

# Loan Consolidation Decision Tree

What type of loans do you have?

Click for more information on [Public Service Loan Forgiveness](#)

Click for more information on the [Income-Driven Repayment Waiver](#). Note: this is not the new IDR plan announced at the end of August 2022.

Click for more information on the [PSLF Waiver](#)

Click for more information on the [Biden Loan Forgiveness](#). Note: the forgiveness income limits are based on adjusted gross income (AGI)

