



Wellness Update

Financial Wellness



Do you carry student loan debt?

If so, you may qualify for the Public Service Loan Forgiveness Program (PSLF) or the Teacher Loan Forgiveness Program (TLFP). As a non-profit organization, Summit Educational Service Center qualifies as a PLSF Program employer.

What is PSLF/TLFP?

This program helps you manage your student loan debt while pursuing a career in public service. Public Service Loan Forgiveness (PSLF) is available to many employees working in public service, including all levels of government, states and municipalities, school districts, public hospitals, qualifying non-profit organizations, and more.

Where to find more information:

[Teacher Loan Forgiveness Program](#)

[Public Service Loan Forgiveness Program](#)

What to do if you qualify

If you believe you qualify, complete the [PSLF form](#) or the [TLFP form](#) and submit it to the Human Resources Department for employment verification.

What is Public Service Loan Forgiveness (PSLF)?

A program designed to forgive the student loans of graduates who work for government or non-profit organizations.



What Are the Eligibility Requirements for PSLF?

To be eligible, you must:



Qualifying Federal Student Loans

Direct Subsidized and/or Unsubsidized Loans
Direct Graduate PLUS Loans
Direct Consolidation Loans

Qualifying Repayment Plans

Pay as You Earn (PAYE)
Revised Pay as You Earn (REPAYE)
Income-Based Repayment (IBR)
Income-Contingent Repayment (ICR)

Qualifying Employers

Government Organizations (local, state, federal, or tribal)
Some non-profit organizations--especially 501(c)(3) organizations

Qualifying Payments

On-time (no more than 15 days past due date)
Made while in repayment status
Full monthly amount due
Do not need to be consecutive

How to Apply for PSLF

