

DB101 Benefits & Financial Coach's Resource Guide

To Information, Referral/Assistance in MinnesotaHelp.info



MN DHS
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Executive Summary

This document is intended to be a guide for Benefit and Financial Coaches when helping job seekers with disabilities advance their total financial well-being.

There are many different aspects to supporting people in their quest for economic advancement. A main support is giving the right information and connecting to the right resources. When you have questions, talk to a Work and Benefits Planner (WBP) at the Disability Linkage Line®.

Keep in mind this is a new service and we are developing new ways of doing business. We need to learn from each other and share experience. If you have feedback on how to improve resources or process please:

- Share that feedback with Eileen Kelly (Eileen.Kelly@state.mn.us) or Beth Grube (Beth.Grube@state.mn.us) at the MN Department of Human Services, and
- Discuss your ideas at the regular Benefits Coach Community of Practice meetings.

What is MinnesotaHelp.info

MinnesotaHelp.info® is a resource database that offers a wide range of state-wide community resources. It was originally created to provide a comprehensive on-line resource for the Minnesota Board on Aging's Senior Linkage Line and was focused on medical and social services for seniors.

MinnesotaHelp.info® has expanded to include many different populations, including people with disabilities and veterans. Information and resources are continuously being added to MinnesotaHelp.info®. We are currently working with the Minnesota Board on Aging to add resources that will help promote economic advancement for people with disabilities. As you discover new resources in your area that are not included in MinnesotaHelp.info®, please bring them to our attention so we can determine if they should be added.

First Things First: Creating a MyMinnesotaHelp.Info® Account

MinnesotaHelp.info allows you to tailor the information to your specific needs. You can save favorite resources or entire searches. If you haven't already created a user account, go to the [registration page](#). If you already have a user account and would like to sign in now, you can go to the My MinnesotaHelp.info® [logon page](#).

MinnesotaHelp.info®

Popular Topics
Focus on special topics or populations

My Favorites
Sign in to access your saved resources

Chat With Us
Specialists are standing by to help you

Guided Searches
Use a navigator to make a custom plan

You do not need to sign in or create a username account to access most features in this web site. If you do choose to sign in or create a username, you will have the option to save searches and resources within the site. You can review your saved items anytime by clicking on the My MinnesotaHelp.info® link. You will also be able to create a plan in the Long Term Care Choices Navigator or the Youth Navigator. ✕

Registration

Create Username

Create Password

Confirm Password

First Name

Last Name

Zip Code

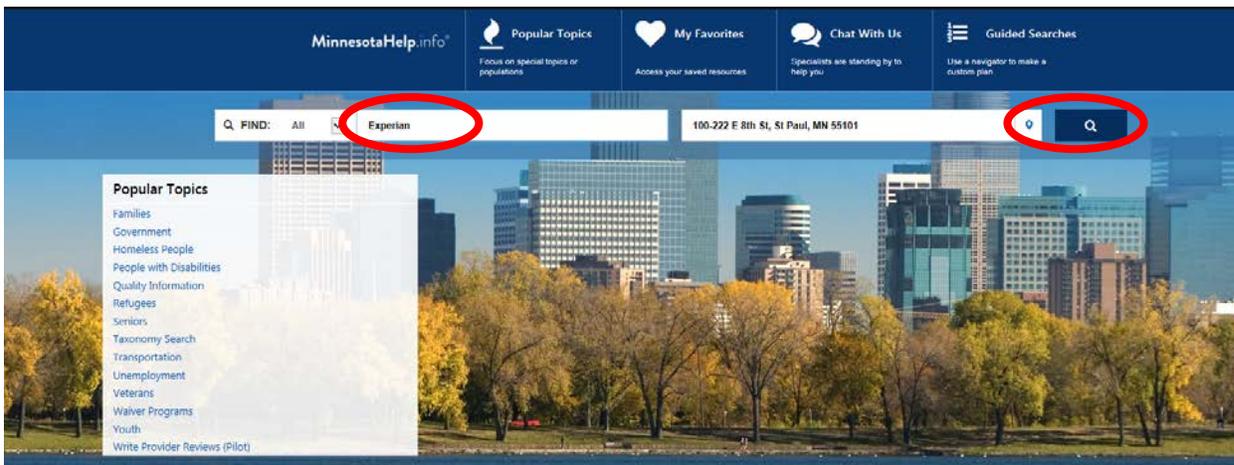
Email

Re-Enter E-Mail

I agree to the [Terms and Privacy Practices](#)

