment"
Your application must also describe the following:

- What aggressive and deceptive recruitment tactics your school used on you (review examples of aggressive and deceptive recruitment tactics)
- How your school's conduct related to your decision to enroll or take out loans
- Why the harm you suffered justifies a full loan discharge

"Judgment"
Your application must also describe the following:

- A judgment against your school that was issued by a court or administrative tribunal
- Who "won" the case—the judgment must favor you (as an individual or class member) or a governmental agency, and not your school

- How the topic of the judgment relates to the reason you took out loans or to the school's educational services
- Why the harm you suffered justifies a full loan discharge

If possible, attach a copy of the judgment to your application. Otherwise, provide us with enough information about the case so we can locate a copy of the judgment (e.g., names of the parties, case number, name of the court or tribunal, date of judgment).

"Prior Secretarial Action"
Your application must also describe the following:

- The U.S. Secretary of Education's sanction against your school (must be a denial of your school's application for recertification, or a revocation of your school's provisional program participation agreement)
- How the Secretary's action relates to your school's misrepresentations, omissions, aggressive and deceptive recruitment, or breach of contract
- Why the harm you suffered justifies a full loan discharge

If possible, attach a copy of the secretarial action.

The borrower defense application contains sections and prompts to help make sure you provide all of the above information so that you can submit the strongest possible application.

Apply for Borrower Defense Discharge

When you begin the application process, you'll be asked to create a StudentAid.gov account so you can submit, review, and manage your application online. Alternatively, you can download a PDF version of the borrower defense application and submit your completed application by mail to the address listed on the application.

Make sure you provide your personal information, include your school's information, and sign and date your application. If any of this information is not included, we can't process your application. Make sure to attach any supporting documentation that you gathered when reading the "Before You Apply" section.

Your borrower defense application must be complete, accurate, and truthful. At the end of your application, you'll certify under the penalty of perjury that your application is accurate and true to the best of your knowledge. This means that you could face criminal prosecution if you knowingly submit a false statement on your application.

What Happens After You Apply

After you apply for a borrower defense discharge, we will review your application. If your application is missing basic identifying information (like your school's name, your signature, your Social Security number, etc.), we may email you to ask for the missing information.

Under the 2023 Regulation, we will then review your application to determine if it is materially complete as described above in "How to Write Your Claim." If your application is not materially complete, we cannot consider your application, and you will be notified that your application is denied. If your application is materially complete, we will review it.

If your application is materially complete and your school is open, we will send your application and supporting documentation to your school. Your school will then have an opportunity to respond to your claims and provide its own evidence.

We will then review your application, your supporting documentation, your school's response, your school's supporting documentation, and any other documentation we have obtained during our fact-finding process. We then will evaluate whether your claim is more likely than not to be true. **If the evidence does not meet that standard, your claim will be denied.** It's important that you provide as much detail as possible in your application so we have a full understanding of what you experienced and how it affected you, and so we can weigh your claims against your school's responses.

Once we have made a decision in your case, you will be notified by email.

If your claim is approved, you will receive a discharge related to your claim and/or a refund of payments made to ED on those loans. This means you would no longer have to make payments on those loans associated with the school that wronged you, and you may have your past loan payments refunded to you.

Under the 2023 Regulation, we have three years to make a decision on your application after receiving it and determining that it is materially complete. However, the three-year period is paused if your application becomes part of a group application process at any time.

Check the status of your application or update your contact information online anytime, or call the Borrower Defense Hotline at 1-855-279-6207.

Forgery Discharge

You might be eligible for a discharge of federal student loans based on forgery.

If your signature was forged or your personal information was used without your permission resulting in a loan fraudulently made in your name, you might be eligible for a discharge of loans made under the William D. Ford Federal Direct Loan (Direct Loan) Program. Federal Family Education Loan (FFEL) Program and Perkins Loan Program loans may also be eligible if they are held by the U.S. Department of Education.

Eligibility for Forgery Discharge

You might be eligible for a discharge of any U.S. Department of Education-held loans if an individual or organization (other than a school employee*) forged your signature on a loan document or a loan was made in your name as a result of forgery.

How To Apply for Forgery Discharge

If there is a Direct Loan, FFEL Program, or Perkins Program loan in your name and for which you did not apply, complete the *Loan Discharge Application: Forgery*.

*If you believe that an employee of the school that determined your eligibility for the loan signed your name on the promissory note or other loan documents without your authorization, complete the *Loan Discharge Application: False Certification (Unauthorized Signature/Payment)* form.

Loan Amount Discharged if Approved

If you meet the eligibility requirements for a discharge, the entire remaining balance of the loan will be discharged, and any payments made on the loan will be refunded.

If Discharge Request Is Denied

You will remain responsible for repaying the loan. If you believe that your loan discharge application was denied in error or if you have additional information that you believe would support your eligibility for a forgery discharge, you may ask the U.S. Department of Education to review the denial.

Student Loan Deferment

With deferment, you won't have to make a payment. However, you probably won't be making any progress toward forgiveness or paying back your loan. As an alternative, consider income-driven repayment.

The online income-driven repayment (IDR) plan and loan consolidation applications are available. Stay up-to-date on court actions affecting IDR plans.

Consider an IDR Plan First

Income-driven repayment (IDR) plans base your monthly payments on your income and family size. In some cases, your payment could be as low as $0 per month.

Delayed Progress Toward Forgiveness

If you're seeking Public Service Loan Forgiveness (PSLF) or income-driven repayment forgiveness, in most cases deferment will not allow you to make progress toward forgiveness.

Interest Might Accrue During Deferment

If you're granted a deferment, you might still be responsible for paying the interest that accrues during the deferment period. The table below shows when you are responsible for paying the interest and when you are not responsible based on loan type.

NOT Responsible for Interest That Accrues	Generally Responsible for Interest That Accrues
Direct Subsidized Loans	Direct Unsubsidized Loans
Subsidized Federal Stafford Loans	Unsubsidized Federal Stafford Loans
Federal Perkins Loans	Direct PLUS Loans
The subsidized portion of Direct Consolidation Loans	Federal Family Education Loan (FFEL) PLUS Loans
The subsidized portion of FFEL Consolidation Loans	The unsubsidized portion of Direct Consolidation Loans
	The unsubsidized portion of FFEL Consolidation Loans

If you're responsible for paying the interest on your loans during a deferment, you can either

A. pay the interest as it accrues or
B. allow it to accrue and be capitalized (added to your loan principal balance) at the end of the deferment period.

If you do option B, the total amount you repay over the life of your loan may be higher.

Unpaid interest is capitalized at the end of a deferment only on Direct Loans and FFEL Program loans. Unpaid interest is never capitalized on Federal Perkins Loans.

How to Apply for a Deferment

Most deferments are not automatic. To apply for a deferment, you must

1. identify which type of deferment you're requesting;
2. fill out the form for that deferment type;
3. gather any documents needed to show that you meet the eligibility requirements for that deferment type; and
4. send the filled-out form and documents to your federal student loan servicer.

Find links to the forms under the deferment types listed below.

Automatic In-School Deferment

If you're enrolled in an eligible college or career school at least half-time, in most cases your loan will be **placed into a deferment automatically**.

If you enroll at least half-time but do not automatically receive a deferment, you should **contact the school where you are enrolled**. Your school will then report information about your enrollment status so that your loan can be placed into deferment.

Types of Deferments

There are a variety of circumstances that may qualify you for a deferment on your federal student loan. Each type of deferment has specific eligibility requirements and forms.

Cancer Treatment Deferment

You may qualify for this deferment while you are undergoing cancer treatment and for the six-month period after your treatment ends.

Complete the *Cancer Treatment Deferment Request*.

Economic Hardship Deferment

You may qualify for this deferment if you either

- are receiving a means-tested benefit, like welfare (e.g., Temporary Assistance for Needy Families (TANF));
- work full-time but have a monthly income that isn't more than the minimum wage rate or 150% of the poverty guideline for your family size and state of residence (whichever is greater); **or**
- are serving in the Peace Corps.

You can only receive this deferment for up to three years.

Complete the *Economic Hardship Deferment Request*.

Graduate Fellowship Deferment

You may qualify for this deferment if you are enrolled in an approved graduate fellowship program. A graduate fellowship program is generally a program that provides financial support to graduate students to pursue graduate studies and research. Most graduate fellowship programs are for doctoral students, but some are available to master's degree students.

Complete the *Graduate Fellowship Deferment Request*.

In-School Deferment

You're eligible for this automatic deferment if you're enrolled at least half-time at an eligible college or career school. If you're a graduate or professional student who received a Direct PLUS Loan, you qualify for an additional six months of deferment after you cease to be enrolled at least half-time.

Learn more about in-school deferment.

Military Service and Post-Active Duty Student Deferment

You may be eligible for this deferment if

- you are on active duty military service in connection with a war, military operation, or national emergency; or
- you've completed qualifying active duty service and any applicable grace period. This deferment ends when you resume enrollment in an eligible college or career school on at least a half-time basis or 13 months following the completion date of active duty service and any applicable grace period, whichever is earlier.

Complete the *Military Service and Post-Active Duty Student Deferment Request*.

Parent PLUS Borrower Deferment

You may qualify for this deferment if you're a parent who received a Direct PLUS Loan to help pay for your child's education, and the student you took the loan out for is enrolled at least half-time at an eligible college or career school. You can also receive a deferment for an additional six months after the student ceases to be enrolled at least half-time.

Complete the *Parent PLUS Borrower Deferment Request*.

Note: As an alternative to completing the *Parent PLUS Borrower Deferment Request*, if the school your child is attending requires you to complete a Direct PLUS Loan Request, you can request this deferment when you submit the Direct PLUS Loan Request. Check with your child's school.

Rehabilitation Training Deferment

You may qualify for this deferment if you're enrolled in an approved rehabilitation training program that is designed to provide vocational, drug abuse, mental health, or alcohol abuse rehabilitation treatment.

Complete the *Rehabilitation Training Deferment Request*.

Unemployment Deferment

You may be eligible for this deferment if you receive unemployment benefits or you are seeking and unable to find full-time employment. You can receive this deferment for up to three years.

Complete the *Unemployment Deferment Request*.

If you received federal student loans before July 1, 1993, you might be eligible for additional deferments. For more information about these deferments, contact your loan servicer.

Loan Types Eligible for Deferment

All the deferments are available to Direct Loan, FFEL Program loan, and Perkins Loan borrowers.

If you received a Perkins Loan, you may also be eligible for a deferment while you are working toward cancellation on your Perkins Loan. Get contact information regarding your Perkins Loan.

In most cases, Perkins Loan recipients who receive a deferment will receive a six-month post-deferment grace period that begins on the date they no longer meet the deferment eligibility requirements. No payments are required during the post-deferment grace period.

You **must** continue making payments on your student loan(s) until you have been notified that your request for deferment has been granted. If you stop paying and your deferment is not approved, your loan(s) will become delinquent, and you may go into default.

Student Loan Forbearance

With forbearance, you won't have to make a payment, or you can temporarily make a smaller payment. However, you probably won't be making any progress toward forgiveness or paying back your loan. As an alternative, consider income-driven repayment.

The online income-driven repayment (IDR) plan and loan consolidation applications are available. Stay up-to-date on court actions affecting IDR plans.

You have a limited amount of forbearance available. Save it for when you really need it.

Consider an IDR Plan First

Income-driven repayment (IDR) plans base your monthly payments on your income and family size. In some cases, your payment could be as low as $0 per month.

Delayed Progress Toward Forgiveness

If you're seeking Public Service Loan Forgiveness (PSLF) or income-driven repayment forgiveness, forbearance will not allow you to make progress toward forgiveness.

Interest Accrues During a Forbearance

If you get a forbearance, you're still responsible for the interest that accrues while you're not making payments. After your forbearance ends, you'll pay off your accrued interest through normal monthly payments. For most loan types, interest won't capitalize at the end of a forbearance.

Exception: Unpaid interest does capitalize after a forbearance on Federal Family Education Loan (FFEL) Program loans that are **not** managed by the U.S. Department of Education (ED).

FFEL Program Loans Not Managed by ED

You can either

A. pay the interest as it accrues or
B. allow it to accrue and be capitalized (added to your loan principal balance) at the end of the forbearance period.

If you do option B, the total amount you repay over the life of your loan may be higher.

How to Apply for a Forbearance

Most types of forbearance are not automatic. To apply for a forbearance, you must

1. identify which type of forbearance you're requesting;
2. fill out the form for that forbearance type;
3. gather any documents needed to show that you meet the eligibility requirements for that forbearance type; and

4. send the filled-out form and documents to your federal student loan servicer.

Find links to the forms under the forbearance types listed below. There are two main categories of forbearance: general and mandatory.

