ALL ABOUT PUBLIC SERVICE LOAN FORGIVENESS (PSLF)

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

TODAY WE WILL BE DISCUSSING

1. New PSLF Regulations

2. Payment Count Adjustment

3. PSLF Help Tool Update

This will be followed by collecting feedback and Q&A.
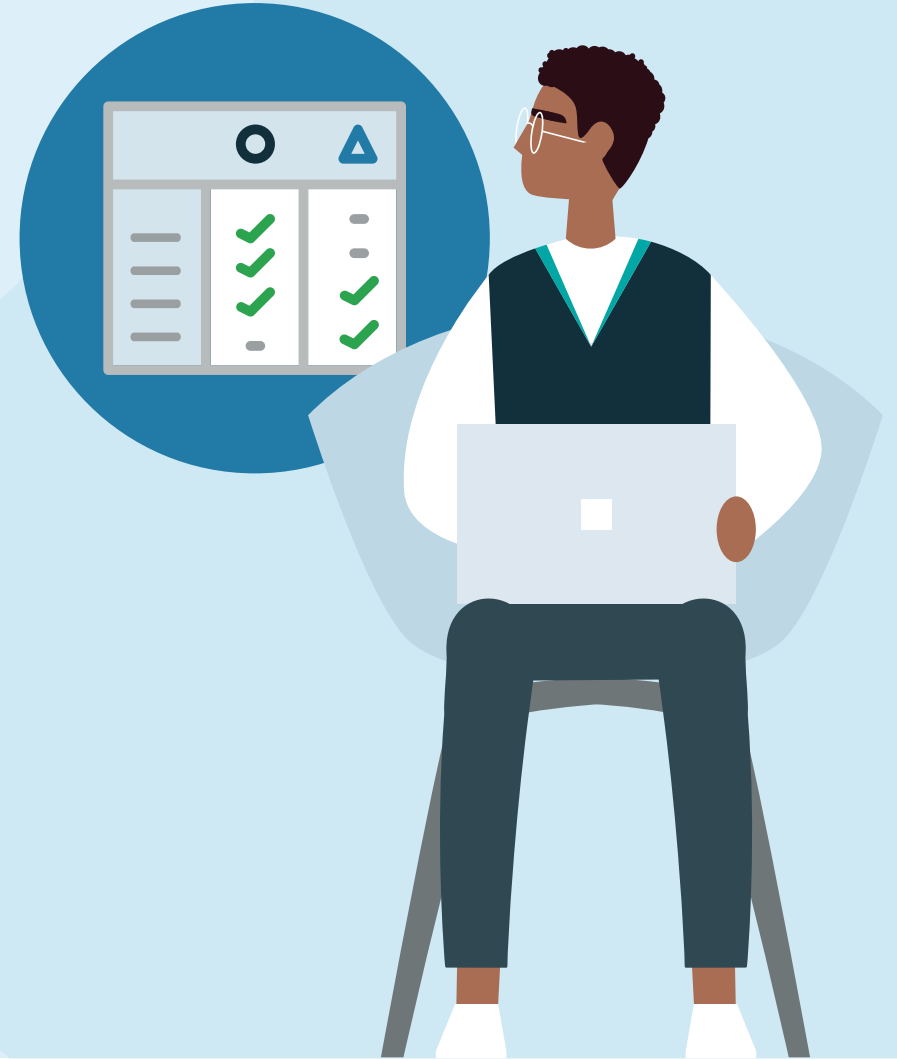
PSLF BASICS

WHAT IS PSLF?

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

The PSLF servicer (MOHELA) 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.

QUALIFYING FOR PSLF

120 Qualifying monthly payments on Direct Loans

Enrolled in an eligible repayment plan

Work full-time status for an eligible employer

PSLF EMPLOYER SEARCH TOOL & LIVE DEMO

- FSA is increasing access to employer eligibility information by introducing a standalone employer search function.

- The page is available to unauthenticated users on **studentaid.gov/pslf/employer-search**

- The functionality mirrors the PSLF Help Tool, serving as a took and efficient method for the public to search employer eligibility for PSLF.

Search Employer Eligibility for Public Service Loan Forgiveness (PSLF)

If you are considering applying for PSLF or the Temporary Expanded Public Service Loan Forgiveness (TEPSLF) program but are unsure if your employer qualifies, this tool provides a quick and easy method to look them up.

Determine If Your Employer Qualifies for PSLF

If you have Direct Loans and have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer, you may be eligible for PSLF or TEPSLF. Before you apply, however, it can help to confirm that your employer is qualified for the program.

Qualifying employers include governmental employers and many not-for-profit organizations. Use our search tool to find out if your employer is among them.