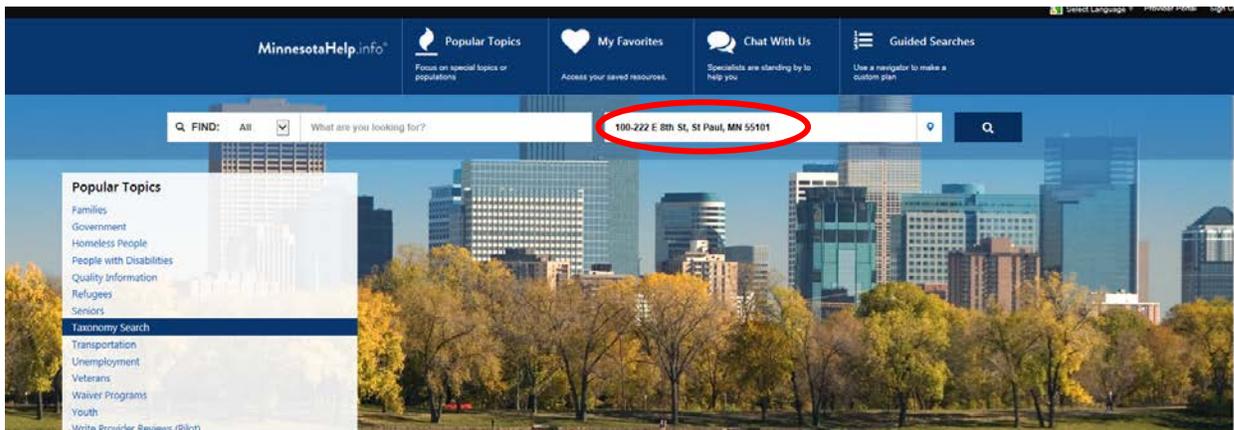
Search for Resources

1. Enter a keyword
2. Click the magnifying glass



Target Your Geographical Region

You are able to tailor your search to the local area where the person you're serving lives, where your office is located, or whatever geographic region you choose by adjusting the city, zip code or counties. If you serve multiple cities or counties you can save multiple searches.



Personalizing Your Resources - My Minnesotahelp.info®

Save to Favorites

1. Check the resources you want saved
2. Click "Compare and Save"
3. Click "Save Checked Items to Favorites"

MinnesotaHelp.info® Popular Topics My Favorites Chat With Us Guided Searches

Focus on special topics or populations. Access your saved resources. Specialists are standing by to help you. Use a navigator to make a custom plan.

Q FIND: All Experian 100-222 E 8th St, St Paul, MN 55101

Map View Compare/Save Sort Options Display Options Print/Export Need Help?

Filters: Search Within the Results National

Results for "Experian, Saint Paul, MN" 1 national result

EXPERIAN Free Annual Credit Report 955 American Ln, Schaumburg, IL, 60173-4983 322 Miles—Get Directions (877) 322-8228 Website

Description: Free credit report online, by phone or through the mail once a year

MinnesotaHelp.info® Popular Topics My Favorites Chat With Us Guided Searches

Focus on special topics or populations. Sign in to access your saved resources. Specialists are standing by to help you. Use a navigator to make a custom plan.

Q FIND: All Debt 100-222 E 8th St, St Paul, MN 55101

Map View Compare/Save Sort Options Display Options Print/Export Need Help?

Filters: Search Within the Results National

Save Checked Items to Favorites

Results for "Debt, 100-222 E 8th St, St Paul, MN 55101" 1 national results

LSS FINANCIAL COUNSELING SERVICE Financial Counseling LSS Financial Counseling Service - St. Paul Eastside Financial Center (EFC) 965 Payne Ave, Eastside Financial Center, St. Paul, MN, 55130-4194 2 Miles—Get Directions (888) 577-2227 Website

Description: Counseling Service helps individuals and families with budgeting, debt management, credit assistance, and housing counseling (foreclosure prevention and reverse mortgage counseling). Other Services: 21 Services offered by this provider

2. FAMILYMEANS Consumer Credit Counseling Service (CCCS) St. Paul Office (CCCS Only) 1133 Grand Ave, The Center CCCS Office, St. Paul, MN, 55105-2629 3 Miles—Get Directions (651) 789-4014 Website

