

Public Service Loan Forgiveness Walkthrough



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Welcome

Thanks for your interest in **Public Service Loan Forgiveness (PSLF)**! We've created this step-by-step guide to walk you through the application process. There's no cost to borrowers who apply through the U.S. Department of Education (ED). It's something you can complete on your own online. If you run into any issues, the Federal Student Aid (FSA) Student Loan Support Center is available for assistance at 800-557-7394. You can also request a paper copy of the application by contacting your student loan servicer(s).

What is Public Service Loan Forgiveness?

Here's how PSLF works. After making 120 qualifying monthly payments under a qualifying repayment plan while working full time for an eligible employer, the remaining balance of your Direct student loan could be forgiven.

To qualify for PSLF, you must meet certain conditions.

- **Work for a public service employer.** This could be a government organization, a nonprofit organization that is tax-exempt under Section 501(c)(3) or a private nonprofit organization that provides certain public services. This also includes service in the U.S. military
- **Work full time.** This is defined as either the employer's definition of full time or an annual average of at least 30 hours per week, whichever is greater.
- **Have Direct student loans.** If you have Perkins or Federal Family Education Loan (FFEL) program loans, you can consolidate those into a Direct Consolidation loan to take advantage of PSLF. Normally payments made outside of the Direct Loan Program wouldn't be counted toward the 120 payments required for PSLF. However, if you consolidate these loans into a Direct Loan before October 31, 2022, you may be able to count payments made before the consolidation through the limited PSLF waiver. [Learn more here.](#)
- **Be in an eligible repayment plan.** Normally you would need to make payments under one of the four available Income Driven Repayment (IDR) plans, which would base your monthly payment on your income and require annual recertification. Right now, this provision is being waived through October 31, 2022, as part of the limited PSLF waiver, which means payments made under any repayment plan will count.
- **Make 120 qualifying, on-time, full, scheduled monthly payments.**
 - On-time payments are those that are received by your servicer no later than 15 days after the scheduled payment due date.
 - Full payments are those that equal or exceed the amount you're required to pay under your repayment schedule.
 - Scheduled payments are those made while in repayment and not while in school, in the grace period or in a deferment or forbearance period.

- Most of the PSLF qualifying payment rules have been suspended through October 31, 2022. Under this temporary waiver, you may get credit for payments you've made on loans that would not normally qualify for PSLF. These payments count even if you didn't pay the full amount or on-time. However, only payments made after Oct. 1, 2007, can count as qualifying payments.

More information about the PSLF program, the qualification requirements, terms, and application process can be found on [FSA's Public Service Loan Forgiveness FAQ page](#).

When Should I Apply?

The PSLF program requires ten years of payments. To help qualify your continued eligibility for the program, it is recommended that you complete the PSLF form on an **annual basis**. Otherwise, it's difficult to track your progress. Any issues resulting from changing jobs or missing payments could jeopardize your loan forgiveness.

ED has designated a PSLF servicer that will work with you throughout the program. They'll confirm your employment credentials and inform you of the number of qualifying payments you've made toward the program. If any issues arise, you can tackle them directly with the PSLF servicer to quickly ensure you get back on track.

Preparing to Apply

Gather Information

Before applying, make sure you've gathered this basic information.

- Permanent address.
- Telephone numbers.
- Email address.
- Social Security number (SSN).
- Federal Employer Identification Number (EIN) found in Box B of your W-2 Wage and Tax Statement. If you've worked for multiple public service employers, you'll need each Federal EIN.

Create an FSA ID

If you don't already have a Federal Student Aid ID (FSA ID), the next step is to create one. If you prefer a video tutorial to learn how, watch: [How to Create an Account Username and Password \(FSA ID\)](#).

- Navigate to the [Create an Account \(FSA ID\)](#) page to get started.
- Enter your personal information such as name and SSN.

- Create a username and password and be sure to keep track of it.
- Enter your contact information and select your communication preferences. You'll be prompted to create a series of security questions and answers in case you're ever locked out of your account. Keep this information for your records.
- Verify your phone number and email.
- Codes will be emailed and texted to you and you'll be prompted to verify them. Enter in each code you receive to finish verifying your account.

