

PUBLIC SERVICE LOAN FORGIVENESS (PSLF) PROGRAM

AGENDA

1. PSLF Basics
2. Limited PSLF Waiver
3. PSLF Help Tool
4. PSLF Resources

PSLF BASICS

WHAT IS PSLF?

The 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.

The PSLF servicer (currently PHEAA/FedLoan Servicing) administers PSLF for all Direct Loan* borrowers.

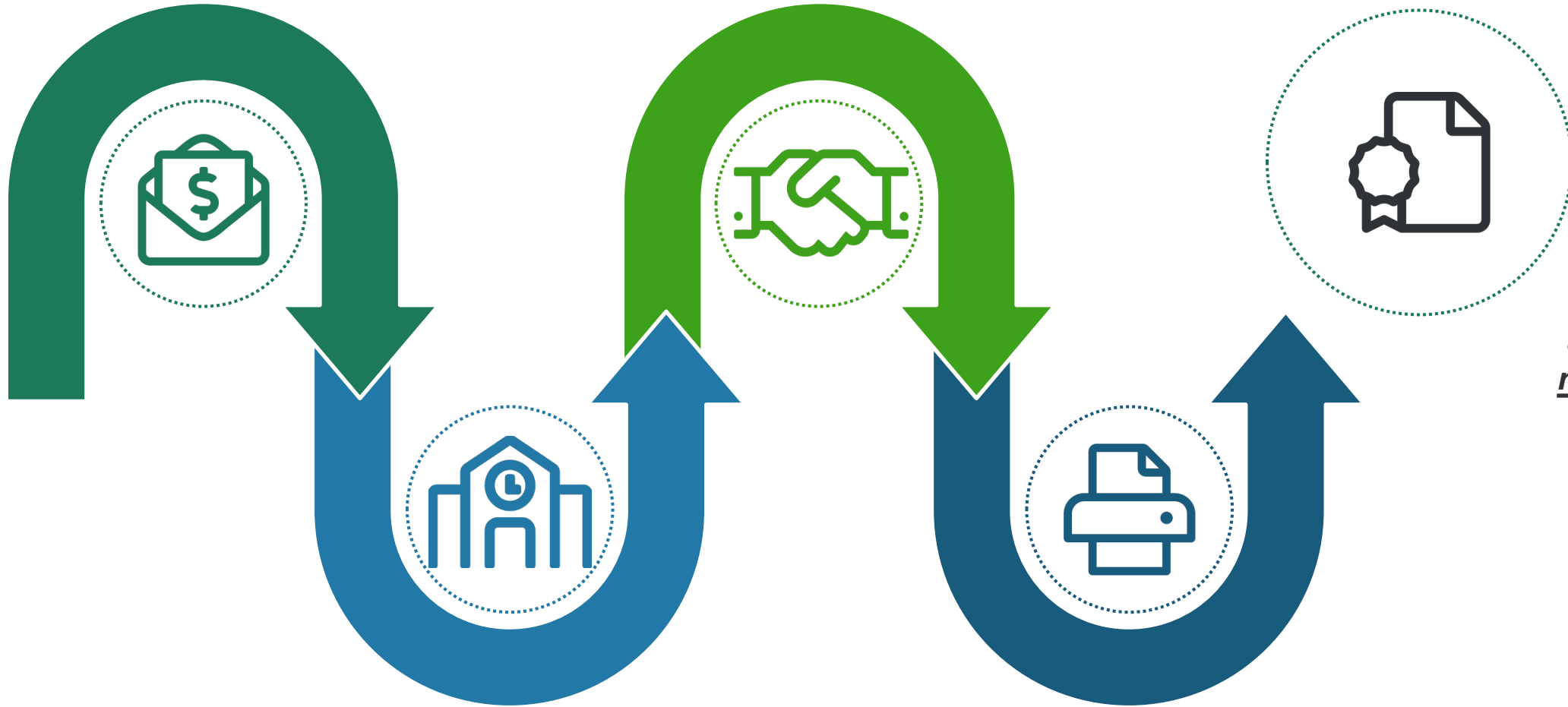
As a result, if you submit a PSLF form and the PSLF servicer determines that your employment qualifies, all of your Direct Loans* as well as any of your FFEL Program loans that are held by the U.S. Department of Education will be transferred to the PSLF servicer.

