



Dear Federal Student Loan Borrower:

Thank you for your interest in the Direct Loan Public Service Loan Forgiveness (PSLF) Program. The PSLF Program was established by Congress with the passage of the College Cost Reduction and Access Act of 2007, and was created to encourage individuals to enter lower-paying but vitally important public sector jobs such as military service, law enforcement, public education and public health professions. The PSLF Program allows eligible borrowers to cancel the remaining balance of their Direct Loans after they have served full time at a public service organization for at least 10 years, while making 120 qualifying loan payments.

This letter provides important information about the PSLF Program, including information on how to determine if your employment and loan payment history meet the program's loan forgiveness requirements. To better assist you, the Department of Education is providing a series of materials, including an employment certification form that allows you to keep track of eligible employment and loan payments. In addition, these materials will allow you to find out if your job and loan payments will qualify for loan forgiveness in the future. If you are eligible, these materials will assist you in determining how many payments you have left to make to qualify for loan forgiveness.

### What must I do to have any remaining balances on my Direct Loans forgiven under the PSLF Program?

- ✓ You must make 120 on-time, full, scheduled, monthly payments on your Direct Loans. Only payments made *after* October 1, 2007 qualify.
- ✓ You must make those payments under a qualifying repayment plan.
- ✓ When you make each of those payments, you must be working full-time at a qualifying public service organization.

***The following provides detailed information on the PSLF requirements.***

### What loans qualify for forgiveness?

Only loans you received under the William D. Ford Federal Direct Loan (Direct Loan) Program are eligible for PSLF. Loans you received under the Federal Family Education Loan (FFEL) Program, the Perkins Loan Program, or any other student loan program are not eligible for PSLF.

If you have FFEL and/or Perkins loans, you may consolidate them into a Direct Consolidation Loan to take advantage of PSLF. However, only payments you make on the new Direct Consolidation Loan will count toward the 120 month payment requirement for PSLF. Payments made on your FFEL or Perkins loans, even if they were made under a qualifying repayment plan, do not count as eligible PSLF payments.

**If some or all of your loans are not eligible, you can consolidate.**

If you are interested in consolidating your FFEL or Perkins loans into a Direct Consolidation Loan, please visit [www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov) for more information and an electronic application. If you do not know what type of loans you have, please visit [www.nslsds.ed.gov](http://www.nslsds.ed.gov).

## What are on-time, full, scheduled, monthly payments?

On-time payments are those that are received by your Direct Loan servicer no later than 15 days after the scheduled payment due date.

Full payments are payments on your Direct Loan in an amount that equals or exceeds the amount you are required to pay each month under your Direct Loan repayment schedule. If you make a payment for a month that is less than what you are required to pay for that month, that month's payment will not count as one of the required 120 monthly payments. If you make multiple, partial payments in a month and the total of those partial payments equals or exceeds the required full monthly payment amount, those payments will count as only one qualifying payment.

Scheduled payments are those that are made under a qualifying repayment plan after your servicer has billed you for the month's payment. They do not include payments made while your loans are in an in-school or grace status or in a deferment or forbearance period.

You must make separate monthly payments. Lump sum payments or payments you make as advance payments for future months are not qualifying payments. There are special rules on lump sum payments for borrowers whose public service employment is with AmeriCorps or the Peace Corps.

You can only make one qualifying payment per month.

## What is a qualifying repayment plan?

To maximize your PSLF benefit, you should repay your loans on the Income-Based Repayment (IBR) Plan, the Pay As You Earn Repayment Plan, or the Income-Contingent Repayment (ICR) Plan, which are three of the repayment plans that qualify for PSLF.

Other PSLF-qualifying repayment plans are the 10-Year Standard Repayment Plan or any other repayment plan where your monthly payment amount equals or exceeds what you would pay under a 10-Year Standard Repayment Plan.

Before deciding which repayment plan you want to use to repay your Direct Loans, it is important that you understand the implications and costs of that decision. The longer you make PSLF-qualifying payments under a 10-Year Standard Repayment Plan, the lower the remaining balance on your loans will be when you meet all of the PSLF Program's eligibility requirements. In fact, if you make all of the required 120 monthly payments under the 10-Year Standard Repayment Plan, there will be no balance left on your loans to be forgiven.

