



# Maine Community College System

## Navigating Public Service Loan Forgiveness for Maine Community College System Employees

December 4, 2024



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Community College

# Maine Community College System Employees

- Understanding Public Service Loan Forgiveness (PSLF)
- Income Driven Repayment – making payments affordable
- Recent policy changes impacting PSLF and TEPSLF
- How to Apply and Navigating the PSLF Help Tool
- Q & A and next steps.
- Tips for HR Professionals Certifying Employment

## Program Overview: Public Service Loan Forgiveness

The Public Service Loan Forgiveness Program is intended to encourage Individuals to enter and continue to work full-time in public service and nonprofit sector jobs.

Under this program, borrowers may qualify for forgiveness of the remaining balance of their **Federal Direct Loans** after they have made **120 qualifying payments**, while employed **full time**.



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## Background Information- PSLF in the News

As of October 17, 2024 the Department of Education has approved Public Service Loan Forgiveness for 4.8 million Americans. The total debt forgiveness under this program is over \$175 billion dollars.

State	Borrower Count	Outstanding Balance (in millions)
Maine	5,140	\$341.5
Massachusetts	22,210	\$1,540.7
New Hampshire	4,830	\$313.2



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## Background Information

**Prior to 2022 PSLF had a low success rate. Only 7,000 borrowers were approved.**

Reason's Borrowers have not received forgiveness:

1. Haven't made 120 payments yet
2. Wrong Payment Plans (enrolled in wrong plans)
3. Type of Loans are not eligible (FFELP Loans, not Direct Loans)
4. Not in right type of qualified employer (Public Service, State, Local, Federal Government, 501(c3) Nonprofit Organization.
5. Payment Plans went into effect in 2009, so they might have paid 120 payments but payments weren't income based.



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# Background Information

College Cost Reduction and Access Act (CCRAA)

- Creates **Income-Based Repayment (IBR)** program for federal student loan borrowers
  - Creates **Public Service Loan Forgiveness(PSLF)** program for those who are employed in qualifying public service jobs
- Signed into law in 2007 by George W. Bush. These provisions were effective July 1st, 2009

President Obama Executive Order

- Created the **Pay As You Earn (PAYE)** repayment plan, to reduce payments for many recent graduates and current students. December 12, 2012
- Created a **Revised Pay As You Earn (REPAYE)** December 17, 2015



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# Background Information

President Trump Executive Order

Covid-19 Administrative Forbearance. Student loan payments and set your interest rate to 0% from March 13, 2020, until January 31, 2021. This payment pause is also known as an administrative forbearance. (\$0 payments during this timeframe qualified for PSLF)

President Biden Executive Order

Created **SAVE Plan** that replaced the REPAY Payment Plan.

Extended the Covid-19 Administrative Forbearance – until Sept 1, 2023  
(42 Total Months)

## Who will benefit?

- Borrowers with Graduate PLUS Loans and Federal Direct Loans
- Borrowers with a high student loan debt from their undergraduate education or Graduate School
- Borrowers with a high monthly payment and low monthly income.
- Borrowers whose monthly student loan payment are more than 20% of discretionary income.

## Who will not benefit?

- Borrowers with low student loan debt and will pay off loans in less than 10 years.
- Private Student Loans cannot be forgiven through (PSLF)



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# What must I do to have any remaining balances on my Direct Loans forgiven under the PSLF Program?

You must make 120 on-time, full, scheduled, monthly payments on your Direct Loans. Only payments made after October 1, 2007 qualify.

- You must make those payments under a qualifying repayment plan. Standard 10 year or Income Based Plan ( not Standard Consolidated payment, or graduated plan.)
- When you make each of those payments, and when you apply for the forgiveness, you must be working full-time at a qualifying public service organization.
- Your Loans have to be the right type qualifying of loans. Direct Loans or Direct Consolidation Loans



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## **REQUIREMENT: FEDERAL DIRECT LOANS ONLY**

**A FEDERAL DIRECT LOAN IS  
THE ONLY TYPE OF LOAN  
THAT'S ELIGIBLE FOR PSLF.**

### **HOWEVER...**

If you received a Federal Family Education Loan (FFEL) Program loan or Perkins Loan, it's possible for that loan to become eligible too—if you consolidate it into a Direct Consolidation Loan. If you received parent PLUS loans, you will need to consolidate them, even if you have Direct Loans, in order to be considered for Income Contingent Repayment plans.

