



JDs for Justice Network  
Law School Engagement & Advocacy

# STUDENT REPRESENTATIVE LEADERSHIP MANUAL

A PRACTICAL GUIDE FOR PUBLIC INTEREST LAW SCHOOL LEADERS



## CONTACT

Ashley Matthews  
Program Manager  
Law School Engagement & Advocacy



## PHONE & EMAIL

(202) 466-3686, ext. 135  
[Amatthews@equaljusticeworks.org](mailto:Amatthews@equaljusticeworks.org)



## ONLINE

[www.equaljusticeworks.org](http://www.equaljusticeworks.org)  
[www.studentjusticecenter.org](http://www.studentjusticecenter.org)



# INTRODUCTION TO THE STUDENT REPRESENTATIVE PROGRAM

---

For three decades Equal Justice Works has created opportunities for public interest lawyers committed to building a more just society. We believe that the poorest and most vulnerable among us deserve the same access to justice and quality legal representation as the privileged.

To achieve this, we offer a continuum of opportunities for law students and lawyers. We provide the training and skills that enable our hundreds of interns and Fellows to provide effective representation to underserved communities and causes.

We launched the Student Representative Program in 2016 to help us mobilize the next generation of equal justice advocates. Equal Justice Works Student Representatives are selected by our National Advisory Committee and attend member law schools all around the country. As a law student representative of Equal Justice Works, you have a demonstrated interest in public interest law and are dedicated to inspiring change at your law school.

We thank you for your ongoing commitment to using your legal education to give back to those in need!

---

# TABLE OF CONTENTS

---

SECTION 1		Public Interest Law: An Overview
SECTION 2		The Equal Justice Works Movement
SECTION 3		JDs for Justice Network: The Basics
SECTION 4		Getting New JDs for Justice Sign-Ups
SECTION 5		Tabling & Hosting On-Campus Meet-Ups
SECTION 6		Starting a Public Interest Student Organization
SECTION 7		Law Student Pro Bono
SECTION 8		Public Interest Law Job Hunting
SECTION 9		Public Service Loan Forgiveness
SECTION 10		Printable JDs for Justice Network Sign-Up Sheet

---

# 01 PUBLIC INTEREST LAW: AN OVERVIEW

---



Public interest lawyers work for legal service providers, nonprofits, and government agencies that focus their practice on helping low-income, marginalized, or vulnerable populations. Their work spans across a wide variety of issue areas, including domestic violence, racial equality, veterans' rights, immigration, and more. All public interest lawyers get their start in law school, and Equal Justice Works helps introduce hundreds of new law students to public interest law every year.

## THE JUSTICE GAP

[Eighty percent](#) of low-income Americans face heavy obstacles when trying to access the civil justice system to resolve legal issues like foreclosure, accessing disability benefits, leaving an abusive marriage, and other non-criminal matters.

Many states are also in the midst of an [indigent defense funding crisis](#), leaving public defenders with overwhelming caseloads and daily challenges to providing the constitutional standard of legal representation.

Law students are in a prime position to help public interest lawyers provide legal aid and other low-cost legal help to an increasing number of clients in need. As an Equal Justice Works Student Representative, you can lead the charge for your law school to support programs, clinics, projects, courses, and internships

that can help close the justice gap. Law students like you have a powerful voice in the world of public interest law.

## LEGAL AID & INDIGENT DEFENSE ORGANIZATIONS

Legal aid and indigent defense organizations provide direct legal services to low-income clients for free or a very low cost. They practice different types of law, including but not limited to:

- Administrative law
- Children's Rights
- Civil Rights
- Education Law
- Public Health
- Election Law
- Immigration
- Intellectual Property
- International Human Rights
- Federal Government
- State Government
- Adult & Juvenile Criminal Defense
- Employment Law
- LGBTQ Rights
- National Security
- Women's Rights
- and more!

Many of these organizations attend our Conference & Career Fair every year in October to meet public interest law students from all over the country. They hire law students year-round for both paid and unpaid internships, and are on the frontlines of helping low-income clients with urgent legal needs.