Under the IBR, Pay As You Earn and ICR plans, your monthly payment amount will likely be lower than under any of the other PSLF-qualifying repayment plans and your repayment period will likely be longer. Because of the longer repayment period, additional interest that will accrue on your loan, and the smaller monthly payment amount, you will be left with a higher loan balance that could be forgiven. However, if you ultimately do not meet the eligibility requirements for PSLF, you will be responsible for repaying the entire balance of your loan, including all accrued interest.

PSLF is best under IBR, Pay As You Earn or ICR.

## What kinds of employment qualify?

Qualifying employment is any employment with: a federal, state, or local government agency, entity, or organization (including entities such as a public transportation, public water, or public bridge district, or a public housing authority) or a non-profit organization that has been designated as tax-exempt by the Internal Revenue Service (IRS) under § 501(c)(3) of the Internal Revenue Code (IRC). The type of services that these public service organizations provide does not matter for PSLF purposes.

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Many non-profit employees, teachers, law enforcement officers, and other government employees qualify.

A private non-profit employer that is not a tax-exempt organization under Section 501(c)(3) of the IRC may be a qualifying public service organization if it provides certain specified public services. These services include: emergency management, military service, public safety, law enforcement services; public health services; public education, public library services; school library and other school-based services; public interest law services, early childhood education; public service for individuals with disabilities and the elderly. The organization must not be a labor union or a partisan political organization.

Generally, the type or nature of employment with the organization does not matter for PSLF purposes. However, when determining full-time public service employment at a not-for-profit organization you may not include time spent participating in religious instruction, worship services, or any form of proselytizing.

## What is full-time employment?

You must meet your employer's definition of full-time. However, for PSLF purposes, that definition must be at least an annual average of 30 hours per week. For purposes of the full-time requirement, your qualifying employment at a not-for-profit organization does not include time spent participating in religious instruction, worship services, or any form of proselytizing.

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Most often, it's your employer's definition of full-time that counts.

If you are a teacher, or other employee of a public service organization, under contract for at least eight out of twelve months, you meet the full-time standard if you work an average of at least 30 hours per week during the contractual period and receive credit by your employer for a full year's worth of employment.

If you are employed in more than one qualifying part-time job simultaneously, you may meet the full-time employment requirement if you work a combined average of at least 30 hours per week with your employers.

## What does it mean that my 120 Direct Loan payments must be made while I am working full-time at certain public service organizations?

For a payment to count as one of the required 120 qualifying monthly payments, you must be a full-time employee at a qualifying public service organization on the date that your Direct Loan servicer receives your monthly Direct Loan payment.

In addition, you must be a full-time employee at a qualifying public service organization at the time you apply for PSLF Program loan forgiveness and at the time forgiveness is granted.

## How can I keep track of my eligibility?

Because it will take at least ten years for you to make the 120 qualifying payments necessary to receive PSLF, we have created a form that you should submit to us and a process that you should follow so that we can assist you in tracking your periods of qualifying employment and your qualifying payments.

The form allows you to get your employer’s certification of employment while you are still employed at that organization or shortly after leaving. The process allows you to receive confirmation of qualifying employment and your Direct Loan payment eligibility. You may also submit the form less frequently than annually to cover more than one year’s employment or for more than one employer.

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The form and the process make it easy.  
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While use of this form and process is not required, if you want us to keep track of your progress toward meeting the PSLF eligibility requirements, you should follow the steps below. If you do not periodically submit the form, you will still be required to submit a form for each employer that you want considered for PSLF at the time that you apply for forgiveness.

Step 1 – Complete, with your employer’s certification, the Employment Certification for Public Service Loan Forgiveness form (PSLF Employment Certification) annually or whenever you change jobs. The PSLF Employment Certification form is available at [www.studentaid.ed.gov/publicservice](http://www.studentaid.ed.gov/publicservice).

Step 2 – Submit the completed form to FedLoan Servicing, the PSLF servicer, following the instructions on the form.

Step 3 – FedLoan Servicing will review your PSLF Employment Certification form, ensure that it is complete, and, based on the information provided by your employer, determine whether your employment is qualifying employment for the PSLF Program.

Step 4 – If the form you submit is incomplete or your employment does not qualify, FedLoan Servicing will notify you and you will have an opportunity to provide additional information.

