Navigating the Road to Public Service Loan Forgiveness

**Step 1**

Qualified Employer

Have I been employed by a PSLF Qualified Employer?
4 Steps to Loan Forgiveness

STEP 1: Identify Qualified Public Employers

STEP 2: Determine Student Loan Type

STEP 3: Consolidate Loans (FFEL, Perkins, Parent Plus), If Necessary

STEP 4: Apply for PSLF - Submit Employer Certifications Annually
Qualified Employer Overview

**Qualified Employers**

- All government organizations (federal, state, local and tribal, including military)
- 501(c)(3) non-profit organizations
- Other non-profit organizations may also qualify if they provide qualifying services (e.g., public safety, public health, library services)

**Unqualified Employers**

- Labor Unions
- Partisan Political organizations
- For-profit organizations
Before you begin **STEP 1**, you’ll need...

- FSA ID and Password
- Employer Identification Numbers (EIN)
- Employment Dates (Start & End)
Log into the Federal Student Aid website

www.studentaid.gov
Click “Loan Forgiveness” → “PSLF”
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 MOHELA.

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.
Qualified Employer Search
Click “Add Employer”
Search for Employer
Provide employer and employment information
Employer Search Results

Three result types—Follow instructions for each

Review all search results before choosing the option to manually add your employer on the last page of results. 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.

**State of New York**

- EIN: 14-6013200
- Employment Start Date: 09/01/2022
- Employment End Date: 09/05/2022
- Eligibility Status: 

**NATIONAL ASSOCIATION OF SOCIAL WORKERS**

- EIN: 41-094059
- Employment Start Date: 08/01/2022
- Employment End Date: 09/17/2022
- Eligibility Status: 

**AMAZON COM INC**

- EIN: 911646860
- Employment Start Date: 09/01/2022
- Employment End Date: 09/08/2022
- Eligibility Status: 

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**AFSCME**
Green Tag - Employer “Eligible”
Select your employer

Review all search results before choosing the option to manually add your employer on the last page of results. 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.
Enter employer and employment information

**Employer Address**

- Address Line 1
- Address Line 2 (optional)
- City
- State
- ZIP Code
- Country: UNITED STATES

**Your Employment Details**

- Employment Status
  - Full-time
  - Part-time
- Hours Per Week (Average)
- Is this organization closed, or have they refused to certify your employment?
  - Yes
  - No

[Save Employer]
Add additional employers, if necessary.

Public Service Loan Forgiveness (PSLF) Help Tool

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

Notes: Only add your employment history for periods where you do not have approved employment certification (if applicable). If you've certified an employment period in the past, then you do not need to do so again.

Notes: Previous or current employment information will only be provided below if you have used the PSLF Help Tool to submit a form in the past. You do not need to submit a new form for employment that has already been certified.

2) This PSLF Help Tool has been modified to align with the conditions under COVID-19 relief measures and the limited PSLF waiver through Oct 24, 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.
PSLF Certification and Application

Complete for each employer - See Step 4 for instructions

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. To apply online, visit StudentAid.gov/PSLF.

SECTION 2: BORROWER REQUEST, UNDERSTANDINGS, AND CERTIFICATION

I request [ ] that the U.S. Department of Education (the Department) determine whether I qualify for PSLF or TEPSLF, and discharge any qualifying loans that I have, and [ ] if none of my loans qualify for PSLF or TEPSLF when I submit this form, determine how many qualifying payments I have made towards PSLF and TEPSLF.

☐ I just want to find out how many qualifying payments I have made or if my employer is a qualified employer.

☐ I believe I qualify for forgiveness under PSLF or TEPSLF right now.

☐ I indicated that I believe I qualify for forgiveness now, I want a forbearance while my application is being processed, but understand that periods of forbearance do not count towards forgiveness.

I understand that:

1. 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.
2. To qualify for forgiveness, I must be employed full-time by a qualifying employer when I apply for and get forgiveness.
3. By submitting this form, my student loans held by the Department may be transferred to FedLoan Servicing.
4. If the Department determines that I appear to be eligible for forgiveness, the Department may contact my employer before granting forgiveness to confirm that I continue to work for the employer.
5. 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.
6. 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.

I certify that all of the information I have provided on this form and in any accompanying document is true, complete, and correct to the best of my knowledge and belief and that I’ll cease to be employed by a qualifying employer after I submit this form.
Yellow Tag - Employer “Likely Ineligible”

Employer Likely Ineligible for PSLF

Our records show that this employer is likely ineligible for the PSLF program as of 1/1/2001. If you want to continue with this employer, select “Use This Employer.” Before you will be able to view or download your PSLF application with this employer, we will need to assess your employer's eligibility. You will be required to submit documentation explaining why your employer qualifies for our review.

Select employer / Provide employment information
Employer Ineligible for PSLF

Your employer selection is categorized as a for-profit organization, which is not eligible for PSLF.

Our records show that this employer is not eligible for the PSLF program as of 1/1/1901.

If you want to continue with this employer, select “Use This Employer.”

Before you will be able to view or download your PSLF application with this employer, we will need to assess your employer’s eligibility. You will be required to submit documentation explaining why your employer qualifies for our review.

Return to Search Results

Use This Employer

Supporting Documentation

Because we think your employer does not or probably does not qualify, or is not currently in our database, providing information about your employer can help us make the best decision about your employer’s eligibility.

You may also upload any additional, relevant documents that demonstrate that your employer meets the definition of a qualifying employer. Examples include, but are not limited to, the following:

• A letter from your employer explaining its governmental or not-for-profit status or qualifying services
• A letter from you or your attorney explaining your organization’s governmental or not-for-profit status or qualifying services
• A letter from a government official explaining that the organization is governmental
• Your employer’s articles of incorporation or organization (the documents that created your organization)
• Your employer’s bylaws (the rules that your organization operates under)
• The law that created your organization

You must provide supporting documentation for employers with an “ineligible” status.
Manually Add an Employer
If employer is not shown in search results

Search Results

No results were found using the Employer Identification Number (EIN) you entered. While we have many employers in our database, we do not have every employer. Manually adding your employer will help us expand the database to ensure that more employers are available.

I've already searched for my employer but want to manually add it instead.

Is your employer not listed? Manually add your employer.
Manually Add an Employer
Provide employer and employment information

Are you sure you want to manually add your employer?

It will take longer to get your PSLF form or for your PSLF form to be approved if you do not use an employer from the database. You can and should use the database results whenever possible, including if:

- the database displays a state, but you work for an agency of the state,
- the name of the organization you work for is different in the database from how you refer to the organization but you generally recognize the name, or
- the address of the organization in the database is different from where you regard the organization as being located.
Additional Student Debt Resources

www.AFSCME.org
Next Step
Determine if your loans are eligible for PSLF.

Step 2
Student Loan Type
Are my loans eligible for PSLF?