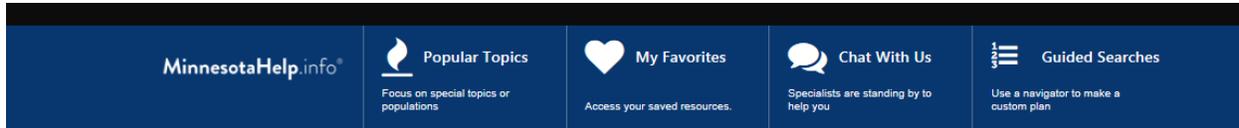
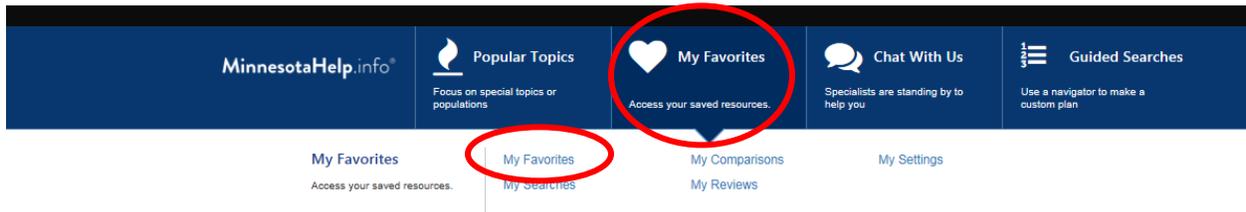
Description: Budget counseling, debt repayment, and consumer education to regain financial stability and reduce unmanageable debt. Other Services: 23 Services offered by this provider

3. COMMUNITY ACTION PARTNERSHIP OF RAMSEY & WASHINGTON COUNTIES Financial Literacy Classes 450 Syndicate St N, Ste 122, St. Paul, MN, 55104-4127 3 Miles—Get Directions (651) 603-5881 Website

Practice:
Save Top Financial Tools (Appendix A) to your ***favorites***

View Favorites

Once you have saved your favorites, click on “My Favorites,” and then “My Favorites” in the sub grid to see the list of your saved resources.



My MinnesotaHelp.info®

My MinnesotaHelp.info®
My Reviews
My Messages
My Saved Favorites
My Saved Searches
My Saved Comparisons
My User Account

My Saved Favorites				See More
<input type="checkbox"/>	Provider Name	Service Name	Phone	Email
<input type="checkbox"/>				
<input type="checkbox"/>	Community Action Partnership of Ramsey & Washington Counties	Financial Literacy Classes	(651) 603-5881	
<input type="checkbox"/>	Equifax	Free Credit Report	(800) 685-1111	
<input type="checkbox"/>	Experian	Free Annual Credit Report	(877) 322-8228	
<input type="checkbox"/>	FamilyMeans	Consumer Credit Counseling Service (CCCS)	(651) 789-4014	cccs@familymeans.org

Delete Checked

My Saved Searches			
<input type="checkbox"/>	Name	Created	Description
<input type="checkbox"/>	First time home buyer loans-Saint Paul	3/14/2017 11:02:40 AM	First Time Buyer Home Loans, Saint Paul, MN
<input type="checkbox"/>	Home Improvement Accessibility	3/9/2017 11:27:34 PM	Home Improvement/Accessibility, Saint Paul, MN
<input type="checkbox"/>	Homeless PRevention Programs	3/9/2017 11:26:28 PM	Homelessness Prevention Programs, Minneapolis, MN 55406