General Forbearance

Your loan servicer decides whether to grant a request for a general forbearance. For this reason, a general forbearance is sometimes called a "discretionary forbearance."

You can request a general forbearance if you are temporarily unable to make your scheduled monthly loan payments for the following reasons:

- Financial difficulties
- Medical expenses
- Change in employment
- Other reasons acceptable to your loan servicer

Loan Programs Eligible for General Forbearance

General forbearances are available for Direct Loans, Federal Family Education (FFEL) Program loans, and Perkins Loans.

Duration of a General Forbearance

For loans made under all three programs, a general forbearance may be granted for no more than 12 months at a time. If you're still experiencing a hardship when your current forbearance expires, you may request another general forbearance. However, there is a cumulative limit on general forbearances of three years.

For more information, review the *General Forbearance Request*.

Mandatory Forbearance

If you meet the eligibility requirements for a mandatory forbearance, your loan servicer is required to grant the forbearance. You may be eligible for a mandatory forbearance in the following circumstances.

Note: The mandatory forbearances discussed below apply only to Direct Loans and FFEL Program loans unless otherwise noted.

AmeriCorps

You are serving in an AmeriCorps position for which you received a national service award. Request an AmeriCorps forbearance.

Department of Defense Student Loan Repayment Program

You qualify for partial repayment of your loans under the U.S. Department of Defense Student Loan Repayment Program.
Complete the *Mandatory Forbearance Request: Medical or Dental Internship/Residency, National Guard Duty, or Department of Defense Student Loan Repayment Program*.

Medical or Dental Internship or Residency

You are serving in a medical or dental internship or residency program, and you meet specific requirements.
Complete the *Mandatory Forbearance Request: Medical or Dental Internship/Residency, National Guard Duty, or Department of Defense Student Loan Repayment Program*.

National Guard Duty

You are a member of the National Guard and have been activated by a governor, but you are not eligible for a military deferment.
Complete the *Mandatory Forbearance Request: Medical or Dental Internship/Residency, National Guard Duty, or Department of Defense Student Loan Repayment Program*.

Student Loan Debt Burden

The total amount you owe each month for all the federal student loans you received is 20 percent or more of your total monthly gross income, for up to three years.
Complete the *Mandatory Forbearance Request: Student Loan Debt Burden*.

Note: This mandatory forbearance type applies to Direct Loans, FFEL Program loans, and Perkins Loans.

Teacher Loan Forgiveness

You are performing teaching service that would qualify you for teacher loan forgiveness.
Apply using this form: *Teacher Loan Forgiveness Forbearance Request*.

Duration of Mandatory Forbearances

Mandatory forbearances may be granted for no more than 12 months at a time. If you continue to meet the eligibility requirements for the forbearance when your current forbearance period expires, you may request another mandatory forbearance.

You **must** continue making payments on your student loan(s) until you have been notified that your request for forbearance has been granted. If you stop paying and your forbearance is not approved, your loan(s) will become delinquent and you may go into default.

Default

A loan goes into default when you fail to repay the loan according to the terms you agreed to in the promissory note. For most federal student loans, your loan will go into default if you haven't made a payment in more than 270 days. If you default on a federal student loan, you lose eligibility to receive additional federal student aid and may experience serious legal consequences.

Take Steps to Avoid Default

Avoid default. Take the time to fully understand your loan agreement and the types of loans you are receiving. It's also important that you not borrow more than you need or more than you expect to be able to repay. Develop a sound—and realistic—financial plan.

If your federal student loan is delinquent, check out the Student Loan Debt Collection Assistant, which the U.S. Department of Education developed in partnership with the Consumer Financial Protection Bureau. The tool provides information about how to access the full range of special repayment options available to you.

Understand Your Loan and Loan Agreement

Understand the type of aid you are receiving. Loans, unlike most grants, scholarships, or work-study funds, must be repaid.

- Know the type of loan you are receiving. Understand the costs of getting the loan, the interest rate, and the repayment terms for the loan.
- Read *Know Before You Owe* from the Consumer Financial Protection Bureau.
- Read your promissory note. It is a legal document. Signing a promissory note means you agree to repay the loan according to the terms of the note. You must repay all the loans you receive, even if you don't complete your education.

Manage Your Borrowing

Borrow only what you need to pay for your college expenses.

- Create a budget to determine how much you really need to borrow.
- Contact your school's financial aid office to request a lower loan amount instead of borrowing the maximum amount you might be eligible to receive.

Track Your Loans Online

Find information about all of your federal student loans by logging in to StudentAid.gov/aid-summary using your username and password (FSA ID).

Keep Good Records

Keep the following important documents in an organized file:

- Financial aid offers
- Amount(s) of all student loans you borrow
- Account number for each student loan you receive
- Loan servicer contact information
- Payment schedules
- Record of your monthly payments
- Deferment or forbearance paperwork
- Notes about any phone calls to your loan servicer, including questions you ask about your student loan, the answers, and the name of the person you talked to
- Documentation that you paid your loan in full

Never miss a payment. Sign up for auto pay through your federal student loan servicer to have your payments automatically taken from your bank account. If you have Direct Loans, you'll also get a 0.25% interest rate deduction while you participate in auto pay. Log in to find your servicer.

Notify Your Loan Servicer

Tell your loan servicer when you

- need help making your monthly payments;
- graduate;
- withdraw from school;
- drop below half-time enrollment status at school;
- change your name, address, or Social Security number;
- transfer to another school; or
- experience a change in your life that might impact your loan payments.

What if I can't make my monthly payment?

If you are having trouble making your monthly payments, contact your loan servicer immediately. Your loan servicer can help you understand your options. You may be able to

- switch repayment plans to get a lower monthly payment,
- consider an income-driven repayment plan,
- change your payment due date, or
- get a deferment or forbearance.

NEVER ignore delinquency or default notices from your loan servicer.

Consider Simplifying Repayment with Consolidation

You might wish to combine your multiple federal student loans into a single Direct Consolidation Loan to simplify repayment. There may be tradeoffs, so understand the advantages and possible disadvantages of consolidation before you apply.

Loan Rehabilitation

Don't get discouraged if you're in default on your federal student loan. You have multiple options to get out of default.

If you failed to make your payments on your federal student loan and now are in default, don't let the consequences of default affect your financial future. Find out how to get out of default.

One way to get out of default is to repay the defaulted loan in full, but that's not a practical option for most borrowers. The two main ways to get out of default are

1. rehabilitating your loan(s), or
2. consolidating your loan(s).

Compare Your Options

Loan rehabilitation takes several months to complete. But you can quickly apply for loan consolidation.

However, loan rehabilitation provides certain benefits that are not available through loan consolidation. Take a look at the chart below to compare the benefits of loan rehabilitation with the benefits of loan consolidation.

Loan Rehabilitation and Consolidation Comparison Chart

Benefit Regained	Loan Rehabilitation	Loan Consolidation
Eligibility for Deferment	Yes	Yes
Eligibility for Forbearance	Yes	Yes
Choice of Repayment Plans	Yes	Yes (but there may be limitations—see below)
Eligibility for Loan Forgiveness Programs	Yes	Yes
Eligibility to Receive Federal Student Aid	Yes	Yes
Removal of the Record of Default From Your Credit History	Yes (but see below)	No (see below for details)
Interest and Collection Costs Are Added	No	Yes (see below for details)

Rehabilitate Your Loans

One option for getting your loan out of default is loan rehabilitation. To start the loan rehabilitation process, **you must contact your loan holder**. If you're not sure who your loan holder is, you can log in and view your loan servicer details to get your loan holder's contact information.

What you need to do to rehabilitate your loan(s) depends on your loan type and who holds your loan. Loans in the William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Program have different requirements from loans in the Federal Perkins Loan Program.

Requirements for Direct Loans and FFEL Program Loans

To rehabilitate a defaulted Direct Loan or FFEL Program loan, you must

- agree in writing to make nine voluntary, reasonable, and affordable monthly payments (as determined by your loan holder) within 20 days of the due date, and
- make all nine payments during a period of 10 consecutive months.

What is a reasonable monthly payment amount?

Under a loan rehabilitation agreement, your loan holder will determine a reasonable monthly payment amount that is equal to either 10 percent or 15 percent (depending on when you received your loans) of your annual discretionary income, divided by 12. Discretionary income is the amount of your adjusted gross income (from your most recent federal income tax return) that exceeds 150 percent of the poverty guideline amount for your state and family size. You must provide documentation of your income to your loan holder.

For Direct Loans, the U.S. Department of Education (ED) is your loan holder. If your loans are owned by ED, select the section below to learn how to rehabilitate loans held by ED.

How do I rehabilitate an ED-held loan?

1. Mail or fax us a copy of your latest tax return or tax transcript.

We'll use this to calculate your monthly payment amount. You can request your tax transcript online, and no signature is required. A copy of your federal Form 1040 tax return for the most recent tax year is also acceptable documentation. However, your Form 1040 must be signed, and digital signatures are not accepted.

Address:

U.S. Department of Education
Default Resolution Group
P.O. Box 5609
Greenville, TX 75403-5609

If you live with your spouse but file taxes separately, please also include your spouse's tax returns. If your latest tax return is no longer an accurate representation of your current income or you haven't filed a tax return in the last two years, send in the Loan Rehabilitation Income and Expense form (see detailed instructions for the income and expense form).

If you have any questions, contact ED's Default Resolution Group.

2. Sign and return the loan rehabilitation agreement as soon as possible.

Within 10 business days of receiving your income and expense information, ED will send you a loan rehabilitation agreement in the mail. The agreement will include your calculated monthly payment, payment options, and terms of the agreement.

After reviewing your monthly payment obligation, promptly mail your signed agreement back to the address provided in the agreement.

3. Complete rehabilitation by making on-time payments.

You need to make nine on-time monthly payments (or payment credits) in order to successfully complete loan rehabilitation. Rehabilitation payments must be received within 20 days of the due date to be considered on time.

After your ninth rehabilitation payment, ED will send a request to credit reporting agencies to remove the record of default from your account.

NOTE: You can rehabilitate a defaulted loan only once. Exceptions are if you completed the rehabilitation process before Aug. 14, 2008, or during the COVID-19 payment pause (March 13, 2020, to Dec. 1, 2022).

What can I do if I can't afford the monthly payment amount in my agreement?

If you can't afford the initial monthly payment amount described above, you can ask your loan holder to calculate an alternative monthly payment based on the amount of your monthly income that remains after reasonable amounts for your monthly expenses have been subtracted.

You'll need to provide documentation of your monthly income and expenses, including a completed *Loan Rehabilitation: Income and Expense Information* form. Depending on your individual circumstances, this alternative payment amount may be lower than the payment amount you were initially offered. To rehabilitate your loan, you must choose one of the two payment amounts.

Depending on your income, your monthly payment under a loan rehabilitation agreement could be as low as $5.

Collections During Loan Rehabilitation

Your loan holder may be collecting payments on your defaulted loan through wage garnishment or Treasury offset (taking all or part of your tax refunds or other government

payments). These involuntary payments may continue even after you begin making payments under a loan rehabilitation agreement, but they can't be counted toward the required nine voluntary loan rehabilitation payments.

Involuntary payments may continue to be taken until your loan is no longer in default or until you have made at least five of your rehabilitation payments.

Once you have made the required nine payments, your loans will no longer be in default.

Requirements for Perkins Loans

To rehabilitate a defaulted Federal Perkins Loan, you must make a full monthly payment

- each month,
- within 20 days of the due date,
- for nine consecutive months.

Your required monthly payment amount is determined by your loan holder. Find out where to go for information about your Perkins Loan.

Benefits of Loan Rehabilitation

When your loan is rehabilitated, the default status will be removed from your loan, and collection of payments through wage garnishment or Treasury offset will stop.

You'll regain eligibility for benefits that were available on the loan before you defaulted, such as deferment, forbearance, a choice of repayment plans, and loan forgiveness. And you'll be eligible to receive federal student aid again.

Also, the record of default on the rehabilitated loan will be removed from your credit history. However, your credit history will still show late payments that were reported by your loan holder before the loan went into default.

If you rehabilitate a defaulted loan and then default on that loan again, you can't rehabilitate it a second time. **Rehabilitation is a one-time opportunity.**

Consolidate Your Loans

Another way to get out of default is to consolidate your defaulted federal student loan into a Direct Consolidation Loan. Loan consolidation allows you to pay off one or more federal student loans with a new consolidation loan.

Keep in mind that when you consolidate a loan, your accrued interest gets added to the principal balance. Then you'll get charged future interest on a higher balance, which could cause you to pay more overall (compared to other options for getting out of default). Learn more about consolidation.

Apply to Consolidate

To consolidate a defaulted federal student loan into a new Direct Consolidation Loan, you must either

- agree to repay the new Direct Consolidation Loan under an income-driven repayment (IDR) plan, or
- make three consecutive, voluntary, on-time, full monthly payments on the defaulted loan before you consolidate it.