### **THE FINE PRINT**

Only qualifying payments you make on the new Direct Consolidation Loan get counted toward your 120 required payments.

# Do my loans qualify?



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## What Types of loans qualify?

Only Direct Loans qualify

Direct Stafford Loans

Direct Grad PLUS Loans

Direct Consolidation Loans



If your loans don't qualify you will want to consolidate.

FFELP Loans – FFELP Consolidation loans, or  
Perkins Loans through a school.

Private Loans are not eligible for Federal Loan Consolidation or PSLF



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## REQUIREMENT: QUALIFYING MONTHLY PAYMENTS

YOUR PAYMENT QUALIFIES  
IF YOU MAKE IT...

- ✓ after Oct. 1, 2007;
- ✓ under a qualifying repayment plan;
- ✓ for the full amount due as shown on your bill;
- ✓ no later than 15 days after your due date;
- ✓ and while you're employed full-time by a qualifying employer.

If any payment doesn't check all these boxes, it won't count toward your 120 qualifying payments needed. So stay on top of it.

# Making a Qualifying Monthly Payment



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# What counts for qualifying Monthly Payments?

Payments made after October 1<sup>st</sup> 2007. Payments must be on time payments. ***(Payments must be within 15 days of due date to be considered on time)*** It must be a full monthly payment. (Partial Payments do not count)

Payments don't have to be consecutive, but they have to be on time. (If you have problems with a due date change it)

Lump Sum Payments don't count. They only count as 1 payment. (If you throw money at the debt, that reduces the amount of money that will be forgiven in the end)



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## Do my payments count?

Payments have to be one of the following type of payment plan:

Standard Payment Plan (Has to be 10-year standard payment, not a consolidated payment

Over a 30-year payment plan.)

**Cannot** be Graduated Repayment, Standard Consolidated Repayment Plan, or an Extended Repayment Plan.

Income Based Repayment Plans - Pay as you earn(PAYE), Income Based Repayment (Original IBR) New Income Based Repayment, Income Contingent(ICR), SAVE(Saving on a Valuable Education) Plan



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## Compare IDR Plans

Repayment Plan	% of Discretionary Income	Repayment Period (in years)
SAVE Plan	5% for undergraduate-only borrowers	20 for only undergraduate loans
	Borrowers with any graduate loans will pay a weighted average of between 5% and 10%.	25 if you have any graduate or professional loans
PAYE Plan	10%	20
IBR Plan (first borrowed after July 1, 2014)	10%	20
IBR Plan (borrowed before July 1, 2014)	15%	25
ICR Plan	20%	25



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## REQUIREMENT: WHO YOU WORK FOR

IT'S NOT ABOUT YOUR  
SPECIFIC JOB TITLE.  
IT'S ABOUT WHO YOUR  
EMPLOYER IS.

You could qualify for PSLF if you  
work for any of these types of  
not-for-profit organizations:

- **Government organizations**  
at any level (federal, state,  
local, or tribal)
- **501(c)(3) not-for-profit  
organizations** that are tax  
exempt
- **Other types of not-for-profit  
organizations** if their primary  
purpose is to provide certain  
types of qualifying public  
services
- **AmeriCorps or Peace Corps**  
(if you work as a volunteer)

# Does my employer qualify?



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# What type of Employers Qualify?

The Maine Community College System is a qualifying employer since we are State of Maine Employees.

A government organization (including a federal, state, local, or tribal organization, agency, or entity; a public child or family service agency; or a tribal college or university).

A not-for-profit, tax-exempt organization under section 501(c)(3) of the Internal Revenue Code.<sup>3</sup> (Hospital, non-profit University, or College  
<http://501c3lookup.org/>

A private, not-for-profit organization (that is not a labor union or a partisan political organization)

## REQUIREMENT: FULL-TIME EMPLOYMENT

You must work full-time to be eligible for PSLF. But the definition of "full-time" is flexible:

### **IF YOU HAVE ONE JOB**

You have to meet your employer's definition of "full-time" OR work at least 30 hours per week, whichever is greater.