Delete Checked

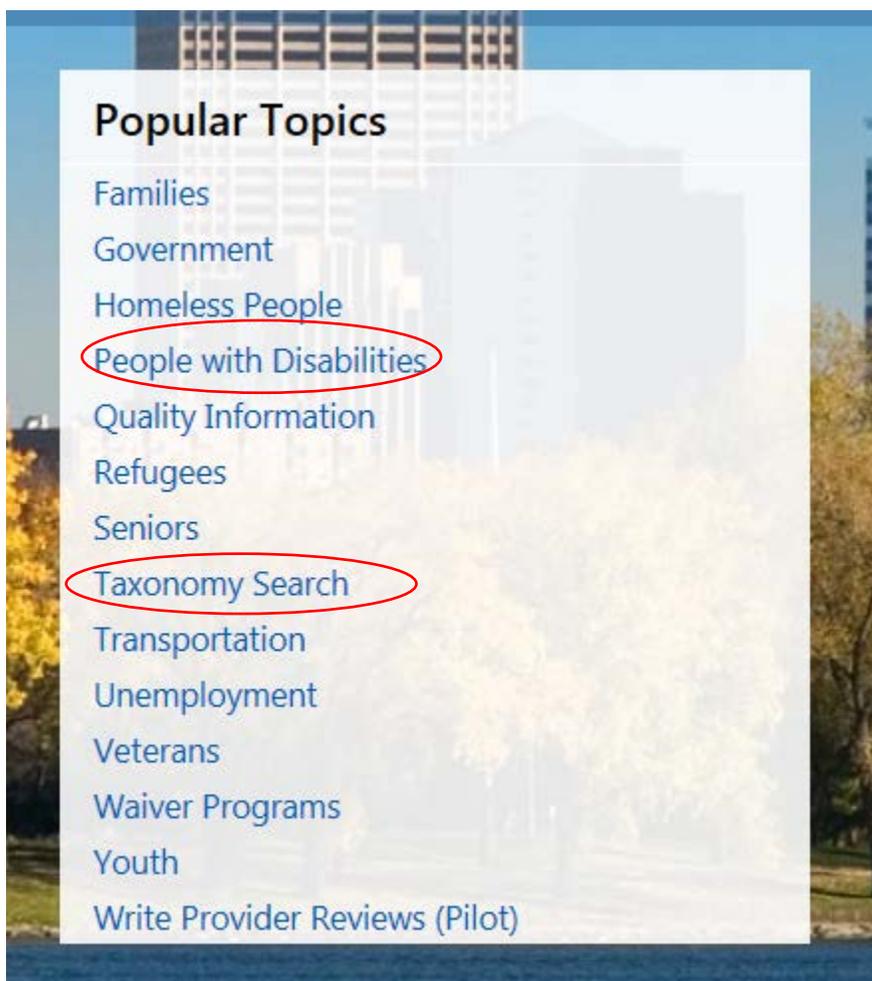
My Saved Comparisons
You have no comparisons.

MinnesotaHelp.info Organization

Searching for resources in MinnesotaHelp.info® can sometimes be tricky, especially if you don't know exactly what you're looking for. If you know the name of the agency or business, and the area, you can type it in – but if you are looking for general resources about a particular topic, the search might not be as easy. That's where grouped searches come in handy.

Search by Population

You can search focus topic areas, such as services for people who are homeless, government services, or services that are specific to people with disabilities. When you click on one of the focus areas, it will bring up a list of topics specific to that focus area. You can drill down to find the resources you need.



Taxonomy Codes

Topics in MinnesotaHelp.info® are coded with alpha numerical codes, called *taxonomy codes*. In MinnesotaHelp.info® the taxonomy is a classification system that allows you to index and access community resources based on the services they provide and the target populations they serve, if any. It provides a structure for your search and helps you find needed services. When you use the "Topic Search" option you are using the taxonomy.

Build Your Resource Directory

Choose Your Taxonomy Codes

There are thousands of taxonomy codes. Some of the most common ones related to benefits and financial coaching are:

- BH Housing/Shelter
- BT Transportation
- BV Utilities
- DD Consumer Assistance and Protection
- DM Money Management
- DX Tax Organizations and Services
- FC Criminal Justice and Legal Services
- FT Estate Planning Assistance
- H Education
- LH Medical Expense Assistance
- NL Public Assistance Programs
- ND Employment
- TB Financial Services
- TH Disaster Services

That's a lot to remember. You can also do a general taxonomy search by clicking on "Taxonomy Search."



This will give you the list of the high level taxonomy structure in MinnesotaHelp. Click on the area you want to search to drill down and get more detailed resources.

MinnesotaHelp info

Popular Topics
Focus on special topics or populations

My Favorites
Access your saved resources.

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Guided Searches
Use a navigator to make a custom plan

Browse Topics
Search for human services by topic. Use the Location input to restrict your search to a specific location.

100-222 E 8th St, St Paul, MN 55101

B - Basic Needs (18429)
Programs that furnish survival level resources including food, housing, material goods, transpo...
[More](#)

D - Consumer Services (1737)
Programs that provide for the education and protection of individuals who buy products and serv...
[More](#)

F - Criminal Justice and Legal Services (3273)
Programs that promote and preserve the conditions that enable community residents to live in a ...
[More](#)

H - Education (3170)
Programs that provide opportunities for people to acquire the knowledge, skills, desirable qual...
[More](#)

J - Environment and Public Health/Safety (1491)
Programs that protect and conserve natural resources, prevent or reduce environmental pollution...
[More](#)

L - Health Care (19979)
Programs whose primary purpose is to help individuals and families achieve and maintain physica...
[More](#)

N - Income Support and Employment (6421)
Programs that help to meet the economic needs of the community by helping residents prepare for...
[More](#)

