Do you have outstanding student loan debt on federal Direct Loans?  If so, you may be eligible to participate in the federal **Public Sector Loan Forgiveness Program**(PSLF).  The Public Sector Loan Forgiveness Program (PSLF) was established by Congress in 2007 to encourage individuals to work in public service by *forgiving the remaining student loan balance of their federal Direct Loans after they have made 120 qualifying payments while employed by a qualifying employer.*  Southwest Minnesota State University is a qualifying employer.

To participate you must make 120 qualifying monthly payments:

         On a federal Direct Loan (Contact your student loan servicer(s) to determine if you have qualifying loans)

         While employed in full-time paid work for Southwest Minnesota State University or another qualifying employer (or in multiple part-time positions equal to full-time for qualifying employer(s))

         Through one of the following repayment plans:

o   Pay As You Earn Repayment Plan (PAYE)

o   Revised Pay As You Earn Repayment Plan (REPAYE)

o   Income-Based Repayment Plan (IBR)

o   Income-Contingent Repayment Plan (ICR)

o   10-year Standard Repayment Plan

         Apply for forgiveness after meeting the above requirements.

Employees participating in the program must complete an [Employment Certification for PSLF Form](http://www.ohe.state.mn.us/pdf/PSLF_Emp_Certification_Form.pdf) with Southwest Minnesota State University Human Resources and submit the completed forms to [FedLoan Servicing](https://myfedloan.org/), the U.S. Department of Education’s federal loan servicer for the PSLF Program.

Additional information can be found on the U.S. Department of Education website [Federal Student Aid](https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service) and in the [Fact Sheet](https://studentaid.ed.gov/sa/sites/default/files/public-service-loan-forgiveness.pdf) and [FAQs](https://studentaid.ed.gov/sa/sites/default/files/public-service-loan-forgiveness-common-questions.pdf).