**On Oct. 6, 2021, the U.S. Department of Education announced a temporary period during which borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF.*

PSLF BASICS

120 qualifying payments...

While working for a qualifying employer



...on Direct Loans...

...when applying for and receiving PSLF

Forgiven amount is not taxable income

PSLF BASICS: ELIGIBLE LOAN TYPES



- Direct Loans, including:
 - Consolidation Loans
 - Parent PLUS Loans



- FFEL Program Loans
- Perkins Loans
- Any other federal or private student loan

NOTE ON PARENT PLUS LOANS

- Parent PLUS Loans are not excluded from PSLF, but they are not eligible for all income-driven repayment plans
- Parent PLUS borrowers can consolidate their debt to access IDR plans and thus, PSLF



PSLF BASICS: ELIGIBLE PAYMENTS



- On-time
- In a Standard Plan or any IDR plan
- For at least the amount due
- Can be non-consecutive



- More than 15 days late
- In a Graduated, Extended, or Alternative plan
- For less than the amount due
- Made when not required (e.g. in-school deferment)

CHANGES TO PAYMENT COUNTS

- Multiple payments in less than the amount due may be counted *only if all smaller payments:*
 - Add up to the amount due and
 - Are paid within 15 days of the due date
- Lump sum payments will be counted as eligible
 - Limited to 12 months or payments or until IDR plan recertification date, whichever comes first
 - Exceptions for Americorps, Peace Corps, and DoD still apply



PSLF BASICS: ELIGIBLE EMPLOYMENT



- Full-time (30 hours/week) or equivalent
- Government (including military)
- All 501(c)3 non-profits
- Some limited exceptions



- Part-time work that does not add up to full-time
- Volunteer work
- For-profit entities
 - Including those that employ essential workers
- Labor unions

PSLF BASICS: ELIGIBLE EMPLOYMENT

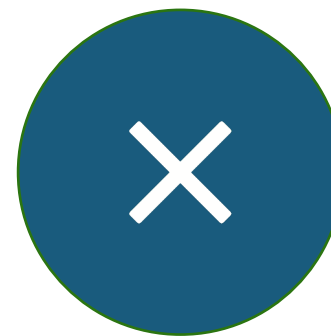
- It's all about the employer...
 - All federal, state, and local governments, including public schools and military branches
 - All 501(c)3 non-profit organizations
 - Other non-profit organizations that provide a qualifying service (e.g. public safety)
- Multiple part-time jobs can add up to full-time employment
- 2020 regulatory change means time spent on religious activities (e.g. proselytizing) now count toward the full-time allocation
- Must be employed at an eligible employer when forgiveness is granted

TEMPORARY EXPANDED PSLF

Provides loan forgiveness to those who do not qualify for PSLF ***only*** because some or all their qualifying payments were made on non-qualifying plans




- Extended and Graduated, if:
 - In the 12 months before applying for TEPLSF, the borrower paid at least the amount they would have paid under an IDR plan



- Alternative

COUNTING QUALIFYING PAYMENTS

Eligible payments become qualifying payments when a borrower submits a PSLF Form



PUBLIC SERVICE LOAN FORGIVENESS (PSLF) & TEMPORARY EXPANDED PSLF (TEPSLF) CERTIFICATION & APPLICATION
William D. Ford Federal Direct Loan (Direct Loan) Program

OMB No. 1845-0110
Form Approved
Exp. Date 08/31/2023
PSFAP - XBCR

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.
 Check this box if any of your information has changed.

SSN

Date of Birth

Name

Address

City State Zip Code

Telephone - Primary

Telephone - Alternate

Email

For more information on PSLF, visit [StudentAid.gov/publicservice](https://studentaid.gov/publicservice). To apply online, visit [StudentAid.gov/PSLF](https://studentaid.gov/PSLF).