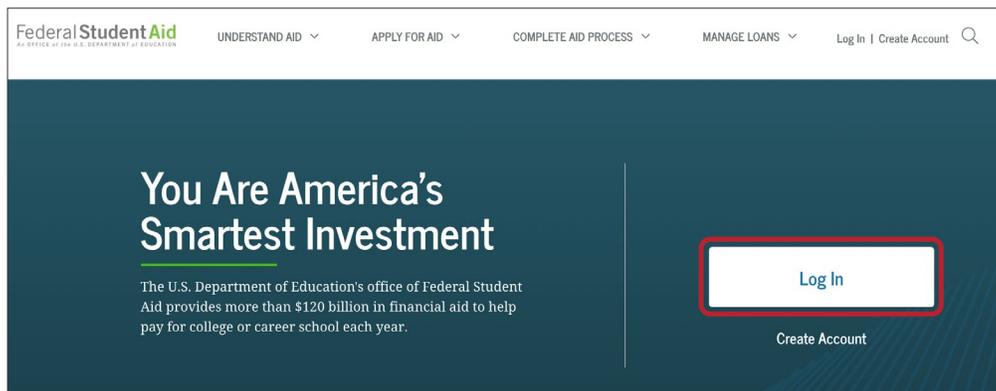
If you run into any issues creating your FSA ID, call the FSA Information Center at 800-4-FED-AID or 800-433-3243.

If you've already created an FSA ID, [log in to your account](#) and update any outdated information prior to starting the PSLF application.

Apply for PSLF at StudentAid.gov

Now that your FSA ID has been fully verified, it's time to start the PSLF application.

Navigate to [StudentAid.gov](https://studentaid.gov) and log in using your FSA ID and password.



Once logged in, click the [Use the Public Service Loan Forgiveness \(PSLF\) Help Tool](#) link.

Checklists

I'm Preparing for School ⌵

I'm in School ⌵

I'm in Repayment ⌶

- [Learn About Coronavirus and Forbearance](#)
Get information about flexibilities for student loans
- [Consider Loan Consolidation](#)
Weigh the pros and cons to decide whether consolidation is right for you
- [Use Loan Simulator](#)
Estimate monthly payments and compare repayment options
- [Apply/Recertify/Change Income-Driven Repayment Plan](#)
Apply for a plan based on your income and family size
- [Use the Public Service Loan Forgiveness \(PSLF\) Help Tool](#)
See if you qualify and get help completing the forms required for this program
- [Find Out Where to Make a Payment](#)
Learn how to make payments toward your student loans

I'm a Parent ⌵

You'll be presented with some details and a few instructions on applying for PSLF. After reading them, click **Start** when you're ready. ED estimates completing the application will take 30 minutes.

Make sure you have all required information on hand before beginning the application. If you navigate away at any point, you'll need to start the PSLF application all over again!

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](#).

[Start](#)

The PSLF Help Tool page will summarize some of the information it will review to make a preliminary determination of your PSLF status and customize suggested actions. Read through the background information and click **Continue** when you're ready.

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 not been designed for these policy changes. 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 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.

**Loan and Repayment Plan Eligibility**

This tool will examine the loan status, loan types, and repayment plans we have on file for you. This tool will help you determine whether your loans are set up for success or if there are actions you should take to benefit from the program.

Loan Forgiveness Timeline

**After Making 10 Years of Qualifying Payments**

You no longer need to complete separate forms or processes to certify employment for PSLF or TEPSLF. There is now a single form and process that you need to complete.

Use This Tool Every Year!

You should use this tool to submit a PSLF application each year or whenever you change jobs. This will help you track your progress toward forgiveness by keep your qualifying payments up to date.

ExitContinue

Step 1: Employment History



First, **add the information for your past and current employers** into the tool by clicking **Add Employer**. If this is your first time completing the PSLF application, add in all your past and current employers. If you previously completed the PSLF application and successfully certified a past employment period, you don't need to list it again.

Here are some important things to note.

- Only qualifying employment after Oct. 1, 2007 may be eligible for PSLF.
- Only include employment history for eligible employers after which you obtained the loans you're seeking PSLF for.

My Employers

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

Notes: 1) 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 was created before [the COVID-19 relief measures](#) and the limited PSLF waiver period began, so it was not designed address those flexibilities. We are working to incorporate the [limited PSLF waiver](#) changes in the near future. As you go through this tool, pay special attention to alerts about information that may no longer apply to you due to these changes.



You have not added any employers.

[+ Add Employer](#)

Start by entering your employer’s EIN. The number should have nine digits and not contain any symbols or dashes. If you copied the EIN from an electronic W-2 that included a dash, ensure all numbers correctly carry over.

Employer Identification Number (EIN)