Note: If you choose to make three payments on the defaulted loan before you consolidate it, the required payment amount will be determined by your loan holder. But the payment amount cannot be more than what is reasonable and affordable based on your total financial circumstances.

There are special considerations if you want to reconsolidate an existing Direct Consolidation Loan or Federal (FFEL) Consolidation Loan that is in default:

Reconsolidate a Defaulted Direct Consolidation Loan

To reconsolidate a defaulted Direct Consolidation Loan, you must also include at least one other eligible loan in the consolidation in addition to meeting one of the two requirements described above.

If you have no other eligible loans that can be included in the consolidation, you cannot get out of default by consolidating a defaulted Direct Consolidation Loan. Your options are repayment in full or loan rehabilitation.

Reconsolidate a Defaulted FFEL Consolidation Loan

You may reconsolidate a defaulted FFEL Consolidation Loan without including any additional loans in the consolidation, but only if you agree to repay the new Direct Consolidation Loan under an IDR plan.

If you include at least one other eligible loan in the consolidation, you're eligible to reconsolidate a defaulted FFEL Consolidation Loan if you meet either of the two requirements described above.

Impact on Credit History

If you consolidate a defaulted loan, the record of the default (as well as late payments reported before the loan went into default) will remain in your credit history. Late payments will remain on your credit report for seven years from when they were first reported.

Wage Garnishment or Court Orders

If you want to consolidate a defaulted loan that is being collected through garnishment of your wages or that is being collected in accordance with a court order after a judgment was obtained against you, you cannot consolidate the loan unless the wage garnishment order has been lifted or the judgment has been vacated.

Repayment Plans After Consolidating

If you choose to repay the new Direct Consolidation Loan under an IDR plan, you must select one of the available IDR plans at the time you apply for the consolidation loan and provide documentation of your income.

Note: If you want to consolidate a defaulted PLUS loan that you obtained as a parent to pay for your child's education, the only IDR plan you can choose is the Income-Contingent Repayment Plan (ICR).

If you choose to make three consecutive, voluntary, on-time, full monthly payments on your defaulted loan before you consolidate it, you may repay the new Direct Consolidation Loan under any repayment plan you are eligible for.

After your defaulted loan has been consolidated, your Direct Consolidation Loan will be eligible for benefits such as deferment, forbearance, and loan forgiveness. You'll also be eligible to receive additional federal student aid. But unlike loan rehabilitation, consolidation of a defaulted loan does not remove the record of the default from your credit history.

Learn More About Consolidation

Repay Your Loans in Full

A third option for getting out of default is to repay the full amount of your defaulted student loan.

If you need your loan holder's contact information to make a payment, log in and view your loan servicer details.

Get Help With Your Defaulted Loans

If you need help with your defaulted loan, you will need to contact the holder of your defaulted loan. To find out who holds your loan, log in and view your loan servicer details.

Note: StudentAid.gov does not include information about any private student loans you may have received. Contact the loan holder of your private student loans for loan information.

If you are contacted by a company asking you to pay "enrollment," "subscription," or "maintenance" fees to help you get out of default, you should walk away. Your loan holder will help you with your defaulted loan for **free**.

Want to learn more? See our "3 Ways to Spot a Student Aid Scam" or find more detailed information on avoiding student aid scams.

Teacher Loan Forgiveness

Under the Teacher Loan Forgiveness (TLF) Program, if you teach full time for five complete and consecutive academic years in a low-income school or educational service agency, and meet other qualifications, you may be eligible for forgiveness of up to $17,500 on your Direct Subsidized and Unsubsidized Loans and your Subsidized and Unsubsidized Federal Stafford Loans.

If you have a Direct Consolidation Loan or a Federal Consolidation Loan, you may be eligible for forgiveness of the outstanding portion of the consolidation loan that repaid an eligible Direct Subsidized Loan, Direct Unsubsidized Loan, Subsidized Federal Stafford Loan, or Unsubsidized Federal Stafford Loan.

Borrowers can't receive credit toward TLF and Public Service Loan Forgiveness (PSLF) for the same period of service. That means, if you seek and receive TLF, the five-year period of service that supported your eligibility will NOT count toward PSLF. We recommend that you consider whether you're interested in PSLF before deciding to pursue TLF, because we can't make changes once you receive forgiveness.

Eligibility Requirements

- You must not have had an outstanding balance on Direct Loans or Federal Family Education Loan (FFEL) Program loans as of Oct. 1, 1998, or on the date that you obtained a Direct Loan or FFEL Program loan after Oct. 1, 1998.
- You must have been employed as a full-time, highly qualified teacher for five complete and consecutive academic years, and at least one of those years must have been after the 1997–98 academic year.
- You must have been employed at an elementary school, secondary school, or educational service agency that serves low-income students (a "low-income school or educational service agency").
- The loan(s) for which you are seeking forgiveness must have been made before the end of your five academic years of qualifying teaching service.

Teaching for Less Than a Complete Academic Year

If you were unable to complete a full academic year of teaching, that year may still be counted toward the required five complete and consecutive academic years if

- you completed at least one half of the academic year; **and**
- your employer considers you to have fulfilled your contract requirements for the academic year for the purposes of salary increases, tenure, and retirement; **and**
- you were unable to complete the academic year because of one of the reasons listed below.

Reasons for Not Completing the Academic Year

The following reasons for not completing the academic year may allow it to be counted toward the required five complete and consecutive academic years:

- You returned to postsecondary education, on at least a half-time basis, in an area of study directly related to the performance of the teaching service described above.
- You had a condition covered under the *Family and Medical Leave Act of 1993* (FMLA).
- You were called or ordered to active duty status for more than 30 days as a member of a reserve component of the U.S. armed forces.

Definition of 'Teacher'

A teacher is a person who provides direct classroom teaching, or classroom-type teaching in a nonclassroom setting. Special education teachers are considered teachers.

'Highly Qualified Teacher' Requirements

There are basic requirements that all teachers must meet to be considered highly qualified. There are also additional requirements that you must meet depending on whether you're an elementary or secondary school teacher, and whether you're new to the teaching profession.

Basic Requirements for All Teachers

To be a highly qualified teacher, you must have

- attained at least a bachelor's degree;
- received full state certification as a teacher; and
- not had certification or licensure requirements waived on an emergency, temporary, or provisional basis.

You're considered to have received full state certification even if you received your certification through alternative routes to certification or by passing the state teacher licensing examination.

If you're a teacher at a public charter school, you are considered to have received full state certification as a teacher if you meet the requirements set forth in the state's public charter school law.

Additional Requirements for Elementary School Teachers Who Are New to the Profession

To be considered highly qualified as an elementary school teacher who is new to the profession, you must also have demonstrated subject knowledge and teaching skills in reading, writing, mathematics, and other areas of the basic elementary school curriculum by passing a rigorous state test.

The rigorous state test may be a state-required certification or licensing test or tests in reading, writing, mathematics, and other areas of the basic elementary school curriculum.

Additional Requirements for Middle or Secondary School Teachers Who Are New to the Profession

To be considered highly qualified as a middle or secondary school teacher who is new to the profession, you must also have demonstrated a high level of competency in each of the academic subjects in which you teach.

To demonstrate a high level of competency, you may either

- pass a rigorous state academic subject test in each of the academic subjects in which you teach or
- successfully complete an academic major, a graduate degree, course work equivalent to an undergraduate academic major, or an advanced certification or credential in each of the academic subjects in which you teach.

The rigorous state test may be a state-required certification or licensing test or tests in each of the academic subjects in which you teach.

Additional Requirements for Elementary, Middle, or Secondary School Teachers Who Are Not New to the Profession

To be highly qualified as an elementary, middle, or secondary school teacher who is **not** new to the profession, you must also

- meet the applicable requirements for an elementary, middle, or secondary school teacher who is new to the profession or
- demonstrate competence in all the academic subjects in which you teach based on a high, objective, uniform state standard of evaluation.

The uniform state standard of evaluation may involve multiple, objective measures of teacher competency and must

- be set by the state for both grade-appropriate academic subject matter knowledge and teaching skills;
- be aligned with challenging state academic content and student academic achievement standards and developed in consultation with core content specialists, teachers, principals, and school administrators;
- provide objective, coherent information about your attainment of core content knowledge in the academic subjects in which you teach;
- be applied uniformly to all teachers in the same academic subject and the same grade level throughout the state;
- take into consideration, but not be based primarily on, the time you have been teaching in the academic subject; and
- be made available to the public upon request.

Low-income School or Educational Service Agency

The school or educational service agency must be listed in the *Teacher Cancellation Low Income (TCLI) Directory*, which is published by the U.S. Department of Education (ED) each year. To find out if your school or educational service agency is classified as low-income, search the directory database for the years you have been employed as a teacher. If the *TCLI Directory* is not available before May 1 of any year, the previous year's directory may be used for that year.

Any questions about the inclusion or omission of a particular school must be directed to the state education agency contact in the state where the school is located and *not* to us. State education agencies are responsible for determining which schools or educational service agencies are eligible to be reported to us for inclusion in the TCLI Directory.

If your school or educational service agency is included in the *TCLI Directory* for at least one year of your teaching service, but is not included during subsequent years, your subsequent years of teaching at the school or educational service agency will still be counted toward the required five complete and consecutive academic years of teaching.

- For example, if you taught at the same school for five complete and consecutive academic years from 2017–18 through 2021–22, but the school was included in the *TCLI Directory* only for the 2017–18 academic year, your subsequent four academic years of teaching at that school can still be counted toward the required five complete and consecutive academic years.

Teaching service performed at an educational service agency may be counted toward the required five years of teaching only if the consecutive five-year period includes qualifying service at an eligible educational service agency performed after the 2007–08 academic year.

All elementary and secondary schools operated by the Bureau of Indian Education (BIE)—or operated on Indian reservations by Indian tribal groups under contract with BIE—qualify as schools serving low-income students. These schools are qualifying schools for the purposes of this loan forgiveness program, even if they are not listed in the *TCLI Directory*.

Amount of Loan Forgiveness You May Receive

The maximum forgiveness amount is either $17,500 or $5,000, depending on the subject area taught. If you have eligible loans under both the Direct Loan Program and the FFEL Program, $17,500 or $5,000 is a combined maximum forgiveness amount for both programs.

You may receive up to $17,500 in loan forgiveness if you were

- a highly qualified full-time mathematics or science teacher who taught students at the secondary school level; or

- a highly qualified special education teacher (at either the elementary or secondary level) whose primary responsibility was to provide special education to children with disabilities, and you taught children with disabilities that corresponded to your area of special education training and demonstrated knowledge and teaching skills in the content areas of the curriculum that you taught.

If you didn't teach mathematics, science, or special education, you may receive up to $5,000 in loan forgiveness if you were a highly qualified full-time elementary or secondary education teacher.

Loan Forgiveness Under TLF and PSLF

You can potentially receive forgiveness under both TLF and the Public Service Loan Forgiveness Program, but not for the same period of teaching service. For example, if you complete five consecutive years of qualifying teaching and receive forgiveness of your Direct Loans under TLF, any payments you made on your Direct Loans during that five-year period cannot be counted toward the required 120 monthly payments for the PSLF Program. To receive PSLF, you would need to make 120 more qualifying monthly payments. Learn more about teacher loan forgiveness options and PSLF.

TLF and AmeriCorps Program Benefits

If you're an AmeriCorps Program volunteer, a period of teaching that qualifies you for a benefit through the AmeriCorps Program cannot be counted toward the five consecutive years of teaching required for TLF.

TLF and PLUS and Federal Perkins Loans

PLUS loans for parents and graduate or professional students aren't eligible for this type of forgiveness.

Federal Perkins Loans aren't eligible for this type of forgiveness. However, the Perkins Loan program has a cancellation option for teachers and discharge programs for other specified workers and volunteers. You may be eligible to have all or a portion of your Federal Perkins Loan canceled or discharged (under certain conditions).

TLF and Loan Default Status

If you're in default on a loan, you are not eligible for forgiveness of that loan unless you have made satisfactory repayment arrangements with the holder of the defaulted loan.

Apply for TLF

You apply for TLF by submitting a *Teacher Loan Forgiveness Application* to your loan servicer after you have completed the required five consecutive years of qualifying teaching.

The chief administrative officer of the school or educational service agency where you performed your qualifying teaching service must complete the certification section. If you are applying for forgiveness of loans that are with different loan servicers, you must submit a separate form to each of them.

Public Service Loan Forgiveness (PSLF)

If you're employed by a government or not-for-profit organization, you might be eligible for the PSLF Program. The PSLF Program forgives the remaining balance on your Direct Loans

- after you've made the equivalent of 120 qualifying monthly payments under an accepted repayment plan, and
- while working full-time for an eligible employer.