SECTION 2: BORROWER REQUEST, UNDERSTANDINGS, AND CERTIFICATION

In November 2020, FSA launched a single form for PSLF, TEPSLF, and employment certification

PAYMENT COUNTS ON MYFEDLOAN.ORG

Public Service Loan Forgiveness (PSLF)

Track your loan forgiveness progress

Find out if your payments qualify for PSLF and the Temporary Expanded Public Service Loan Forgiveness (TEPSLF) opportunity.

CHECK MY PROGRESS



Public Service Loan Forgiveness (PSLF) Payment Tracking



Payment assessment in progress

Your payment counts may update when the following assessments have been completed:

- You have at least one pre-paid payment period that will not be assessed until the payment period has passed and the next bill is generated.

Please continue to make on-time monthly payments. We'll notify you when we have completed our assessment.



Payment Counts

Eligible Payments

Ineligible Payments

PAYMENT COUNTS ON MYFEDLOAN.ORG



Loan	Period	Amount Due	Program	Status	Action
2 DIRECT SUB STAFFORD LOAN	10/2021	--	PSLF, TEPSLF	Employment Not Certified	Hide Details 
This payment period is eligible but requires approved employment in order to qualify.					
2 DIRECT SUB STAFFORD LOAN	09/2021	--	PSLF, TEPSLF	Employment Not Certified	View Details 

PAYMENT COUNTS ON MYFEDLOAN.ORG



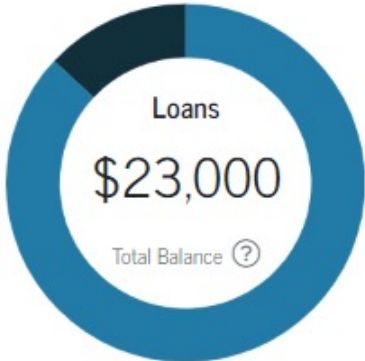
Loan	Period	Amount Due	Program	Status	Action
2 DIRECT SUB STAFFORD LOAN	03/2014	--	PSLF, TEPSLF	You Do Not Have A Bill Due For This Payment Period	Hide Details ^
<p>In order for a payment to qualify, it must have been a payment you were required to make.</p> <p>You were not required to make any payments during the following periods:</p> <ul style="list-style-type: none"> • In your grace period • In a deferment • In a forbearance <p>Note: A payment period may have multiple reasons for not qualifying, however, only the primary reason is listed. If you have any additional questions, please contact us.</p>					
2 DIRECT SUB STAFFORD LOAN	02/2014	--	PSLF, TEPSLF	You Do Not Have A Bill Due For This Payment Period	View Details v

PAYMENT COUNTS ON STUDENTAID.GOV

LOAN TYPE

Direct Graduate PLUS

ALABAMA AGRICULTURAL & MECHANICAL UNIVERSITY OPE ID 00100200



Loans
\$23,000
Total Balance ?

- \$20,000
Principal ?
- \$3,000
Interest ?


LOAN PERIOD ?
06/01/2014 - 06/01/2015

LOAN STATUS ?
• In Repayment
[View loan status history](#)

INTEREST RATE ?
5.00% (fixed)

REAFFIRMATION DATE ?
N/A

PSLF CUMULATIVE MATCH MONTHS ?
60 months
[Learn more about loan forgiveness](#)



Loan Information as of 05/03/2019

COVID-19 FLEXIBILITIES

StudentAid.gov/Coronavirus

- Loans in forbearance due to the payment pause are eligible for PSLF and TEPSLF
- Loans in any other status (except for “In Repayment”) continue to be ineligible for PSLF and TEPSLF
- Borrowers do not have to be in an eligible repayment plan if they are in forbearance due to the payment pause



NEW UPDATES to Public Service Loan Forgiveness



Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

LIMITED PSLF WAIVER: THROUGH 10/31/22



Payments made prior to consolidation are now eligible

- No matter the loan program (DL, FFEL, Perkins)
- No matter the repayment plan
- No matter the loan type (with the exception of Parent PLUS)



Employment requirements still apply

Must have been employed

- full-time and
 - for a qualifying employer
- when prior payments were made



Borrowers must act now

Borrowers who still have FFEL and Perkins Loans can only get credit for past payments if they consolidate into DL and file PSLF Forms for prior employment before Oct. 31, 2022. After Oct. 31, 2022, normal PSLF/TEPSLF requirements will apply.