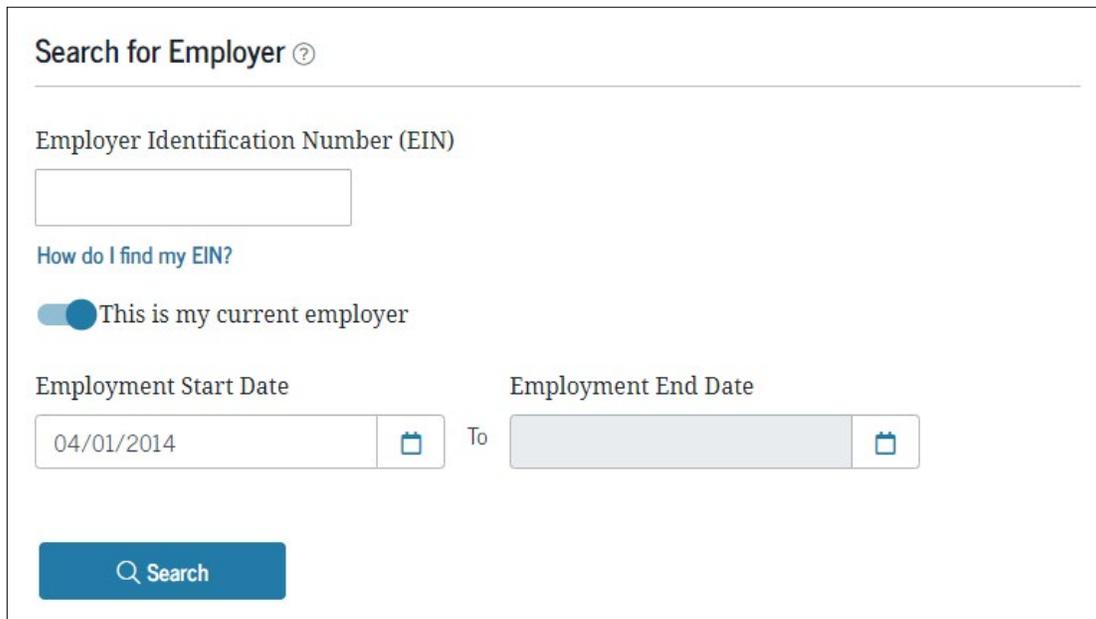
[How do I find my EIN?](#)

Next, click the calendar icon in the *Employment Start Date* field to select your start date. The PSLF Help Tool does not accept any text in this field, so you need to use the month and year arrows to navigate to your start date.

Employment Start Date

Next, indicate whether this is your current employer. If it is, select *This is my current employer*. If not, click the calendar icon in the *Employment End Date* field to select your end date. Once all information is provided, click **Search**.



Search for Employer ?

Employer Identification Number (EIN)

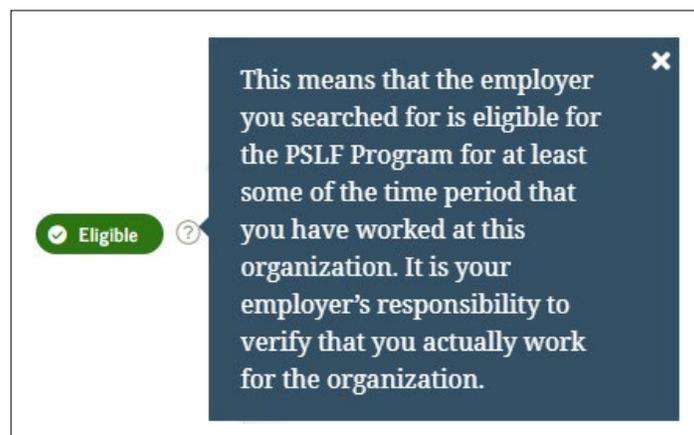
How do I find my EIN?

This is my current employer

Employment Start Date: 04/01/2014 To Employment End Date:

If you entered the information correctly, the PSLF Help Tool will generate a list of employers based on the EIN you entered. Select your employer from the list. The PSLF Help Tool will indicate whether employees of a given organization are eligible for PSLF. A green Eligible tag will appear next to the name of eligible employers.