## THE CHALLENGE: FUNDING LEGAL SERVICES

### *Legal Aid*

Many legal aid and indigent defense organizations are struggling to maintain financial resources and operate on tight budgets. Financial support remains one of the largest barriers to addressing the legal needs of poor people.

Many civil legal aid organizations receive funding from the [Legal Services Corporation](#) (LSC), an independent nonprofit established by Congress in 1974 to provide financial support grants for civil legal

aid to low-income Americans. LSC grantees serve thousands of low-income clients in every congressional district, and are the only source of legal aid in many rural areas of America.

Civil legal aid organizations may also receive assistance from [Interest on Lawyers Trust Account](#) (IOLTA) funds, state legislative appropriations, attorney licensing fees and bar dues, foundation grants, donations, class action settlements, and court filing—fee revenue.

### *Indigent Defense*

In the landmark case [Gideon v. Wainwright](#), 372 U.S. 335 (1963), the Supreme Court held that state or local governments must provide an attorney to any defendant facing prison time who could not afford legal representation.

Currently, about 80% of criminal defendants in the United States qualify for a government-appointed lawyer. Despite this constitutional guarantee, most states annually spend [barely 1%](#) of their criminal justice budgets on indigent defense.

Public defenders and indigent defense lawyers have come up with creative solutions to address this gaping need for quality legal defense services. Jonathan Rapping used foundation grants to start [Gideon's Promise](#), a nonprofit that used a “Teach for America” model to send recent law graduates to public defense offices throughout the South. Three St. Louis University School of Law graduates started [ArchCity Defenders](#), a nonprofit that provides holistic criminal and civil legal services to their community's homeless and working poor.

## **THE SUPPORT NETWORK: PUBLIC INTEREST LAW CAREER ADVOCATES**

### *Law Schools*

Many law schools support public interest law through courses, clinics, and law student pro bono opportunities. The American Bar Association (ABA) has a [Directory of Law School Public Interest and Pro Bono Programs](#) on their site. You can use their [Law School Staff/Faculty Contacts list](#) to find public interest law partners on your campus.

Law students also play a major role in supporting public interest law. Getting involved with your law school's public interest law leadership organization is a great start. If you can't find an organization on your campus dedicated to public interest law, start one! [Email us and we'll help you out.](#)

#### *Equal Justice Works*

[Equal Justice Works](#) aims to create a just society by mobilizing the next generation of lawyers committed to equal justice.

We provide leadership to ensure a sustainable pipeline of talented and trained lawyers are involved in public service. Equal Justice Works provides a continuum of programs that begin with incoming law school students and extend into later careers in the profession. We provide the nation's leading public interest law fellowship program and offer more postgraduate, full-time legal positions in public service than any other organization.

#### *Access to Justice Commissions*

Access to Justice Commissions bring together state supreme court justices, local judges, public interest lawyers, bar associations, community leaders, and other stakeholders to help improve access to civil justice. The first access to justice commission gathered in Washington State in 1994, and they have now spread to many other states all across the country. [See if your state has an Access to Justice Commission.](#)

Access to Justice Commissions play a critical role in removing barriers to legal aid and pro bono services. Some states offer opportunities for law students, such as the [Texas Access to Justice Commission](#) rural internship program and Law Student Pro Bono Challenge.

#### *National Legal Aid & Defender Association*

[The National Legal Aid & Defender Association](#) (NLADA) leads a network of legal aid and indigent defense advocates on the frontlines to advance justice.

The NLADA is the oldest nonprofit association devoted to promoting excellence in the delivery of both civil and criminal services for those who can't afford counsel. They provide networking and training opportunities for practicing public interest lawyers, and present annual awards to public interest law leaders.

### *Public Service Jobs Database*

The [Public Service Jobs Database](#) (PSJD), formerly PSLawNet, was founded in 1989 by law students at New York University School of Law. Today, PSJD is housed within the National Association for Law Placement (NALP), and connects law students with over 15,000 public service employers looking for interns and new hires. The site also contains a Resource Center with summer funding guides, a career fair calendar, career tips, and more.

