



Public Service Loan Forgiveness

The Opportunity Alliance (TOA) is a **qualified employer under the Public Service Loan Forgiveness (PSLF) program**. This means that if you have a student loan and meet certain criteria, **you may be eligible for loan forgiveness while working for us**.

Here are some basics and some links for you to do some research to see if your loan qualifies for forgiveness. If it does, we will help you complete the application form.

- See the [PSLF Federal Student Aid website](#) for all the details
- To qualify for PSLF, 120 qualifying payments on Direct Loans/Direct Consolidation Loans while employed full time by a qualifying employer must be made. Neither the payments nor the employment need to be consecutive.
- You must be employed full time (annual average of 30 hours/week) by a qualifying employer when you apply for and receive PSLF
 - Vacation or qualified FMLA leave time is equivalent to hours worked
- If you qualify for forgiveness, only the remaining balance will be forgiven
- Documentation may be requested to substantiate employment
- **Now, for a limited time**, due to the pandemic, borrowers may receive credit for past periods of repayment that would otherwise not have qualified. This is called a waiver period and it will be important that you review the [webpage with all the details](#).
 - Past periods of repayment will now count whether or not you made a payment, made the payment on time, for the full amount due, or on a qualifying repayment plan.
 - Forbearance periods may count under the waiver period

We hope you look into this and find yourself eligible! If you do, please send us (encrypt it via email so your SSN/identity is protected) a PSLF Employment Certification form with the borrower section completed. We will do the rest and send it back securely.