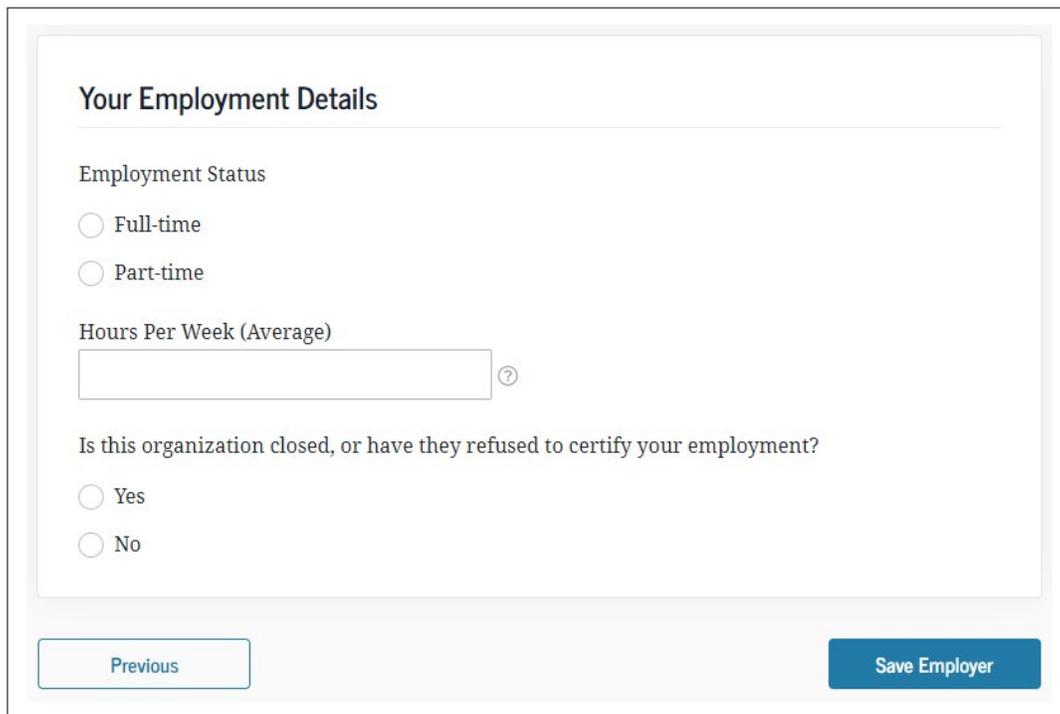
Employers can also be listed as “Likely Ineligible” or “Ineligible.” “Likely Ineligible” means the employer most likely doesn’t qualify, but ED hasn’t made a final determination yet. “Ineligible” means the employer has been reviewed and does not qualify. Even if your employer is listed as “Likely Ineligible” or “Ineligible,” be sure to still select them and include them in your completed form. The information will be double-checked before a final confirmation of eligibility is determined.



Once you've selected your employer, click **Continue**.

If you are unable to find your employer by searching, the PSLF Help Tool allows you to manually enter the employer information. The tool prompts you to enter in the employer's Federal EIN and upload a copy of your W-2. Uploading the correct information and documentation should help speed up the application review process.

Finally, you'll answer some questions about your employment details. This includes your employment status, average hours per week and whether the employer has closed or is unwilling to certify your employment. Once answered, click **Save Employer**.

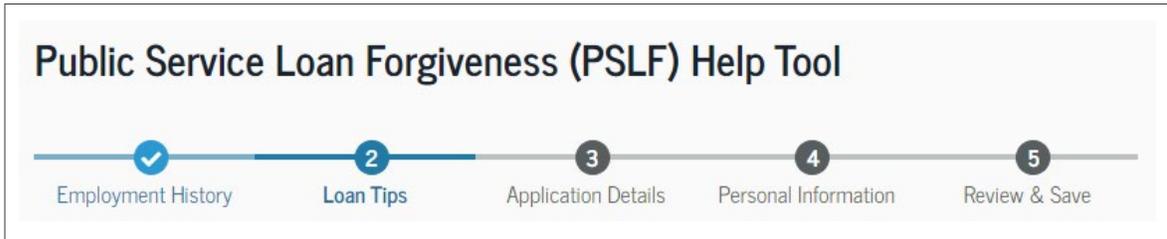


The screenshot shows a web form titled "Your Employment Details". The form contains the following elements:

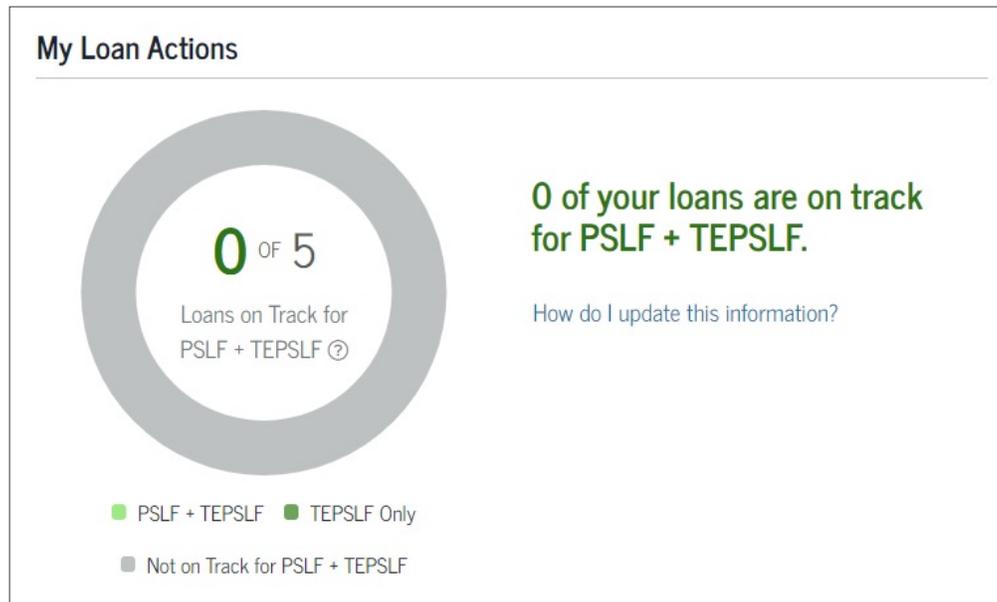
- Employment Status:** Two radio button options: "Full-time" and "Part-time".
- Hours Per Week (Average):** A text input field with a question mark icon to its right.
- Is this organization closed, or have they refused to certify your employment?:** Two radio button options: "Yes" and "No".
- Navigation:** A "Previous" button on the left and a "Save Employer" button on the right.