### *Legal Services Corporation*

The [Legal Services Corporation](#) (LSC) was created by Congress in 1974 to promote equal access to justice and provide high-quality civil legal assistance to low-income Americans. LSC provides funding to 134 legal aid programs in the country and hosts annual events and summits to promote equal access to justice.

### *Bar Associations*

Many bar associations have public interest sections devoted to providing pro bono assistance to low-income clients. These pro bono programs often include law students in their advocacy efforts.

Some bar associations host networking receptions with public interest attorneys, present awards to state and local pro bono leaders, and provide fellowships and summer funding for law students and recent law graduates.

### *Corporate Pro Bono*

Corporate pro bono work is performed by attorneys of in-house counsel legal departments at major law firms, businesses, and corporations. Many corporations have long-standing pro bono programs that offer free legal services to low-income community members. Many major law firms even hire full-time Pro Bono Coordinators to help lead the corporation's pro bono efforts.

# 02 THE EQUAL JUSTICE WORKS MOVEMENT

Equal Justice Works began in 1986 as the “National Association for Public Interest Law,” or NAPIL. Founded by law students dedicated to surmounting barriers to equal justice that affected millions of low-income families, the organization has grown to engage law students & recent law graduates with training and support.

Equal Justice Works is a national leader in creating summer and postgraduate public interest jobs. We host a variety of different opportunities for both law students and lawyers who want to practice public interest law.

## ANNUAL CONFERENCE & CAREER FAIR



The [Equal Justice Works Conference & Career Fair](#) is the largest public service legal career fair in the country.

Law students and lawyers who attend our conference can interview for jobs and summer internships with more than 160 nonprofit employers. Law students also take advantage of topical workshops designed to help them expand their public interest opportunities.

## RURAL SUMMER LEGAL CORPS

In partnership with the Legal Services Corporation, the [Rural Summer Legal Corps](#) program connects public interest law students with civil legal aid organizations to address pressing legal issues facing rural communities. Equal Justice Works recruits 31 law students from member law schools to fill these positions every summer.

## AMERICORPS JD

The [AmeriCorps JD](#) program currently provides more than 750 law students with \$1,222 education awards while they gain hands-on legal experience. Participating students deliver critically needed legal assistance in low-income and underserved communities across the country.



## EQUAL JUSTICE WORKS FELLOWSHIPS

Equal Justice Works has the largest number of [post-graduate fellowship opportunities](#) for law graduates in the country. In 2016, our post-graduate fellowships provided more than 200 graduates from member law schools with opportunities to work in public interest law.

### *Private Fellowships*

[Equal Justice Works Fellowships](#) provide the opportunity for lawyers to positively impact vulnerable communities around the country. Equal Justice Works Fellows design their own new and innovative legal projects in partnership with established legal aid organizations. Fellows receive a competitive salary, generous loan repayment assistance, connections to their prominent sponsors, participation in trainings, and additional support during their two-year tenure.

### *Public Fellowships*

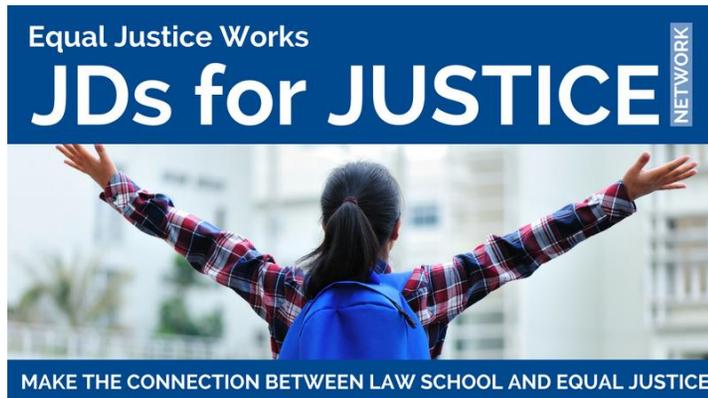
Most of Equal Justice Works' [Public Fellowships](#) are in partnership with AmeriCorps, one of the most productive and highly-regarded national service programs in the country. Equal Justice Works/AmeriCorps Legal Fellows work in low-income communities on issues such as veterans' rights, elder justice, immigration, disaster relief, housing, and more.