### **IF YOU HAVE PART-TIME JOBS**

You have to work a combined average of 30 hours per week, and all your part-time jobs must meet the eligibility requirements.

## What qualifies as Full Time Employment?



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## **Pay 120 Qualifying payments**

- ☐ Recertify Income Based Repayment plan annually (Employer Certification)
- ☐ Track Payments – student loan audit from Department of Education FSA .

Complete Employer Certification for final time and place loans in an Admin Forbearance.



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# Apply for Loan Forgiveness

1. Make sure all payments are Federal Direct Loans (Check at <https://studentaid.gov/>) – view loan types
2. Income Driven Repayment (recertify annually for 10 years) <https://studentaid.gov/idr/>
3. Employer Certification and Application <https://studentaid.gov/pslf/>



### **3 Policy Changes that have improved Student Counts to qualify more payments for PSLF.**

1. TEPSLF – Temporary Expanded Public Service Loan Forgiveness (non-qualifying payment plan, must be 12 months on IDR plan)
2. PSLF Limited Waiver ended 10/31/2022 (counted payments during Forbearance and Deferment, and any payment amount, and non-payments )
3. IDR - Account Adjustment's 9/1/2024 (count towards PSLF) qualified payments under forbearance and qualifying deferments for a specific timeframe.

What remained the same- Borrowers need to be working full-time, in a qualified employer.

## Payment Count Adjustment for Eligible Borrowers

ED will conduct an adjustment of IDR-qualifying payments for all William D. Ford Federal Direct Loan (Direct Loan) Program and federally owned Federal Family Education Loan (FFEL) Program loans.

The payment count adjustment will count time toward IDR forgiveness, including

- any months in a repayment status, regardless of the payments made, loan type, or repayment plan;
- 12 or more months of consecutive forbearance or 36 or more months of cumulative forbearance;
- any months spent in economic hardship or military deferments in 2013 or later;
- any months spent in any deferment (with the exception of in-school deferment) prior to 2013; and
- any time in repayment (or deferment or forbearance, if applicable) on earlier loans before consolidation of those loans into a consolidation loan.



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## Effects on Public Service Loan Forgiveness (PSLF) Applicants

