

# Public Service Loan Forgiveness

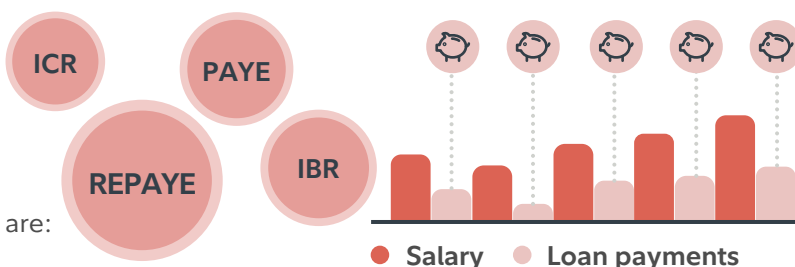
## How do I keep up with payments?

As your payments get closer to the magic number of 120, remember these three things:

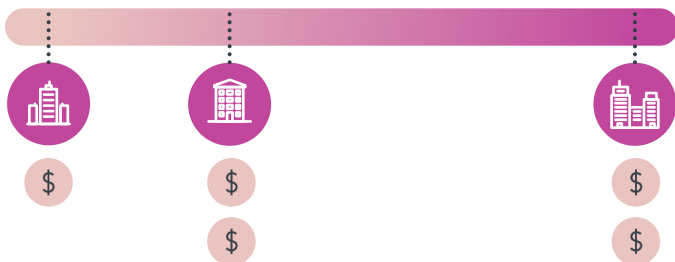
1

An income-driven payment program will leave the most balance for forgiveness—which is what you want.

If you don't have that already, some great options to look into are:



2



The requirement is 120 payments with a qualified employer.

This might be over multiple employers or multiple time periods with breaks in between but remember payments must be **on time** and for the **full monthly amount**.

3

You need to submit one PSLF certification form annually, which needs to be verified by someone in your institution.

If you change jobs, you can keep going with the program as long as your new employer also qualifies.



For help tracking your payments, log into your account with the PSLF servicer and review your loan details.

This is intended to be educational.

Public Service Loan Forgiveness is a Department of Education-sponsored program and is therefore subject to changes made by the government entity. It is not guaranteed.

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