Certify Your Employment

Why Should you Certify Your Employment Annually?

• To help track your progress toward qualifying for PSLF, you should submit the PSLF form annually or when you change employers. It will make it much easier once you are ready to apply for forgiveness after 10 years of employment in public service!

• If you do not submit the PSLF form with your employment certification annually, then at the time you apply for forgiveness, you will be required to submit employment certification for each employer you worked for while making the required 120 qualifying monthly payments.

What information do you need?

✓ Your FSA ID
  • If you haven’t logged into a U.S. Department of Education website since May 10, 2015, you probably do not have a FSA ID.
    • If you do not have an ID, you should create an account on the studentaid.gov log-in screen.

✓ Employer Identification Number (EIN)
  • You should collect the EIN for all of your public service employers since October 2007.
    • This number can be found on your W-2 tax form.
      • If you cannot locate your W-2, you should contact the employer for this information.

✓ Employment Dates
  • Start and end dates of your employment with each employer
Log in at https://studentaid.gov/
Select “Manage Loans” and PSLF
Select “PSLF Help Tool”

Public Service Loan Forgiveness (PSLF)

If you are employed by a U.S. federal, state, local, or tribal government or not-for-profit organization, you might be eligible for the Public Service Loan Forgiveness Program. Keep reading to see whether you might qualify.

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. Learn more about this limited PSLF waiver.

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.

PSLF Resources

- Public Service Loan Forgiveness (PSLF) Help Tool
- Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application
- Limited PSLF Waiver Information
- Public Service Loan Forgiveness Program FAQ
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.

Public Service Loan Forgiveness (PSLF) Help Tool Overview

It’s important that you understand the PSLF and TEPSLF process and eligibility criteria. Qualifying payments must be made while eligibility criteria are met for your employer, loan status, loan type, and repayment plan. NOTE: There have been temporary changes that affect student loan borrowers because of the COVID-19 emergency. This tool has been modified to align with the conditions under COVID-19 relief measures and the limited PSLF waiver. Pay attention to information about the limited PSLF waiver or about COVID-19 emergency relief for student loans as you go through the PSLF Help Tool.

Eligibility Criteria

Employer Eligibility
Employer eligibility only depends on your employer, and not on the work you do for your employer. This tool will allow you to search our employer database to find out if the employer that will certify your employment qualifies for PSLF and TEPSLF.

Note: 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...
Qualified Employer Search

- Create a list of your employers since October 2007 to determine if they qualify for PSLF.

- To begin, click the “+ Add Employer” box
  - See Guide on Confirming Qualifying Employers for instructions on how to add employers to your PSLF application list.
After you have created a list of all of your employers since October 2007, proceed to the next section of the PSLF Tool Kit to generate a PSLF Certification and Application.

OR, you can access the PSLF Certification and Application from the PSLF home page in Studentaid.gov.

OR, you can download a copy of the PSLF Certification and Application form on the AFSCME Student Debt Resources on afscme.org.
For each qualifying employer, complete Section 3 of the PSLF Certification and Application.

Once the form is completed, print a copy and send it to FedLoan Servicing.

- **SEND BY MAIL TO:**
  U.S. Department of Education
  FedLoan Servicing
  P.O. Box 69184
  Harrisburg, PA 17106-9184

- **SEND BY FAX TO:** 717-720-1628

If FedLoan Servicing is already your servicer, you may upload your PSLF form on FedLoan Servicing’s website.