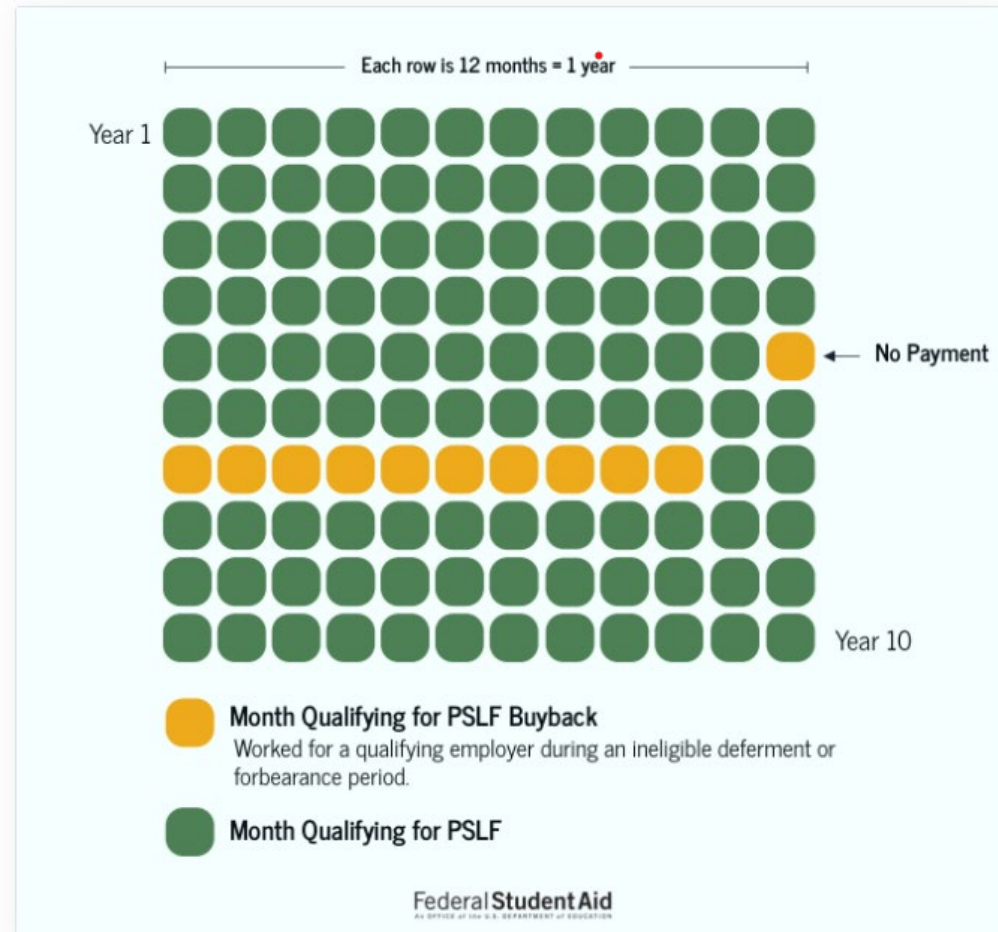
- Borrowers with at least one approved PSLF form will begin to see their PSLF counts adjusted in Fall 2023.
- Borrowers who consolidate will have their PSLF counts temporarily reset to zero, and these counts will begin adjusting in Fall 2023.
- PSLF counts will continue to be adjusted each month until the IDR counts for all federally held FFELP and Direct Loans are adjusted in 2024.
- After the adjustment in 2024, all periods credited toward IDR will also be credited toward PSLF for eligible loans and periods where the borrower certifies public service employment.
- If you've applied or will apply for PSLF and certify your employment, you may see the benefits of this adjustment to your qualifying payment count.
- These changes will be applied automatically, to all PSLF-eligible Direct Loans, including consolidated and unconsolidated parent PLUS loans.
- If you believe you might benefit, use the [PSLF Help Tool](#) to certify periods of employment and track your progress toward forgiveness.
- Borrowers who have commercially or federally held FFEL loans and who apply to [consolidate those loans into Direct Consolidation Loans](#) by June 30, 2024, will also get PSLF credit under the payment count adjustment.



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# Public Service Loan Forgiveness (PSLF) Buyback

## Example of How PSLF Buyback Works



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## 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.

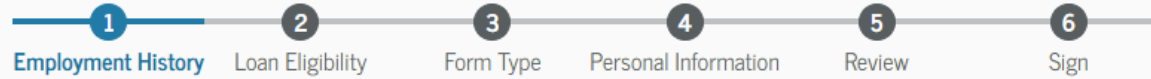
After you submit your PSLF form, we will process it and you will receive a count of the number of qualifying payments you have made toward both PSLF and TEPSLF. You can see updates by logging into [StudentAid.gov](#) and visiting My Activity.

Learn more about [PSLF](#) and [TEPSLF](#).



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# Public Service Loan Forgiveness (PSLF) Help Tool



## Search for Employer [?](#)

Employer Identification Number (EIN)

[How do I find my EIN?](#)

☒

This is my current employer

Employment Start Date



To

Employment End Date



[Search](#)

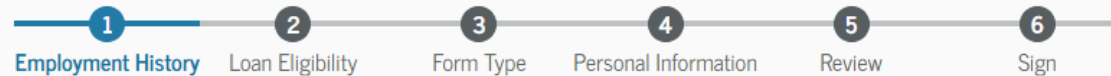
[Previous](#)

[Continue](#)



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# Public Service Loan Forgiveness (PSLF) Help Tool




## My Employers

Add your past and current employers below to determine whether they qualify for PSLF and TEPSLF during the time of your employment.

**Note:** Only add your employment history for periods where you do not have approved employment certification (if applicable). If you've certified an employment period in the past, you do not need to do so again.