Executive Order About the PSLF Program

We are reviewing the recent Executive Order regarding the Public Service Loan Forgiveness (PSLF) Program. There are no changes to PSLF currently, and borrowers do not need to take any action.

How to Apply for PSLF

To be considered for PSLF, you only need to submit a PSLF form. The easiest way to do this is by using the PSLF Help Tool. The PSLF Help Tool allows you to:

1. Check to see if your employer is already in our employer database.
2. Request that your employer's eligibility be reviewed if it is not already in our database or has not yet had its eligibility determined.
3. Prepare and sign your PSLF form, and request certification and signature from your employer—all electronically.
4. Generate your PSLF form for manual signature and submission.

Top tip: Certify your employment every year and any time you change employers. This lets you confirm you're on track toward forgiveness.

PSLF Resources

PSLF Help Tool

PSLF Employer Search

PSLF Frequently Asked Questions

Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application (PSLF form)

Submit a PSLF Reconsideration Request

Public Service Loan Forgiveness (PSLF) Buyback

Qualifying for PSLF

To qualify for PSLF, you must

- be employed by a U.S. federal, state, local, or tribal government or qualifying not-for-profit organization (federal service includes U.S. military service);
- work full-time for that agency or organization;
- have Direct Loans (or consolidate other federal student loans into a Direct Loan);
- repay your loans under an income-driven repayment plan or a 10-year Standard Repayment Plan; and
- make a total of 120 qualifying monthly payments that need not be consecutive.

Note: Upon reaching 120 qualifying payments while preparing your final PSLF form certifying your employment, make sure that the employment period is checked as "still employed" or certified (signed) by your employer in the same month as your employment end date.

Qualifying Employment

Qualifying employment for PSLF isn't about the specific job that you do for your employer—it's about who you work for. Use our employer search tool to see if your employer qualifies for PSLF.

Which Employer Types Are Eligible

Eligible	Ineligible
• U.S.-based government organizations at any level (federal, state, local, or tribal) – this includes the U.S. military • Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code • Other not-for-profit organizations that devote a majority of their full-time equivalent employees to providing certain qualifying public services	• For-profit organizations, including for-profit contracted organizations • Labor unions • Partisan political organizations

Note: Serving as a full-time AmeriCorps or Peace Corps volunteer also counts as qualifying employment for the PSLF Program.

What is a Professional Employer Organization (PEO)? And how does employment with a PEO affect eligibility for PSLF?

A Professional Employer Organization (PEO) is an organization that provides administrative services, such as payroll and benefits, for another organization under a contractual agreement. PEOs are co-employers of an employee, but for PSLF purposes, the employee is considered a direct employee of the non-PEO employer.

Generally, you must be directly employed by a qualifying employer for your employment to count toward PSLF and receive a W-2 for that employment. However, if you are co-employed by a qualifying employer but your W-2 is produced by an organization that provides payroll or similar services under contract with the qualifying employer you are still considered a direct employee of the qualifying employer.

Am I eligible for PSLF if I'm a contractor?

You must be a direct employee of a qualifying employer for your employment to qualify. This means that employees of contracted organizations, that are not themselves a qualifying employer, won't qualify for PSLF including government contractors and for-profit organizations.

However, an exception exists if you work in a state that has laws that prevent an otherwise qualifying employer from hiring employees directly to fill positions or provide services. This is most common in states that have laws preventing health care facilities from hiring employees directly, so they contract with physicians' groups to provide services. If this is the case, the contracted employee should report the EIN of the qualifying employer on their PSLF form (not their direct employer whose EIN appears on their W-2 or 1099) and have an authorized official of the qualifying employer certify their employment as an employee filling a position or providing a service that cannot be filled or performed by a direct employee due to state law.

A "contracted employee" can include an individual practicing as a sole proprietorship or as a partner, owner, or employee of a partnership, group, or professional corporation. The contracted organization may be a for-profit entity and employees may receive an IRS W-2, a 1099, and other tax forms from the contracted organization, depending on how it is organized.

The qualifying employer can sign the certification if either of the following is true:

- The borrower is or was employed under a contract or by a contracted organization in a position that, under applicable state law, cannot be filled by a direct employee of the organization, or
- The borrower is or was providing services that, under applicable state law, cannot be provided by a direct employee of the organization.

What do I do if my employer has closed or is unable or unwilling to certify my employment?

If your PSLF form cannot be certified by an Authorized Official because the organization has closed or your employer is unable or unwilling to provide an acceptable signature, you may be able to certify your employment using alternative documentation. Electronic signature and submission will not be available in this circumstance, but you can still use the PSLF Help Tool to generate your PSLF form as a manual download. You will need to:

- provide an acceptable signature for yourself, and
- submit documentation that confirms both the FEIN/EIN of the employer as well as your period of employment.

This may include an IRS Form W-2 for every calendar year included in your employment period (with or without corresponding paystubs), or paystubs for every month that you were employed during the employment period. It will take additional time to review and process your form and documents. Note that any month that doesn't have supporting documentation can't be certified as qualifying employment.

A Message for Employers

Have you received a request to certify and digitally sign an employee's PSLF form? Borrowers seeking to benefit from PSLF are required to submit a PSLF form that verifies their employer and the dates of employment. Support your employee(s): learn how to complete the certification and signature process.

Full-time Employment

For PSLF, full-time employment is working for a qualifying employer(s) for a weekly average, alone or when combined, equal to at least 30 hours:

- during the period being certified;
- throughout a contractual or employment period of at least 8 months in a year, such as elementary and secondary school teachers, in which case the borrower is deemed to have worked full time for the entire year; or
- determined by multiplying each credit or contact hour taught per week by at least 3.35 in non-tenure track employment at an institution of higher education.

Routine paid vacation or paid leave time provided by an employer, and leave taken under the *Family and Medical Leave Act of 1993* (29 U.S.C. 2612(a)(1)) is to be included when determining if you are working full-time.

Time spent on religious instruction, worship services, or any form of proselytizing as a part of your job responsibilities should be included when determining if you are working full-time.

However, time spent providing volunteer work or services for which you are not paid should not be included when determining if you are working full-time.

Eligible Loans

Any loan received under the William D. Ford Federal Direct Loan (Direct Loan) Program qualifies for PSLF.

Eligible	Ineligible
• Direct Subsidized Loans	• Federal Family Education Loan (FFEL)

- Direct Unsubsidized Loans
- Direct PLUS Loans
- Direct Consolidation Loans
- Federal Perkins Loan (Perkins Loan)
- Student loans from private lenders

While a Direct PLUS loan made to a parent borrower is eligible for PSLF, it cannot be paid via a qualifying repayment plan (other than the 10-year standard repayment plan or a plan where the payment is equal or greater than the 10-year standard plan) unless it is first consolidated into a Direct Consolidation Loan.

FFEL and Perkins loans may become eligible if you consolidate them into a Direct Consolidation Loan.

Payment Credits on Consolidation Loans

If you consolidate your loans on or after September 1, 2024, the qualifying payments made on the Direct Loans (other loan types will not be considered) included in your consolidation loan will be credited to your consolidation loan using a weighted average of those payments. Borrowers are strongly encouraged to certify all their qualifying employment applicable to the loans before they are consolidated to ensure that weighted average is correctly applied.

For example, a borrower with 60 qualifying payments on a Direct Loan with a balance of $30,000 who consolidates their loan with another Direct Loan with a balance of $30,000 with zero qualifying payments will have a new qualifying payment count of 30 payments credited to the new consolidation loan.

As part of the payment count adjustment, ED will allow qualifying payments from all loans included in a Direct Consolidation Loan, including FFEL Program and Perkins loans, to contribute toward the qualifying payment count on the Direct Consolidation Loan. The payment count adjustment will not use a weighted average. See the payment count adjustment for additional details.

Because of recent changes to the law, borrowers will be able to separate joint consolidation loans. We're working on implementing these changes and will provide updates on our Joint Consolidation Loan Separation News page.

Qualifying Payments

A qualifying monthly payment is one you make while employed full-time by a qualifying employer (after October 1, 2007) at any time during that month

- while under a qualifying repayment plan, and
- for the full amount due as shown on your bill; or
- when you are in one of the accepted types of deferments or forbearance at any time during that month.

Note: as a result of the CARES Act, months that you were in repayment while the requirement to make a payment was paused, count as qualifying payments if you also certify your employment for the same period of time.

Your 120 qualifying monthly payments don't need to be consecutive. For example, if you have a period of employment with a nonqualifying employer, you will not lose the payment counts for prior qualifying payments you made.

The best way to ensure that you are making on-time, complete payments is to sign up for automatic debit with your loan servicer.

Which deferments and forbearances count as qualifying payments?

When you are in one of the following deferments or forbearances at any time during a month, that month will count as a qualifying payment if you also certify your employment for the same period of time:

- Cancer treatment deferment;
- Economic hardship deferment;
- Military service deferment;
- Post-active-duty student deferment;
- AmeriCorps forbearance;
- National Guard Duty forbearance;
- U.S. Department of Defense Student Loan Repayment Program forbearance; or
- Certain administrative forbearances related to local or national emergencies or military mobilizations and or mandatory administrative forbearances provided to borrowers for collecting supporting documentation.

What types of qualifying payments will be allowed for the payment count adjustment?

As part of the payment count adjustment, ED will allow the following to count as qualifying payments:

- all periods of deferments prior to 2013 (except for in-school) will automatically be credited to your account
- the deferments listed above beginning on Jan 1, 2013, will automatically be credited to your account
- periods of COVID-19 student loan payment pause forbearance will automatically be credited to your account
- periods of 12 or more consecutive months of forbearances will automatically be credited to your account
- borrowers with 36 or more cumulative months in forbearance will have all periods of forbearance automatically credited to your account

- periods of less than 12 months of forbearance may be credited toward your account but additional action will be required by you. We will provide instructions on how to take those actions in the near future on the payment count adjustment announcement page.

Once the payment count adjustment has been applied to your account, prior periods of deferments or forbearances that were not credited to your account may be counted as qualifying payments if you make additional payments specifically to cover those periods. You can buyback these prior periods after we begin to apply the payment count adjustment.

Can I make a qualifying payment while in a period of forbearance, deferment, or in a grace period?

You can only make a qualifying monthly payment during periods when you have a payment due. Therefore, you can't make a qualifying monthly payment while your loans are in

- an in-school status,
- a grace period,
- a deferment, or
- a forbearance (except for those specific deferments and forbearances identified above).

If you want to make qualifying payments, but you're in a deferment or forbearance that doesn't count as a qualifying payment, contact your federal student loan servicer to waive the deferment or forbearance. However, you can still receive credit toward PSLF during the COVID-19 student loan payment pause.

Qualifying Repayment Plans

Qualifying repayment plans include all income-driven repayment (IDR) plans (plans that base your monthly payment on your income and household size) and the 10-year Standard Repayment Plan.

There are several IDR plans:

- Income-Based Repayment (IBR) Plan
- Income-Contingent (ICR) Plan
- Pay As You Earn (PAYE) Plan
- Saving on a Valuable Education (SAVE) Plan

While payments made under the 10-year Standard Repayment Plan are qualifying payments, you might have to change to an IDR plan to benefit from PSLF. Under the 10-year Standard Repayment Plan, generally your loans will be paid in full once you have made 120 qualifying PSLF payments so there would be no balance left to forgive unless periods of qualifying deferments or forbearances are included in your 120 qualifying payments.

Not all borrowers qualify for every IDR plan. Your monthly payment amount could increase under these plans, depending on your income. You could pay off your loan before qualifying for forgiveness depending on the amount that you owe. Use the *Loan Simulator* to review your options.

The following repayment plans do not qualify for PSLF:

- Standard Repayment Plan for Direct Consolidation Loans
- Graduated Repayment Plan
- Extended Repayment Plan

While these plans do not qualify under PSLF, these plans are eligible for the Temporary Expanded PSLF (TEPSLF) opportunity.

PSLF Process

Because you have to make 120 qualifying monthly payments, it will take at least 10 years before you can qualify for PSLF.

Important: You must still be working for a qualifying employer at the time you submit your form for forgiveness.

Whether you have made 120 qualifying payments, or not, you should fill out and submit the PSLF form annually or whenever you change employers. Otherwise, you'll have to submit PSLF forms for each employer you worked for all at once. It could become difficult to contact those employers after such a long time or you could discover that some of your employers do not qualify.

Either way, we'll use the information you provide on the form to let you know if you are making qualifying PSLF payments. This will help you determine if you're on the right track as early as possible.

PSLF Form Process and Contact Info

We will process your PSLF form and determine how many qualifying payments you made during the employment period on your form and you'll receive a letter telling you the number of qualifying payments you have made. Log in to StudentAid.gov and go to My Aid in your Dashboard to see your PSLF progress.

