Cancellation & Forgiveness Options

There are several programs to cancel some or all of your federal loans or have them forgiven, depending on your situation. In some cases, you can have your loans forgiven regardless of whether your loans are current or in default. Laws created these programs and specify the requirements you must meet to get this relief. If the Department of Education cancels your loans, it not only makes the debt go away, but in some cases, the government must give back any payments you have made on the debt that was canceled (whether you submitted payments or the government took your tax refund or some of your wages to pay the debt) and help clean up your credit. This is the most complete relief you can get.

Private Student Loan Cancellation & Forgiveness

This page includes information on cancellation and forgiveness options for federal student loans. See our separate page on **cancellation, forgiveness, and bankruptcy of private student loans** (https://studentloanborrowerassistance.org/for-borrowers/dealing-with-student-loan-debt/private-loans-other-education-debt/cancellation-settlement/).

Federal Student Loan Cancellation & Forgiveness Programs

Borrower Defense to Repayment

- Did your school mislead you, lie to you, fail to tell you important information, or engage in other misconduct when trying to get you to enroll or stay enrolled in the school?

More About Borrower Defense to Repayment (https://studentloanborrowerassistance.org/for-borrowers/dealing-with-student-loan-debt/loan-cancellation-forgiveness-bankruptcy/cancellation-forgiveness-options/borrower-defense-to-repayment/)

Total & Permanent Disability (TPD)

- Are you not able to work due to an ongoing disability, physical, or mental condition?

More About TPD (https://studentloanborrowerassistance.org/for-borrowers/dealing-with-student-loan-debt/loan-cancellation-forgiveness-bankruptcy/cancellation-forgiveness-options/total-permanent-disability/)

False Certification

- Did you lack a high school diploma or GED when you enrolled?
- Do you have some type of disqualifying status (such as a criminal record or medical condition) that prevents you from getting a job in the field you were studying at school?
- Did someone else forge your name on loan documents or use your identity to take out student loans?

More About False Certification (https://studentloanborrowerassistance.org/for-borrowers/dealing-with-student-loan-debt/loan-cancellation-forgiveness-bankruptcy/cancellation-forgiveness-options/false-certification/)

Public Service Loan Forgiveness (PSLF)

- Do you work in a public service job, such as teaching, nonprofit, military, or government?

More About PSLF (https://studentloanborrowerassistance.org/for-borrowers/dealing-with-student-loan-debt/loan-cancellation-forgiveness-bankruptcy/cancellation-forgiveness-options/pslf/)

Closed School

- Were you unable to complete your program because your school closed while you were enrolled, or you withdrew shortly before the school closed?

More About Closed School (https://studentloanborrowerassistance.org/for-borrowers/dealing-with-student-loan-debt/loan-cancellation-forgiveness-bankruptcy/cancellation-forgiveness-options/closed-school/)

Unpaid Refund

- Did you withdraw from school but still owe student loans for that semester?

More About Unpaid Refund (https://studentloanborrowerassistance.org/for-borrowers/dealing-with-student-loan-debt/loan-cancellation-forgiveness-bankruptcy/cancellation-forgiveness-options/unpaid-refund/)

Income-Driven Repayment (IDR)

- Are you enrolled in an Income-Driven Repayment plan?
- Have you been making payments on your federal loans for 20-25 years?

More About IDR Cancellation (https://studentloanborrowerassistance.org/for-borrowers/dealing-with-student-loan-debt/repaying-your-loans/payment-plans/income-driven-repayment/)

Teacher Loan Forgiveness

- Are you a teacher in a low-income school or education service?

More About Teacher Loan Forgiveness (https://studentloanborrowerassistance.org/for-borrowers/dealing-with-student-loan-debt/loan-cancellation-forgiveness-bankruptcy/cancellation-forgiveness-options/teacher-loan-forgiveness/)
