

# **PUBLIC SERVICE LOAN FORGIVENESS (PSLF) PROGRAM**

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# TARGETED STUDENT LOAN RELIEF

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THE DEPARTMENT HAS APPROVED NEARLY \$34 BILLION IN DEBT CANCELLATION FOR ALMOST 1.7 MILLION BORROWERS

- Over \$10 billion for approximately 175,000 public servants through improvements to PSLF;
- Over \$9.1 billion for more than 425,000 borrowers who have a total and permanent disability;
- \$14.5 billion for 1.1 million borrowers whose institutions took advantage of them through discharges related to borrower defense and school closures.

# TARGETED STUDENT LOAN RELIEF

URL: [StudentAid.gov/debtrelief](https://StudentAid.gov/debtrelief)



## The Biden Administration's Student Loan Debt Plan

### FORGIVING DEBT

\$20,000 if you  
went to college on  
Pell Grants

\$10,000 if you  
didn't receive  
Pell Grants

Forgiveness only applies to those  
earning less than \$125,000

Student loan pause extended one  
final time through Dec 31, 2022

### PAYMENT BASED ON INCOME

If you have undergraduate loans, you can cap  
repayment at 5% of your monthly income

# LIMITED PSLF WAIVER

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## THE LIMITED PSLF WAIVER HAS IMPACTED HUNDREDS OF THOUSANDS OF BORROWERS

- To date, the Department has approved over **\$10 billion** in forgiveness for more than **175,000** borrowers through the Limited PSLF Waiver.
- The waiver has brought another 1.1 million borrowers closer to forgiveness, with the average borrower picking up a year's worth of credit.
- More than a quarter of a million borrowers got 2 years or more of additional credit toward forgiveness.
- These numbers will all continue to grow as the Department continues to process paperwork and review files.

# AGENDA

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



# PSLF BASICS

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# WHAT IS PSLF?

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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 of July 1, the PSLF servicer will be MOHELA.

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

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



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

# PSLF BASICS: ELIGIBLE PAYMENTS

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



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- 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

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- 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 of payments or until IDR plan recertification date, whichever comes first
  - Exceptions for Americorps, Peace Corps, and DoD still apply



# NOTE ON PARENT PLUS LOANS

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- 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 the ICR plan and thus, PSLF. ICR is the least generous of the IDR plans.
- Parent Plus borrowers should use the Loan Simulator to compare how an ICR payment on a consolidation loan would compare to a graduated or extended payment they may currently be making.



# PSLF BASICS: ELIGIBLE EMPLOYMENT

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



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- 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

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- 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

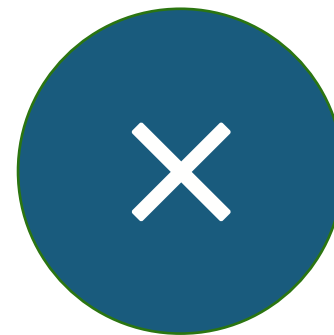
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Provides loan forgiveness to those who do not qualify for PSLF ***only*** because some or all their qualifying payments were made on non-qualifying plans

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- 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

# COVID-19 FLEXIBILITIES

*StudentAid.gov/Coronavirus*

- Loans in forbearance due to the payment pause are eligible 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
- Borrowers need to submit a PSLF form to receive PSLF credit for any time during the payment pause



# LIMITED PSLF WAIVER

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# LIMITED PSLF WAIVER

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- On Oct. 6, 2021, the U.S. Department of Education (ED) announced a change to Public Service Loan Forgiveness (PSLF) program rules for a limited time.



- Borrowers may receive credit for past periods of repayment that would otherwise not qualify for PSLF. Under the new, temporary rules, any prior period of repayment will count as a qualifying payment, regardless of loan program, repayment plan, or whether the payment was made in full or on time. You continue to need qualifying employment.



- This change applies to student loan borrowers with Direct Loans, those who have already consolidated into the Direct Loan Program, and those who consolidate into the Direct Loan Program by Oct. 31, 2022.