Step 5 – If FedLoan Servicing cannot determine whether your employment qualifies, you may be asked to provide additional information or documentation to help establish whether you were employed by a qualifying public service organization. This documentation may include an IRS Form W-2, pay stubs, or other documents from your employer that substantiate your employment at the organization or documentation supporting your employer’s eligibility as a public service organization.

Step 6 – If your employment qualifies and some or all of your federally held loans are not serviced by FedLoan Servicing, those loans will be transferred to FedLoan Servicing so you will have a single loan servicer for all of your federally held loans. Earlier payments made to other servicers will be evaluated to see if they are qualifying PSLF payments after those loans are transferred.

Step 7 – FedLoan Servicing will notify you whether your employment qualifies, and, if so, how many payments during the certification period were qualifying payments, the total number of qualifying payments you have made, and how many payments you must still make before you can qualify for PSLF.

## What should I do after I become eligible for PSLF?

After you make your 120th qualifying payment, you will need to submit the PSLF application to receive loan forgiveness. The application is under development and will be available prior to the date when the first borrowers will be eligible for PSLF Program forgiveness, in October 2017. You must be working for a qualified public service organization at the time you submit the application for forgiveness and at the time the remaining balance on your loan is forgiven.

We look forward to working with you while you learn more about PSLF and work towards your goal of making 120 qualifying payments. If you have any more questions, look at the Question & Answer Page for PSLF at <http://studentaid.ed.gov/publicservice> or contact your Direct Loan servicer.



# Instructions for Completing Employment Certification for Public Service Loan Forgiveness (PSLF) William D. Ford Federal Direct Loan Program

OMB No. 1845-0110  
Form Approved  
Exp. Date 11/30/2014

## Before You Begin

Carefully read the enclosed Dear Borrower Letter for information about the eligibility requirements of the Public Service Loan Forgiveness (PSLF) Program, the means by which you may track your qualifying public service employment, and the process for applying for loan forgiveness.

### Instructions for the Borrower:

Use as many Employment Certification forms (pages 1-2 only) as needed to certify your full-time public service employment while making the required 120 separate, on-time, qualifying monthly payments. These 120 qualifying payments do not have to be consecutive. You must obtain an authorized official's certification on the Employment Certification form (ECF). **For periods in which you are/were concurrently working part-time with more than one public service employer and the total average hours you worked per week meets the definition of full-time employment, submit an ECF(pages 1-2) for each employer.**

The U.S. Department of Education contracts with servicers to answer questions about and manage the repayment of federally held loans. You should submit a completed ECF to the PSLF servicer at the address in Section 6. Once you submit a valid ECF, your loans will be transferred from your existing servicer to the PSLF servicer, who will take over management of your federally held loans throughout the repayment period or until you qualify for PSLF. **Submission of ECFs before you are eligible to apply for PSLF is optional but we encourage you to submit certifications annually or whenever you leave a qualifying position.** Validating your employment while you are still employed at a qualifying public service organization or soon thereafter is advisable in case your organization closes or is otherwise unable to provide a certification when you apply for PSLF. If you choose not to submit ECFs while making the required 120 qualifying monthly payments, you will have to submit them when you apply for PSLF.

The PSLF servicer will review each form you submit to ensure that it is complete, will determine whether your employer qualifies as a public service organization, and whether the loan payments you made during the period covered by the Employment Certification(s) are qualifying payments. Following this review, the PSLF servicer will notify you in writing or electronically of:

- The number of qualifying payments you have made while employed at a qualifying public service organization, and
- The remaining number of payments you must make before you are eligible to apply for PSLF.

You will also be notified if the PSLF servicer determines that the form(s) you submitted is incomplete or that your employment does not meet the qualifying criteria, including:

- The reason(s) for the determination(s),
- The steps you would need to take to complete the form, correct the information, and submit the corrected or additional information to the PSLF servicer.

The PSLF servicer will retain the form(s) you submit until you submit the Public Service Loan Forgiveness Application. If you submit the ECF(s) before you submit the application for PSLF you must still submit an ECF for the public service organization that employs you at the time you apply for loan forgiveness and at the time of forgiveness (if granted).