P - Individual and Family Life (18058)
Programs that promote the personal, social and spiritual development of people in the community...
[More](#)

R - Mental Health and Substance Use Disorder Services (4437)
Programs that provide preventive, diagnostic and treatment services in a variety of community a...
[More](#)

For example, click on “D Consumer Services” and you will see

- D Consumer Services
- DD Consumer Assistance and Protection
- DF Consumer Regulation
- Money Management
- DT Tax Organizations and Services

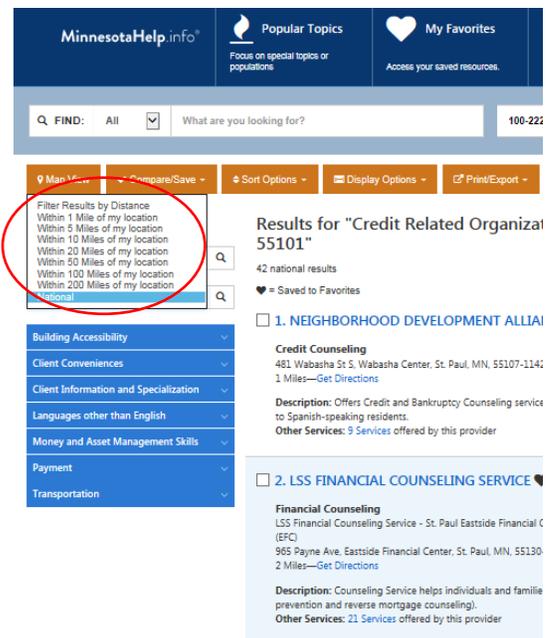
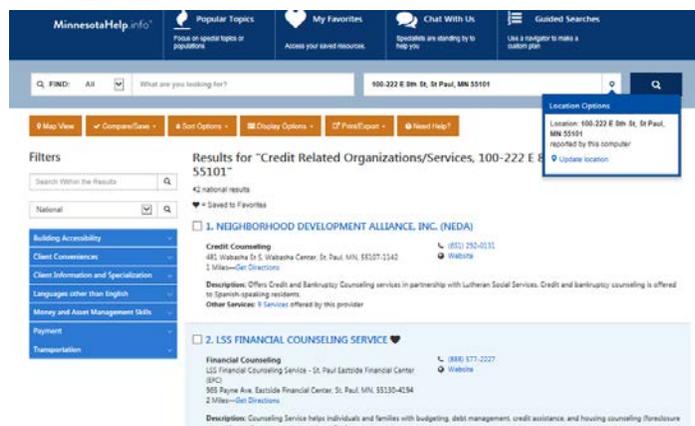
If you click on the top “D Consumer Services” you will get into the next level of detail, then click on the next “DM – Money Management” and then “DM 1500 Credit Related Organizations/Services.”

Depending on the geographic area you're searching, you should see a list that looks like this:

Credit Related Organizations/Services

Topics for "Credit Related Organizations/Services, 100-222 E 8th St, St Paul, MN 55101"	
DM-1500 - Credit Related Organizations/Services See all 42 Results for Credit Related Organizations/Services Programs that provide services which relate to the limited lines of credit made available to co... More	42
DM-1500.1500 - Credit Counseling Programs that provide assistance for people who want to improve their understanding of the cons... More	38
DM-1500.1550 - Credit Denial Assistance Programs that provide assistance for people whose request for a loan or credit card has been re... More	11
DM-1500.1600 - Credit Report Dispute Assistance Programs that help consumers correct inaccurate information in their credit record that could h... More	2
DM-1500.1620 - Credit Report Ordering Assistance Programs that help consumers obtain their personal credit reports, one copy of which is availab... More	4
DM-1500.1640 - Credit Reporting Agencies Organizations that maintain credit history records and make available to prospective lenders, i... More	3

You can then click on the topic for the resources you want to find. A list of resources in the geographic area you identified will be listed. You can also change the radius of your search area.



Save Your Search

Save your search by clicking on "Print/Export..." at the top.

MinnesotaHelp.info®

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Q FIND: All [dropdown] What are you looking for? [input] 100-222 E 8th St, St Paul, MN 55101 [location icon] [search icon]

Map View Compare/Save Sort Options Display Options Print/Export Need Help?