# LIMITED PSLF WAIVER: THROUGH 10/31/22

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**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 VS LIMITED WAIVER

## PUBLIC SERVICE LOAN FORGIVENESS (PSLF): WHAT'S CHANGED?



Normal PSLF Requirements	Requirements Under the Limited PSLF Waiver
<ul style="list-style-type: none"> <li>Receive credit only on Direct Loans</li> </ul>	<ul style="list-style-type: none"> <li>Receive credit for periods of repayment made on Direct, FFEL, or Perkins Loans</li> </ul>
<ul style="list-style-type: none"> <li>Payments may be made under the Standard Plan or an income-driven repayment (IDR) plan</li> </ul>	<ul style="list-style-type: none"> <li>Past payments under any plan count</li> </ul>
<ul style="list-style-type: none"> <li>Must make on-time payments to count</li> </ul>	<ul style="list-style-type: none"> <li>Past payments that were made late or for less than the amount due count</li> </ul>
<ul style="list-style-type: none"> <li>Can only receive forgiveness if working for a qualifying employer at the time of application and forgiveness</li> </ul>	<ul style="list-style-type: none"> <li>Can receive forgiveness even if not employed or not employed by a qualifying employer at the time of application and forgiveness</li> </ul>



# PSLF LIMITED WAIVER: BORROWER GROUPS

*StudentAid.gov/PSLFWaiver*

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## 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)

# PARENT PLUS LOANS & PSLF WAIVER

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- Parent PLUS Loans are eligible for PSLF but are not eligible to receive additional credits under the waiver.
- Direct Consolidation Loans that include only Parent PLUS Loans are eligible to receive additional credit under the waiver based on time in repayment on the Direct Consolidation Loan but not the time in repayment from the Parent PLUS Loan.
- Direct Consolidation Loans that include Parent PLUS Loans and other loan types are eligible to receive additional credit under the waiver on the Direct Consolidation Loan and the other loan types but not the time in repayment from the Parent PLUS Loan.

# DETERMINING YOUR LOAN TYPES

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Visit Aid Summary (you'll need to log in to your StudentAid.gov account in order to view the page).

Scroll down to the Loan Breakdown section.

In the Loan Breakdown section, you'll see a list of the loans you took out, even those you paid off or consolidated into a new loan.

If you expand "View Loans," then select the "View Loan Details" arrow next to a loan, you'll see a more detailed name for that loan. Direct Loans begin with the word "Direct." Federal Family Education Loan Program loans start with "FFEL." Perkins Loans include the word "Perkins" in the name. Parent PLUS loans are not eligible under the limited PSLF waiver.

# FOUR THINGS TO KNOW ABOUT CONSOLIDATION

1. Your monthly payment could change. If you no longer have a partial financial hardship, you may lose access to certain IDR plans.
2. If you have unpaid interest, your principal balance will go up.
3. Your new consolidation loan will generally have a new interest rate.
4. You don't have to consolidate all your federal student loans.

Keep in mind that once your loans are combined into a Direct Consolidation Loan, you can't undo it.

# PSLF BONUS: IDR PAYMENT COUNT ADJUSTMENT

The Income Driven Repayment (IDR) Account Adjustment, announced on April 19, 2022, will impact PSLF borrowers:



Borrowers that have 12 or more months of consecutive forbearance or 36 or more months of cumulative forbearance, will receive PSLF credit for those periods of time if qualifying employment has been certified for the same period.



Months spent in deferment before 2013 will count under the waiver. Additionally, ED will include Economic Hardship Deferment on or after January 1, 2013.



These changes will be applied automatically. But, if a borrower believes they might benefit, they should be sure to submit a PSLF Form to certify all periods of qualifying employment.

# DEFERMENTS, FORBEARANCES & THE PSLF WAIVER

What automatically counts?

- Long-term forbearances (12+ mos consecutive/36+ mos cumulative)
- Deferrals prior to 2013 (except in-school)
- Economic Hardship Deferrals
- Some military-related forbearances and deferrals
- \*\*Short-term forbearances – submit a complaint (not automatic)



# WHAT TO EXPECT WHEN YOU'RE EXPECTING

*(a servicing transfer or loan forgiveness)*

## FEDLOAN SERVICING TRANSITION

- As of May 1, no new borrowers will be transferred to FedLoan servicing and borrowers who consolidate for PSLF will be directed to choose MOHELA as their loan servicer.
- FedLoan will continue to process PSLF forms and identify borrowers for transfer to MOHELA.
- FedLoan is expected to transfer all borrower accounts to MOHELA by September 2022.

