FEDERAL PUBLIC SERVICE LOAN FORGIVENESS (PSLF) GUIDE

Step-by-Step Roadmap to 100% Tax-Free Loan Cancellation for Social Workers

Statutory Basis & Social Work Eligibility

Under 34 CFR § 685.219, full-time employees of 501(c)(3) non-profit social service organizations, state child welfare agencies (DFCS), VA hospitals, a

Qualifying Income-Driven Repayment (IDR) Plans

Eligible borrowers must enroll in an income-driven repayment plan (such as the SAVE plan, PAYE, or IBR). For caseworkers with entry salaries betwe

The Five-Step PSLF Execution Roadmap

1. Consolidate FFEL or Perkins loans into the Federal Direct Loan program.
2. Verify employer tax-exempt status (501(c)(3) or government agency EIN).
3. Submit the annual PSLF Employment Certification Form via studentaid.gov.
4. Complete 120 on-time monthly payments while maintaining qualifying employment.
5. Apply for final complete balance forgiveness upon reaching payment 120.

Common Pitfalls to Avoid

- Ineligible commercial loan servicers or private student loans
- Non-qualifying repayment plans (Standard 10-year or Graduated plans)
- Gaps in annual employment re-certification
- Forbearance periods that do not count toward payment tallies

Collegiate Financial Coaching Resources

Brightway's Office of Financial Aid provides free annual PSLF loan audits and payment tracking assistance for all enrolled students and alumni through