The number of qualifying payments you have made will be updated **only** when you submit another PSLF form that documents a new period of qualifying employment.

Once your cumulative total of qualifying payments reaches 120, we will confirm your eligibility and work with your servicer to forgive your remaining balance.

How to Submit the PSLF Form

You can submit the PSLF form digitally through the PSLF Help Tool or manually, using a paper form. Open the sections below to read more.

Digital Signatures With the PSLF Help Tool

You can use the PSLF Help Tool to

- complete your PSLF form,
- send your form to your employers for their digital signature (certifying your employment), and
- electronically submit your form for processing.

To use the PSLF Help Tool, you'll need to:

1. log in with your account username and password (FSA ID);
2. sign digitally in the PSLF Help Tool;
3. request your employer's signature in the PSLF Help Tool (you'll need to provide the correct email address for an authorizing official);
4. tell your employer to expect an email from DocuSign (dse_NA4@docusign.net) on behalf of the Department of Education's office of Federal Student Aid; and
5. once you and your employer digitally sign it, your form will be electronically submitted for processing.

Who Can Certify Your Employment?

Your employment can be certified by an official who has access to your employment or service records and is authorized by your employer to certify your employment or your service as an AmeriCorps or Peace Corps volunteer. This will often be someone in the human resources department, though in some cases your direct supervisor or another individual may be authorized to certify your employment. Check with your organization to see who is allowed to certify your PSLF form.

Manual PSLF form

You can also print out a pre-filled PSLF form generated by the PSLF Help Tool:

1. Choose the manual signature option while you are in the tool.
2. On the next page, select the View in My Activity button.
3. From the My Activity page, download your form.
4. Print your form.
5. Sign your form.
6. Have your employer(s) sign your form.
7. Submit your form using one of the methods noted below.

If you prefer not to use the PSLF Help Tool, you can download and print a blank PDF of the form, complete all sections, sign it, and have your employer(s) sign it.

Note: completing your PSLF form in this manner may add additional time to the processing of your form.

If you choose to complete a downloaded PDF of the PSLF form, it **must** be submitted with acceptable signatures from both you *and* your employer.

Signature Examples

Signature Type	Yes/No
Hand drawn from signature pad, mouse, or finger	✓
Typed using a cursive font or any other font	**X**
A scanned photo of a signature that was hand-drawn on paper	✓
Digital certificate-based signature	**X**
A wet signature that was drawn in ink and sent to us in its original format	✓

Once the form is complete and signed by your employer, send it to us. You may mail the form to this address:

U.S. Department of Education
P.O. Box 300010
Greenville, TX 75403

You may also fax your PSLF form to 540-212-2415.

You may also upload your form by logging on to StudentAid.gov and going to My Activity.

Community Behavioral Health Care Professional Loan Repayment Program

The number of awards made through this program, as well as the individual dollar amount awarded, are subject to sufficient annual appropriations by the Illinois General Assembly and the Governor.

The Community Behavioral Health Care Professional Loan Repayment Program provides loan repayment assistance to qualified mental health and substance use professionals. The program was designed as incentive for recruitment and retention of those who practice in underserved or rural areas. It seeks to help address the shortage of Illinois community-based behavioral workers that causes disparities in access to critical mental health and substance use services. The amount of the annual award to qualified applicants to repay their student loan debt is based on their position and may be received for up to four years.

Eligibility

To be eligible, you must:

- be a U.S. citizen or an eligible non-citizen
- be an Illinois resident
- have an outstanding balance due on an eligible educational loan (includes Stafford loans, Graduate PLUS loans, consolidation loans, Supplemental Loans for Students, alternative loans and other types of government and institutional loans used for education expenses)
- be a qualifying behavioral health professional who meets licensing requirements of the Illinois Department of Financial and Professional Regulation, holds certification as a Certified Alcohol and Drug Counselor from the Illinois Alcoholism and Other Drug Abuse Professional Certification Association or has attained the required educational credentials:
    - psychiatrist
    - advanced practice registered nurse (APRN)
    - physician's assistant
    - psychologist (PsyD, PhD)
    - licensed clinical social worker (LCSW)
    - licensed clinical professional counselor (LCPC)
    - licensed marriage and family therapst (LMFT)
    - certified alcohol and drug counselor (CADC)
    - certified recovery support specialist (CRSS)
    - Professional possessing a Master's degree in counseling, psychology, social work, or marriage and family therapy

    - Professional possessing a Bachelor's degree in counseling, psychology, or social work
- have worked for at least 12 consecutive months* immediately prior to applying for this program in a community mental health center, behavioral health clinic, substance use treatment center, or State-operated psychiatric hospital licensed or certified by the Department of Human Services or the Department of Healthcare and Family Services in an underserved or rural Illinois health professional shortage area (HPSA) mental health discipline
- be currently employed in a professional community healthcare center (as listed above) at the time of application and remain so employed for a continued 12 month period* for each year assistance is applied for and received, and
- not be in default on any federal guaranteed educational loan nor owe a refund on a grant or scholarship program administered by ISAC.

*Periods of vacation and leave of absence provided by your employer count as time worked when calculating the required employment timeframes.

How to Apply

When available, the Community Behavioral Health Care Professional Loan Repayment Program application may be accessed via the Program Applications & Status Checks area of the Student Portal. The online application has built-in edits to prevent errors, and we will send immediate confirmation to your e-mail address that your application has been received. If your application, including required documentation, is incomplete, you will receive a letter from ISAC explaining the reason(s) and advising how to resolve the issue.

Each year you wish to apply for this program, you must submit an application.

This page will be updated when the Community Behavioral Health Care Professional Loan Repayment Program application for the 2026 Award Year (July 1, 2025 - June 30, 2026) becomes available.

Allow at least 12 weeks for processing of the application. Qualified applicants are sent a Notice of Eligibility from ISAC.

Changes to Application Data

If, after submission, you need to change your response(s) to any item(s) and/or update any information after the application has been submitted, you will need to provide the information to ISAC. Examples of items that may need to be updated include demographic information (i.e., name, address, telephone number, etc.), and/or information about your outstanding loans and the loan holder/servicer. These changes can be submitted to ISAC using one of the below methods, but cannot be done over the telephone.

- via e-mail to isac.studentservices@illinois.gov
- via FAX to 847.831.8549

- via letter to ISAC, Program Operations, 1755 Lake Cook Road, Deerfield, IL 60015-5209

The request must include the last four digits of your Social Security number (for identification purposes) and clearly state what change(s) need to be made. These changes will not affect the application "received date."

Required Documentation

It is recommended that you gather and organize the documents needed to complete your application before starting to fill out the interactive form. The online process includes the option of uploading and submitting required documentation. Acceptable uploaded files must have one of these file extensions: .pdf, .jpg, .jpeg.

If you are unable or prefer not to submit your documentation electronically, you may instead mail it via U.S. mail to ISAC Program Operations, 1755 Lake Cook Road, Deerfield, IL 60015-5209.

You must submit a current loan account statement that includes your full first and last names and address (dated within 30 days of the date of the application) from your loan holder/servicer showing outstanding balances for each eligible educational loan. The statement(s) must include:

- the name of the loan holder/servicer
- the payment address of the holder/servicer
- area code/phone number of holder/servicer
- account number
- type of loan (Federal Direct, Stafford, etc.)
- monthly payment amount
- outstanding balance

(Note: The required loan statement might not be your most recent billing account statement. The date on the submitted documents must be within the last 30 days. Instead, look for a link labeled **"Printable Account Information."** This can be found on the Tools page of many lender websites.)

How Funds Are Awarded and Disbursed

Recipients are selected from among qualified new and renewal applicants. The total number of awards each year is contingent on available funding. If funding in any given year is insufficient to pay all eligible applicants, awarding will be determined in the following order:

- renewal applicants, in the order in which their applications were received
- new applicants, using the mental health portion of the HPSA database to rank eligible rural and underserved applications, giving priority to those in the areas with the highest degree of shortage (score) for that applicant's profession. If multiple

applicants receive the same score, applications will be given consideration in the order in which they were received.

- If an applicant works for an organization located in an HPSA mental health discipline that has satellite clinics and the applicant more than one of the clinics, the highest HPSA score where the applicant works will apply.
- If an applicant works for different employers in multiple HPSA mental health disciplines having different degrees of shortage, the location having the highest HPSA mental health discipline score will apply.

Each fiscal year, no less than 30% of program funding will be reserved for awards to minority applicants of African American or Black, Hispanic or Latinx, Asian, or Native American origin. If enough applications are not received from qualified minorities on or before January 1 of a given fiscal year to award 30% of the funding to qualified minority applicants, then a portion of the reserved funds may be awarded to other qualified applicants.

The award amount is based on the applicant's remaining balance on eligible education loans, not to exceed:

- $40,000 per year for a psychiatrist
- $20,000 per year for an advanced practice registered nurse or a physician assistant
- $20,000 per year for a psychologist who holds a doctoral degree
- $15,000 per year for a licensed clinical social worker, a licensed clinical professional counselor or a licensed marriage and family therapist
- $12,000 per year for a professional possessing a master's degree in counseling, psychology, social work, or marriage and family therapy
- $6,000 per year for a professional possessing a bachelor's degree in counseling, psychology, or social work
- $4,000 per year for certified alcohol and drug counselor, or a certified recovery support specialist.

There is a minimum of – 10 weeks turnaround from the date approved recipients are notified by ISAC to when funds are disbursed. Depending on the volume of payment vouchers being processed by the State of Illinois Comptroller's Office, this timeframe may increase. Proceeds will be remitted directly to the holder of the loan(s) to be repaid.

Before an award can be made or funds can be disbursed, ISAC must receive certification of each applicant's employment for the required time period. Certification is provided directly to ISAC by qualifying community mental health facilities.

Processing Updates

Note that ISAC routinely updates this section as new information becomes available. Be sure to check back periodically for the current processing status.

For the 2026 Award Year

(Last updated on July 23, 2025)

This page will be updated when the Community Behavioral Health Care Professional Loan Repayment Program applications for the 2026 Award Year (July 1, 2025 – June 30, 2026) become available.

Human Services Professional Loan Repayment Program

The number of awards made through this program, as well as the individual dollar amount awarded, are subject to sufficient annual appropriations by the Illinois General Assembly and the Governor.

The Human Services Professional Loan Repayment Program is intended to provide loan repayment assistance to qualified human services professionals in an effort to recruit and retain them to work for community-based human services providers and to address the high turnover rate and struggle to maintain consistent staffing levels at human service agencies.

Eligibility

To be eligible, you must:

- be a U.S. citizen or an eligible non-citizen.
- be an Illinois resident.
- have been a full-time employee for at least 24 consecutive months as a human services professional, immediately prior to applying, at a community-based human services agency which currently has or did have a contract with, receives funding from, and/or is grant-funded by one or more State of Illinois agencies (listed below)* for the purpose of providing direct or indirect human services.
- remain a full-time employee as a human services professional in the same community-based human services agency for at least 12 months after receiving this grant.
- have a balance remaining on your eligible student loan(s) – these loans include:
    - Stafford Loans;
    - Perkins Loans;
    - Graduate PLUS Loans;
    - consolidation loans;
    - Supplemental Loans for Students;
    - alternative loans; and
    - other types of government and institutional loans used for educational expenses.
- not be in default on a federally guaranteed educational loan, nor owe a refund on any grant or scholarship program administered by the Illinois Student Assistance Commission (ISAC).

*State of Illinois agencies include: the Department of Human Services, the Department of Children and Family Services, the Department of Juvenile Justice, the Department on Aging, and the Department of Public Health.

How to Apply

When available, the Human Services Professional Loan Repayment Program application may be accessed via the Program Applications & Status Checks area of the Student Portal. The online application has built-in edits to prevent errors, and we will send immediate confirmation to your email address that your application has been received. If your application, including required documentation, is incomplete, you will receive a letter from ISAC explaining the reason(s) and advising how to resolve the issue.

Each year you wish to apply for this program, you must submit an application.

This page will be updated when the Human Services Professional Loan Repayment Program application for the 2026 Award Year (July 1, 2025 - June 30, 2026) becomes available.

Allow at least 12 weeks for processing of the application. Qualified applicants will be sent a Notice of Eligibility letter from ISAC.

Changes to Application Data

If, after submission, you need to change your response(s) to any item(s) and/or update any information after the application has been submitted, you will need to provide the information to ISAC. Examples of items that may need to be updated include demographic information (i.e., name, address, telephone number, etc.), and/or information about your outstanding loans and the loan holder/servicer. These changes can be submitted to ISAC using one of the below methods, but cannot be done over the telephone.