### INSTRUCTIONS FOR COMPLETING AND SUBMITTING THE EMPLOYMENT CERTIFICATION FOR PUBLIC SERVICE LOAN FORGIVENESS

- Type or print using blue or black ink.
- Show dates as mm-dd-yyyy (for example, show "January 15, 2010" as "01-15-2010").
- If any information is crossed out or altered in Sections 1 or 2, you must initial beside the change; any changes in Section 3 must be initialed by your employer. If the alteration is not initialed, the PSLF servicer may return this form to you.
- **Keep a copy** of each completed Employment Certification form for your records.
- Mail the original completed Employment Certification form (pages 1-2 only) to the PSLF servicer (see Section 6 of the Employment Certification form).
- **You should also retain copies of additional documents** that confirm your qualifying employment with the public service organization(s), but do not submit these supporting documents to the PSLF servicer unless requested to do so. Such documents may include:
  - W-2 forms
  - Pay stubs
  - Any other documentation related to your qualifying employment or your employer(s) that you believe would establish eligibility as a public service organization(s).

## SECTION 1: BORROWER IDENTIFICATION

Provide the requested information about yourself, if not preprinted:

- **Item 1a:** Enter your nine-digit Social Security Number.
- **Item 1b:** Enter your date of birth.
- **Item 2a:** Enter your last name, then your first name and middle initial.
- **Item 2b:** Enter any other name, such as a former or maiden name, under which you applied for and were granted Direct Loan(s) or made payments on Direct Loan(s).
- **Item 3:** Enter your permanent address (number, street, apartment number, or rural route number and box number, then city, state, zip code). If your mailing address is a post office box or general delivery, you must list **both** your permanent address and mailing address.
- **Item 4:** Enter the area code and telephone numbers for your home telephone and any other telephone at which you can easily be reached. (Do not list your work telephone number here.) If you do not have a telephone, enter N/A.
- **Item 5 (optional):** Enter your preferred e-mail address for receiving communications. If you provide it, we may use your e-mail address to communicate with you.

## SECTION 2: BORROWER'S CERTIFICATION REQUESTS, AUTHORIZATIONS, AND UNDERSTANDINGS

Carefully read the requests, authorizations, and understandings in this section and sign and date the form. Before signing, carefully review the entire PSLF employment certification package, including the Employment Certification form, these Instructions and the Dear Borrower Letter.

## SECTION 3: CERTIFICATION OF EMPLOYMENT

Enter your name and nine-digit Social Security Number at the top of page 2, if not preprinted.

An authorized official from the public service organization at which you are/were employed must complete Section 3. If any requested information is incomplete or missing, the PSLF servicer cannot determine if your employment qualifies.

### *Instructions for the Authorized Official (see Section 5 of the Employment Certification form for definition of Authorized Official):*

**Item 1:** Provide the requested information about the public service organization at which the borrower is/was employed, including the organization's name, permanent address, and federally assigned Employer Identification Number (EIN), which will be used to verify information about your organization.

**Item 2a:** Provide the borrower's starting and ending dates of employment. If the borrower is still employed with your organization at the time the certification is completed, put today's date as the ending date.

**Item 2b:** Check the box that describes the borrower's employment status. Full-time employment must be in accordance with the definition in Section 5 of the form. Provide the average number of hours per week the borrower is/was employed, either full-time or part-time, at your public service organization.

**Item 3:** Check the box next to the category which best describes your public service organization (see Section 5 of the Employment Certification form for definition of public service organization). If your organization is a private organization that provides public service(s)—category (c) only—check the box(es) that describes the type(s) of public service(s) it provides. A private organization does not qualify as a public service organization if it does not provide one of the listed public services. For purposes of the full-time requirement, an individual borrower's qualifying employment under category (b) or (c) does not include time spent on job duties that are related to religious instruction, worship services, or any form of proselytizing.

**Certification:** Carefully read the certification statement. Print your full name and official title in the spaces provided and provide a telephone number where you can be reached if additional information or documentation is needed. Sign and date in the spaces provided. Show dates as mm-dd-yyyy.

Return the completed Employment Certification form to the borrower.

**Instructions for the Borrower when there is no Authorized Official:** If the organization has closed or you are otherwise unable to obtain certification from an authorized official, check the box under this heading, and complete Sections 1, 2, and 3. You will be required to provide to the PSLF servicer additional documentation with sufficient evidence in order to determine qualifying employment.

### Final Notes

For help completing this form, call the PSLF servicer. If the PSLF servicer's contact information is not preprinted in Section 6 on the Employment Certification form, you can look this up on the National Student Loan Data System (NSLDS) at <http://www.nsls.ed.gov/>. Additional information can be found on the [Public Service Loan Forgiveness Web page](#), including a [Fact Sheet](#) and [Q&As](#).