Search

Who Should Complete This?

This tool is for all borrowers who are interested in PSLF or TEPSLF and are unsure of their employer's eligibility.

How Long Will It Take?
1 Minute

Just a minute! We only require a few basic details before determining your employer's eligibility.

What Do You Need?

Your employer's Employer Identification Number (EIN)
AND
Your employment start and end date

NEW PSLF REGULATIONS

ELIGIBLE LOANS

ELIGIBLE

- Direct Subsidized Loan
- Direct Unsubsidized Loan
- Direct PLUS Loan
- Direct Consolidation Loan

INELIGIBLE

- Federal Family Education Loan (FFEL)
- Federal Perkins Loan (Perkins Loan)
- Student Loans from private lenders

Parent PLUS Loans are eligible for PSLF. It must first be consolidated into a Direct Consolidation Loan to be paid on a qualifying repayment plan. The only qualifying repayment plan is Income-Contingent Repayment Plan (ICR).

FFEL and Perkins loans may become eligible if you consolidate them into a Direct Consolidation Loan.

QUALIFYING MONTHLY PAYMENTS

ORIGINAL

A qualifying monthly payment is one you make while employed full-time by a qualifying employer (after October 1, 2007) at any time during that month

- while under a qualifying repayment plan, and
- for the full amount due as shown on your bill

Your 120 qualifying monthly payments don't need to be consecutive.

CHANGES

Original rules still stand plus,

- when you are in one of the accepted types of deferments or forbearance at any time during that month
- Receive credit for payments that satisfy the monthly payment amount due that are made late, in installments, or in a lump sum

Note: as a result of the CARES Act, months that you were in repayment while the requirement to make a payment was paused, count as qualifying payments if you also certify your employment for the same period of time.

QUALIFYING MONTHLY PAYMENTS

PSLF-ELIGIBLE DEFERMENTS AND FORBEARANCES

- Cancer treatment deferment

- Economic hardship deferment

- Military service deferment

- Post-active-duty student deferment

- AmeriCorps forbearance

- National Guard Duty forbearance

- U.S. Department of Defense Student Loan Repayment Program forbearance

- Administrative forbearance (related to servicer processing)

- Mandatory administrative forbearance (related to national emergencies)

QUALIFYING REPAYMENT PLANS

ELIGIBLE

- Revised Pay As You Earn Repayment Plan (REPAYE Plan)
- Pay As You Earn Repayment Plan (PAYE Plan)
- Income-Based Repayment Plan (IBR Plan)
- Income-Contingent Repayment Plan (ICR Plan)
- *10 year Standard Repayment Plan

INELIGIBLE

- Standard Repayment Plan for Direct Consolidation Loans
- Graduated Repayment Plan
- Extended Repayment Plan

Note: ICR Plan is the only eligible repayment plan for Parent Plus Loans consolidated into a Direct Consolidation Loan
*The 10 year standard repayment plan will already complete your loan payments

PAYMENT COUNT CHANGES

ORIGINAL

Any new consolidation of a loan, would restart the payment count to zero.

CHANGE

Borrower will receive a weighted average of existing qualifying payments towards PSLF if they consolidate their Direct Loans

Note: Only payments on a Direct Loan can count, therefore FFEL loans that are consolidated will **NOT** be added with weighted average

QUALIFYING EMPLOYMENT

ELIGIBLE

- U.S.-based government organizations at any level (federal, state, local, or tribal) – this includes the U.S. military

- Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code

- Other not-for-profit organizations that devote a majority of their full-time equivalent employees to providing certain qualifying public services

INELIGIBLE

- For-profit organizations, including for-profit contracted organizations

- Labor unions

- Partisan political organizations

QUALIFYING SERVICE

Qualifying employer devotes a majority of its full-time equivalent employees to working in one of 14 specific areas.

[Learn more about what is considered qualifying service.](#)

Qualifying Public Services for the Public Service Loan Forgiveness (PSLF) Program

Employment with a U.S. government entity at any level (federal, state, local, or tribal), or an organization that is tax exempt under section 501(c)(3) of the Internal Revenue Code is a qualifying employer for PSLF regardless of the specific services that are provided.