# 03

## JDS FOR JUSTICE NETWORK: THE BASICS

---

The Equal Justice Works JDs for Justice Network is a national database of more than 8,000 law students and 10,000 lawyers, all dedicated to social justice in unique ways. As an Equal Justice Works Student Representative, you are a leader in this network. Your participation is instrumental in helping us grow our database while refining membership to a national action-based coalition of public interest lawyers and law students.



The JDs for Justice Network especially supports law students committed to strengthening the efforts of their public interest student groups. We also help you educate your peers on how to reduce financial and institutional barriers to accepting public interest employment and teach you how to advocate for law school programs that sustain public interest aspirations.

We understand the obstacles public interest law students face in pursuit of a legal degree. Lack of support, cultural isolation, and intellectual pressure are just a few examples of the factors that lead to many abandoning public interest law as a viable career option.



For law students nationwide who have dedicated their legal education to public service, law school can feel like climbing a very tall ladder. You can think of Equal Justice Works as a supportive boost in reaching the top.

Equal Justice Works provides:

- expanded public interest programming
- increased public service values
- summer funding for public interest law work, and
- law school debt relief advocacy.

Law students and lawyers who sign up for our JDs for Justice Network also receive:

- full access to the [Student Justice Center](#) - a resource library stocked with tools to help you land your dream job or internship, manage your student debt, and become an equal justice student leader;
- informative webinars on hot topics in public interest law, including job hunting, digital branding, social entrepreneurship, debt relief, and more;
- the JDs for Justice Network newsletter - free roundups of public interest law jobs, internships, and resources you won't find anywhere else;
- exclusive networking events and opportunities; and
- student organizing consultations that will help you become an all-around public interest law school leader.

# 04

## GETTING NEW JDS FOR JUSTICE SIGN-UPS

---

As law students and Equal Justice Works Student Representatives, you are the key to the legal aid student community. You have access to:

- Student Organizations
- Public Interest Law Fundraisers
- Organizational Fairs
- Law School Clinics
- Pro Bono Service Days
- 1L/Transfer Orientations
- Alternative Spring Breaks
- Student-Run Conferences

You also have access to law school career counselors, faculty & administration, community organizers, and supervising attorneys at local legal aid and indigent defense organizations.

Equal Justice Works is committed to growing the JDs for Justice Network to include as many current law students as possible

**As an Equal Justice Works Student Representative, your main goal is to help expand the JDs for Justice Network.** This means sharing Equal Justice Works with your law school colleagues!

How it works:

1. Equal Justice Works gives you a unique link to our [JDs for Justice Network sign-up form](#).
2. Share that link far and wide. Email it, tweet it, share it on Facebook – however you want to spread the word!

3. Get points every time you get a new sign-up, share on social media, table, or host a meet-up on your campus. You receive:
  - a. **2 points** for each tweet or retweet
  - b. **10 points** for each new law student that signs up for the JDs for Justice Network
  - c. **20 points** for hosting an on- or off-campus public interest law meet-up
  - d. **20 points** for tabling on-campus
4. Keep up with your points by checking in with Law School Engagement & Advocacy Program Manager [Ashley Matthews](#), your main point of contact for all Student Representative activities. She will send you updates on how many points you've received every month.
5. Get prizes! You'll get different goodies from Equal Justice Works depending on how many points you receive:
  - a. **500 points** = Equal Justice Works Swag Pack #1
  - b. **1,000 points** = Equal Justice Works Swag Pack #2
  - c. **1,500 points** = Equal Justice Works Swag Pack #3
  - d. The first three Student Representatives to hit **2,000 points** gets free **IPad Air** or **Microsoft Surface** tablets!