If done correctly, you will find yourself back on the main My Employers page with the employer you selected visible. Basic information, such as employment dates and eligibility status, will be listed. If you're entering multiple employers, click **Add Employer** and repeat the steps for each one. After all employers have been entered, click **Next Section** to continue.

Step 2: Loan Tips



The Loan Tips section examines your student loans and gives you some helpful tips about the actions needed to ensure you qualify for PSLF. There's a lot of information on this page and different courses of action that you may need to take depending on the type of student loan(s) you have and the different statuses that your loan(s) could be in.



My Loan Actions is a good place to start and track the status of your PSLF qualifications. If this is your first time completing the PSLF form, you are told that you have made zero qualifying payments on zero of your loans. Don't be deterred! The number of qualifying payments and the number of loans that you have made qualifying payments on is based on your most recent employment certification, which has not been submitted quite yet.

The PSLF Help Tool is meant to be used on a yearly basis and these numbers are only updated once the PSLF servicer has received your PSLF application, confirmed your eligibility and calculated the number of qualifying payments you have made. By checking on a yearly basis, you should be able to track your progress and rectify any issues quickly!

Close ✕

How Do I Update This Information?

The number of qualifying payments we display on this page is based on our review of your most recent employment certification. To have the number updated, complete all of the information in this PSLF Help Tool and send your form to our PSLF loan servicer, FedLoan Servicing.

After FedLoan Servicing receives your employment information, they will conduct an initial review to ensure your employment qualifies. If it does, the payments you've made during those times of employment will be reviewed to determine how many qualifying payments you have made. If your employer doesn't qualify or if you haven't made any qualifying payments, you will be informed and provided guidance as applicable.

Close

Loan Breakdown

Loan Actions for: PSLF TEPSLF ?

Loans Not in Good Standing

⚠ Actions Recommended

It's important that you take these recommended actions to benefit from loan forgiveness. You can do them now or finish the PSLF Help Tool process and do them later. Just remember, you can't save your progress and resume it later.

Change Your Repayment Plan

5 Loans

⌵

Previous
Next Section

The Loan Breakdown section provides specific details about each of your loans and their qualifying statuses. It offers solutions to help you qualify if the loans are eligible for PSLF. If action is required on any of your loans, an Actions Recommended warning displays at the top of the section. Click the drop-down arrow on each section to find your loan details and get specific recommendations.

↻

Change Your Repayment Plan

Your Direct Loans listed below are not on an income-driven repayment (IDR) plan. To get the most out of PSLF, you should apply to have your loans on an [IDR plan](#).

If you have loans in a 10-year Standard Repayment Plan, payments made under the plan are qualifying payments. However, you would have to change to an IDR plan to benefit from PSLF. Under the 10-year Standard Repayment Plan, your loans will be paid in full once you have made the 120 qualifying PSLF payments and there will be no balance to forgive.

Special Notice for the COVID-19 Emergency
 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 addition, certain PSLF rules were waived from Oct. 6, 2021 to Oct. 31, 2022. [Learn more about this limited PSLF waiver](#).

Your loans do not need to be in an income-driven repayment (IDR) plan during the payment suspension in order for you to qualify for PSLF. You also may be able to receive credit for past payments even if you were not on a qualifying repayment plan. However, if you want your loans to qualify for PSLF in the future, you should enroll in an IDR plan that meets your needs now. If you have any questions or concerns about IDR plans, you can contact 1-800-433-3243.

| Loan Type | Repayment Plan | Loan Balance | Qualifying Payments Made [?] |
|--|-------------------------------|--------------|---------------------------------------|
| DIRECT STAFFORD UNSUBSIDIZED | Standard Repayment Plan | | 0 |
| DIRECT STAFFORD UNSUBSIDIZED | Standard Repayment Plan | | 0 |
| DIRECT STAFFORD UNSUBSIDIZED | Standard Repayment Plan | | 0 |
| DIRECT CONSOLIDATED UNSUBSIDIZED | Alternative Repayment Plan | | 0 |
| DIRECT CONSOLIDATED SUBSIDIZED | Alternative Repayment Plan | | 0 |

Each section details the loan type, repayment plan, loan balance and qualifying payments made for each loan that requires the given type of action. Again, keep in mind that qualifying payments made is only based on the calculations made the last time you submitted the PSLF application. If this is your first time submitting the application, zeros are listed.