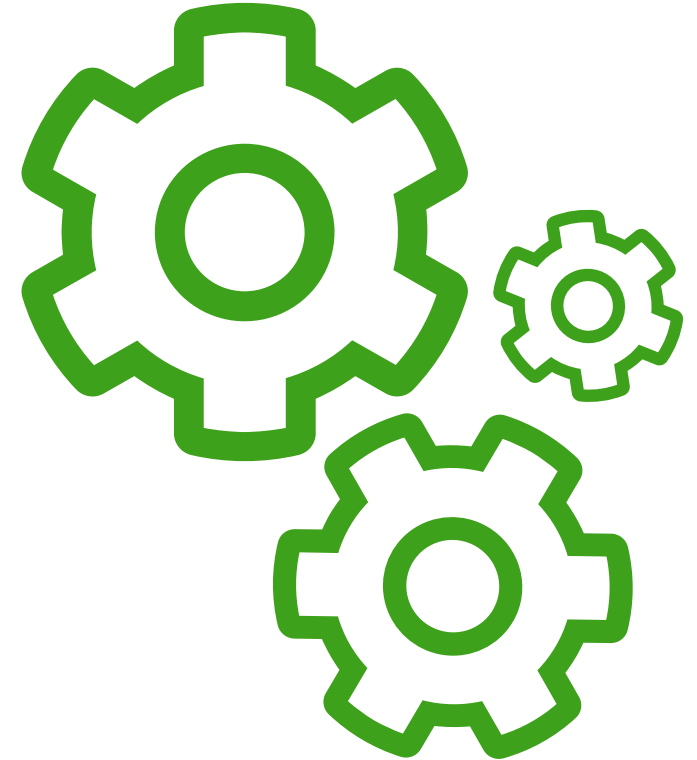
## PSLF EMPLOYMENT CERTIFICATION AND FORGIVENESS

- 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.

# TO TAKE ADVANTAGE OF THE WAIVER:

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- Confirm your employer is qualified.
- Consolidate your loans if you need to.
- Submit your PSLF form(s).
- By Oct. 31, 2022



# PSLF HELP TOOL OVERVIEW

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# STAND ALONE EMPLOYER TOOL

- FSA has increased access to employer eligibility information by introducing a standalone employer search function.

- The new page is available to unauthenticated users on StudentAid.gov.

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

The screenshot displays the 'Search Employer Eligibility for Public Service Loan Forgiveness (PSLF)' tool. The header is dark teal with white text. Below the header, a light blue box contains the title 'Determine If Your Employer Qualifies for PSLF' and a brief explanation of the tool's purpose. A blue 'Search' button is positioned to the right. Below this, three white boxes provide additional information: 'Who Should Complete This?' (with a person icon), 'How Long Will It Take?' (with a clock icon and '1 Minute' text), and 'What Do You Need?' (with a checklist icon and text listing 'Your employer's Employer Identification Number (EIN)' and 'Your employment start and end date').

## 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

# 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

# PSLF LANDING PAGE

URL: [StudentAid.gov/PSLF](https://StudentAid.gov/PSLF)

## 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.



### 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.

Please note that the PSLF Help Tool was created before the COVID-19 relief measures and the limited PSLF waiver period began, so it was not designed to address those flexibilities. 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](#).

[Log In To Start](#)

# PSLF Help Tool

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

## WHAT YOU NEED

- 1 Your FSA ID to Log-In
- 2 Employer Identification Number (EIN)  
Or recent Employer W-2

## SECTIONS OF THE HELP TOOL

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

# 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

**Search**

Previous **Continue**



# SECTION 1: EMPLOYMENT HISTORY

Where is my EIN?

a Employee's social security number <b>123-45-6789</b>		OMB No. 1545-0008		Safe, accurate, FAST! Use				Visit the IRS website at <a href="http://www.irs.gov/efile">www.irs.gov/efile</a>					
b Employer identification number (EIN) <b>11-2233445</b>		1 Wages, tips, other compensation <b>48,500.00</b>		2 Federal income tax withheld <b>6,835.00</b>									
c Employer's name, address, and ZIP code  <b>The Big Company 123 Main Street Anywhere, PA 12345</b>		3 Social security wages <b>50,000.00</b>		4 Social security tax withheld <b>3,100.00</b>									
		5 Medicare wages and tips <b>50,000.00</b>		6 Medicare tax withheld <b>725.00</b>									
		7 Social security tips		8 Allocated tips									
d Control number <b>A1B2</b>		9		10 Dependent care benefits									
e Employee's first name and initial Last name Suff.  <b>Jane A DOE 123 Elm Street Anywhere Else, PA 23456</b>		11 Nonqualified plans		12a See instructions for box 12 <b>D</b>   <b>1,500.00</b>									
		13 Statutory employee Retirement plan Third-party sick pay <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>		12b <b>DD</b>   <b>1,000.00</b>									
		14 Other		12c <b>P</b>   <b>4,800.00</b>									
f Employee's address and ZIP code		15 State Employer's state ID number <b>PA</b>   <b>1235</b>		16 State wages, tips, etc. <b>50,000</b>		17 State income tax <b>1,535</b>		18 Local wages, tips, etc. <b>50,000</b>		19 Local income tax <b>750</b>		20 Locality name <b>MU</b>	