*Note: Previous or current employment information will only be provided below if you have used the PSLF Help Tool to submit a form in the past. You do not need to submit a new form for employment that has already been certified.*

EIN 01-0416015

 Remove  Edit

### MAINE COMMUNITY COLLEGE SYSTEM



Employment Start Date

12/19/2022

Employment End Date

Current

Eligibility Status

 Eligible 



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### Additional Information and Steps You May Need to Take



#### Loan Consolidation

If you have Federal Family Education Loan (FFEL) Program loans, Federal Perkins Loan, or other types of federal student loans, [you must consolidate those loans](#) into the Direct Loan program to benefit from PSLF or TEPSLF. If you consolidate your loans after September 1, 2024, and the dates of your employment are prior to the consolidation, [a weighted average](#) will be applied to determine your qualifying payments from the loans included in your consolidation loan.



#### Employment Certification

You must have been employed full-time at a qualifying employer for PSLF or TEPSLF. You can receive credit only for payments made after October 1, 2007, since that is when the PSLF program began. At the end of this flow, you may digitally sign and submit your PSLF form for processing.



#### Change Repayment Plans

To benefit under PSLF, you must be on a qualifying repayment plan, which includes all IDR plans. However, please know that your payment may increase under these plans depending on your income and the amount that you owe. Our [Loan Simulator](#) can help you make informed decisions about your federal student loans, including finding a repayment plan that suits your needs and whether loan consolidation is right for you.



### Have you made 120 qualifying payments? ?

If you don't know, take your best guess! We will always review to see if you are eligible for forgiveness, so your answer won't negatively impact you in any way.

If you recently consolidated your loans, your PSLF eligible and qualifying payment counts may not reflect updates yet. You can expect to see adjusted payment counts after your consolidation loan is disbursed and when we complete processing of your PSLF form with approved certified employment. If this scenario applies to you, we recommend you select "no" to proceed. Doing so will not have a negative impact on your counts.

Additionally, if you believe you are at 120 qualifying payments but the updates are not yet reflected in your StudentAid.gov account, you may contact your federal student loan [servicer](#) directly to request a forbearance. However, if your PSLF form doesn't meet the program requirements and is denied, the forbearance period won't count and interest that accrued may be capitalized (added to the unpaid principal amount of your loan). If you continue to make payments, any overpayments will either be applied to other outstanding federal student loans or refunded to you.

Why do we ask this question?

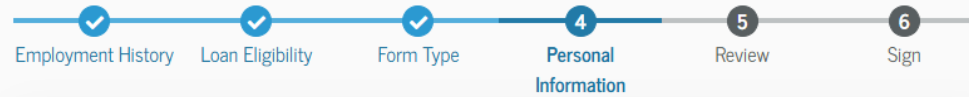
☐ Yes, I have made 120 qualifying payments and qualify for forgiveness right now.

☒ No, I haven't made 120 qualifying payments.



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## Public Service Loan Forgiveness (PSLF) Help Tool



### Your Permanent Address

Address Line 1

Address Line 2 – optional

City

State

ZIP Code

Country



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### Employment History

[Edit](#)

MAINE COMMUNITY COLLEGE SYSTEM 01-0416015



### Application Type

[Edit](#)

120 Qualifying Payments



### Personal Information

[Edit](#)

Permanent Address



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## Public Service Loan Forgiveness (PSLF) Help Tool



### Understandings & Certification

To qualify for forgiveness, I must have made 120 qualifying payments on my Direct Loans while employed full time by a qualifying employer. Neither the 120 qualifying payments nor the qualifying employment must be consecutive.

To qualify for forgiveness, I must be employed full time by a qualifying employer when I apply for forgiveness.

If the U.S. Department of Education (ED) determines that I appear to be eligible for forgiveness, ED may contact my employer before granting forgiveness to ensure that I was employed by the employer at the time I applied for

If I am eligible for forgiveness, the amount forgiven was due on my eligible Direct Loans when I made n that I pay on those loans after I have made my final overpayment. I must continue to make payments or

If I am not yet eligible for forgiveness, I will be notified made, and how many qualifying payments I have requested that my loans be placed in forbearance w they will be placed back into repayment.

### Sign your PSLF form

☐ I,  , certify that all of the information I have provided on this form and in any accompanying documentation is true, complete, and correct to the best of my knowledge and belief and that if I cease to be employed by a qualifying employer after I submit this form, but before forgiveness is granted, I will notify ED immediately.

