



What do Early Childhood Educators Need to Know About Public Service Loan Forgiveness?

Members of the early care and education (ECE) workforce who work for a qualified employer—including many Head Start, preschool and child care programs—**may be eligible for federal student loan forgiveness through the [Public Service Loan Forgiveness \(PSLF\) program](#) for their important public service.** ECE programs can help staff learn about, apply for, and access PSLF by supporting their application process.

How can ECE programs help staff with their PSLF application process?

- Provide timely certification of employment for staff by providing a digital signature to complete PSLF applications;
- Provide staff with an employer ID number and the Department of Education's [PSLF Help Tool](#);

- Share printed information to and hosting information sessions for staff about PSLF;
- Provide internet or computer access to employees during dedicated time away from their normal job duties so they can learn more or apply for PSLF;
- Connect staff to benefits specialists who can help staff apply for PSLF;

Typically, to qualify for the PSLF program, staff must:

- Work full-time for a qualifying organization including:
 - a U.S. federal, state, local, or tribal government (federal service includes U.S. military service); or
 - a 501(c)3 non-profit or a non-profit organization that provides a qualifying service like early childhood education or public health;
- Have [Direct Loans](#) (or consolidate other federal student loans into a Direct Loan);
- Repay loans under an [income-drive repayment plan](#); and
- Make 120 qualifying payments.

How can I help staff make sure their loans will qualify for PSLF?

- Help your staff find out if their loans are Direct Loans by following the instructions found [here](#).
- Staff can apply for an income driven repayment plan by following [these instructions](#).