A not-for-profit organization that is not exempt under section 501(c)(3) of the Internal Revenue Code is considered a qualifying employer if it devotes a majority of its full-time equivalent employees to working in at least one of the following areas:

Civilian service to the military	⌄
Emergency management	⌄
Military service	⌄

QUALIFYING EMPLOYMENT

ORIGINAL

Employer full-time status or multiple part-time status totaling 30 hours a week

CHANGE

- Clearly defined – weekly average 30 hours or more

- adjunct and contingent faculty credit of at least 3.35 hours of work for every credit hour taught

- Qualifying employers can certify the employment of contract employees providing services that by State law cannot be filled or provided by direct employees of the eligible employer

QUALIFYING EMPLOYMENT

ORIGINAL

Employer full-time status or multiple part-time status totaling 30 hours a week

CHANGE

- Clearly defined – weekly average 30 hours or more

- Adjunct and contingent faculty credit of at least 3.35 hours of work for every credit hour taught

- Qualifying employers can certify the employment of contract employees providing services that by State law cannot be filled or provided by direct employees of the eligible employer

APPLICATION UPDATES

- Now, the borrower must only be employed at the time they *apply* for forgiveness (and have reached 120 qualifying payments).

- New enhanced PSLF/TEPSLF application form to only ask needed questions and clarify instructions

- Borrowers that have received a notification that they were denied forgiveness (or progress toward forgiveness) can submit additional information to have that period of time or employer re-reviewed.

PAYMENT COUNT ADJUSTMENT

ANOTHER OPPORTUNITY FOR INCREASED PAYMENT COUNT

Payment count adjustment

Although the limited PSLF waiver ended on Oct. 31, 2022, borrowers who work in public service will have another opportunity to have their payment count increased under a one-time IDR account adjustment announced by the Department of Education (ED). Through the one-time account adjustment, borrowers with federally managed FFELP and Direct Loans will be provided with many of the same benefits that were available under the limited PSLF waiver.

Borrowers who do not have Direct Loans can consolidate and receive PSLF credit for prior payments as part of the one-time account adjustment, as long as they **submit a consolidation application by end of 2023.**

ACCOUNT ADJUSTMENT BENEFITS

Payment Counts	Automatic Forgiveness	Consolidate Non-Eligible Loans	Overpayment
• any months in which you had time in a **repayment status**, regardless of the payments made, loan type, or repayment plan • any time in repayment **prior to consolidation** on consolidated loans	• Any borrower with loans that have accumulated time in repayment of at least **20 or 25 years** will see automatic forgiveness, depending on your loan type, **even if you are not currently on an IDR plan.**	• Borrowers who have commercially managed FFEL, Perkins, Health Education Assistance Loan (HEAL) Program, or other non-Direct Loan loans should **apply for a Direct Consolidation Loan by end of 2023, to get the full benefits** of the one-time account adjustment. • FFEL borrowers will also get **PSLF credit** if they consolidate by end of 2023.	• If you have made qualifying payments that **exceed forgiveness thresholds** (20 or 25 years), you will receive a refund for your overpayment.

PSLF HELP TOOL UPDATE

OVERVIEW

Borrowers must download and print the **PSLF Form**, provide a wet signature, mail it to the employer(s) for wet signatures, and then mail to the **PSLF Servicer** for the form to be considered **"Submitted."**

Borrowers completed the **PSLF Form**, enable the **digital signature** option, and integrate **DocuSign** to allow for employer to sign the borrower's form digitally.

SIGN – STEP 6 (1 OF 3)

In the **"Sign" step**, the borrower will sign the PSLF form by certifying the information input in the first five sections is true.

The borrower will **check the check box** to "Sign" the PSLF form and then select **Continue** to advance.

Public Service Loan Forgiveness (PSLF) Help Tool

Employment History — Loan Eligibility — Form Type — Personal Information — Review — **6 Sign**

Understandings & Certification

To qualify for forgiveness, I must have made 120 qualifying payments on my Direct Loans while employed full-time by a qualifying employer. Neither the 120 qualifying payments nor employment have to be consecutive.

To qualify for forgiveness, I must be employed full-time by a qualifying employer when I apply for and get forgiveness.

By submitting this form, I understand that my student loans held by the U.S. Department of Education (ED) may be transferred to MOHELA.

If ED determines that I have met the initial eligibility criteria for forgiveness, it may contact my employer to confirm I remain an employee at the point my forgiveness is granted.

If I am eligible for forgiveness, the amount forgiven will be the principal and interest that was due on my eligible Direct Loans when I made my final qualifying payment. Any amount that I pay on those loans after I have made my final qualifying payment will be treated as an overpayment. I must continue to make payments on any of my other loans.

If I am not eligible for forgiveness, I will be notified of the determination, why it was made, and how many qualifying payments I have made towards PSLF and TEPSLF. If I requested forbearance while my eligibility was being determined, my loans will return to their active status.

Sign your PSLF form

☐ I, Bill Jones, certify that all of the information I have provided on this form and in any accompanying documentation is true, complete, and correct to the best of my knowledge and belief and that if I cease to be employed by a qualifying employer after I submit this form, but before forgiveness is granted, I will notify ED immediately.