PSLF LIMITED WAIVER: BORROWER GROUPS

StudentAid.gov/PSLFWaiver



IF YOU ONLY BORROWED DIRECT LOANS...

File a PSLF Form for each eligible employer you had since you borrowed the loan (or since Oct. 1, 2007, whichever is later)



IF YOU PREVIOUSLY CONSOLIDATED INTO DIRECT LOAN(S)

File a PSLF Form for each eligible employer you had since you borrowed any loans underlying the Direct Consolidation Loan (or since Oct. 1, 2007, whichever is later)



IF YOU STILL HAVE FFEL OR PERKINS LOANS...

Consolidate your loans into the Direct Loan Program and file a PSLF Form for each eligible employer since you borrowed the loans you are consolidating (or since Oct. 1, 2007, whichever is later)

WHAT TO EXPECT WHEN YOU'RE EXPECTING

(a servicing transfer or loan forgiveness)

FEDLOAN SERVICING TRANSITION

- FedLoan Servicing announced that they would be leaving the DL Program as a servicer in July 2021.
- Transfers will pause as we approach return to repayment, then will recommence
- We anticipate all accounts will be transferred by the end of 2022

PSLF EMPLOYMENT CERTIFICATION AND FORGIVENESS

- We strongly encourage borrowers to complete a PSLF Form using the PSLF Help Tool
- If a borrower manually enters an employer using the PSLF Help Tool they will experience delays in receiving their form
- Borrowers will continue to receive targeted emails about the PSLF Limited Waiver
- Forgiveness will be automatically processed when possible
 - As of mid-November, 25K borrowers have received \$1.7B in forgiveness

PSLF HELP TOOL OVERVIEW

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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the AMERICAN MIND®

PSLF HELP TOOL LANDING PAGE

An official website of the United States government.

Help Center Submit a Complaint English | Español

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

🔔 👤 BILL ▾ 🔍

Complete the Public Service Loan Forgiveness (PSLF) Form With the PSLF Help Tool

The PSLF Help Tool helps determine whether you work for a qualifying employer for the PSLF or Temporary Expanded Public Service Loan Forgiveness (TEPSLF) programs, suggests actions you can take to become eligible for PSLF, and guides you through the PSLF form and submission process.

🔔 Important Limited PSLF Waiver Opportunity

On Oct. 6, 2021, the U.S. Department of Education (ED) announced a temporary period during which borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF.

[Learn More About this limited PSLF waiver.](#)

Using the PSLF Help Tool



Use the PSLF Help Tool to search for a qualifying employer, learn what actions you may need to take to become eligible for PSLF or TEPSLF, and generate the form you need. Each time you submit a form, we will evaluate your eligibility for forgiveness, and provide that forgiveness to you if you are eligible. After you submit your form, if you have Direct Loans and work for a qualifying employer, you will receive a count of the number of qualifying payments you have made toward both PSLF and TEPSLF from FedLoan Servicing. For the best experience using this tool, we strongly recommend that you read [Become a Public Service Loan Forgiveness \(PSLF\) Help Tool Ninja](#) before getting started.

The PSLF Help Tool has been modified to align with the conditions under COVID-19 relief measures and the limited PSLF waiver through Oct. 31, 2022. To get the most accurate information, make sure to carefully read any section titled "Special Notice for the COVID-19 Emergency" and [check out the limited PSLF waiver announcement](#).

Learn more about [PSLF](#) and [TEPSLF](#).

Start



SECTION 1: EMPLOYMENT HISTORY

Using the Employer Search Feature

Public Service Loan Forgiveness (PSLF) Help Tool


1 Employment History 2 Loan Tips 3 Application Details 4 Personal Information 5 Review & Save

My Employers

Add your past and current employers below to determine whether they qualify for PSLF and TEPSLF during the time of your employment.

