

Student Loan Forgiveness Programs and Information-compiled May 2025

Public Service Loan Forgiveness (PSLF) Program

- Must work for 10 years at a qualifying public services organization. These include any federal, state, local government agencies, or Non-Profits registered as a 501(c)(3)
- Before beginning to include this work, the student must file for this program for it to count
- Students must choose an appropriate payment plan as part of this program.
Options include:
 - Income-Based Repayment Plan
 - Pay As You Earn Plan
 - Income-Contingent Repayment
- For more information this program is offered by the US Department of Education Federal Student Aid Office: <https://studentaid.gov/manage-loans/forgiveness-cancellation>

National Health Service Corps Loan Repayment Program

- Loan repayment is offered to health professionals who work in areas where there is a shortage of these professionals available. Health professionals are defined as licensed primary care medical, dental, and mental and behavioral health providers. The mental and behavioral health providers must have an LCSW to qualify.
- Must be accepted to be a part of this program
- Agencies that qualify are listed on the website. Look at the agency and click on the tab under open positions. <http://nhscjobs.hrsa.gov/external/search/index.seam>
- Working for one of these agencies for only two years can result in loan repayment for up to \$50,000.
- More information is available at <http://nhsc.hrsa.gov/loanrepayment>

Armed Services/AmeriCorps/Peace Corps

- Offer various repayment or loan forgiveness programs
- <http://www.nationalservice.gov/programs/americorps>
- <https://www.studentaid.gov/sites/default/files/peace-corps-and-loan-repayment.pdf>
- <https://studentaid.gov/understand-aid/types/military>

State Loan Forgiveness Program

- Part of the federal Health Resources and Services Administration's Bureau of Health Professions
- Varies state to state and usually in critical human services areas

Some additional sources are provided by the NASW. Visit

<https://www.socialworkers.org/advocacy/policy-issues/student-loan-forgiveness>