- via e-mail to isac.studentservices@illinois.gov
- via FAX to 847.831.8549
- via letter to ISAC, Program Operations, 1755 Lake Cook Road, Deerfield, IL 60015-5209

The request must include the last four digits of your Social Security number (for identification purposes) and clearly state what change(s) need to be made. These changes will not affect the application "received date."

Required Documentation

It is recommended that you gather and organize the documents needed to complete your application before starting to fill out the interactive form. The online process includes the option of uploading and submitting required documentation. Acceptable uploaded files must have one of these file extensions: .pdf, .jpg, .jpeg.

If you are unable or prefer not to submit your documentation electronically, you may instead mail it via U.S. mail to ISAC Program Operations, 1755 Lake Cook Road, Deerfield, IL 60015-5209. You must submit a current loan account statement that includes your full first and last names and address (dated within 30 days of the date of the application) from your

loan holder/servicer showing outstanding balances for each eligible educational loan. The statement(s) must include:

- the name of the loan holder/servicer
- the payment address of the holder/servicer
- area code/phone number of holder/servicer
- account number
- type of loan (Federal Direct, Stafford, etc.)
- monthly payment amount
- outstanding balance

(Note: The required loan statement might not be your latest billing account statement. The date on the submitted documents must be within the last 30 days. Instead, look for a link to **"Printable Account Information".**This can be found on the Tools page of many lender websites.)

How Funds Are Awarded and Disbursed

Recipients are selected from among qualified new and renewal applicants. Awarding preference may be granted to renewal applicants, then to applicants based on need or income level. The total number of awards each year is contingent on available funding. If funding in any given year is insufficient to pay all eligible applicants, awarding will be determined in the following order:

- renewal applicants, in the order in which they were received
- qualified timely new applicants
- qualified untimely applicants

The award amount is based on the applicant's remaining balance on eligible education loans, not to exceed:

- $15,000 per year for a master's degree or higher from a qualified program
- $10,000 per year for a bachelor's degree from a qualified program
- $2,000 per year for an associates degree from a qualified program and
- $5,000 per year add-on if applicant is independently licensed as a licensed clinical social worker, a licensed clinical professional counselor, a licensed practitioner of the healing arts, a licensed marriage and family therapist, a board-certified behavior analyst, or a registered behavior technician.

Qualified programs are programs that offer an associate, bachelor's, or master's degree from an accredited college or university.

Proceeds will be remitted directly to the holder/servicer/lender of the loan(s) to be repaid.

Processing Updates

Note that ISAC routinely updates this section as new information becomes available. Be sure to check back periodically for the current processing status.

For the 2026 Award Year

(*last updated on July 23, 2025*):

This page will be updated when the Human Services Professional Loan Repayment Program application for the 2026 Award Year (July 1, 2025 – June 30, 2026) becomes available.

Illinois Teachers Loan Repayment Program

The number of awards made through this program, as well as the individual dollar amount awarded, are subject to sufficient annual appropriations by the Illinois General Assembly and the Governor.

You may either scroll through this page, or click on any of the following links to go directly to a specific topic:

The Illinois Teachers Loan Repayment Program provides awards to encourage academically talented Illinois students to teach in Illinois schools in low-income areas. A listing of Illinois schools in low-income areas is provided at the U.S. Department of Education's Teacher Cancellation Low Income Directory. If these obligations are met by a Federal Stafford loan borrower who has qualified for the federal government's loan forgiveness programs, Illinois may provide an additional matching award of up to $5000 to the qualifying teacher to repay their student loan debt.

Although the Illinois program was initially available also to child care providers, the federal Child Care Provider Loan Forgiveness Program received no funding beyond the demonstration program, and does not accept applications. Consequently, there is no application for the Illinois Child Care Providers Program.

Eligibility

To be eligible, you must:

- Be a U.S. citizen or an eligible non-citizen
- Be an Illinois resident
- Be a borrower who has had an amount of your educational loans forgiven under the federal government's loan forgiveness programs
- Have a balance remaining on your eligible student loan(s)
- Have fulfilled your five-year teaching obligation in an Illinois elementary or secondary school designated as a low-income school.

How to Apply

To apply, you must obtain a current Illinois Teachers Loan Repayment Program application. When it becomes available each year, the application may be accessed via the Applications page of this website. You must submit the application, along with any required documentation, to ISAC's Deerfield office as indicated on the application. Required documentation includes, but is not limited to, a copy of your completed federal Teacher Loan Forgiveness application and a copy of the letter indicating you have been approved for the federal program. See the application for a description of all required documentation. The completed application (including all required corresponding documentation) must be

submitted to ISAC **within six (6) months of the date on the Notice of Federal Teacher Loan Forgiveness eligibility** from the federal government.

This page will be updated when the Illinois Teachers Loan Repayment Program application for the 2026 Award Year (July 1, 2025 – June 30, 2026) becomes available.

Allow at least 12 weeks for processing of the application. Qualified applicants are sent a Notice of Eligibility from ISAC.

Changes to Application Data

If, after submission, you need to change your response(s) to any item(s) and/or update any information after the application has been submitted, you will need to provide the information to ISAC. Examples of items that may need to be updated include demographic information (i.e., name, address, telephone number, etc.), and/or information about your outstanding loans and the loan holder/servicer. These changes can be submitted to ISAC using one of the below methods, but cannot be done over the telephone.

- via e-mail to isac.studentservices@illinois.gov
- via FAX to 847.831.8549
- via letter to ISAC, Program Operations, 1755 Lake Cook Road, Deerfield, IL 60015-5209

The request must include the last four digits of your Social Security number (for identification purposes) and clearly state what change(s) need to be made. These changes will not affect the application "received date."

How Funds Are Awarded and Disbursed

The total amount of awards each year is contingent upon available funding. If funding in any given year is insufficient to pay all eligible applicants, awarding will be based on the date the complete application (with all required documentation) is received at ISAC's Deerfield office.

There is a minimum 4-5 week turnaround from the date approved recipients are notified by ISAC to when funds are disbursed. Depending on the volume of payment vouchers being processed by the State of Illinois Comptroller's Office, this timeframe may increase. Proceeds will be remitted directly to the holder/servicer/lender of the loan(s) to be repaid.

Processing Updates

Note that ISAC routinely updates this section as new information becomes available. Be sure to check back periodically for the current processing status.

For the 2026 Award Year

(*last updated on July 23, 2025*):

This page will be updated when the Illinois Teachers Loan Repayment Program application for the 2026 Award Year (July 1, 2025 – June 30, 2026) becomes available.

Once a complete application has been submitted, allow at least 12 weeks for processing. Applicants are notified by ISAC regarding their eligibility status. There is a minimum 4-5 week turnaround from the date approved recipients are notified by ISAC to when funds are disbursed. Depending on the volume of payment vouchers being processed by the State of Illinois Comptroller's Office, this timeframe may increase.

John R. Justice Student Loan Repayment Program

The number of awards made through this program, as well as the individual dollar amount

The John R. Justice Student Loan Repayment Program provides for the payment of eligible educational loans (both Federal Family Education Loan Program [FFELP] and Federal Direct Loans) for state and federal public defenders and state prosecutors who agree to remain employed as public defenders and prosecutors for at least three years. The annual awards to qualified defenders and prosecutors may be up to $10,000 (dependent on funding), up to an aggregate total of $60,000, to repay their student loan debt. If the employment commitment is not fulfilled, any amount received must be repaid.

Eligibility

To be eligible, you must:

- be a U.S. citizen or an eligible non-citizen
- have an outstanding balance due on an eligible FFELP and Direct educational loan(s) (includes Federal Stafford loans, Graduate PLUS loans, and consolidation loans) and Federal Perkins loans
- be an attorney (or have accepted an employment offer) continually licensed to practice law, and
    - a full-time employee of the state of Illinois or unit of local government (including tribal government) who prosecutes criminal or juvenile delinquency cases at the state or unit of local government level, including supervision, education, or training of other persons prosecuting such cases. (Prosecutors who are employees of the federal government are not eligible.), or
    - a full-time employee of the state of Illinois or unit of local government (including tribal government) who provides legal representation to indigent persons in criminal or juvenile delinquency cases including supervision, education or training of other persons providing such representation, or
    - a full-time employee of an nonprofit organization operating under a contract with Illinois or unit of local government who devotes substantially all of the employee's full-time employment to providing legal representation to indigent persons in criminal or juvenile cases including supervision, education, or training of other persons providing such representation, or
    - employed in Illinois as a full-time federal defender attorney in a defender organization pursuant to Subsection (g) of section 3006A of Title 18, United

States Code, that provides legal representation to indigent persons in criminal or juvenile delinquency cases.

- not be in default on an federal guaranteed educational loan, nor owe a refund on any scholarship or grant program administered by the Illinois Student Assistance Commission (ISAC).

How to Apply

To apply for this program, all applicants must submit a complete John R. Justice Student Loan Repayment Program Application (including all required documentation) to ISAC by the published due date. In addition to the application, all applicants must complete either a 1) Service Agreement, 2) Service Agreement – Secondary Term of Service, or 3) Service Agreement – Acknowledgment of Benefit. See the Checklist on page 9 of the application packet to determine the appropriate form for completion. For each subsequent year you wish to apply, a separate application must be completed. When being accepted (typically in February or March), you may download and print both the application and service agreement here. You must submit your application and service agreement to ISAC's Deerfield office as indicated on the application.

If your application and/or service agreement are incomplete, ISAC will notify you and you will have the opportunity to furnish missing information. Your application will be considered for processing as of the date it is complete and all required information has been received at ISAC's Deerfield office.

Changes to Application Data

If, after submission, you need to change your response(s) to any item(s) and/or update any information after the application has been submitted, you will need to provide the information to ISAC. Examples of items that may need to be updated include demographic information (i.e., name, address, telephone number, etc.), and/or information about your outstanding loans and the loan holder/servicer. These changes can be submitted to ISAC using one of the below methods, but cannot be done over the telephone.

- via e-mail to isac.studentservices@illinois.gov
- via FAX to 847.831.8549
- via letter to ISAC, Program Operations, 1755 Lake Cook Road, Deerfield, IL 60015-5209

The request must include the last four digits of your Social Security number (for identification purposes) and clearly state what change(s) need to be made. These changes will not affect the application "received date."

How Funds are Awarded and Disbursed

Recipients are selected from among qualified new applicants, as well as those who file timely renewal applications by the published due date. The total amount of awards each year is contingent upon available funding. Applications received after the due date will only

be considered if funding remains. First preference will be given to renewal applicants provided that the recipient continues to meet the eligibility requirements. Additionally, applicants not receiving benefits under another program that provides loan repayment assistance for the eligible loans covered by the Justice Program will receive priority consideration.

Allocation of program funds is equally distributed between prosecutors and public defenders. A formula that ranks each applicant according to ability to repay their student loans is used to distribute awards within each of five statewide appellate districts and a sixth category for statewide prosecutors (assistant attorneys general and assistant appellate prosecutors). The amount of the award is also determined by the formula.

The amount of funding for each of the five appellate districts is allocated according to the number of prosecutors and defenders in each district, based on the percentage of the state's total number of prosecutors and public defenders that are employed within each of the districts. Funding for the additional statewide prosecutor category is based on the percentage of the total number of prosecutors that are employed in a statewide capacity.

The award amount is based on the applicant's remaining balance on eligible educational loans, not to exceed $10,000 per year. Proceeds will be remitted directly to the holder(s) of the loan(s) to be repaid in a one-time payment. Recipients must contact the loan holder(s) to arrange for payment to be applied to the loan(s). Responsibility for making the monthly loan payments and fulfilling the terms of the repayment agreement remains with the recipient.

If you qualify for the Public Service Loan Forgiveness (PSLF) program or any other loan assistance repayment program(s), we recommend that you contact the Direct Student Loan Servicer or administrator of the program(s) to determine how funds from the Justice program will impact your eligibility.

While the Bureau of Justice Assistance (BJA) does not provide legal advice on possible tax obligations resulting from the receipt of Justice Program benefits, BJA offers the following for informational purposes only (recipients remain responsible for, and should consult with their tax advisors regarding, any tax obligations resulting from benefits paid on their behalf):

- *As a courtesy to Justice Program beneficiaries and state administering agencies, BJA has requested information from the Internal Revenue Service (IRS) that may be helpful in determining tax consequences of Justice Program benefits. Copies of the BJA inquiry and the IRS response are available on the BJA website.*

Processing Updates

Note that ISAC routinely updates this section as new information becomes available. Be sure to check back periodically for the current processing status.

For the 2025 Award Year

(last updated on April 1, 2025)

ISAC is no longer accepting John R. Justice Student Loan Repayment Program applications for the 2025 Award Year (October 1, 2024 – September 30, 2025).

The published due date for the 2024-25 application was Monday, March 17, 2025. *The application due date was extended to* ***Monday, March 31, 2025.***

Qualified applicants whose complete applications were received at ISAC on or before the extended due date of **March 31, 2025** will be notified of the awarding results once awarding takes place later this year.