Note: 1) Only add your employment history since your last approved employment certification (if applicable). If you've certified an employment period in the past, then you do not need to do so again.

2) If at least one day of your employment falls within a period during which we determined your employer to be eligible, you will be able to complete the PSLF Help Tool even if the employer was not an eligible employer for the entire period you entered. However, the PSLF Servicer will conduct a comprehensive review of the specific dates of your employment for eligibility with the submission of a PSLF form. Please note that periods of employment prior to October 2, 2007, cannot qualify for PSLF even if they were with a qualifying employer.

 You have not added any employers.

[+ Add Employer](#)

[Previous](#) [Next Section](#)

Public Service Loan Forgiveness (PSLF) Help Tool

1 Employment History 2 Loan Tips 3 Application Details 4 Personal Information 5 Review & Save

Search for Employer ⓘ

Employer Identification Number (EIN)

[How do I find my EIN?](#)

This is my current employer

Employment Start Date To Employment End Date

 To

[Search](#)

[Previous](#) [Continue](#)

PSLF HELP TOOL IMPROVEMENTS

ENHANCED EMPLOYER SEARCH

Improved usability of the employer search function within the Help Tool by providing borrowers with the ability to filter results by name.

Public Service Loan Forgiveness (PSLF) Help Tool

1 Employment History 2 Loan Tips 3 Application Details 4 Personal Information 5 Review & Save

Search for Employer [?]

Employer Identification Number (EIN)

How do I find my EIN?
 This is my current employer

Employment Start Date Employment End Date
 To

Search Results 1-5 of 11

i If you recognize the name of the employer that resulted from your search, we strongly encourage you to select a result that relates to your employer's name. You should do this even if

- the name differs slightly,
- the name is for a larger organization or agency that your employer belongs to,
- there is no address,
- the address is different from where you typically work, or
- the address is a P. O. Box.

Please note that many state and local governments use a common EIN to pay their employees so you should select the appropriate result below if one displays. Likewise, many federal agencies share EINs so you may need to click through multiple pages to find your employer. As a last resort, you can manually add the name of your employer, however, doing so will add review time and delay your PSLF form.

Filter By Keyword

SORT BY A-Z

Top of Page

Filter By Keyword

SORT BY A-Z

95-5322222 ▲ Likely Ineligible [?]
Employment Department 1
 100 Main St. Washington, DC 54234 US

95-5322222 ▲ Likely Ineligible [?]
Employment Department 10
 109 Main St. Washington, DC 54243 US

95-5322222 ▲ Likely Ineligible [?]
Employment Department 11
 110 Main St. Washington, DC 54244 US

95-5322222 ▲ Likely Ineligible [?]
Employment Department 2
 101 Main St. Washington, DC 54235 US

95-5322222 ▲ Likely Ineligible [?]
Employment Department 3
 102 Main St. Washington, DC 54236 US

< Previous **1** 2 3 Next >

Bottom of Page

SECTION 2: LOAN TIPS

My Loan Actions

The Department of Education announced a limited-time change to PSLF program rules as a result of the COVID-19 national emergency.


Loan Eligibility Changes:

Now, for a limited period that goes through October 31, 2022, borrowers may receive credit for past payments made on loans that would otherwise not qualify for PSLF. As a result, we have modified the PSLF Help Tool experience for you to complete the form. Please continue to the next section, Application Details.

Public Service Loan Forgiveness (PSLF) Help Tool

1 Employment History 2 Loan Tips 3 Application Details 4 Personal Information 5 Review & Save


New Loan Eligibility Rules

 **Loan Eligibility Changes Through October 31, 2022**


On Oct. 6, 2021, the U.S. Department of Education (ED) announced a limited PSLF waiver period as a result of the COVID-19 national emergency. From Oct. 6, 2021, through Oct. 31, 2022, borrowers may receive credit for past payments made on loans that would otherwise not qualify for PSLF.

