1) AFTER you have been notified that your Federal Direct Consolidation Loan is complete (by either FedLoan Servicing/PHEAA or Sallie Mae) & that they are your Federal Direct Loan Consolidation Servicer...

1a) Check your credit report (just choose one of the credit reporting agencies at www.annualcreditreport.com)

   make sure all of your prior loans are listed but zero’ed out & indicate “pays as agreed” - you will then see your new Consolidation loan with FedLoan Servicing/PHEAA or Sallie Mae as the Servicer.

2a) You can obtain the Public Service Loan Forgiveness (PSLF) forms at:

   http://hsc-blogs.health.unm.edu/financialaid/
   or

2b) While you are in residency, the form will need to be certified by the *Graduate Medical Education Office (GME).

   After the form is completed, be sure to make a copy and file it away with your consolidation paperwork. I would send the form requiring some proof of “received” receipt.

2) THEN, submit the Public Service Loan Forgiveness (PSLF) Certification of Employment Form to FedLoan Servicing/PHEAA at PO Box 69184 Harrisburg, PA 17106-9184 (see 2a and 2b, below)

   *(after it is completed by the GME Office)*

3) If FedLoan Servicing/PHEAA is NOT already your (new) servicers, they will request that Sallie Mae transfer servicing of your loans to them, making FedLoan Servicing/PHEAA your new loan servicer. You should receive notification of this from FedLoan Servicing/PHEAA.

3a) ELIGIBLE REPAYMENT PLANS:

   - Income-Based Repayment (IBR)
   - Pay As You Earn (PAYE)
   - Income-Contingent Repayment (ICR)
   - Standard Repayment

3b) ELIGIBLE EMPLOYMENT OPPORTUNITIES:

   - Any nonprofit, tax-exempt 501(c)(3) organization
   - Federal government
   - State or local government
   - Tribal government
   - Military, public schools, and colleges
   - Full-time AmeriCorps or Peace Corps

3c) Complete the Public Service Loan Certification of Employment Form YEARLY while employed by an eligible agency and paying under one of the eligible repayment plan options … copy, copy, copy!