This count is based only on employment certifications you previously submitted. It will not account for payments you have made and that we have not yet approved an employment certification for the employer or the period.

One of the most common issues that prevents qualification for PSLF is not repaying under the right type of repayment plan. The Temporary Expanded Public Service Loan Forgiveness (TEPSLF) was implemented to address this issue, but still requires switching to an IDR plan. Right now, this provision is being waived through October 31, 2022, as part of the limited PSLF waiver, which means payments made under any repayment plan will count. Below, you will find information on how to make the necessary changes to your loans.

Follow the instructions below to change these repayment plans

Apply for an Income-Driven Repayment Plan

Select the button below to apply for an IDR plan. The application process must be completed in a single session and usually takes 10 minutes or less.

Note: In the Repayment Plan Request selection on the IDR application, select Pay As You Earn, Income-Based, Income-Contingent, or Revised Pay As You Earn.

[Apply for IDR Plan](#)

i Explore All of Your Options

Loan Simulator helps you make decisions about your student loans. Use it to find a repayment plan that meets your needs and goals or to decide whether to consolidate.

Clicking **Apply for IDR Plan** from this screen launches the Income-Driven Repayment (IDR) Plan Request tool in a separate window. If you must complete the request or take other action on your loans, we recommend that you finish using the PSLF Help Tool first. Pausing to complete another form will most likely cause the PSLF Help Tool to time out and require you to start over from the beginning. Once you've finished the PSLF application, you can then move to the IDR Plan Request or other needed actions.

After you've determined the steps you need to take after completing the PSLF Help Tool, click **Next Section**.

Step 3: Application Details



The Application Details section consists of one question: “Have you made 120 qualifying payments?” If this is your first time filling out the application, you likely want to select *No*.

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.

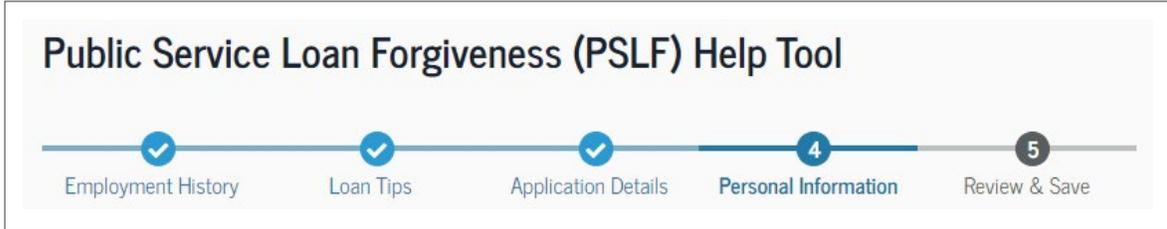
No, I haven't made 120 qualifying payments.

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.

If you believe you've made the required payments and qualify for forgiveness, select Yes. You may receive a warning if the system doesn't agree based on the information you entered, but you won't be penalized if you select the wrong answer. Give it your best guess and click **Next Section** to continue.

! 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.

Step 4: Personal Information



The Personal Information section has you confirm your permanent address, email and mobile phone. StudentAid.gov does not allow for the use of P.O. Boxes and instead needs the permanent residential address.

Your Permanent Address

Address Line 1

Address Line 2 - *optional*

City

State

ZIP Code

Country

If your email or mobile phone require updates, visit Account Settings to make those changes after you've completed the application. **Avoid clicking the Account Settings link at the bottom of the page as it will navigate you away and you will need to start over.**

Your Contact Information

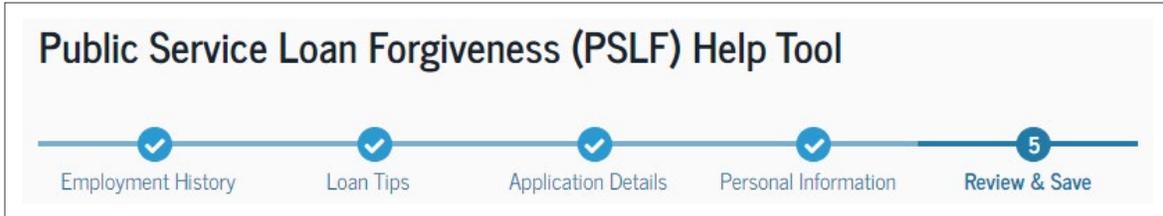
Email

Mobile Phone

Alternate Phone

To update your contact information, visit your Account Settings.

Step 5: Review & Save



The last step of the PSLF Help Tool is to review and save your application. If any information is incorrect, be sure to click the **Edit** button at the top of the appropriate section to make necessary changes. Review each section.

- Employment History (click the drop-down arrow on the right-side for each employer to review the information).
- Application Type.
- Personal Information.