[Previous](#)

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# The Employer's Role in Public Service Loan Forgiveness

To benefit from Public Service Loan Forgiveness (PSLF), a current or past employee (otherwise referred to as “borrower”) is required to [submit a PSLF form](#). This form requires you (the employer) to verify certain information such as:

- the Federal Employer Identification Number (FEIN/EIN) your organization uses for payroll purposes.
- the dates of employment for the employee (including full-time or part-time status)
- your name, title, contact information and signature.

Dates of employment can be certified by an official who has access to the employee's employment or service records and is authorized by your organization to certify employment or service. This will often be someone in the human resources department, though in some cases it may be a direct supervisor or another individual authorized to certify.

Current or past employees may be using the PSLF Help Tool, which provides digital signature and submission capabilities. You, or an authorizing official at your organization, may receive an email from the Department of Education's (ED) office of Federal Student Aid via DocuSign (dse\_NA4@docusign.net) requesting you certify employment and digitally sign the form.



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PSLF

# Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application

William D. Ford Federal Direct Loan (Direct  
Loan) Program

OMB No. 1845-0110  
Form Approved  
Exp. Date: 12/31/2026

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

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## Section 1: Borrower Information

Social Security Number (SSN):

Date of Birth:

Name:

Address:

City:

State:

Zip Code:

Telephone – Primary:

Email:



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## Section 2: Borrower Request, Understandings, and Certification

I **request (1)** that the U.S. Department of Education (the Department) consider this form an application for loan forgiveness to determine whether I qualify for PSLF or TEPSLF, and discharge any qualifying loans that I have, and **(2)** if none of my loans qualify for PSLF or TEPSLF forgiveness when I submit this form, determine how many qualifying payments I have made toward PSLF and TEPSLF.

- ☐ I believe I qualify for forgiveness now and request a forbearance while my application is being processed. I understand this period of forbearance will not count toward forgiveness, if the Department determines I am not yet eligible for forgiveness.



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**I understand that:**

1. To qualify for forgiveness, I must have made 120 qualifying payments on my Direct Loans while employed full-time by a qualifying employer. Neither the 120 qualifying payments nor the qualifying employment have to be consecutive.
2. To qualify for forgiveness, I must be employed full-time by a qualifying employer when I apply for forgiveness.
3. If the Department determines that I appear to be eligible for forgiveness, the Department may contact my employer before granting forgiveness to ensure that I was employed by the employer at the time I applied for forgiveness.
4. If I am eligible for forgiveness, the amount forgiven will be the principal and interest that was due on my eligible Direct Loans when I made my final qualifying payment. Any amount that I pay on those loans after I have made my final qualifying payment will be treated as an overpayment. I must continue to make payments on any of my other loans.
5. If I am not yet eligible for forgiveness, I will be notified of the determination, why it was made, and how many qualifying payments I have made toward PSLF and TEPSLF. If I requested my loans be placed in forbearance while this determination was being made, they will be placed back into repayment.

**I certify** that all the information I have provided on this form and in any accompanying document is true, complete, and correct to the best of my knowledge and belief.

**Borrower's Signature:** \_\_\_\_\_ **Date (mm/dd/yyyy):** \_\_\_\_\_



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### Section 3: Before You Begin

- We highly recommend that you complete this form online by going to [StudentAid.gov/pslf](https://studentaid.gov/pslf). Doing so allows you to search for your employer using the PSLF Employer Database to prepopulate this form, provide your own electronic signature, request that your employer sign electronically, and, once your employer signs electronically, submit this form directly to the Department on your behalf.
- You should complete this form annually or any time you change employers or have a change in your employment status.
- Review the instructions in Section 6 before you complete the remainder of this form.



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# The Employer's Role in Public Service Loan Forgiveness

Borrower Name:

Borrower SSN:

## Section 4: Employer Information (to be completed by the borrower or employer)

1. Federal Employer Identification Number (FEIN/EIN):
  2. Employer Name:
  3. Employer Address:  
Street:  
City: State: Zip Code:  
Employer Website (if any):
  4. Employment Period:  
Employment or Certification Begin Date (mm/dd/yyyy):  
Employment or Certification End Date (mm/dd/yyyy): OR ☐ Still Employed
  5. Employment Status: ☐ Full-Time ☐ Part-Time
  6. Average hours per week: (round up to nearest whole number)
- ☐ Check this box if your employer cannot be contacted because the organization has closed or is unable to certify your employment, and skip to Section 5B.



