

Loan Forgiveness for Ministry Employees

Starting July 1, 2021, employees of religious non-profit organizations now qualify for the Public Service Loan Forgiveness Program (PSLF).



That means employees of churches, religious schools and camps, seminaries, church agencies, etc. can now qualify to have their student loans forgiven.

Who is eligible?

If you make 120 qualifying monthly payments to your loans through a qualifying direct loan program under a qualifying repayment plan while doing qualifying work for a qualifying employer, then you can submit an application to have your student loans forgiven. You must be working for a qualifying employer certified by the PSLF program when you submit the application and when the loan is forgiven. PSLF is a program for people who work in public service in federal, state, tribal, or local government, or for a non-profit organization.

For more information or to see if you qualify, visit <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>