Nurse Educator Loan Repayment Program

The number of awards made through this program, as well as the individual dollar amount awarded, are subject to sufficient annual appropriations by the Illinois General Assembly and the Governor.

In an effort to address the shortage of nurses and the lack of instructors to staff courses teaching nursing in Illinois, the Nurse Educator Loan Repayment Program encourages longevity and career change opportunities. The program is intended to pay eligible loans as an incentive to nurse educators to maintain their teaching careers within the State of Illinois. The annual awards to qualified nurse educators may be up to $5,000 to repay their student loan debt, and may be received for up to a maximum of four years.

Eligibility

To be eligible, you must:

- Be a U.S. citizen or an eligible non-citizen
- Be an Illinois resident
- Have an outstanding balance due on an eligible educational loan (includes Stafford Loans, Graduate PLUS Loans, consolidation loans, nursing student loans, Supplemental Loans for Students, alternative loans, and other types of government and institutional loans used for nursing education expenses)
- Be a nurse educator who meets licensing requirements of the Illinois Department of Financial and Professional Regulation
- Meet the following nursing instruction requirements:
    - *If a first-time recipient,* have taught for at least 12 consecutive months prior to the date of application in an approved program of professional or practical nursing education in Illinois, *or*
    - *If other than a first-time recipient,* fulfill a separate 12 consecutive month period of teaching in an approved program of professional or practical nursing education in Illinois for each subsequent award received
- Not be in default on any federal guaranteed educational loan, nor owe a refund on any scholarship or grant program administered by the Illinois Student Assistance Commission (ISAC).

How to Apply

Each year you wish to apply for this program, you must submit a Nurse Educator Loan Repayment Program application to ISAC. When it becomes available each year, the application may be accessed via the Applications page of this website. You must submit your application to ISAC's Deerfield office as indicated on the application.

This page will be updated when the Nurse Educator Loan Repayment Program application for the 2026 Award Year (July 1, 2025 – June 30, 2026) becomes available.

Allow at least 12 weeks for processing of the application. Qualified applicants are sent a Notice of Eligibility from ISAC.

You must submit an original letter from your employer with each year's application, verifying that you meet the nursing instruction requirements. The letter must:

- be on school/employer letterhead;
- state that you have worked (and continue to work) at an approved Illinois institution as a nurse educator who instructs professional or practical nurses; and,
- include the specific starting and ending dates for the period of employment that fulfills the 12-month teaching requirement *for that year's application* (for example: "July 1, 2025 – June 30, 2026" or "July 22, 2025 – July 21, 2026").

If your application is incomplete, ISAC will notify you and you will have the opportunity to furnish missing information. Your application will be considered for processing as of the date it is complete and all required information (including the letter from your employer, as referenced above) has been received at ISAC's Deerfield office.

Renewal applicants must submit an application each year, and may also be required to submit a history of prior awards in order to demonstrate that program proceeds were used for eligible educational loans.

Changes to Application Data

If, after submission, you need to change your response(s) to any item(s) and/or update any information after the application has been submitted, you will need to provide the information to ISAC. Examples of items that may need to be updated include demographic information (i.e., name, address, telephone number, etc.), and/or information about your outstanding loans and the loan holder/servicer. These changes can be submitted to ISAC using one of the below methods, but cannot be done over the telephone.

- via e-mail to isac.studentservices@illinois.gov
- via FAX to 847.831.8549
- via letter to ISAC, Program Operations, 1755 Lake Cook Road, Deerfield, IL 60015-5209

The request must include the last four digits of your Social Security number (for identification purposes) and clearly state what change(s) need to be made. These changes will not affect the application "received date."

How Funds Are Awarded and Disbursed

Recipients are selected from among qualified new applicants, as well as those who file timely renewal applications. The total number of awards each year is contingent upon available funding. If funding in any given year is insufficient to pay all eligible applicants, awarding will be based on the date the complete application (with all required documentation) is received at ISAC's Deerfield office.

Award amounts are based on the applicant's remaining balance on eligible education loans, not to exceed $5,000 per year. There is a minimum of 4-5 weeks turnaround from the date approved recipients are notified by ISAC to when funds are disbursed. Depending on the volume of payment vouchers being processed by the State of Illinois Comptroller's Office, this timeframe may increase. Proceeds will be remitted directly to the holder/servicer/lender of the loan(s) to be repaid.

Processing Updates

Note that ISAC routinely updates this section as new information becomes available. Be sure to check back periodically for the current processing status.

For the 2026 Award Year

(*last updated on July 23, 2025*):

This page will be updated when the Nurse Educator Loan Repayment Program application for the 2026 Award Year (July 1, 2025 – June 30, 2026) becomes available.

Once a complete application has been submitted, allow at least 12 weeks for processing. Applicants are notified by ISAC regarding their eligibility status. There is a minimum 4-5 week turnaround from the date approved recipients are notified by ISAC to when funds are disbursed. Depending on the volume of payment vouchers being processed by the State of Illinois Comptroller's Office, this timeframe may increase.

Approved Programs of Professional or Practical Nursing Education in Illinois

In order to qualify for this program, an applicant must meet the nursing instruction requirements (outlined in the above Eligibility section) in an approved program of professional or practical nursing education in Illinois.

Click here to view a listing of approved programs in Illinois.

School and Municipal Social Work Shortage Loan Repayment Program

The number of awards made through this program, as well as the individual dollar amount awarded, are subject to sufficient annual appropriations by the Illinois General Assembly and the Governor.

To encourage Illinois students to work, and to continue to work, as social workers in public school districts and Illinois municipalities, the School and Municipal Social Work Shortage Loan Repayment Program provides assistance toward the repayment of student loans. The program is intended to assist in paying eligible loans as an incentive to participate in the social work field, particularly by minority applicants, who are underrepresented as school and municipal social workers. A one-time award of up to $6,500 is available.

Eligibility

To be eligible, you must:

- Be a U.S. citizen or an eligible non-citizen
- Be an Illinois resident
- Have an outstanding balance due on an eligible educational loan related to obtaining a degree in social work (includes Stafford Loans, Perkins Loans, Graduate PLUS Loans, consolidation loans, Supplemental Loans for Students, alternative loans, and other types of government and institutional loans used for education expenses)
- Be an individual who is currently employed as a social worker, and was so employed, for at least 12 consecutive months prior to the date of application (*for example:* "August 7, 2023 – August 6, 2024") by:
    - an Illinois public elementary school,
    - an Illinois public secondary school, or
    - a city, village, or incorporated town in the state of Illinois, excluding social workers employed by police departments.
- Not be in default on any federal guaranteed educational loan, nor owe a refund on any scholarship or grant program administered by the Illinois Student Assistance Commission (ISAC).

How to Apply

When it becomes available each year, the School and Municipal Social Work Shortage Loan Repayment Program application may be accessed via the Applications page of this website. You must submit your application to ISAC's Deerfield office as indicated on the application.

This page will be updated when the School and Municipal Social Work Shortage Loan Repayment Program application for the 2026 Award Year (July 1, 2025 – June 30, 2026) becomes available.

Allow at least 12 weeks for processing of the application. Qualified applicants are sent a Notice of Eligibility from ISAC.

An authorized official of your employer is required to complete a section of your application, certifying that you have met the employment requirements of the program.

If your application, including required documentation, is incomplete, you will receive a letter from ISAC explaining the reason(s) and advising how to resolve the issue.

Changes to Application Data

If, after submission, you need to change your response(s) to any item(s) and/or update any information after the application has been submitted, you will need to provide the information to ISAC. Examples of items that may need to be updated include demographic information (i.e., name, address, telephone number, etc.), and/or information about your outstanding loans and the loan holder/servicer. These changes can be submitted to ISAC using one of the below methods, but cannot be done over the telephone.

- via e-mail to isac.studentservices@illinois.gov
- via FAX to 847.831.8549
- via letter to ISAC, Program Operations, 1755 Lake Cook Road, Deerfield, IL 60015-5209

The request must include the last four digits of your Social Security number (for identification purposes) and clearly state what change(s) need to be made. These changes will not affect the application "received date."

How Funds Are Awarded and Disbursed

Recipients are selected from among qualified new applicants, with priority given to minority applicants. The total number of awards each year is contingent upon available funding. If funding in any given year is insufficient to pay all eligible applicants, awarding will be based on the date the complete application (with all required documentation) is received at ISAC's Deerfield office.

Award amounts are based on the applicant's remaining balance on eligible education loans, not to exceed $6,500. Proceeds will be remitted directly from the State of Illinois Comptroller's Office to the holder/servicer/lender of the loan(s) to be repaid.

Processing Updates

Note that ISAC routinely updates this section as new information becomes available. Be sure to check back periodically for the current processing status.

For the 2026 Award Year

(last updated on July 23, 2025):

This page will be updated when the School and Municipal Social Work Shortage Loan Repayment Program application for the 2026 Award Year (July 1, 2025 – June 30, 2026) becomes available.

Once a complete application has been submitted, allow at least 12 weeks for processing. Applicants are notified by ISAC regarding their eligibility status. There is a minimum 4–5-week turnaround from the date approved recipients are notified by ISAC to when funds are disbursed. Depending on the volume of payment vouchers being processed by the State of Illinois Comptroller's Office, this timeframe may increase.

Veterans' Home Medical Providers' Loan Repayment Program

The number of awards made through this program, as well as the individual dollar amount awarded, are subject to sufficient annual appropriations by the Illinois General Assembly and the Governor.

The Veterans' Home Medical Providers' Loan Repayment Program provides for the payment of eligible educational loans as an incentive for medical providers to pursue and continue their careers at State of Illinois veterans' homes. The annual award to qualified physicians, certified nurse practitioners, registered professional nurses, certified nursing assistants and licensed practical nurses may be up to $5,000 to repay their student loan debt. This award may be received for up to a maximum of four years.

Eligibility

To be eligible, you must:

- Be a U.S. citizen or an eligible non-citizen
- Be an Illinois resident
- Have an outstanding balance due on an eligible educational loan (includes Stafford Loans, Graduate PLUS Loans, consolidation loans, Supplemental Loans for Students, alternative loans, and other types of government and institutional loans used for medical education expenses)
- Be a medical provider who meets licensing requirements of the Illinois Department of Financial and Professional Regulation or a certified nursing assistant who passed the state-specified examinations to be fully certified
- Be a medical provider who has completed the prescribed employment probationary period and whose employment is in good standing as determined by the Illinois Department of Veterans Affairs
- For each year during which an award is received, fulfill a separate 12 month period as a physician, certified nurse practitioner, registered professional nurse, certified nursing assistant or licensed practical nurse in an approved State of Illinois veterans' home (approved veterans' homes for purposes of this program are located in Anna, Chicago, LaSalle, Manteno and Quincy, Illinois)
- Not be in default on any federal guaranteed educational loan, nor owe a refund on any scholarship or grant program administered by the Illinois Student Assistance Commission (ISAC).

How to Apply

Each year you wish to apply for this program, you must submit a Veterans' Home Medical Providers' Loan Repayment Program application to ISAC. When it becomes available each

year, the application may be accessed via the Applications page of this website. You must submit your application to ISAC's Deerfield office as indicated on the application.

This page will be updated when the Veterans' Home Medical Providers' Loan Repayment Program application for the 2026 Award Year (July 1, 2025 – June 30, 2026) becomes available.

Allow at least 12 weeks for processing of the application. Qualified applicants are sent a Notice of Eligibility from ISAC.

If your application is incomplete, ISAC will notify you and you will have the opportunity to furnish missing information. Your application will be considered for processing as of the date it is complete and all required information has been received at ISAC's Deerfield office.

Renewal applicants must submit an application each year, and may also be required to submit a history of prior awards in order to demonstrate that program proceeds were used for eligible educational loans.

Changes to Application Data

If, after submission, you need to change your response(s) to any item(s) and/or update any information after the application has been submitted, you will need to provide the information to ISAC. Examples of items that may need to be updated include demographic information (i.e., name, address, telephone number, etc.), and/or information about your outstanding loans and the loan holder/servicer. These changes can be submitted to ISAC using one of the below methods but cannot be done over the telephone.

- via e-mail to isac.studentservices@illinois.gov
- via FAX to 847.831.8549
- via letter to ISAC, Program Operations, 1755 Lake Cook Road, Deerfield, IL 60015-5209

The request must include the last four digits of your Social Security number (for identification purposes) and clearly state what change(s) need to be made. These changes will not affect the application "received date."

How Funds Are Awarded and Disbursed

Recipients are selected from among qualified new applicants, as well as those who file timely renewal applications. The total number of awards each year is contingent upon available funding. If funding in any given year is insufficient to pay all eligible applicants, awarding will be based on the date the complete application (with all required documentation) is received at ISAC's Deerfield office. Preference may be given to renewal applicants provided that the recipient continues to meet the eligibility requirements.