The easiest way to get new sign-ups is to share your link far and wide! You can:

- Share your link on law school forums like [Law School Discussion](#) and [Top Law Schools](#).
- Keep the sign-up page pinned to the top of your Twitter page. We do this method all the time on [@EJW\\_students!](#)
- Table for Equal Justice Works or host a public interest law meet-up. Details on how to organize a tabling event or meet-up are in the next section!
- Encourage your friends to share your link with their friends – it's the gift that keeps on giving.
- Include your link in student org newsletters and emails.
- Attend organizational fairs as an Equal Justice Works Student Representative and get new sign-ups from interested law students passing by.
- Share your link with any public interest law students you meet during internships or clinics.

These are just a few examples. Don't be afraid to get creative!

# 05

## TABLING & HOSTING PUBLIC INTEREST LAW MEET-UPS

---

If you find the public interest law community to be lacking on your law school campus, a great way to ramp up your visibility is to table during your law school's lunch hour or reading period, or host an informal public interest law meet-up!

### TABLING

Tabling is an excellent way to spread the word about Equal Justice Works and public interest law while quickly gathering lots of new sign-ups from your classmates. You will basically set up a table with information and sign-up forms and then engage with law students passing by to recruit them as JDs for Justice Network members, inform them about Equal Justice Works, and ask them to join us in advocating for the legal needs for low-income and marginalized clients.

If you want to table, email Ashley Matthews with your address to add your preferred dates to the [Meet-Up & Tabling Calendar](#). We'll send you a Rep Box with materials to help you get started.

#### *Setting Up*

Pick a table in a high-traffic area where lots of people can see you. This may be anywhere on your law school campus, from the student center to the dining hall. Use the display stands to showcase our flyers, and make sure the sign-up page is front and center with an Equal Justice Works pen.

#### *Answering Questions*

Many students may have questions for you, such as how they can apply to the Rural Summer Legal Corps or AmeriCorps JD programs. They may also have questions about Equal Justice Works Fellowships. It's

smart to have the website pulled up so you can easily search for answers, or you can always give them our business card to contact us with any questions.

### *Consider Showing Videos*

If your laptop is available, show videos from our Equal Justice Works Fellows via our [YouTube](#) page!

After tabling, please return your Rep Box to Equal Justice Works – we'll take care of the shipping costs. Include all leftover materials and the completely sign-up pages so we can enter your law school classmates into our system. We can't give you points until you return your Rep Box!

## **HOSTING A PUBLIC INTEREST LAW MEET-UP**

There are many law school student organizations, but not all of them work together. Bridge that gap by hosting an on- or off-campus public interest law meet-up!

A public interest law meet-up is simply a planned event where like-minded law students interested in social justice can discuss Equal Justice Works, public interest law, and other topical interests. A meet-up can be as informal as booking a room in your law school's library and chatting there, or gathering students together to talk over cocktails at a local bar. It's up to you and how you want to plan it!

### *Set Goals*

The first step to hosting a successful meet-up is to have clear goals in mind. Ask yourself the following questions:

- What do you want to talk about at the meet-up?
- How many people do you want to attend?
- What is your vision for how the meet-up will unfold?
- What student organizers do you want to invite?
- How long do you want the meet-up to last?
- Where are possible locations for the meet-up?

Once you have answers to these questions, you will be in a better position to plan the meet-up.

### Invite Law Students

Publicizing your event is important! After all, it would not be a successful meet-up if nobody showed up.

**JAN. 25TH**  
**PUBLIC INTEREST**  
**LAW MEET-UP**

Presented by Equal Justice Works  
Join us on [DATE] at [TIME] in the [LOCATION] to meet other public interest law students! We believe the poorest and most vulnerable among us deserve the same access to justice and quality legal representation as the more fortunate. Let's talk about ways we can help each other reach that goal as law students!

**EQUAL JUSTICE WORKS**

**CALLING ALL:**  
Public Interest Law Students  
Community Activists  
Progressive Issue Groups  
Student Government Members

JOIN THE FIGHT FOR  
EQUAL JUSTICE!

BROUGHT TO YOU BY  
**EQUAL JUSTICE WORKS**  
1730 M SL NW  
Suite 600  
Washington, DC 20036  
www.equaljusticeworks.org

Make sure you reach out to:

- Like-minded public interest law students
- Public interest law organizations on campus
- Community organizations
- Relevant political organizations on campus
- Progressive issue groups
- Student government organizations
- Law school faculty and administration

You can even set up a Facebook event page, along with blasting your event on social media channels you know attract your target audience. Social media is also a great way to track how many people plan on coming to your meet-up.