Employment History [Edit](#)

Address

Employment Period
04/01/2014 - Current

Employment Status
Full-time

Hours Per Week (Average)
40

| | |
|-------------------------|--|
| Application Type |  Edit |
| 120 Qualifying Payments | |
| No | |

| | |
|-----------------------------|--|
| Personal Information |  Edit |
| Permanent Address | |
| | |
| Email Address | |
| | |
| Mobile Phone Number | |

Once you've reviewed and confirmed all the information is correct, click the **Save** button.

Step 6: Confirmation (You're Not Done Yet!)

| |
|---|
| Confirmation |
|  You're not done yet! Action is required to submit your form. |
| Visit "My Documents" to view a copy of your form and a confirmation of these Next Steps. |

Even though you've completed the PSLF Help Tool, you're not finished quite yet! The Confirmation page gives you a rundown of the steps you must take to finish the application process. There are two types of next steps: Required Actions and Recommended Actions.

Required Actions must be completed to finish the application process. Ignoring these actions means your employment won't be certified nor your payments tracked for PSLF.

Recommended Actions aren't required to submit your application, but helps you get the most out of PSLF.

Types of Next Steps

📌 REQUIRED ACTION
You must take this action to complete your form. If you don't act, it will not be processed or you will not be allowed to participate in the payment tracking process.

⚠️ RECOMMENDED ACTION
While not required to submit your form, you should take these actions to get the most out of PSLF or TEPSLF.

Next Steps

 **Change Your Repayment Plan** ⚠️ Recommended Actions ⌵

 **Print, Sign, and Submit Your Form** 📌 Required Actions ⌵

If you have any questions, please visit the [Help Center](#) or [Contact us](#).

If you need to take action on your loans, such as changing repayment plans, you see the information here. Clicking on the drop-down arrow will give you the same information displayed under Section 2: Loan Tips, including the link to applying for an IDR plan. Now that you have saved the PSLF application, you can complete the IDR application without worrying about losing your progress.

Follow the instructions below to change these repayment plans

Apply for an Income-Driven Repayment Plan

Select the button below to apply for an IDR plan. The application process must be completed in a single session and usually takes 10 minutes or less.

Note: In the Repayment Plan Request selection on the IDR application, select Pay As You Earn, Income-Based, Income-Contingent, or Revised Pay As You Earn.

[Apply for IDR Plan](#)

Everyone, regardless of loan status, is required to print, sign and submit your form. There are several steps to this process that need to be followed.

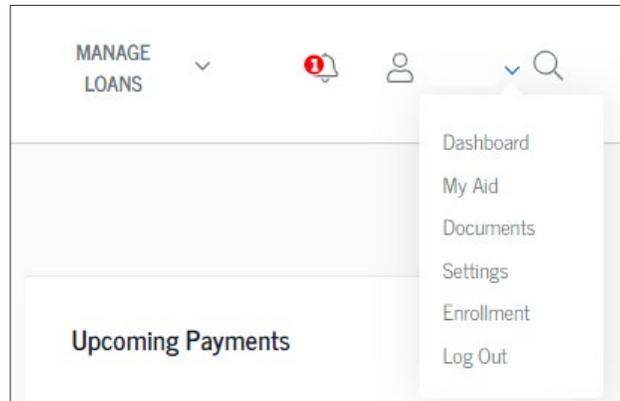
 **Print, Sign, and Submit Your Form**

[Required Actions](#) 

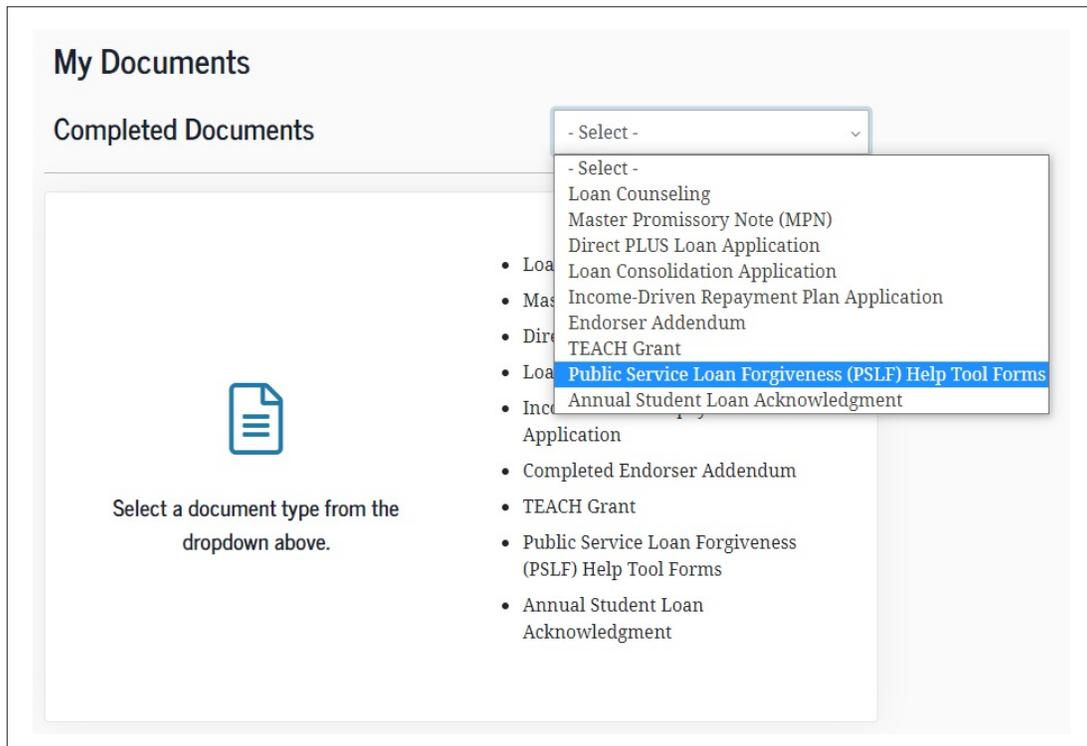
Step 7: Download & Print Your Application