Filters

Search Within the Results [input] [search icon]

National [dropdown] [search icon]

- Building Accessibility
- Client Conveniences
- Client Information and Specialization
- Housing Unit Amenities
- Languages other than English
- Payment
- Pets

Results for "First Time Home Buyer Loans - Saint Paul, MN"

11 national results

- Save This Search (highlighted)
- Email a Link to These Results
- Send Results to a Printer
- Export to Excel
- Create a Directory

1. MINNESOTA HOUSING FINANCE AGENCY

Mortgage Loans for Homebuyers and Homeowners
400 Sibley St, Ste 300, St. Paul, MN, 55101-1998 (651) 296-8215 Website
0 Miles—Get Directions

Description: Affordable mortgage loans for first-time homebuyers, repeat homebuyers, and current homeowners. Loans are through Minnesota Housing lending partners located around the state.
Other Services: 10 Services offered by this provider

2. MINNESOTA HOUSING FINANCE AGENCY

Closing Cost and Down Payment Assistance
400 Sibley St, Ste 300, St. Paul, MN, 55101-1998 (651) 296-9832 Website
0 Miles—Get Directions

Go to “My Favorites” and click on “My Searches” to see your saved search.

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- My MinnesotaHelp.info®
- My Reviews
- My Messages
- My Saved Favorites
- My Saved Searches
- My Saved Comparisons
- My User Account

My Saved Searches

Name	Created	Description
<input type="checkbox"/> First time home buyer loans-Saint Paul	3/14/2017 11:02:40 AM	First Time Buyer Home Loans, Saint Paul, MN
<input type="checkbox"/> Home Improvement Accessibility	3/9/2017 11:27:34 PM	Home Improvement/Accessibility, Saint Paul, MN
<input type="checkbox"/> Homeless PRevention Programs	3/9/2017 11:26:28 PM	Homelessness Prevention Programs, Minneapolis, MN 55406

Delete Checked

Email Your Search Results

You can also email your search results. On the results page click on “Print/Export” and then click “Email a Link to These Results.” The email will include a web link that will take the recipient directly to the list of services you found.

The screenshot shows the MinnesotaHelp.info website interface. At the top, there is a navigation bar with links for Popular Topics, My Favorites, Chat With Us, and Guided Searches. Below this is a search bar with the query "Debt" and the address "100-222 E 8th St, St Paul, MN 55101". A toolbar contains options like Map View, Compare/Save, Sort Options, Display Options, Print/Export, and Need Help?. The main content area shows search results for "Debt, 100-222 E 8th St, St Paul, MN 55101". On the left, there are filters for "National" and a list of service categories. The results list includes "1. FAMILYMEANS" and "2. COMMUNITY ACTION PARTNERSHIP OF RAMSEY & WASHINGTON COUNTIES". A red box highlights the "Email a Link to These Results" option in the Print/Export dropdown menu.

Reporting Errors

Specific Resource Errors

Once you've done your search and are in the actual resource, if you notice a problem you can click on "Report Data Problem" to report the issue.

The screenshot shows the MinnesotaHelp.info website interface. At the top, there is a navigation bar with the logo and links for 'Popular Topics' and 'My Favorites'. Below this is a secondary navigation bar with buttons for 'Back to Results', 'Save to Favorites', 'Print', and 'Report Data Problem'. The 'Report Data Problem' button is highlighted with a red border. The main content area displays details for 'SALVATION ARMY - METRO AREA', including the 'Brown Bag Senior Food Program' address (401 7th St W, St. Paul, MN, 55102-2730), distance (1 Miles), phone number ((651) 224-6946), and a website link. Below this is a 'SERVICE DESCRIPTION' section with text about a senior citizen sensitive food pantry and its services. A 'FEATURES' section is also visible at the bottom of the content area.

General Errors

You can also report a problem if you notice missing or incorrect data by clicking on "Contact Us" at the bottom of each page.

The screenshot shows the 'Contact Us' page on MinnesotaHelp.info. The top navigation bar includes the logo and links for 'Popular Topics', 'My Favorites', 'Chat With Us', and 'Guided Searches'. On the left, there is a sidebar menu with options: 'Contact Us', 'General Questions and Concerns', 'Seniors and Their Caregivers', 'People with Disabilities', 'Teens or Young Adults', and 'Missing or Incorrect Data'. The main content area is titled 'Contact Us' and contains sections for 'General Questions and Concerns', 'Seniors and Their Caregivers', 'People with Disabilities', 'Teens or Young Adults', 'Missing or Incorrect Data', 'Service Providers', and 'Provide Feedback'. The 'Missing or Incorrect Data' section is highlighted with a red border and contains the text: 'If you have found incorrect data or information that is missing about a certain provider, please take a moment to let us know.' The footer includes the MinnesotaHelp.info logo, 'State of Minnesota Home', 'Contact Us' (highlighted with a red border), 'Accessibility and Translation', 'Terms of Use', 'Developer', 'Connect' (with social media icons), and 'Share' (with social media icons).