The award amount is based on the applicant's remaining balance on eligible education loans, not to exceed $5,000 per year. There is a minimum of 4-5 weeks turnaround from the date approved recipients are notified by ISAC to when funds are disbursed. Depending

on the volume of payment vouchers being processed by the State of Illinois Comptroller's Office, this timeframe may increase. Proceeds will be remitted in multiple disbursements directly to the holder of the loan(s) to be repaid.

Processing Updates

Note that ISAC routinely updates this section as new information becomes available. Be sure to check back periodically for the current processing status.

For the 2026 Award Year

(*last updated on July 23, 2025*):

This page will be updated when the Veterans' Home Medical Providers' Loan Repayment Program application for the 2026 Award Year (July 1, 2025 – June 30, 2026) becomes available.

Once a complete application has been submitted, allow at least 12 weeks for processing. Applicants are notified by ISAC regarding their eligibility status. There is a minimum of 4-5 weeks turnaround from the date approved recipients are notified by ISAC to when funds are disbursed. Depending on the volume of payment vouchers being processed by the State of Illinois Comptroller's Office, this timeframe may increase.

Loan Servicer

Who's My Student Loan Servicer?

Learn about the role that student loan servicers play in the repayment process and which servicer handles your federal student loans.

Find your servicer by logging in below and visiting your My Aid page.

Find Your Servicer

What Loan Servicers Do

A loan servicer is a company that we assign to handle the billing and other services on your federal student loan on our behalf, at no cost to you. Your loan servicer will work with you on repayment options (such as income-driven repayment plans and loan consolidation) and will assist you with other tasks related to your federal student loans.

Keep your contact information up to date so your loan servicer can help you stay on track with repaying your loans. If your circumstances change at any time during your repayment period, your loan servicer will be able to help.

Never pay an outside company for help with your federal student loans. Your loan servicer will help you for FREE. Contact your servicer to apply for income-driven repayment plans, student loan forgiveness, and more.

Loan Servicer Assignment

We will assign your loan to a loan servicer after your loan amount is first disbursed (paid out). Your loan servicer will contact you after that.

Identifying Your Servicer

The following are loan servicers for loans that the U.S Department of Education (ED) owns. To find out who your loan servicer is,

- visit your account dashboard and scroll down to the "My Loan Servicers" section, or
- call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

Loan Servicer	Contact
Edfinancial	1-855-337-6884
MOHELA	1-888-866-4352
Aidvantage	1-800-722-1300
Nelnet	1-888-486-4722

ECSI	1-866-313-3797
Default Resolution Group	1-800-621-3115 (TTY: 1-877-825-9923 for the deaf or hard of hearing)
CRI	1-833-355-4311

Whom to Contact for Loan Information

If your loan is for the current or upcoming school year, contact your school's financial aid office directly for information about

- loan status,
- the timeframes for cancelling all or part of your loan or loan disbursement, and
- loan disbursement amounts and timing.

Only your school's financial aid office can provide this information.

If your loan was disbursed in a past school year and you're still in school, keep your contact information up to date with your school and contact your loan servicer when you

- withdraw,
- graduate,
- drop below half-time enrollment, or
- stop going to school.

If you're no longer in school, contact your loan servicer when you

- change your name, address, or phone number;
- need help making your loan payment;
- have a question about your bill; or
- have other questions about your student loan.

Contact Information for Loans Not Owned by ED

If you have Federal Family Education Loan (FFEL) Program loans that are not owned by ED, contact your servicer for details about repayment options and tools. Not sure who your servicer is? Visit your account dashboard and scroll down to the "My Loan Servicers" section.

If you have Federal Perkins Loans that are not owned by ED, contact the school where you received your Federal Perkins Loan for details about repaying your loan. Your school may be the servicer for your loan.

If you have HEAL Program loans and you're not in default, contact your loan servicer for help with account-related questions. Use the contact information your loan servicer provided to you. Not sure who your servicer is? Look for the most recent communication from the entity sending you bills for your loan payments.

After September 10th, 2024, if you have a HEAL Program Loan and are in default, or have general HEAL Program questions, contact ED's HEAL Program Team at 1-202-297-5938 or HEAL@ed.gov with any questions or concerns regarding your debt.

Submit payments using the free and secure electronic payment service at pay.gov. To pay using your bank account (ACH), debit card, or credit card, visit: www.pay.gov/paygov/forms/formInstance.html?agencyFormId=30729068.

Please disregard the text indicating that the service is not available to submit student loan payments. This service is being used for HEAL Program loan payments.

NOTE: We strongly encourage electronic payments. When making a payment using pay.gov, enter **NOTE0** (NOTE + the digit zero) and then the **last 6 digits of your claim number** as the *Promissory Note Loan* number.

To mail a payment, include your account number and send via overnight or traceable mail service to:

US Department of Education
Office of Finance and Operations
Accounts Receivable and Bank Management Division
400 Maryland Ave SW
2nd Floor
Washington DC 20202
ATTN: Jenee Tyler

If your debt is serviced by the US Department of Justice (DOJ), or through a DOJ private counsel office, you must continue to submit payments or account inquiries to them.

Understanding Loan Transfers

In some cases, we need to transfer loans from one servicer to another servicer. If we transfer your federal student loans from one servicer to another servicer, your loans will still be owned by ED. The "transfer" to another servicer simply means that a new servicer will provide the support you need to fully repay your loans.

Here's what you should expect if your loan is transferred to a new servicer:

- You will receive an email or a letter from your assigned servicer to inform you about the transfer.

- You will receive a welcome letter from the new servicer after the new servicer receives your loans. This notice will provide you with the contact information for the new servicer and inform you of actions that you may need to take.
- All of your loan information will be transferred from your assigned servicer to your new servicer, but you may only be able to see online information that covers the period since your new servicer took your loans over.
- There will be no change in the terms of your loans.
- Your previous loan servicer and new loan servicer will work together to make sure that all payments you make during the transfer process are credited to your loan account with the new servicer.

After you receive the welcome letter from your new servicer, you should do the following:

- Begin sending your loan payments to your new servicer. If you use a bank or bill paying service to make your loan payments, update the new servicer's contact information with the bank or bill paying service.
- Follow the new servicer's instructions for creating an online account so that you can more easily communicate with the new servicer and keep track of your loan account.

Avoid Paying for Federal Student Loan Assistance

You don't have to pay to receive help with loan services such as consolidating your federal student loans or applying for an income-driven repayment plan.

If you are contacted by a company asking you to pay "enrollment," "subscription," or "maintenance" fees to enroll you in a federal repayment plan or forgiveness program, you should walk away.

These services and more can be completed by your servicer for **free!**

Want to learn more? Read our blog post called "3 Ways to Spot Student Loan Scams".

Meet Aidan®

Introducing Aidan, a virtual assistant that can answer questions about federal student aid. Aidan uses advanced technology—artificial intelligence and natural language processing—to answer your most common questions. Whether you want to find out your current loan account balance, learn more about grants, or get help contacting your loan servicer, Aidan is here to help you find an answer.

Aidan can currently assist you with the following tasks:

- **Answering your common financial aid questions**
  You could type: *What kinds of grants are available to pay for college?*
- **Quickly finding pages on our website**
  Just type: *"Where is …"*
- **Retrieving loan balance on your account**
  Simply type: *"What is my account balance?"*
- **Finding your payment due date**
  You could type: *"When is my next payment due?"*
- **Understanding your repayment plan**
  You could type: *"What's my repayment plan?"*
- **Finding customer support information**
  You can type: *"Find contact info"*
- **Finding your loan servicer(s)**
  Type: *"Who is my servicer?"*

Aidan Is Always Learning

Aidan is constantly learning and acquiring new skills. Check back regularly to discover new ways Aidan can help you navigate the student aid process!

How To Find Aidan

Aidan is available on StudentAid.gov. You can access Aidan by selecting the owl icon in the bottom right-hand corner of any page.



Frequently Asked Questions About Aidan

Are my conversations with Aidan recorded?

We keep a record of your conversations with Aidan. Your interactions will help us to improve quality assurance, maintain an accurate log of your requests, and identify new skills for Aidan to learn.

Can someone else use Aidan using my phone or computer?

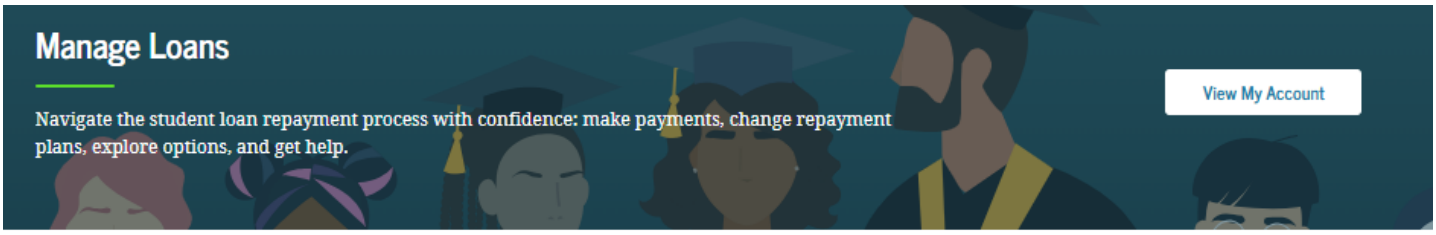
Not if you protect your username and password. Be sure to log out of your account each time you are done chatting with Aidan. Also, never share your account username and password, and keep your personal account information private.

Is Aidan secure and private?

Federal Student Aid will handle and store the data from your interactions with Aidan securely and will never share it with third parties. Review our privacy policy for more information.

Which languages can Aidan speak?

At the moment, Aidan speaks only English.



Understanding Student Loan Repayment

Learn about federal student loan repayment based on where you are in the process.

I'm Starting School or In School

I'm in the process of earning a degree or certificate.

- Complete Entrance Counseling
- Annual Student Loan Acknowledgment
- Learn About TEACH Grants
- Estimate Your Payments
- Manage Your Account

I'm About to Graduate or Leave College

I'm completing my program or taking a break from school.

- Complete Exit Counseling
- Start Making Loan Payments
- Update Your Contact Info

I Just Graduated or Left School

I'm in my grace period and preparing to repay my loan.

- Find Your Loan Servicer
- Understand Grace Period
- Estimate Your Payments
- Choose a Repayment Plan
- Start Making Loan Payments

I'm in Repayment

I've begun repaying my loan.

- Make Your Next Payment
- Choose a Repayment Plan
- Consolidate Your Loans
- Understand Loan Forgiveness
- Understand Student Loan Repayment

I'm Falling Behind and Need Help

I've missed some payments and am having trouble keeping up.

- Lower Your Payment
- Get Temporary Relief
- Apply for Income-Driven Repayment
- Understand Delinquency and Default
- Learn About the Collections Process

GET OUT OF DEFAULT

If you've fallen behind on payments (typically 270 days) and entered default, understand your options.

Get Out of Default

Complete the Public Service Loan Forgiveness (PSLF) Form With the PSLF Help Tool

Use the PSLF Help Tool to confirm you're eligible and fill out and submit your PSLF form.

Executive Order About the PSLF Program

We are reviewing the recent Executive Order regarding the Public Service Loan Forgiveness (PSLF) Program. There are no changes to PSLF currently, and borrowers do not need to take any action. For program requirements, see StudentAid.gov/publicservice.

Using the PSLF Help Tool

PSLF is a program for people who work in public service in federal, state, tribal, or local government, or for a non-profit organization.

For the best experience using this tool, we strongly recommend that you read Become a Public Service Loan Forgiveness (PSLF) Help Tool Ninja before getting started.

Use the PSLF Help Tool to search for a qualifying employer, learn what actions you may need to take to become eligible for PSLF or TEPSLF, and generate a PSLF form. You will need to provide an email address for an authorized official who can certify your employment and sign your form.

After you submit your PSLF form, we will process it and you will receive a count of the number of qualifying payments you have made toward both PSLF and TEPSLF. You can see updates by logging into StudentAid.gov and visiting My Activity.

Learn more about PSLF and TEPSLF.

Log In To Start

Search for Qualifying Employers

Who should complete this?

This tool is for all borrowers who are interested in PSLF or TEPSLF. There is now only a single form that you need to complete to certify employment, or to receive PSLF or TEPSLF.

30 Minutes

How long will it take?

Most people complete the PSLF Help Tool process in less than 30 minutes. The process must be completed in a single session.

What do I need?

Your most recent W-2 from your employer(s)

OR

Your employer's Federal Employer Identification Number (EIN)

“Providing Illinois students with Information and assistance to help make education beyond high school accessible and affordable”

-ISAC’s Mission Statement



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