Previous   Continue

SIGN – STEP 6 (2 OF 3)

After the borrower signs the form, the form will ask how he or she wishes to request their employer signatures.

For each employer entered (regardless of eligibility status), the borrower can select whether to request a **Manual Signature** or an **Electronic Signature**. The borrower can update the signature method after submitting the form, if needed.

The borrower will be able to switch the signature method at a later time. However, once the borrower switches from electronic to manual, they will not be able to switch back to electronic.

Note: The borrower can choose different signature methods for different employers.

Employment History — Loan Eligibility — Form Type — Personal Information — Review — 6 Sign

Request Employer Signatures

To complete your PSLF form, both you and your employer(s) must sign it. Your employment can be certified by an official who has access to your employment or service records and is authorized by your employer to certify your employment or your service as an AmeriCorps or Peace Corps volunteer.

This will often be someone in the human resources department, though in some cases your direct supervisor or another individual may be authorized to certify your employment. Check with your organization to see who is allowed to certify your PSLF form.

You can send an **electronic signature request** to your employer's email address or opt to **manually sign** the form instead.

— My Employers —

ℹ **Don't Have Your Employer's Email Address on Hand?**
You can complete the PSLF Help Tool without your employer's email address and come back once you have it. When you're ready, go to My Activity to add it and send an electronic signature request or choose another method to sign the form.

Peace Corps 99-9994565
Employment Period: 02/12/2020 - Current

How do you want this employer to sign your PSLF form?

◯ Electronic Signature   ◯ Manual Signature

Previous   Continue

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SIGN – STEP 6 (3 OF 3)

If the borrower chooses an **Electronic Signature**, a field to enter the **Employer's Email Address** will appear below.

The borrower should enter the correct **Employer Email Address** into the text box. The employer will receive the form signature request via email and will be able to sign through **DocuSign**.

Note: It is important to let the borrower know that if they select **Electronic Signature**, they should reach out to their **employer** and **inform them that they will be receiving an email from DocuSign** to review and sign their form.

The borrower can also select **I don't know my employer's email address and will add it later** if necessary.

Once all fields are entered, the borrower will select **Continue** to submit the form.

Department of Motor Vehicles 103454455

Employment Period: 01/01/2021 - Current

This organization is closed or refused to certify your employment. As such, we will send your electronically signed form for this employer to the PSLF Servicer for review. The servicer may contact you to request documentation, such as W-2 form(s) or pay stubs.

How do you want this employer to sign your PSLF form?

◉ Electronic Signature   ○ Manual Signature

Enter your employer's email address below and we'll send an electronic signature request to your employer on your behalf after you complete and submit your form.

Employer's Email Address

☐ I don't know my employer's email address and will add it later.
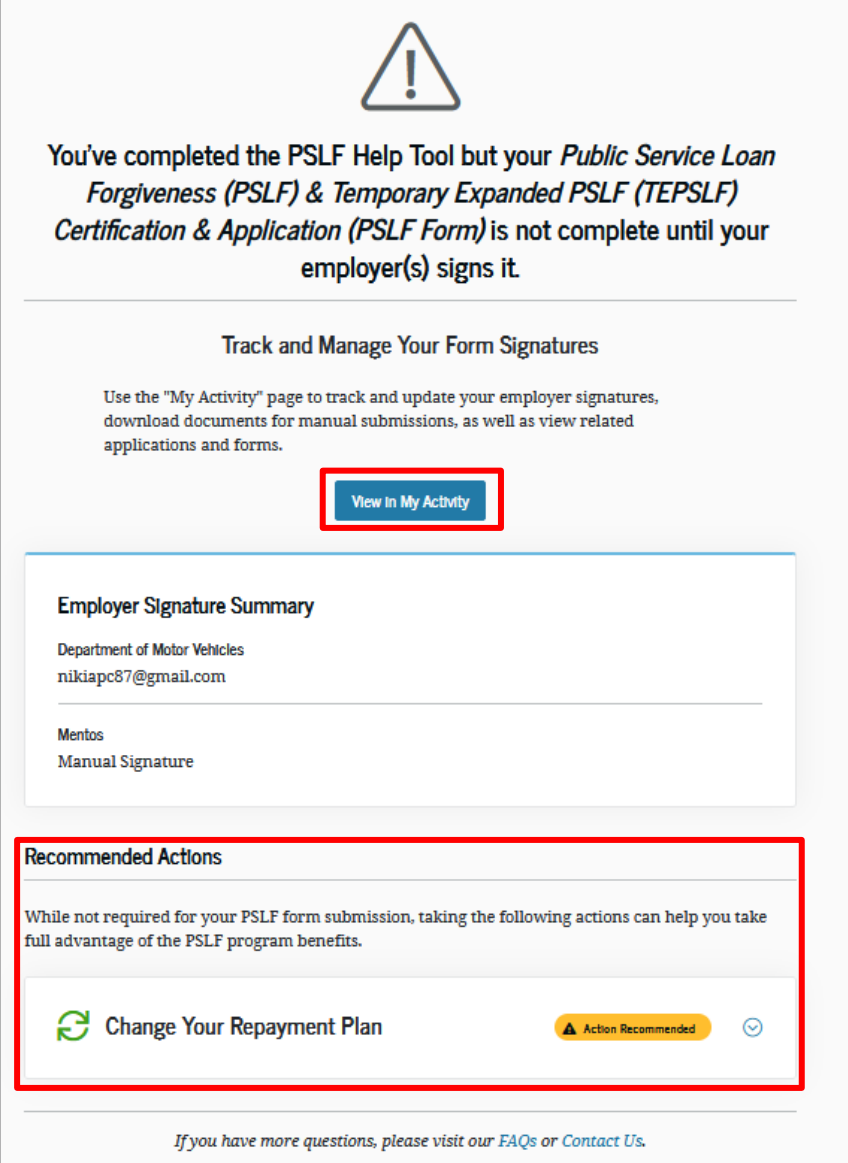
CONFIRMATION PAGE