Growing Your Resources

Research and identify resources in your area

MinnesotaHelp.info was created originally for seniors. While many other topics and resources have been added, there has not been a specific focus on financial education or benefits planning. It is important to identify and add resources to this directory as you find them.

Report Gaps and Make Resource Suggestions

When you search for a resource and can't find it a message box pops up and says the following:

Sorry, we couldn't find what you were looking for, please refine your search or [send us an e-mail!](#)

Click on send us an email and fill out the form. In your question suggest the resource name and contact info and let them know what you are using for. It is best to relate it back to a taxonomy code if you can.

MinnesotaHelp.info

Hello and Welcome to MinnesotaHelp NOW!®

IF YOU ARE IN IMMEDIATE DANGER, DIAL 911

Fill out the form below and a representative will contact you via phone or email regarding your request. Required fields are marked with an asterisk *

First Name*

Last Name*

Email

Phone

Preferred Response*

Select Your Preferred Contact Method

Question*

I am looking for services in:

-please select a county-

I agree to the [Terms and Privacy Practices](#)

Appendix

A. Top Financial Tools

Local Resources

- [MN Community Action Agencies \(aka Community Action Program – CAP\)](#)
Community Action Agencies provide local, state, federal and private resources to help individuals and families who have low incomes. These agencies offer a variety of programs and services such as:
 - Financial literacy classes
 - Asset building programs
 - Tax assistance programs
 - Credit counseling
 - Budgeting
 - Social Security Application Assistance
 - Job training and career development services
 - Emergency housing and financial assistanceNote: Each CAP agency is different and may provide different programs or services.

Social Security Administration Representative Payee Organizations

- There are 45 agencies in Minnesota that offer this service based on a list provided by the Social Security Administration.

Agencies can be located in [MinnesotaHelp.info](#) by using the keyword **Representative Payee Services** and then choosing a city based on consumer location.

Financial Counseling Technical Assistance

- [Help Minnesota Save- Ask a Financial Counselor tool](#)
Users of this website are invited to submit questions that arise in your practice and interaction with clients. While we cannot offer legal advice, we will post responses with both technical financial information and suggestions. Ask a Financial Counselor is not intended for direct use by consumers, rather it is designed as a resource for direct service staff to submit questions related to their work.

Credit Scores

- [Annual Credit Report](#)
Get free credit reports from Experian, TransUnion and Equifax (authorized by federal law)

Budgeting

- [National Foundation for Credit Counseling \(NFCC\)](#)
The National Foundation for Credit Counseling® (NFCC®), is the nation's largest and longest-serving nonprofit financial counseling organization. This link also

allows you to schedule an appointment with a certified credit counselor (“Get Started Online” link and telephone number at top of page).

- [Hands on Banking](#) (Wells Fargo)
This worksheet helps you create your own spending plan
- [Money Smart Budgeting](#) (Australian Securities Commission)
(It's from Australia, but we like the tool)
This calculator enables you to:
 - Work out where your money is going
 - Create your own custom items & change currency symbol
 - Save your results online (you will need to 'sign up' to MoneySmart) or use our [Excel version](#)
 - Simplify your budget

Consumer Protections

- Protect Yourself From Identity Theft
 - [Minnesota Freeze Law](#)- Minnesota Attorney General
Minnesota's Identity Theft freeze law helps citizens protect themselves from new account fraud.
- Report Identity Theft
 - [Identitytheft.gov](#)
If your identity has been stolen, the Federal Trade Commission's website contains check lists, sample letters, and other information to aid your recovery. The site provides personalized documents for reporting the theft to the police, the main credit bureaus, and the Internal Revenue Service, among others.

File a Complaint

- [Non Profit and Charity](#) -Minnesota Attorney General
We welcome complaints from anyone who experiences a problem or has a concern with a **charitable or nonprofit organization or a professional fundraiser for a charity or nonprofit.** Complaints from members of the public help us to identify potential violations of Minnesota law and new issues occurring in the charity and nonprofit sectors.
- [Life and Health Insurance Complaint](#)- Minnesota Department of Commerce
 - [Minnesota Insurance Division Consumer Complaint Form](#)
- [Consumer Complaints](#)- Minnesota Attorney General
Use this link to the [form](#) if you need help with a consumer problem such as unsatisfactory service, bill disputes, or other concerns and would like the Attorney General's Office to contact the organization on your behalf. This link access the [form](#) if you would like to report a fraud or scam.
- [Consumer Financial Protection Bureau](#)

Have an issue with a financial product or service? We'll forward your complaint to the company and work to get a response from them.