By using the PSLF Help Tool, StudentAid.gov will produce a pre-filled version of the PSLF and TEPSLF Certification & Application in a PDF format for you. Click the link to download the application and then print a copy.

If you need to download your pre-filled application in the future, you can find it under the Documents section. In the top-right corner of the page, hover over your name and then select Documents from the drop-down menu.



From there, click the drop-down under Completed Documents, select the Public Service Loan Forgiveness (PSLF) Help Tool Forms and then select the applicable form with the date you completed it.



Step 8: Read & Sign the Application

Be sure to thoroughly read the document one last time to ensure everything is accurate. Sign and date the form at the bottom of the first page.

| |
|--|
| <p>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 if I cease to be employed by a qualifying employer after I submit this application, but before forgiveness is granted, I will notify the Department (see Section 7) immediately.</p> <p><input type="checkbox"/> Check this box if you cannot obtain certification from your employer because the organization is closed or because the organization has refused to certify your employment. The Department will follow up to assist you in getting documentation of your employment. Complete Section 3, but do not complete Section 4.</p> <p>Borrower's Signature _____ Date _____</p> <p style="text-align: center;">Page 1 of 6</p> |
|--|

If your employer is no longer in business or refuses to certify your employment, be sure the box just above your signature is checked. If this is the case, ensure the information in Section 3 is correct, but **do not complete Section 4.**

Step 9: Have Your Employer Read & Sign the Application

The rest of the application must be completed by your employer. While most of the information should be pre-filled, an authorized official will need to verify its accuracy. They should thoroughly read the application, make any corrections and put their initials next to any corrections prior to signing and dating it.

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| <p>SECTION 4: EMPLOYER CERTIFICATION (TO BE COMPLETED BY THE EMPLOYER)</p> <p>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.</p> <p>Note: If any of the information is crossed out or altered in Section 3, you must initial those changes.</p> <p>Official's Name _____ Official's Phone _____</p> <p>Official's Title _____ Official's Email _____</p> <p>Authorized Official's Signature _____ Date _____</p> <p style="text-align: center;">Page 2 of 6</p> <p style="text-align: right;">PSECF XBCR - GO</p> |
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Step 10: Submit the Signed Application to the PSLF Loan Servicer

Once your employer has signed off on the PSLF Form, you'll need to send the entire application to the PSLF loan servicer, currently FedLoan Servicing. The instructions to mail or fax the document are below.

STEP 4

Submit the application that you and your employer have signed to our PSLF loan servicer. Use one of the following ways:

MAIL TO:

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

FAX TO:

717-720-1628

If FedLoan Servicing is your current student loan servicer, you can also submit the form by scanning and uploading it to their website.

Step 11: Wait for Review

The final step is waiting to hear back about your PSLF application from the PSLF servicer.

Application Review

It may take up to 120 days to review and process your form from the time that FedLoan Servicing receives it. Within that time, you can expect to receive a letter from FedLoan Servicing with your status.

If your application is approved, your applicable student loans are transferred to the PSLF servicer to track your payment history and qualifications for the PSLF program. It may take some time for your loans to be transferred to their system, so continue making payments towards your loans as normal until you receive confirmation from your new servicer.

Start watching for information from the PSLF servicer. They'll send you a PSLF application status letter as soon as it is processed. You should also receive a new payment schedule. If there are any issues, immediately contact the PSLF servicer. It may take some time to process your application so be patient and stay on the lookout for more information.

Congratulations!

You have now completed the Public Service Loan Forgiveness Help Tool. We hope you've found this guide helpful.