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# The Employer's Role in Public Service Loan Forgiveness

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## Section 5A: Employer Certification (to be completed by the employer)

Terms in **Bold** are defined in Section 7.

By providing an **acceptable signature** below, I certify that (1) the information in Section 4 is true, complete, and correct to the best of my knowledge and belief (see Section 6 for instructions), (2) I am an **authorized official** of the organization named in Section 4, and (3) the borrower named in Section 1 is or was a **direct employee** of the organization named in Section 4; or is or was employed under a contract in a position or providing services that, under applicable state law, cannot be filled or provided by a direct employee of the organization named in Section 4.

If any of the information is crossed out or altered in Section 4 or 5A, the authorized official must initial those changes.

Official's Name: \_\_\_\_\_ Official's Phone: \_\_\_\_\_

Official's Title: \_\_\_\_\_

Official's Email: \_\_\_\_\_

Authorized Official's Signature: \_\_\_\_\_ Date (mm/dd/yyyy): \_\_\_\_\_





## **Stay organized create an action plan**

Work 10 years Pay 10 years- And the remaining balance will be forgiven!

- 1. Determine if your loans qualify-**
- 2. Work in Qualifying Job-** Work full time in a Public sector or Non-Profit Sector job for 10 years
- 3. Make sure you are on a qualifying repayment schedule** –Standard (10 Year), Income Based Repayment(IBR), Pay As you Earn (PAYE), Income Contingent Plan(ICP), (SAVE)
- 4. Keep good records-** Employer Certification – Use the employment certification for Public Service Loan Forgiveness to keep track of your eligible employment and qualifying loan payments.
- 5. Follow Up with your servicer-** After the form is complete, submit it to your servicer and be sure to follow up. Prove payments and service.



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# How can I learn more about Public Service Loan Forgiveness (PSLF)?

## REPAYING LOANS

[Visit the Public Service Loan Forgiveness \(PSLF\) page](#) to find answers to common questions about the program. To learn more about the application process, [read our PSLF form page](#). When you're ready to apply, we suggest you use the [PSLF Help Tool](#) to complete your form. If you still have questions, contact the Federal Student Aid Information Center at 1-800-433-3243.



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## Have your individual repayment strategy

- Follow your strategy until your loans are paid in full.
- Make your money count – Don't throw money at your student loan unless it will count as a qualified payment.
- This is a long-term strategy – If you need to take a break in the short term and focus on other financial priorities it is ok. (Explore Deferment's or Forbearance if you can't afford payments)



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# Public Service Loan Forgiveness Student Loan Strategy

1. Review Student Loans to make sure all loans are Federal Direct Loans.
2. Work at Public Service Organization or Qualified Nonprofit 501(c)3 Organization
3. Sign up for qualified income driven repayment plan. (Recertify your taxable income every year)
4. Set up payments automatically to ensure on-time month payments.
5. Employer Certification (complete every year or whenever makes sense)
6. Make sure you review if past employment has qualified for PSLF and certify employment if needed.
7. Track 120 payments. Then apply for forgiveness after making qualifying payments.



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Resources-

Public Service Loan Forgiveness FAQ

<https://studentaid.ed.gov/sites/default/files/public-service-loan-forgiveness.pdf>

Employer Certification

<https://studentaid.ed.gov/sites/default/files/public-service-employment-certification-form.pdf>

NSLDS- Make sure your loans qualify

[https://www.nslds.ed.gov/nslds\\_SA/](https://www.nslds.ed.gov/nslds_SA/)

Repayment Plans-

<http://www.myfedloan.org/billing-payment/payment-plans/>

Consolidation-

<http://www.myfedloan.org/direct-loan-consolidation/counselor/>



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# Income Based Repayment Plan

<https://www.bettermoneyhabits.com/debt/paying-down-student-loans/student-loan-income-based-repayment.html>

<https://studentaid.gov/articles/tackling-pslf-employer-tips/>



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