Asset Building

- ABLÉ Accounts
 - [Save With ABLÉ](#)
Minnesota's ABLÉ plan web site where you can learn more about plan benefits, investment options and open an account online.
 - [DB101 ABLÉ Account article](#)
Provides details about what an ABLÉ account is, eligibility criteria, and other rules about ABLÉ accounts.
 - [ABLÉ National Resource Center](#)
The ABLÉ National Resource Center, managed by the National Disability Institute (NDI), offers information basics about ABLÉ Accounts across the country. An interactive map allows you to learn more about the status of state ABLÉ implementation and to compare features and costs of different state programs.
- [Minnesota Homeownership Center](#)
 - Find a Foreclosure Counselor
- Minnesota Housing Finance Agency
 - [Resources for home rehab, maintenance and repair](#)
 - [Foreclosure Prevention](#)
- Individual Development Programs
 - [Find an IDA Program Near You- Corporation for Economic Development](#)
 - IDA program directories at the [Family Assets for Independence in Minnesota](#) (FAIM) program
- Supplemental and Special Needs Trusts
 - [Lawyer Search-Minnesota Bar Association](#)

Investment and Credit tools

[Financial Industry Regulatory Authority \(FINRA\)](#)

- BrokerCheck is a free tool to research the background and experience of financial brokers, advisers and firms.
- Calculators
 - College Savings Calculator
Use the college savings calculator to determine the amount you must invest each year to have enough money to cover the cost of college.
 - Loan Calculator
The loan calculator can help you determine the monthly payment for a fixed-rate loan such as a car loan or mortgage.
 - Savings Calculator

Use the savings calculator to see how a consistent approach to investing can make your money grow.

[Social Security Administration Retirement and Disability Calculators](#)

The Retirement Estimator gives estimates based on your actual Social Security earnings record

Taxes

- [Free Tax Preparation sites](#)-Department of Revenue
You may qualify for free tax preparation at various locations across Minnesota. You can generally get help at a Volunteer Income Tax Assistance (VITA) site if any of the following are true:
 - You are age 60 or older
 - You are a person with a disability
 - You speak limited or no English
 - Your annual income is less than \$54,000

- [IRS payment arrangements](#)
If you can't pay the taxes you owe, the IRS has payment options available. Which option might work for you generally depends on how much you owe and your current financial situation. Each option has different requirements and some have fees

- [Tax Payer Advocate Service](#)
If you are having tax problems and have not been able to resolve them with the IRS, the Taxpayer Advocate Service (TAS) may be able to help you. And our service is free.

TAS can help you if:
 - Your problem is causing financial difficulties for you, your family or your business.
 - You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.
 - You face (or your business is facing) an immediate threat of adverse action.

- [Federal and State Tax Credits](#)
Many individuals and families are unaware of the tax credits for which they qualify or do not know how to access them. Some families with extremely low incomes are not required to file a tax return. However, these families are often eligible for tax credits and should file a tax return to access their tax benefits. Service providers can play a key role in educating people about tax credits, as well as providing information about free tax preparation and e-filing.

Federal Student Aid

- [Disability Discharge Student loans](#)
A total and permanent disability (TPD) discharge relieves you from having to repay a William D. Ford Federal Direct Loan (Direct Loan) Program

loan, Federal Family Education Loan (FFEL) Program loan, and/or Federal Perkins Loan (Perkins Loan) Program loan or complete a Teacher Education Assistance for College and Higher Education (TEACH) Grant service obligation on the basis of your total and permanent disability.

- [Direct Student Loan Consolidation Information-](#) Us Department of Education

- [Student Loan Repayment Estimator](#)

- Before you contact your loan servicer to discuss repayment plans, you can use our [Repayment Estimator](#) to get an early look at which plans you may be eligible for and see estimates for how much you would pay monthly and overall.

- [The Public Service Loan Forgiveness \(PSLF\)](#)

Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

Qualifying employment for the PSLF Program is not about the specific job that you do for your employer. Rather, it is about who your employer is.

Employment with the following types of organizations qualifies for PSLF:

- Government organizations at any level (federal, state, local, or tribal)
- Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code
- Other types of not-for-profit organizations that provide certain types of qualifying public services