Try to get the meet-up featured on your law school events calendar or programming board. Old-fashioned publicity methods can help as well: print a set of fliers and other promotional material, and get your friends to pass them around on campus. Post fliers all over campus!

Email [Ashley Matthews](mailto:ashley@equaljusticeworks.org) to receive an editable template flyer for Equal Justice Works meet-ups, or feel free to create one on your own.

### Host the Meet-Up!

After putting in all the prep work and publicizing your meet-up, it's time to make it happen!

1. Get to the location early.

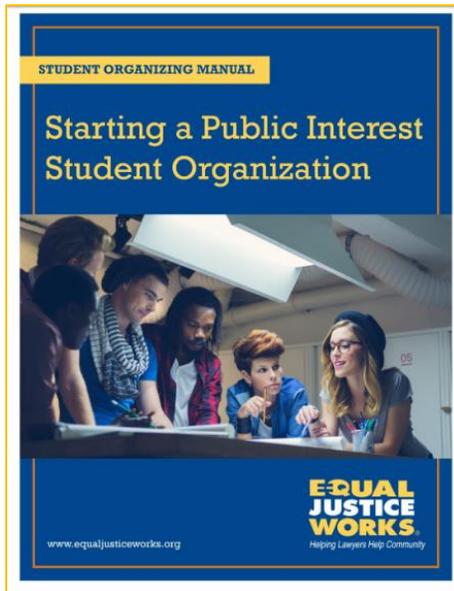
2. Include the sign-up sheet so you have a record of all attendees. You can also use this list to invite attendees to future meet-ups.
3. Take photos and video of the meet-up, and send them to Ashley Matthews at [amatthews@equaljusticeworks.org](mailto:amatthews@equaljusticeworks.org). You can also post these on social media during or after to let people know what they missed!
4. If you're hosting on-campus, don't forget to clean up! Make sure the room or venue is left in great condition after the event – you always want to leave a good impression so you can use the location again for your next meet-up.

# 06

## STARTING A PUBLIC INTEREST LAW STUDENT ORG

Creating a public interest organization takes a lot of work, but we believe it's well worth it. If your law school campus does not have a standalone, umbrella public interest law student organization comprised of public interest law students, we highly encourage you to start one as an Equal Justice Works Student Representative!

Organizing is a huge part of public interest work. Student organizations play a critical role in building the profile of public interest legal work among students, and providing opportunities to serve our communities.



We wrote the [Student Organization Manual](#) for students looking to start or revitalize a public interest student organization. We also provide information for students seeking solutions to the challenges of student organizing. Starting the organization is hard work, but the pay-off is huge for those feeling lost, unsupported, or funneled into a corporate law firm job.

The Student Organization Manual covers some of the basic issues involved in running a student organization devoted to public interest law, and helps student leaders avoid and overcome difficulties in planning and organizing.

As an Equal Justice Works Student Representative, you can use us as a resource in getting started with your organization. Please email [students@equaljusticeworks.org](mailto:students@equaljusticeworks.org) for help.

# 07

## LAW STUDENT PRO BONO

---

### GENERAL LAW STUDENT PRO BONO INFORMATION

The American Bar Association has a copy of the ABA Model Rule 6.1 governing pro bono legal services [here](#), and also includes a helpful page on the [basics of pro bono work](#) and a section dedicated to [Public Service and Pro Bono Career Resources](#).

The National Center for Access to Justice at Cardozo Law School also maintains an excellent [Law Student Pro Bono page](#) with background and information and resources. Check with your career counselors to find out if your campus has a law school pro bono program already in place!

### FINDING PRO BONO OPPORTUNITIES

On PSJD.org, you can use the [Advanced Search](#) feature to search for “Student Pro Bono” opportunities under the Job Type section. PSJD also maintains a list of websites that feature law student pro bono opportunities on their [Student Pro Bono Resources](#) page.