After submitting, the **confirmation page** will display. It informs the borrower that the PSLF Help Tool has been completed, but the PSLF Form will not be submitted to the servicer until the employer provides a signature.

This page also directs the borrower to the **My Activity Page**, where the **status** of the form can be tracked.

If the borrower would like to track and manage their PSLF form signatures, they can click the **View in My Activity** button.

At the bottom of the page, the borrower can also view the **Recommended Actions** section. While not required for the PSLF form submission, taking the following actions can help the borrower take full advantage of the PSLF Program benefits.
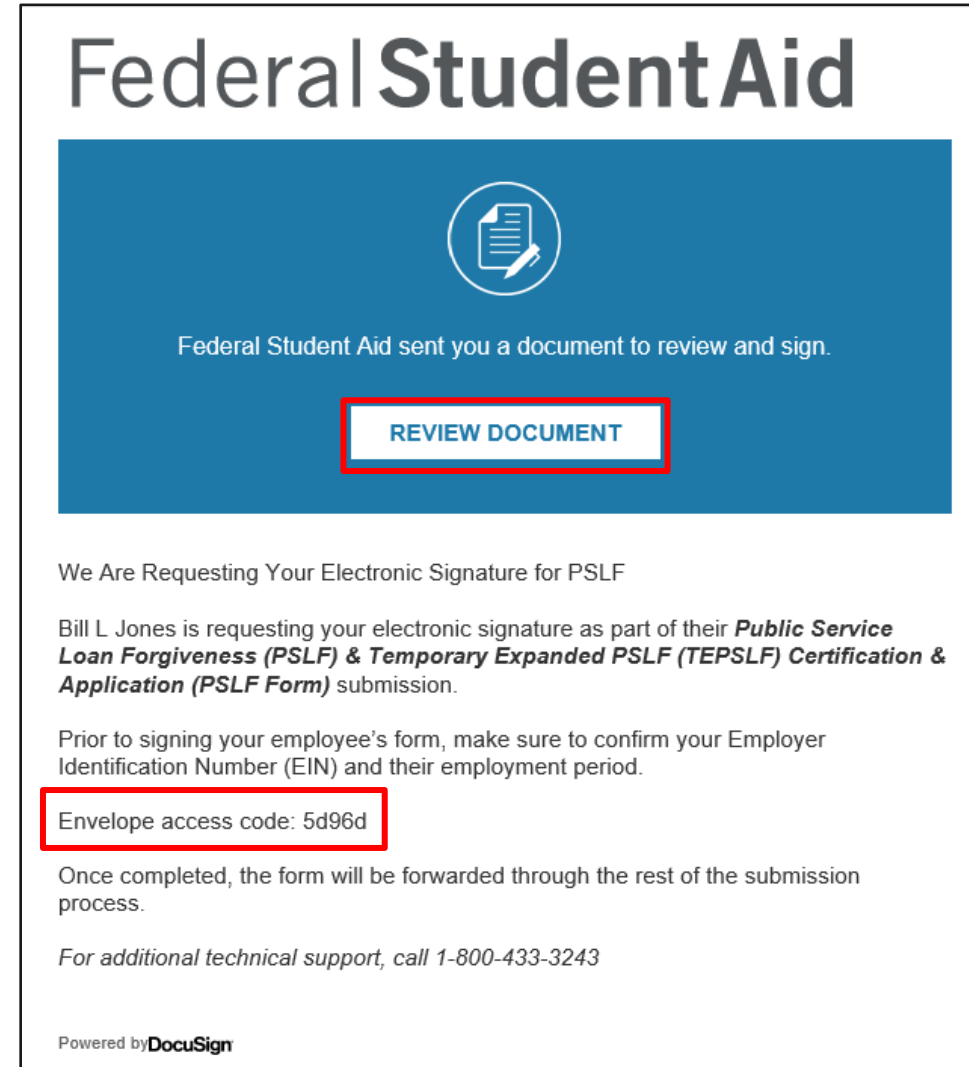
EMPLOYER E-SIGNATURE