[Learn More About the New Rule](#)


What this Means for You

 **Loan Consolidation**

If you have Federal Family Education Loan (FFEL) Program loans, Federal Perkins Loan, or other types of federal student loans, [you must consolidate those loans](#) into the Direct Loan program by Oct. 31, 2022.

 **Employment Certification**

You must have been employed full-time at a qualifying employer when prior payments were made. You can receive credit only for payments made after October 1, 2007, since that is when the PSLF program began. At the end of this flow, you must print, sign, and submit your PSLF form to the PSLF servicer for any period where you may receive additional qualifying payments. This employment certification must be submitted by Oct. 31, 2022.

 **COVID-19 Emergency Relief**

As part of the COVID-19 emergency relief, federal student loan payments were paused. Payments will restart after Jan. 31, 2022. [Find info about this payment pause and other COVID-19 emergency relief](#) for student loans. In order to qualify for PSLF during the COVID-19 payment pause, you do not need to remove your loans from deferment or forbearance. As long as you are employed full-time for a qualifying employer, you will receive credit toward PSLF.

[Previous](#) [Next Section](#)

SECTION 3: APPLICATION DETAILS

In Section 3, the borrower is asked to provide additional details about the number of qualifying payments that he or she believes have been made.

If the information on file indicates that the borrower has not made 120 payments, the radio button will default to **No**.

Public Service Loan Forgiveness (PSLF) Help Tool

Progress bar: 1. Employment History (checked), 2. Loan Tips (checked), 3. Application Details (active), 4. Personal Information, 5. Review & Save

Have you made 120 qualifying payments? ⓘ

If you don't know, take your best guess! We will always review to see if you are eligible for forgiveness, so your answer won't negatively impact you in any way.

Why do we ask this question?

Yes, I have made 120 qualifying payments and qualify for forgiveness right now.
Choose this option if you think you have made at least 120 qualifying payments on at least one of your loans while working for a qualifying employer.

No, I haven't made 120 qualifying payments.
Choose this option if you just want to find out how many qualifying payments you have made to date, or if your employer is a qualifying employer and you don't think you qualify for forgiveness right now.

Buttons: Previous, Next Section

Have you made 120 qualifying payments? ⓘ

If you don't know, take your best guess! We will always review to see if you are eligible for forgiveness, so your answer won't negatively impact you in any way.

Why do we ask this question?

Yes, I have made 120 qualifying payments and qualify for forgiveness right now.
Choose this option if you think you have made at least 120 qualifying payments on at least one of your loans while working for a qualifying employer.

Are You Sure?
Based on your loan information, you have not been in repayment for at least 10 years and do not yet qualify for PSLF. Select "No" in response to this question to continue.

No, I haven't made 120 qualifying payments.
Choose this option if you just want to find out how many qualifying payments you have made to date, or if your employer is a qualifying employer and you don't think you qualify for forgiveness right now.

If a borrower indicates that he or she has made 120 payments, but the information on file contradicts this, the borrower will not be able to continue until he or she selects **No**.

SECTION 4: PERSONAL INFORMATION

The borrower will be able to enter and edit mailing information and contact information.

Note: If a borrower wants to update his or her contact information, and selects the **visit your Account Settings** link, he or she will be taken to account settings to update the information.

The screenshot displays the 'Public Service Loan Forgiveness (PSLF) Help Tool' interface. At the top, a progress bar shows five steps: 'Employment History', 'Loan Tips', 'Application Details', 'Personal Information' (the current step, highlighted with a blue circle and number 4), and 'Review & Save' (highlighted with a blue circle and number 5). Below the progress bar, the 'Your Permanent Address' section contains several input fields: 'Address Line 1' (with the value '123 Cherry Ln'), 'Address Line 2 - optional' (empty), 'City' (with the value 'Nowhere'), 'State' (a dropdown menu with 'IDAHO' selected), 'ZIP Code' (with the value '34243'), and 'Country' (a dropdown menu with 'UNITED STATES' selected). Below this is the 'Your Contact Information' section, which includes 'Email' (with the value 'bjones9182@testcod.edu'), 'Mobile Phone' (with the value '(202) 377-2220'), and 'Alternate Phone' (empty). At the bottom of the form, there is a text prompt: 'To update your contact information, [visit your Account Settings](#).' The 'Previous' button is on the left, and the 'Continue' button is on the right, both highlighted with red boxes.