ProBono.net has a [National Pro Bono Opportunities Guide](#) that maps out volunteer opportunities by state.

Your law school may also be able to point you in the direction of local student pro bono opportunities. Remember, law students can not receive compensation (neither income nor academic credit) for completing their pro bono work.

Some law schools may require a certain number of hours of pro bono work to graduate. View your law school's pro bono page or talk to a career counselor to learn if your pro bono hours are necessary for graduation. You can view the [ABA's Student Pro Bono Definitions](#) page to learn more about law student pro bono requirements.

If you are still unclear about law school pro bono, see the ABA's handout, [Everything You Wanted to Know About Law School Pro Bono But Were Afraid to Ask](#).

## STARTING A STUDENT PRO BONO PROJECT

Before creating your own pro bono opportunity, first examine what pro bono opportunities your law school offers. Law schools create their programs based on a few different factors, including the size of the city where your school is located, the socioeconomic conditions in the area, the financial resources available for programs, and the interests of students and faculty.

Each law school has its own unique set of pro bono opportunities. Some student pro bono programs are student run organizations, which can require a longer time commitment, while others involve a weekly fall or spring alternative break. For descriptions of law school pro bono programs, see the ABA's [Directory of Law School Public Interest and Pro Bono Programs](#).

If your law school offers limited opportunities for pro bono work, there are a few steps you can take to create your own.

- Connect with your law school professionals to address the need for student pro bono opportunities.
- Reach out to attorneys and organizations who have available pro bono work and are willing to supervise law students.
- Get other law students involved and make sure everyone is provided with the necessary guidelines and training to participate.

For more information on what you can do to start your own law school pro bono organization, see the ABA's [Building and Sustaining An Effective Law School Pro Bono Program With a Baker's Dozen Tips](#) and Susan J. Feathers of Rutgers Law's [5 Steps to Launching a Law School Pro Bono Program](#).

# 08

## PUBLIC INTEREST LAW JOB HUNTING

---

Here's a list of job sites that have lots of great (and free!) public interest law jobs and internships:

- [Public Service Jobs Database](#)
- [Idealist](#)
- [National Legal Aid & Defender Association](#)
- [USAJobs](#)
- [LawJobs](#)
- [Civil Rights Career Center](#)
- [Martindale](#)
- [FindLaw](#)
- [LinkedIn](#)

There are many other jobs sites that pop up all the time, and we will let you know how to find them. We offer monthly Public Interest Law Job Hunting webinars. We also send out a monthly Public Interest Law Jobs Digest newsletter to all members of the JDs for Justice Network!

We write letters of recommendation for high-achieving Student Representatives, so be sure to let us know when you start applying for public interest law internships, post-graduate fellowships, and full-time public interest law attorney positions!

# 09

## PUBLIC SERVICE LOAN FORGIVENESS

---

If you plan to work in public interest law, the Public Service Loan Forgiveness (PSLF) program offers tax-free forgiveness for your eligible loans. The benefits can be considerable when combined with qualifying income-driven repayment plans. Follow these four steps to earn Public Service Loan Forgiveness!

### Step #1: MAKE SURE YOU HAVE ELIGIBLE LOANS

Only payments made on Federal Direct Loans count toward the required 120 qualifying payments, and only Federal Direct Loans will be forgiven. Only Federal Direct Subsidized Stafford, Unsubsidized Stafford (now referred to as Direct Subsidized and Direct Unsubsidized), Grad PLUS, Parent PLUS, and Federal Direct Consolidation Loans are eligible.

This is an important step to consider whenever you are borrowing or consolidating your loans. If you want to qualify for PSLF, make sure you are borrowing federal loans and avoid private or commercial loans, which are never eligible for government forgiveness. If you have FFEL Loans and want to make sure all your loans qualify for PSLF, consolidate your FFEL Loans into a Federal Direct Consolidation Loan. You can learn more about eligible loans [here](#).