Once the borrower submits the employers' email addresses, DocuSign will send an **Access Code** to that email address and a link to the document for review.

Employers have **60 days** to open the document, review, and sign the request.

The employer should click **Review Document** to open the PSLF form.

If the employer does not sign the document within 60 days, the borrower will need to save the PSLF form as a PDF and provide a copy to the employer directly for their signature.

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EMPLOYER E-SIGNATURE

Once the employer clicks on **Review Document**, a new browser window will appear where the employer will be asked to enter the **Access Code** that was provided in the **initial email**.

The employer should enter the access code and then click **Validate**.

Note: You will only get 3 attempts to add the correct access code.

They may also click **"I never received an access code"** if needed.

Once the Access Code has been entered, the document will appear. The employer should read the **Electronic Record and Signature Disclosure**, select the **checkbox** that says: **"I Agree to use electronic records and signatures"** and then click **Continue.**

EMPLOYER E-SIGNATURE

The employer should review the entire document.

Section 4 of the form is **Employer Certification**. This is where the employer will fill out the required fields and electronically sign the form.

The required fields for the employer to fill out will have a red box highlighting them.

Once those 4 fields have been complete, the employer will click the **Sign button**.

TRACKING PSLF FORM STATUS IN MY ACTIVITY

MY ACTIVITY

PSLF Forms on the StudentAid.gov Dashboard

The borrower can view updates and the current status of the PSLF Forms directly on the StudentAid.gov dashboard or in **My Activity**.

To open a form and view any updates, select the hyperlink for the form or click **View All Activity.**

Note: Borrowers can also find previously submitted PSLF Forms in **My Activity**.

STATUS TRACKER – IN PROGRESS (E-SIGN)

Within the **Status Tracker section**, there will be 4 main components:

1. **PSLF Form Created:** This will include the date that the borrower submitted their PSLF Form through the PSLF Help Tool.

2. **Employer Eligibility Review:** This section will include updates and important dates on if the employer is eligible for PSLF.

3. **Employer Signature:** Includes the Employer Email address to send the signature request, how many days remain for the employer to sign, and any updates or reassignments to the signature request.

4. **Completed:** View on next slide for details on a completed PSLF Form status.

Status Tracker

✓ **PSLF Form Created**
Completed on Aug 15th, 2022

We have received your PSLF form and will begin reviewing it shortly.

Aug 15th, 2022   PSLF form submitted for electronic employer signature.

✓ **Employer Eligibility Review**
Completed on Aug 26th, 2022

Employer eligibility review complete. We have determined that your employer is eligible for PSLF!

Aug 15th, 2022   We are determining if your employer is eligible for PSLF. You should expect a decision in **3-4 weeks**.

Aug 26th, 2022   Your employer is eligible for PSLF!

③ **Employer Signature**

A request to electronically sign your application has been sent to your employer using the email below.

Employer Email   Edit ☑   Your employer has **60 days** remaining to respond to the
jane.doe@email.com   signature request.

Aug 26th, 2022   Electronic signature request sent to john.brown@email.com.

Aug 28th, 2022   You reassigned electronic signature request to randolph.stone@email.com.

Sep 1st, 2022   Employer reassigned electronic signature request to jane.doe@email.com.

