

# PSLF Documentation Checklist

AttendingFi

Everything to keep on file so your qualifying months actually count — 2026 edition

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## 1 • CONFIRM YOUR LOANS QUALIFY

### Verify every loan is a Direct Loan

Only Direct Loans count for PSLF. FFEL and Perkins loans must be consolidated into a Direct Consolidation Loan first — note that consolidating resets your count, so time it before you accumulate qualifying payments.

### Pull your loan list from studentaid.gov

Log in, confirm loan types and servicer, and save a dated screenshot for your records.

## 2 • CERTIFY YOUR EMPLOYMENT (THE FOUNDATION)

### File an Employment Certification Form (ECF) for every qualifying employer

Each nonprofit (501(c)(3)) or government employer, for every period you worked there — including residency and fellowship at a nonprofit hospital.

### Keep dates of employment + proof of full-time status

An HR letter or pay stubs covering each period. This is what resolves disputes if a month is challenged.

## 3 • CHECK YOUR PAYMENT COUNT

### Compare months worked vs. months counted

Use the PSLF Help Tool or your servicer's count. If you've worked more qualifying months than are showing, investigate the gap.

### Record which repayment plan you were on each year

PSLF requires an income-driven plan (IBR/RAP). Note any months on a non-qualifying plan.

## 4 • RECOVER MISSING MONTHS

### Buy back deferment / forbearance months

Months in deferment or forbearance don't count — but PSLF buyback can often recover them, frequently cheaply for residents who had low or \$0 payments. Run the numbers at [attendingfi.com/pslf-buyback-calculator.html](https://attendingfi.com/pslf-buyback-calculator.html)

### File a reconsideration request for miscounted months

With your ECFs and documentation in hand, dispute months you believe were counted incorrectly.

## 5 • KEEP ON FILE (YOUR PSLF FOLDER)

### ECFs • employment dates • loan-type confirmation • plan history • all servicer correspondence

Store these together. Recertify income and refile your ECF annually so every month stays certified as you go.