### Step #2: WORK FULL-TIME IN QUALIFYING EMPLOYMENT

Only certain types of employment qualify:

- **Federal, State, Local or Tribal Government:** You may work for any level of government: a local, State, Federal or Tribal government organization, agency, or entity. You may be employed in any

position, with one exception: you may not be a member of the U.S. Congress. However, you may work in Congress or for a Senator or Representative.

- **A 501(c)(3) Nonprofit:** Employment at a nonprofit organization as defined under section 501(c)(3) of the Internal Revenue Code that is exempt from taxation under section 501(a) of the Internal Revenue Code is qualifying employment. While you may be employed in any position, the Department of Education has indicated that religious instruction, worship services, or any form of proselytizing is not qualifying employment. If you are employed by a 501(c)(3) organization that engages in these activities, at least 30 hours or more of your time must be spent on other qualifying activities.
- **A Full-Time AmeriCorps Position:** Working in a full-time position approved by the Corporation for National and Community Service under Section 123 of the National and Community Service Act of 1990 qualifies.
- **The Peace Corps:** If you are working in a full-time assignment under the Peace Corps Act, this work will count as qualifying employment.
- **A private "public service organization":** A private public service organization is a nonprofit organization (that is not organized under Section 501(c)(3)) that provides the following services: emergency management; military service; public safety; law enforcement; public interest law services; early childhood education (including licensed or regulated health care, Head Start, and State funded pre-kindergarten); public service for individuals with disabilities and the elderly; public health (including nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health care support occupations, as such terms are defined by the Bureau of Labor Statistics); public education; public library services; school library; or other school-based services.

You must also be working full-time, which is defined as working in qualifying employment in one or more jobs for the greater of:

- An annual average of at least 30 hours per week (you may combine one or more part-time jobs to reach the required average of 30 hours per week, but each of your employers must qualify)
- For a contractual or employment period of at least 8 months (if, for example you are a teacher), an average of 30 hours per week

- Or, unless the qualifying employment is with two or more employers, the number of hours the employer considers full-time

### **Step #3: MAKE 120 QUALIFYING MONTHLY PAYMENTS**

Each one of your 120 monthly payments must be made separately, on time, and for the full amount due. In addition, you must be in one of these qualifying repayment plans:

- A Standard Repayment Plan based on a 10-year repayment schedule
- A repayment plan in which you make monthly payments that are at least as much as the monthly amount required under Standard Repayment over a 10-year repayment period
- Income-Contingent Repayment (ICR)
- Income-Based Repayment (IBR)
- Pay As You Earn (PAYE)
- Revised Pay As You Earn (REPAYE)

IBR, ICR, PAYE, or REPAYE will be the preferred repayment plans for most borrowers earning PSLF, because they will help ensure your monthly payments are affordable and that you receive the full forgiveness you have earned in return for your public service. [You can learn more about these income-driven repayment plans here.](#)

### **Step #4: APPLY FOR PUBLIC SERVICE LOAN FORGIVENESS**

After you make your 120th qualifying payment, you will need to submit the PSLF application to receive loan forgiveness. The application is under development and will be available before October 2017, which is the earliest that borrowers will begin to be eligible to apply for forgiveness. **You must be working for a qualifying public service organization at the time you submit the application for forgiveness and at the time the remaining balance on your loan is forgiven.**

In the meantime, you should keep track of your employment! You will have to show the Department of Education that you have been working in qualifying employment. Therefore, it is important that you keep

copies of your W-2s, pay stubs, and any other documents you may have that will show your employment history.

In addition to keeping this documentation, you should submit regularly the Employment Certification for Public Service Loan Forgiveness form created by the Department of Education to assist you in tracking your periods of qualifying employment and your qualifying payments. It also will provide you with some certainty that your employment qualifies.

- [Employment Certification for Public Service Loan Forgiveness](#)
- [Instructions for Completing Employment Certification](#)

After you submit the form, you will be notified about whether your employment qualifies, the total number of qualifying payments you have made, and how many payments still need to be made before you qualify and can apply for Public Service Loan Forgiveness. While use of the form is not required, it is the only way the Department of Education's loan servicer will keep track of your progress toward meeting the PSLF eligibility requirements. We suggest you submit the form annually. You also may use the form to cover more than one employer.

