

Student Debt Resources

Federal Repayment Plans:

<https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven>

Federal Repayment Plan Calculator:

<https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>

Public Service Loan Forgiveness:

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>

CFPB Tips for Repaying Student Loans:

<http://www.consumerfinance.gov/paying-for-college/repay-student-debt/>

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California Student Debt Resources

California Student Aid Commission: <https://www.csac.ca.gov>

Submit Consumer Complaints to the Department of Business Oversight:
<https://dbo.ca.gov/file-a-complaint/>

Submit Consumer Complaints to the Attorney General:
<https://oag.ca.gov/contact/consumer-complaint-against-business-or-company>

CalNonprofits - Student Debt Project:
<https://calnonprofits.org/programs/nonprofit-student-debt-project>

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Affordable Student Debt Help

Harvard Project on Predatory Student Lending: <http://www.legalservicescenter.org>

Legal Aid Foundation of Los Angeles: <https://lafla.org>

The Institute of Student Loan Advisors: <http://freestudentloanadvice.org>

UC Irvine Consumer Law Clinic: www.law.uci.edu

National Consumer Law Center: www.studentloanborrowerassistance.org

Student Debt Crisis Borrower Outreach: www.studentdebtcrisis.org

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Income-Driven Repayment Application Form



IDR

INCOME-DRIVEN REPAYMENT (IDR) PLAN REQUEST

For the Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR) plans under the William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Programs

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.

OMB No. 1845-0102
Form Approved
Exp. Date 10/31/2018

SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN _____

Name _____

Address _____

City _____ State _____ Zip Code _____

Telephone - Primary _____

Telephone - Alternate _____

Email (Optional) _____

SECTION 2: REPAYMENT PLAN OR RECERTIFICATION REQUEST

It's faster and easier to complete this form online at StudentLoans.gov. You can learn more at StudentAid.gov/IDR and by reading Sections 9 and 10. It's simple to get repayment estimates at StudentAid.gov/repayment-estimator. If you need help with this form, contact your loan holder or servicer for free assistance. You can find out who your loan holder or servicer is at StudentAid.gov/login. You may have to pay income tax on any loan amount forgiven under an income-driven plan.

1. Select the reason you are submitting this form

(Check only one):

- I want to enter an income-driven plan - Continue to Item 2.
 I am submitting documentation for the annual

3. Do you have multiple loan holders or servicers?

- Yes - Submit a request to each holder or servicer. Continue to Item 4.
 No - Continue to item 4.

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VIEW THE FORM

Public Service Employment Certification Form



PSLF ECF

PUBLIC SERVICE LOAN FORGIVENESS (PSLF): EMPLOYMENT CERTIFICATION FORM

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

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.

OMB No. 1845-0110
Form Approved
Exp. Date 12/31/2017

SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN _____
Date of Birth _____
Name _____
Address _____
City _____ State _____ Zip Code _____
Telephone - Primary _____
Telephone - Alternate _____
Email (Optional) _____

SECTION 2: BORROWER AUTHORIZATIONS, UNDERSTANDINGS, AND CERTIFICATIONS

Before signing, carefully read the entire form. For more information on PSLF, visit StudentAid.gov/publicservice.

I authorize:

1. My employer or other entity having records about the employment that is the basis of my request to make information from those records available to the U. S. Department of Education (the Department) or its agents or contractors.
2. The entity to which I submit this request and its agents to contact me regarding my request or my loans at any cellular telephone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

I understand that:

[VIEW THE FORM](#)

Public Service Loan Forgiveness Application



PSLF APP

PUBLIC SERVICE LOAN FORGIVENESS (PSLF): APPLICATION FOR FORGIVENESS

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

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.

OMB No. 1845-0110
Form Approved
Exp. Date 5/31/2020
PSFAP - XBCR

SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN _____

Date of Birth _____

Name _____

Address _____

City _____ State _____ Zip Code _____

Telephone - Primary _____

Telephone - Alternate _____

Email (Optional) _____

Before signing, carefully read the entire form. For more information on PSLF, visit [StudentAid.gov/publicservice](https://studentaid.gov/publicservice). Use this form only if you (1) have Direct Loans, (2) made 120 qualifying payments on the Direct Loans for which you are seeking forgiveness, and (3) worked, and continue to work, full-time at a qualifying employer when you made the qualifying payments. If the employment certified in Sections 3 and 4 of this application does not cover all 120 qualifying payments, you must submit a copy of Section 3 and 4 (page 2) for each qualifying employer that covers the rest of your qualifying payments.

SECTION 2: BORROWER REQUEST, UNDERSTANDINGS, CERTIFICATION, AND AUTHORIZATION

I request (1) that the U.S. Department of Education (the Department) forgive the remaining balance of my Direct Loans and (2) if I submit employment certification covering 10 years of qualifying employment after October 1, 2007, a forbearance on my Direct Loans while the Department determines my eligibility for forgiveness, unless I indicate otherwise below.

By checking this box, I am indicating that I **do not want a forbearance** while my application is being processed.

I understand that:

[VIEW THE FORM](#)

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Find Info About Federal Student Loans

1. Visit www.studentaid.gov
2. Create an account or login
3. Federal loan information is in the database

Find Info About Private Student Loans

1. No info at www.studentaid.gov?
2. Do you have a cosigner?
3. Does the loan appear on a credit report?
4. Contact the lender, servicer, or debt collector

Repayment Plan Checklist

- Visit www.studentaid.gov
- Use the [Repayment Calculator](#)
- Submit [application](#) provided by your loan servicer or the Department of Education
- Reapply next year

Public Service Loan Forgiveness Checklist

- Visit www.studentaid.gov
- Verify your employer qualifies and [keep documentation](#)
- Enroll in a qualifying repayment plan
- Continue to work and complete 120 monthly payments
- Submit [application](#)