

PSLF Buyback Process Example

1 Forbearance Starts



As of July 2024 Sarah had made 100 of the 120 payments required for PSLF.

Sarah's forbearance continues until December 2025

Sarah was not required to make payments for those months, missing 17 possible PSLF payments.

February 2026



Sarah makes what would have been her 120th PSLF payment.

Forbearance Ends

Sarah's payments resume December 2025. Her next 3 payments will count towards PSLF.

Final Employment Certification Form

Sarah submits updated Employment Certification Form through studentaid.gov



PSLF Reconsideration Form

Once ECF is approved in account; Sarah submits PSLF reconsideration form.

Sarah should continue to make student loan payments until review is complete and buyback is approved.

Buyback Invoice

If approved, ED will send an invoice with the amount due. Sarah has 90 days to pay the full amount.

PSLF Forgiveness

Sarah's invoice should be for 17 months of missed payments. After making her payment she should see her loan balance eligible for PSLF removed from her account.