Form **W-2** Wage and Tax Statement

**2014**

Department of the Treasury—Internal Revenue Service

Copy B—To Be Filed With Employee's FEDERAL Tax Return.  
 This information is being furnished to the Internal Revenue Service.

# 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)  
955322222

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

Employment Start Date: 11/09/2021 To Employment End Date:

Search Results 15 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**

Employment History   Loan Tips   **Application Details**   Personal Information   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.

[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 grey 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@testood.edu'), 'Mobile Phone' (with the value '(202) 377-2220'), and 'Alternate Phone' (empty). At the bottom of the contact section, there is a text prompt: 'To update your contact information, [visit your Account Settings.](#)' The link is highlighted with a red box. At the very bottom of the form, there are two buttons: 'Previous' and 'Continue', with the 'Continue' button also highlighted with a red box.

# 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
5

#### 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

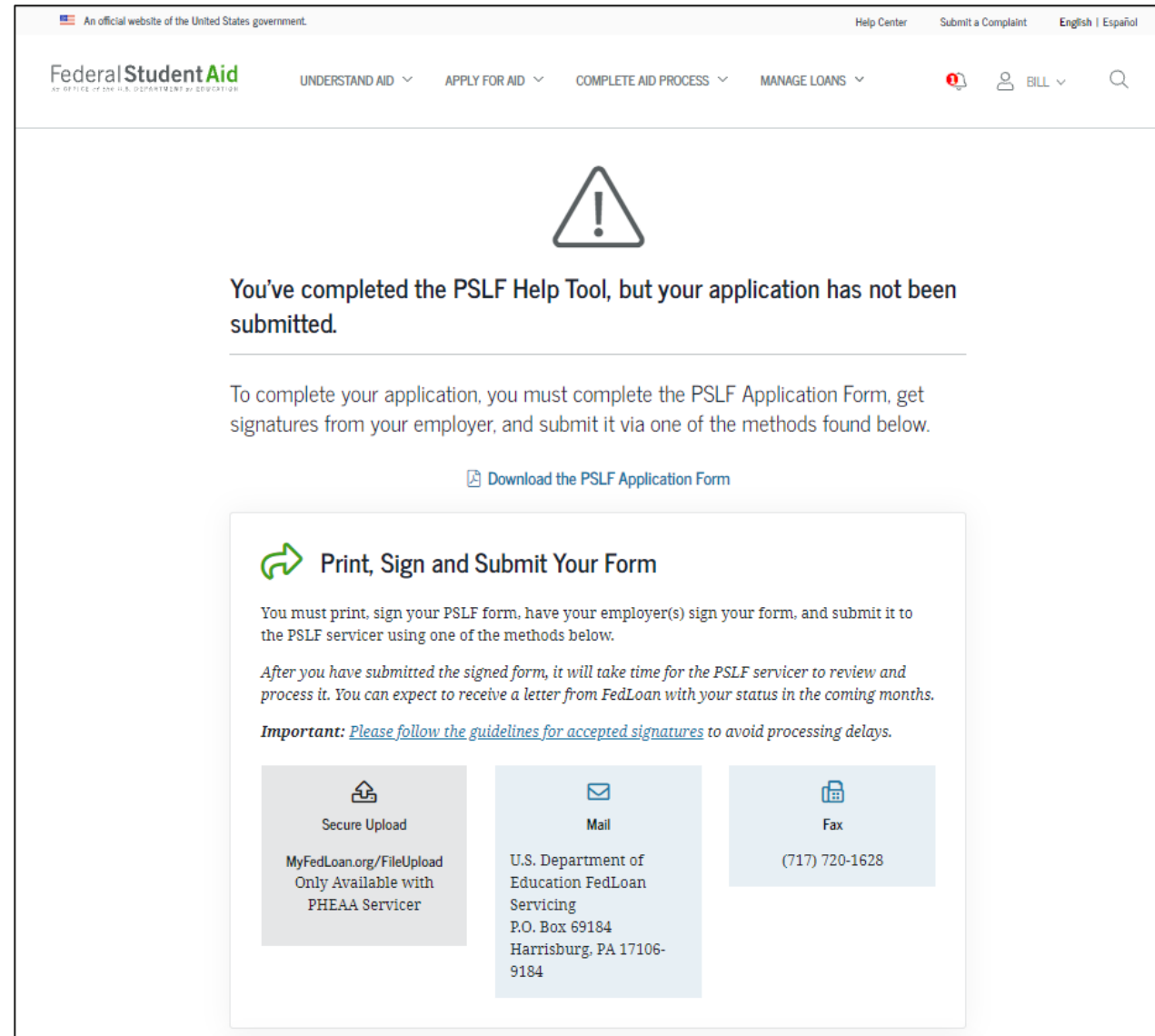
Mobile Phone Number  
(555) 282-2828

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 mohela.com
- By Postal Mail
- Or by Fax



The screenshot shows the Federal Student Aid website interface. At the top, there is a navigation bar with the Federal Student Aid logo and several menu items: UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS, and MANAGE LOANS. There are also links for Help Center, Submit a Complaint, and language options (English | Español). A search icon and a user profile icon are also visible.

The main content area features a large warning icon (a triangle with an exclamation mark) and the following text:

**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.

Below this text are three submission options:

- 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

# 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 MOHELA, the U.S. Department of Education’s federal loan servicer for the PSLF Program.

**Beginning July 1**, submit your PSLF forms to MOHELA:

**Mail to:** U.S. Department of Education, MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

**Fax to:** 866-222-7060.

**Upload to:** [mohela.com/uploadDocument](https://mohela.com/uploadDocument) if MOHELA is already your servicer.



# PAYMENT COUNTS ON THE PSLF SERVICER'S WEBSITE

The PSLF Servicer's website will provide the borrower with a breakdown of their payment and employment history and an explanation of each payment period for both the PSLF program and the TEPSLF program:

## Ineligible Payments

- These are payments that are made during periods when a payment was not required, outside the 15-day window, not made for the full amount required, or under a non-qualifying repayment plan. The primary reason for ineligibility will be displayed on the page.

## Eligible Payments

- These are payments made that are otherwise qualifying, but do not have employment certified for the same period of time. A toggle is available to switch between PSLF and TEPSLF program rules.

## Qualifying Payments

- These are payments that count toward the 120-month requirement because they are both eligible payments and qualifying employment has been certified for the same period of time.

Qualifying payment counts are reported to FSA weekly and displayed on the borrower's StudentAid.gov dashboard.

# 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

**i** **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

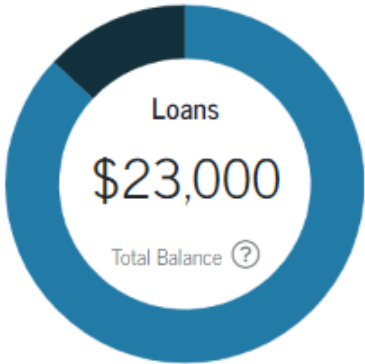


# PAYMENT COUNTS ON STUDENTAID.GOV

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

# SCENARIOS

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# SCENARIOS

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Carmen has been employed with a non-profit center for 10 years. However, she was in default a few times due to personal circumstances and was only able to make partial payments. She believes she is close to 120, but worried that she isn't eligible. Any recommendations?

Jermaine has been in the field for over 25 years. He started paying loans back in 2004. He is sure he made over 120 payments by now. Do all his payments count?

Alexis started working with two part-time positions. One 15 hours as a government contractor and the other 15 hours with a private for-profit company. She then began working full-time for a school for 2 years and now is full-time with local non-profit for the last 3 years. She knows she still has payments to go, but should she still complete the PSLF Form and how many payments would count?

# SCENARIOS – POPULAR MYTHS

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Beth who is an active duty servicemember has made 120 payments on each of her federal and private student loans, but not consecutively. When the news came out about the Limited PSLF waiver, she decided not to apply because she heard that the payments needed to be consecutive. Was she correct?

Pat tried to apply for the PSLF program 5 years ago and was told that she was ineligible to do so because of her federal loans were not a Direct loan. When she heard about the Limited PSLF Waiver, she decided not to apply. Was she correct?

