



Student Loan Forgiveness Common Misconceptions

1

I have not worked for ten years so there is nothing I need to do yet.

Getting started now will allow you to track your progress and ease forgiveness approval when 120 qualifying payments are made and ten years non-profit work are met.

2

I was rejected before when I applied for loan forgiveness. I don't qualify.

There are many circumstances where you could have been denied but are eligible. Complete the [PCUSA.org/loanassist](https://www.pcusa.org/loanassist) registration work with People Joy to get more information.

3

The Organization I worked for does not exist any longer.

Closed agencies can still be certified.

4

I am not ordained. I do not qualify for Student Loan Debt Coaching.

Teaching elders, Employees of Presbyterian Church (U.S.A.) worshiping communities, Employees of a Presbyterian-related school, college, university or seminary, Presbyterian-related camp and conference center employees, UKirk registered ministry chaplains and campus ministers, Employees of mid councils and church corporations.

Membership in a PC(USA) congregation is not required for participation.

5

I make too much money to have my loans forgiven.

Depending on your loan balance and how many qualifying payments remain, you may still be eligible to receive forgiveness even if you think you make too much money!

6

My loans are or have been in default. They cannot be forgiven.

Different programs allow you to bring your loans out of default status. Once out of default your loans are again eligible for loan forgiveness.

7

I work part-time so I don't qualify for loan forgiveness.

If you work 30 hours a week or more at 1, 2 or more non-profit organizations, you qualify.

8

I have Parent Loans.

PeopleJoy can help you consolidate parent loans into eligible loan type.