SECTION 5: REVIEW & SAVE

In Section 5, the borrower will be able to review and make any final edits to his or her information.

Selecting **Save** will complete the Help Tool flow and save the borrower's information.

Public Service Loan Forgiveness (PSLF) Help Tool

✓ ✓ ✓ ✓ 5

Employment History
Loan Tips
Application Details
Personal Information
Review & Save

Employment History ✎ Edit

Department of Motor Vehicles
10-3454455
⌵

Application Type ✎ Edit

120 Qualifying Payments
Yes

Forbearance
No, I don't want a forbearance

Personal Information ✎ Edit

Permanent Address
Updated Line 1 #222
Mt Orange, CA 20222
US

Email Address
p.a.rosado.flores@accenturefederal.com

Mobile Phone Number
(555) 282-2828

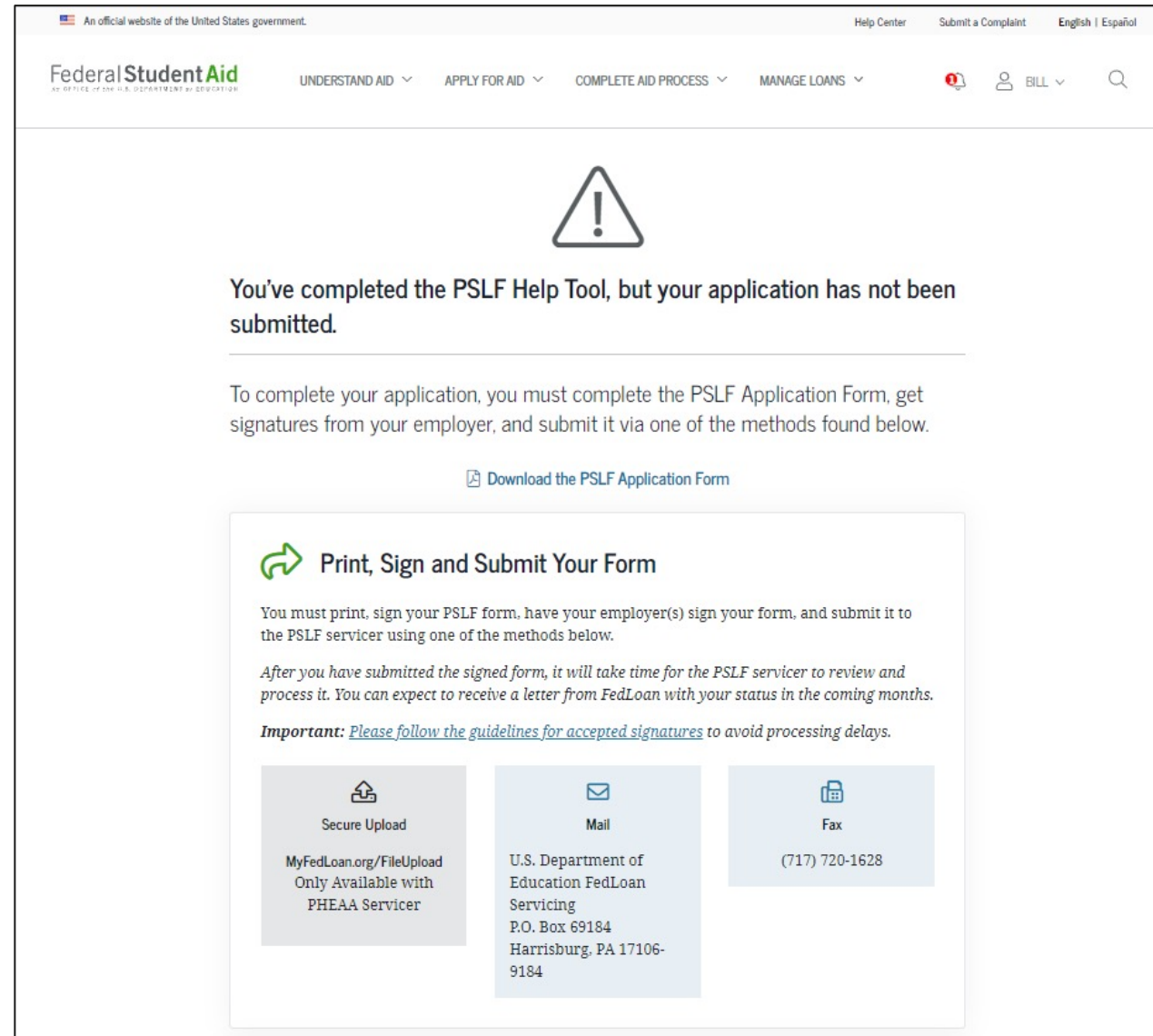
Previous
Save

CONFIRMATION

After selecting Save, the borrower will be taken to a Confirmation page with a warning banner that states “You’ve completed the PSLF Help Tool, but your application has not been submitted.”


For the application to be complete, the borrower must complete the application form and submit it using one of the methods provided:

- Secure upload to MyFedLoan.org
- By Postal Mail
- Or by Fax



An official website of the United States government. Help Center Submit a Complaint English | Español


Federal StudentAid UNDERSTAND AID APPLY FOR AID COMPLETE AID PROCESS MANAGE LOANS BILL



You've completed the PSLF Help Tool, but your application has not been submitted.

To complete your application, you must complete the PSLF Application Form, get signatures from your employer, and submit it via one of the methods found below.




[Download the PSLF Application Form](#)

 **Print, Sign and Submit Your Form**

You must print, sign your PSLF form, have your employer(s) sign your form, and submit it to the PSLF servicer using one of the methods below.

After you have submitted the signed form, it will take time for the PSLF servicer to review and process it. You can expect to receive a letter from FedLoan with your status in the coming months.