Jeff has heard from people and online forums that if his federal student loans were forgiven then he would have pay taxes on the forgiven amount. Jeff has been living paycheck to paycheck as a teacher in his local school system, for the last 13 years. He loves his career but is worried that it will create a financial burden for him. Is he correct?

# SCENARIOS – POPULAR MYTHS

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Three years ago, Manuel retired after 30 years as an educator at a local elementary school.

He has made 120 payments on his federal Direct student loans but does not think he should apply because he is not **currently employed** at his former school (employer). Is he correct?

# PSLF INFORMATION AND RESOURCES

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# PSLF INFORMATION AND RESOURCES

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## LIMITED PSLF WAIVER

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



## GENERAL PSLF INFORMATION

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

- Make sure to review the FAQs!
- Beginning July 1, 2022, all new PSLF form submissions go to MOHELA.



## PSLF HELP TOOL

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



## WHAT TO DO WITH YOUR PSLF FORM

Beginning July 1, submit your PSLF forms to MOHELA:

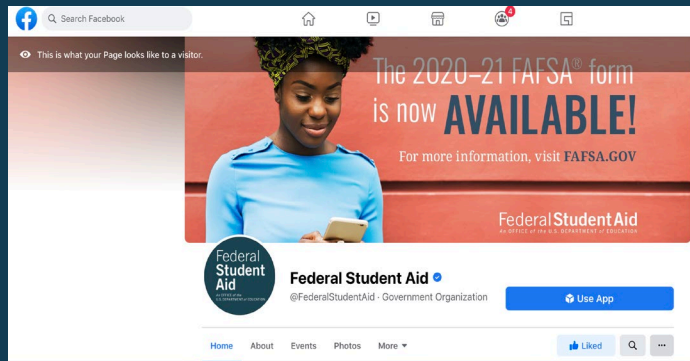
**Mail to:** U.S. Department of Education, MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

**Fax to:** 866-222-7060.

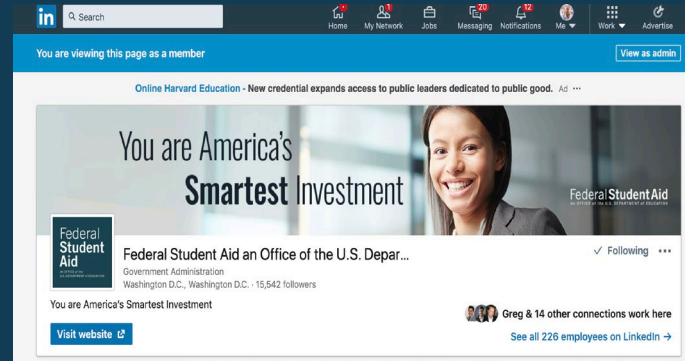
**Upload to:** [mohela.com/uploadDocument](https://mohela.com/uploadDocument) if MOHELA is already your servicer.

# FSA's Channels

## FACEBOOK: @FEDERALSTUDENTAID



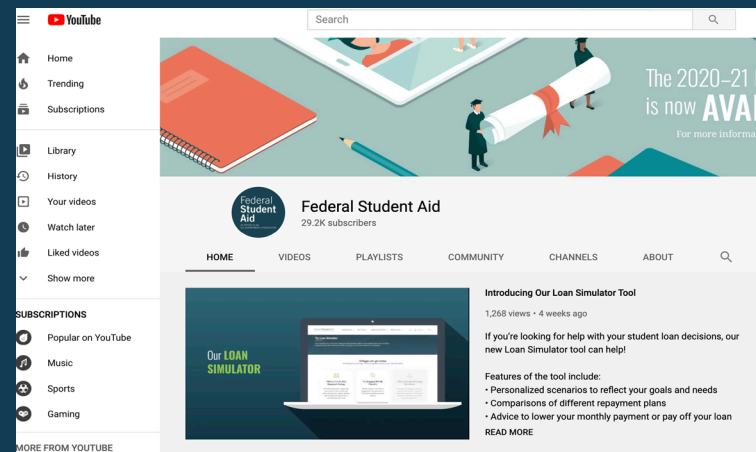
## LINKEDIN: @FEDERALSTUDENTAID



## INSTAGRAM: @FEDERALSTUDENTAID



## YOUTUBE: @FEDERALSTUDENTAID



## TWITTER: @FAFSA



1-800-4FED-AID  
1-800-433-3243

# Questions

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