BAXTER HEALTH

INFORMATIONAL PURPOSES ONLY

PUBLIC SERVICE LOAN FORGIVENESS

For clinical and non-clinical Baxter Health employees.

Informational only. PSLF is a federal program. The U.S. Department of Education, not Baxter Health, decides who qualifies and makes every final decision on forgiveness.

PSLF is based on who you work for, not your job title. If you work full time at Baxter Health and meet **every** requirement below, the federal government may forgive the rest of your eligible federal loans.

THE FIVE REQUIREMENTS

You must meet all five

1 Work for a qualifying employer

Government agencies and 501(c)(3) not-for-profits qualify. You must be a W-2 employee, not a contractor. Confirm your Baxter Health employer in the PSLF Help Tool using the employer ID number (EIN) on your W-2.

2 Work full time

An average of at least 30 hours per week, or your employer's definition of full time if that is higher. Qualifying part-time jobs can be combined to reach 30 hours.

3 Have federal Direct Loans

Direct Subsidized, Unsubsidized, Grad PLUS and Consolidation Loans qualify. FFEL and Perkins loans must be consolidated into a Direct Loan first. **Private loans never qualify.**

4 Be on a qualifying repayment plan

Income-Based Repayment (IBR), the new Repayment Assistance Plan (RAP) and the 10-year Standard plan count. PAYE and ICR count only until July 1, 2028. Tiered Standard does **not** count. Loans first taken out on or after July 1, 2026, must use RAP.

5 Make 120 qualifying payments

About 10 years of full, on-time payments made while working full time for a qualifying employer. They do not need to be in a row. Most deferment and forbearance months do not count. You must still work full time for a qualifying employer when you apply and when forgiveness is granted.

100%

of the remaining balance on qualifying federal loans

WHAT YOU COULD RECEIVE

If the Department of Education approves your application, it forgives the rest of your qualifying Direct Loan balance, with no dollar cap. PSLF forgiveness is not taxed as federal income; state rules can vary. Forgiveness is never automatic or guaranteed. You must apply, and only the Department can approve it.

CLINICAL OR NON-CLINICAL, THE RULES ARE THE SAME

PSLF does not look at your license, title or department. It looks at your employer, your hours, your loans, your plan and your payments. Anyone who meets the five requirements may qualify.

CLINICAL TEAM MEMBERS

Physicians, nurse practitioners, physician assistants, RNs, LPNs, medical assistants, therapists, pharmacy, lab and imaging staff. Licensed clinicians may also explore the HRSA programs below.

NON-CLINICAL TEAM MEMBERS

Front desk and registration, scheduling, billing and coding, practice managers, IT, environmental services and administrative staff. Your work supports patient care, and PSLF treats it the same way.

WHAT CHANGED IN 2026

RAP is here. The new Repayment Assistance Plan opened July 1, 2026, and counts toward PSLF.

SAVE has ended. Former SAVE borrowers should move to IBR or RAP rather than a plan that does not count.

Employer rule blocked. Federal courts struck down a proposed employer-eligibility rule on June 30, 2026. It never took effect and is under appeal.

Buyback remains. Some borrowers may pay for past deferment or forbearance months so they count.

OTHER FEDERAL PROGRAMS FOR CLINICIANS

Run by HRSA, not Baxter Health

NHSC Loan Repayment Program. For licensed primary care, dental and behavioral health clinicians at an NHSC-approved site in a shortage area. 2026 awards reach up to $75,000 (primary care) or $50,000 (other fields) for two years of full-time service. Tax-free and competitive.

Nurse Corps Loan Repayment Program. For RNs, APRNs and nurse faculty at a Critical Shortage Facility. Pays 60% of qualifying nursing loans for two years of service, with an optional third year for 25% more. Awards are taxable.

Details at nhsc.hrsa.gov and bhw.hrsa.gov.

HOW TO APPLY, STEP BY STEP

Applying is free. You do not need to pay a company to file PSLF forms for you. Every step happens on StudentAid.gov.

BEFORE YOU START, HAVE THESE READY

Your StudentAid.gov login (FSA ID)	Your employer's EIN (box b of your W-2)	Your hire date at Baxter Health
Your average weekly hours	Your loan servicer's name	Your HR contact's work email

1 Review your loans

Log in at StudentAid.gov and open your aid summary. Look for "Direct" in each loan's name and note your loan servicer.

2 Consolidate if needed

Have FFEL or Perkins loans? Apply for a Direct Consolidation Loan at StudentAid.gov/loanconsolidation. Private loans cannot be made eligible.

3 Enroll in a qualifying plan

Apply for income-driven repayment (IBR or RAP) at StudentAid.gov/idr. Update your income each year when asked so you stay on the plan.

4 Start the PSLF form

Open the PSLF Help Tool at StudentAid.gov/pslf. Search for your employer by EIN, then enter your dates of employment and hours.

5 Get HR's signature

Sign the form, then enter your HR contact's email so they can certify it electronically. You may also print it for HR to sign and upload.
Contact information: cvconner@baxterhealth.org.

6 Check your payment count

Once processed, your qualifying payment count appears on StudentAid.gov. If it looks wrong, you can ask for reconsideration.

7 Recertify along the way

Submit a new form every year and any time you change jobs. Keep copies of each form, your pay stubs and your payment records.

8 Apply for forgiveness

After 120 qualifying payments, submit the form while still working full time for a qualifying employer. Keep paying until you get written approval.

Leaving Baxter Health or changing roles? Ask HR to certify your employment before your last day. It is much easier than tracking down records later.

IMPORTANT NOTICE

This flyer shares general information only and is not legal, tax or financial advice. Baxter Health does not run PSLF or any federal loan repayment program, does not decide eligibility, and cannot promise forgiveness or repayment. The U.S. Department of Education (for PSLF) and HRSA (for NHSC and Nurse Corps) make all final decisions. Baxter Health's role is limited to certifying your employment when you ask. Program rules can change, so confirm details with StudentAid.gov and your loan servicer before making decisions.

Questions? StudentAid.gov/pslf · Federal Student Aid 1-800-433-3243 · Your loan servicer

COMPASSIONATE CARE BEYOND MEASURE