Important: [Please follow the guidelines for accepted signatures](#) to avoid processing delays.

 Secure Upload MyFedLoan.org/FileUpload Only Available with PHEAA Servicer	 Mail U.S. Department of Education FedLoan Servicing P.O. Box 69184 Harrisburg, PA 17106- 9184	 Fax (717) 720-1628
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CONFIRMATION

Signature Examples

Signature Type	Yes/No
Hand drawn from signature pad, mouse, or finger	✓
Typed using a cursive font or any other font	x
A scanned photo of a signature that was hand-drawn on paper	✓
Digital certificate-based signature	x
A wet signature that was drawn in ink and sent to us in its original format	✓

A reminder about digital signatures: Digital signatures from you or your employer must be hand drawn (from a signature pad, mouse, finger, or by taking a picture of a signature drawn on a piece of paper that you then scan and embed on the signature line of the PSLF form) to be accepted. Typed signatures, even if made to mimic a hand-drawn signature, or security certificate-based signatures are not accepted.

Send the completed form, with your employer’s certification, to FedLoan Servicing, the U.S. Department of Education’s federal loan servicer for the PSLF Program. You may mail the form to this address:

U.S. Department of Education
FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184

You may also fax your PSLF form to 717-720-1628. If FedLoan Servicing is already your servicer, [you may upload your PSLF form on their website.](#)

PSLF INFORMATION AND RESOURCES

PSLF INFORMATION AND RESOURCES



LIMITED PSLF WAIVER

[StudentAid.gov/pslfwaiver](https://studentaid.gov/pslfwaiver)



PSLF HELP TOOL

[StudentAid.gov/pslf](https://studentaid.gov/pslf)



GENERAL PSLF INFORMATION

[StudentAid.gov/publicservice](https://studentaid.gov/publicservice)

- Make sure to review the FAQs!
- The PSLF Servicer is currently **FedLoan Servicing**, who is still managing the program. Later this year, PSLF will transition to MOHELA. More information to come!