④ Completed

STATUS TRACKER

The borrower can view updates in the **Status Tracker** within **My Activity**. This page is organized into:

1. **Current form status** at the top of the page (a colored pill displays the status)

2. **Form Information** section which provides an overview of the PSLF form submitted by the borrower

3. **Status Tracker** which tells the borrower the current state of the form and any actions they may need to take

4. **Recommended Actions** that may help the borrower maximize their PSLF benefits (e.g. switching to an income-driven repayment plan)

SUBMITTING PSLF FORM MANUALLY

If submitting the PSLF Form **manually**, the borrower can also download an **unsigned form** through the status tracker. After receiving a wet signature from the employer(s), the borrower can submit the signed form through:

- **Direct upload to the PSLF servicer's website**
- **Mail**
- **Fax**

⚠ Submit Your Signed Form

statusCenter.pslf.status.tracker.detail.manualCompleted

[📄 Download Unsigned Form]   OR   Have employer sign electronically

How to submit your signed form:

Direct Upload	Upload an electronic version of your manually signed form to the PSLF Servicer's Website ↗ Please note, this process is slower than submitting an electronic form.
Mail	U.S. Department of Education/MOHELA 633 Spirit Drive Chesterfield, MO 63005-1243
Fax	(866) 222-7060

Jan 26 2023   PSLF form Submitted for manual employer signature

INELIGIBLE EMPLOYER

If the employer is determined to be ineligible for PSLF, the borrower will be notified in the **Status Tracker** and their form will be **closed**.

Note: The signature request email will <u>not</u> be sent to the employer until the employer is determined to be eligible for PSLF.

Status Tracker

✓ PSLF application created
Completed on Aug 15th, 2022

We have received your PSLF application and will begin reviewing it shortly.

Aug 15th, 2022   PSLF application submitted for electronic employer signature.

② Employer eligibility review

We reviewed your employer's eligibility and have determined that they are 'ineligible' for PSLF. Please review the qualifying employer requirements if you wish to learn more.

Aug 15th, 2022   Your application as been received and will be reviewed shortly. You should expect a decision in **3-4 weeks**.

Note: if your employer is not in our database, or you manually added it while using the PSLF Help Tool, then the review process may require significantly more time.

Aug 18th, 2022   Employer eligibility review complete. Your employer has been determined as 'ineligible' for PSLF.
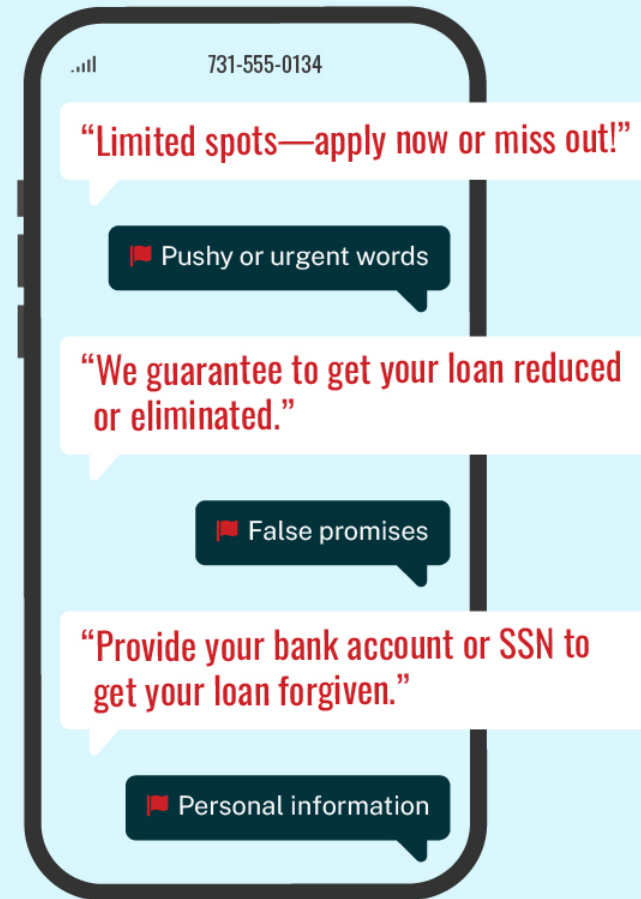
Aug 18th, 2022   Application closed.

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AVOIDING SCAMS

KEY SCAM INDICATORS

- 🚩 Suspicious email address
- 🚩 Pushy or urgent words
- 🚩 Typos or misspellings
- 🚩 Offers that suggest limited availability
- 🚩 Offers to rush loan forgiveness

Don't Fall for Scams

If you get a message like any of these, it may be a loan forgiveness scam.

731-555-0134

"Limited spots—apply now or miss out!"

🚩 Pushy or urgent words

"We guarantee to get your loan reduced or eliminated."

🚩 False promises

"Provide your bank account or SSN to get your loan forgiven."

