Navigating the Road to Public Service Loan Forgiveness

Step 4

PLSF Application & Employer Certifications

How do I apply for PSLF?
Overview

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
Before you begin **STEP 4**, you’ll need...

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

www.studentaid.gov
Just announced: New one-time student loan debt relief to be granted based on income. Student loan payment pause extended through 12/31/2022.

Click “Loan Forgiveness” → “PSLF”
How to Fill Out and Submit the PSLF Form

You can fill out the PSLF form in one of two ways:

- You can use the **PSLF Help Tool** to assist you in starting the PSLF form. Once you enter your information, you’ll be able to print the partially completed form for you and your employer to sign.

- Or, you can **download the PSLF form** and complete all sections on your own before submitting it.
1. PSLF Help Tool
Click “Start” to begin

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.
Review employment history and add employers if necessary

| State of New York |  
|-------------------|--------------------------------------------------|
| Employment Start Date | 09/01/2022 | Employment End Date | 09/30/2022 | Eligibility Status | Approved |

| NATIONAL ASSOCIATION OF SOCIAL WORKER |  
|--------------------------|--------------------------------------------------|
| Employment Start Date | 09/08/2022 | Employment End Date | 09/30/2022 | Eligibility Status | Approved |

| AMAZON COM INC |  
|-----------------|--------------------------------------------------|
| Employment Start Date | 09/01/2022 | Employment End Date | 09/08/2022 | Eligibility Status | Approved |
Loan Tips

Read about PSLF waiver that expired October 31, 2022

On Oct. 6, 2021, the U.S. Department of Education (ED) announced a limited PSLF
Application Details
Select answer to “120 qualifying payments” question
(If uncertain, select “No”)

Public Service Loan Forgiveness (PSLF) Help Tool

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.
Complete/update personal information if necessary.
Public Service Loan Forgiveness (PSLF) Help Tool

- Employment History
- Loan Tips
- Application Details
- Personal Information

Review & Save

Employment History

Peace Corps 99-9994565
You’ve completed the PSLF Help Tool, but your application has not been submitted.

Pending Employer Determination of Eligibility

We have not yet made a decision about whether one or more of the employers you included in your form is a qualifying employer for PSLF. You can’t generate PDF forms for your employers until their eligibility for PSLF is approved. This process can take time, and you will receive and email once your employer’s eligibility has been determined.

Below is the PDF for your eligible employer. To complete your application, you must complete the PSLF form, get signatures from your employer and submit it via one of the methods found below.

Download the PSLF Application Form
Print ➔ Borrower Sign ➔ Employer Sign ➔ Submit

Secure Upload
MyFedLoan.org/FileUpload
(only available to borrowers who already have loans serviced by FedLoan)

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

Fax
(717) 720-1628
2. PDF Application and Certification

Click “Download the PSLF form”

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- You can use the PSLF Help Tool to assist you in starting the PSLF form. Once you enter your information, you’ll be able to print the partially completed form for you and your employer to sign.

- Or, you can download the PSLF form and complete all sections on your own before submitting it.
PDF Certification & Application Form

Borrower to complete Sections 1 & 2
(Personal information and PSLF status request)
PDF Certification and Application
Borrower to complete Section 3
(Employer information)

SECTION 3: EMPLOYER INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)

1. Employer Name:

2. Federal Employer Identification Number (FEIN):

3. Employer Address:

4. Employer Website (if any):

5. Employment Begin Date:

6. Employment End Date:

OR

7. Employment Status: [ ] Full-Time  [ ] Part-Time

8. Hours Per Week (Average) ____________________________ Include vacation, leave time, or any leave taken under the Family Medical Leave Act of 1993.

9. Is your employer a governmental organization?
   A governmental organization is a Federal, State, local, or Tribal government organization, agency, or entity, a public child or family service agency, a Tribal college or university, or the Peace Corps or AmeriCorps. Federal service includes military service.
   [ ] Yes - Skip to Section 4.
   [ ] No - Continue to Item 10.

10. Is your employer tax-exempt under Section 501(c)(3) of the Internal Revenue Code (IRC)?
    If your employer is tax-exempt under another subsection of 501(c) of the IRC, such as 501(c)(4) or 501(c)(19), check "NO" to this question.
    [ ] Yes - Skip to Section 4.
    [ ] No - Continue to Item 11.

11. Is your employer a not-for-profit organization that is not tax-exempt under Section 501(c)(3) of the Internal Revenue Code?
    [ ] Yes - Continue to Item 12.
    [ ] No - Your employer does not qualify.

12. Is your employer a partisan political organization or a labor union?
    [ ] Yes - Your employer does not qualify.
    [ ] No - Continue to Item 13.

13. Which of the following services does your employer provide? Check all that apply and then continue to Section 4. If you check "None of the above", do not submit this form.
    [ ] Emergency management
    [ ] Military service (See Section 6)
    [ ] Public safety
    [ ] Law enforcement
    [ ] Public interest legal services (See Section 6)
    [ ] Early childhood education (See Section 6)
    [ ] Public service for individuals with disabilities
    [ ] Public service for the elderly
    [ ] Public health (See Section 6)
    [ ] Public education
    [ ] Public library services
    [ ] School library services
    [ ] Other school-based services
    [ ] None of the above - the employer does not qualify.
PDF Certification and Application

Employer to complete and sign Section 4

SECTION 4: EMPLOYER CERTIFICATION (TO BE COMPLETED BY THE EMPLOYER)

By signing, I certify (1) that the information in Section 3 is true, complete, and correct to the best of my knowledge and belief, (2) that I am an authorized official (see Section 6) of the organization named in Section 3, and (3) that the borrower named in Section 1 is or was an employee of the organization named in Section 3.

Note: If any of the information is crossed out or altered in Section 3, you must initial those changes.

Official's Name ____________________________ Official's Phone ____________________________

Official's Title ____________________________ Official's Email ____________________________

Authorized Official's Signature ____________________________ Date ____________________________