![Fidelity Investments logo]

Public Service Loan Forgiveness

Say goodbye to your student debt—forever.

Today, Americans are impacted by $1.7 trillion in student debt.[1] If you're one of them, good news—help is here. And it's nothing short of a game changer.

A Big Reward for Public Service

Public Service Loan Forgiveness is a federal program that's designed to encourage and reward those in **public service jobs** with a unique opportunity to have your **federal loan balances forgiven—tax free**.

Who Qualifies?

Employees working full time for a qualifying employer—in any position.

Employers classified as nonprofit.
For example, governmental agencies, public schools and universities, nonprofit hospitals, the military, and many charities. Visit **studentaid.gov** for more info.

What Loans Qualify?

Federal direct loans only.
Private loans aren't eligible. Don't have a direct loan? You can consolidate loans like FFEL, Perkins, PLUS, and Stafford loans into direct loans.
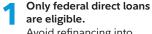
The repayment plan matters.
You must be enrolled in a **qualifying repayment plan.** Either an income-driven repayment plan or a 10-year standard repayment plan will count.

⚠ Three Things to Watch Out For

1 **Only federal direct loans are eligible.**
Avoid refinancing into private loans.

2 **A qualifying repayment plan is required.**
The goal is to set up the lowest possible qualifying payments to maximize potential forgiveness. Overpaying diminishes the ending forgiveness amount.

3 **Don't miss payments.**
"Qualifying payments" means making each on its due date.

To learn more, text **FORGIVENESS** to **343898** or visit **Fidelity.com/forgiveness**.

This information is intended to be educational.

[1] Board of Governors of the Federal Reserve System (U.S.), Student Loans Owned and Securitized (SLOAS), Outstanding, retrieved from FRED, Federal Reserve Bank of St. Louis; https://fred.stlouisfed.org/series/SLOAS.

Public Service Loan Forgiveness is a Department of Education sponsored program and is therefore subject to changes made by that government entity. It is not guaranteed.