🚩 Personal information

If You Receive a Loan Forgiveness Scam Call

1. Block the phone number.

2. Tell your friends and family, and share on social media, to help others avoid scams.

3. Visit ReportFraud.ftc.gov to report the date, time, and scammer's phone number.

SHARE YOUR FEEDBACK

WE WANT TO HEAR FROM YOU.

https://forms.office.com/g/jtVJ3BBgKm
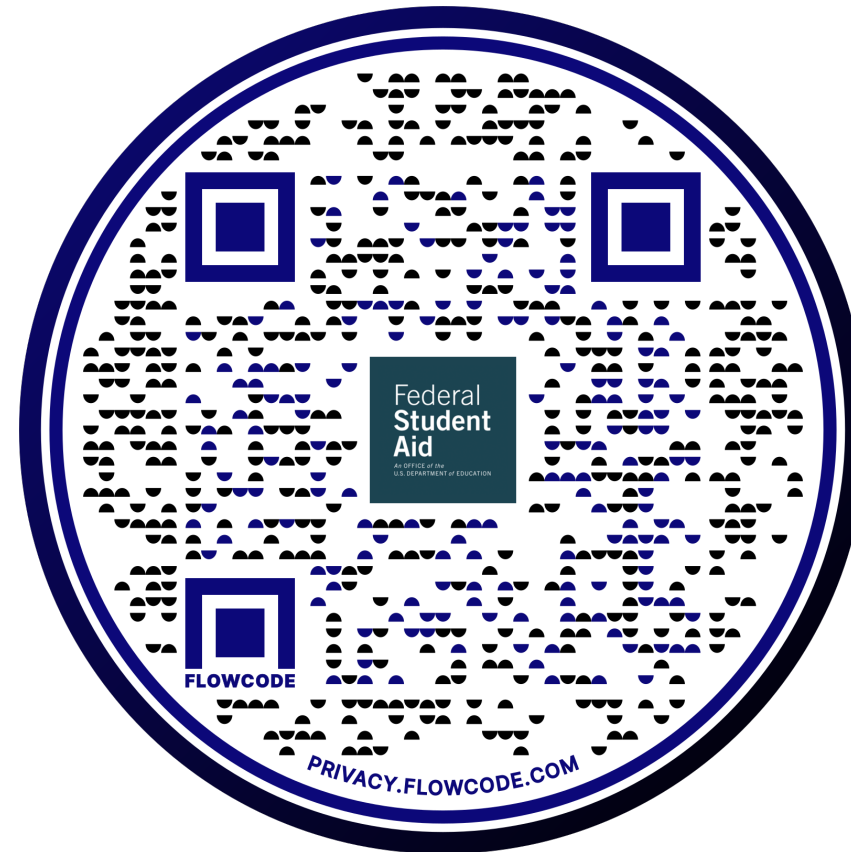
SIGN UP FOR UPDATES VIA PARTNER EMAILS!
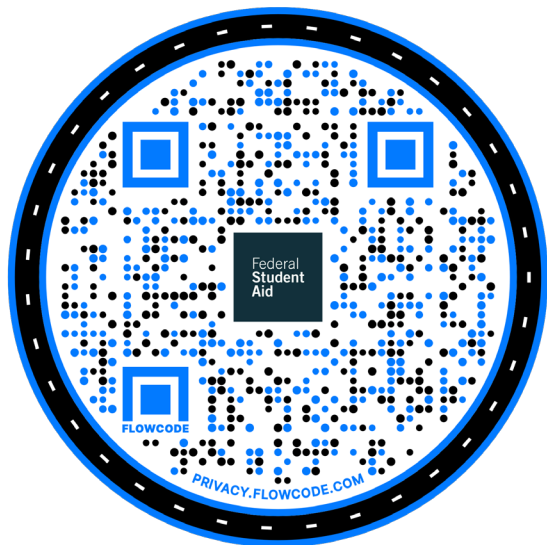
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An OFFICE of the U.S. DEPARTMENT of EDUC

Federal Student Aid

Sign Up to Receive Partner Emails

We consider school counselors, college access organization staff, and other mentors to be our partners in educating students about applying for and receiving federal student aid to help make their college dreams a reality. Several times a year, we email our partners with updates about our products and services, reminders about upcoming professional development opportunities, tips for outreach to students, and more.

Note: The emails we send are intended to keep counselors and mentors up to date; they do not contain information for students or parents. Please send students and parents to StudentAid.gov for information about federal student aid.

PRA Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0045. Public reporting burden for this collection of information is estimated to average 5 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. If you have comments or concerns regarding the status of your individual submission of this form, application or survey, please contact the FSA Outreach Team directly at fsaoutreach@ed.gov or 830 First Street NE, 3rd floor, Washington, DC 20202.

Privacy Policy

SIGN UP LINK: outreach.fsapartners.ed.gov/s/

QUESTIONS

THANK YOU