**Dear Borrower:**

**Share this with your employer to help them complete section 3 of the Employment Certification Form (ECF).**

## **HELPFUL HINTS FOR THE EMPLOYER:**

- ▶ Ensure you are an official who is able to certify the borrower's qualifying employment.
- ▶ Complete all fields or your employee's ECF may be denied.
  - Commonly missed fields include:
    - » Federally assigned employer ID# (EIN)
    - » Type of non-profit organization
    - » Signature and/or date
- ▶ **Do not** certify the ECF if your organization is a for-profit enterprise.

### **ECF ITEM 2A:**

- ▶ If the borrower is currently employed, list today's date as the employment end date on the ECF. Future employment cannot be certified.

### **ECF ITEM 3:**

- ▶ Check one box (a, b, or c) next to the category which best describes your public service organization. For additional information, see Section 5 of the form.
  - Is your organization a government organization (such as Federal, State, or local government, Tribal organization, public school system, military)?
    - » If yes, check **only** box a and nothing else.
  - Is your organization **tax-exempt under Section 501(c)(3)** of the Internal Revenue Code?
    - » If yes, check **only** box b and nothing else.
  - Is your organization a private non-profit organization other than a 501(c)(3) that provides at least one of the public services listed under box c?
    - » If yes, check box c **and** the appropriate box for the type(s) of public service you provide. At least one of the boxes under box c must be checked.

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**U.S. Department of Education**  
Information about your federal student loan



## Employment Certification for Public Service Loan Forgiveness (PSLF)

William D. Ford Federal Direct Loan Program

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

### INSTRUCTIONS FOR COMPLETING AND SUBMITTING THIS EMPLOYMENT CERTIFICATION

Read the accompanying instructions for completing this Employment Certification for Public Service Loan Forgiveness. Type or print using blue or black ink. You must sign and date this form in Section 2 and an authorized official from the public service organization which employs/employed you must completely fill out, sign, and date Section 3. If any information is crossed out or altered in Sections 1 or 2, you must initial beside the change; any changes in Section 3 must be initialed by your employer.

### SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.  Check this box if any of your information has changed.

1a. SSN  -  -     1b. Date of Birth (MM-DD-YYYY)  -  -

2a. Name  Last  First  MI 2b. Former Name  Last  First  MI  
(if applicable)

3. Permanent Address  Street Address  City  State  Zip

Mailing Address  Street Address  City  State  Zip  
(if different)

4. Area Code/Telephone – Home (  ) Area Code/Telephone – Other (  )

5. E-mail (optional)

### SECTION 2: BORROWER'S CERTIFICATION REQUESTS, AUTHORIZATIONS, AND UNDERSTANDINGS

**Before signing, carefully read the entire form, including the instructions and accompanying letter.**

I request that the Public Service Loan Forgiveness servicer, on behalf of the U.S. Department of Education (the Department), accept this Employment Certification from the public service organization at which I am/was employed for purposes of qualifying me for the Public Service Loan Forgiveness Program. If I submit this form before I am eligible to apply for forgiveness, I request that the PSLF servicer retain this certification form until I submit the Application for Public Service Loan Forgiveness.

I authorize my employer(s) or other entities having records about the employment that is part of the basis for my request for forgiveness to make information from those records available to the Department, including the Public Service Loan Forgiveness servicer. I also authorize the Department and its respective agents and contractors, to contact me regarding this Employment Certification, at the current or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

I understand that:

- (1) I may only qualify for Public Service Loan Forgiveness after I have made 120 separate, on-time, qualifying monthly payments on an eligible Direct Loan, after October 1, 2007, while employed full-time by a public service organization(s), or serving in a full-time AmeriCorps or Peace Corps position, in accordance with the definitions in Section 5. These 120 payments do not have to be consecutive;
- (2) I must be employed full-time by a public service organization(s) or serving in a full-time AmeriCorps or Peace Corps position at the time I apply for loan forgiveness and at the time the forgiveness is granted. I may be employed part-time concurrently by more than one eligible public service organization and meet the full-time requirement;
- (3) Only the remaining balance of my loan(s) after I have made the 120 separate, on-time, qualifying monthly payments and met all other eligibility requirements of the PSLF Program may be forgiven;
- (4) I am not required to submit any Employment Certification(s) before applying for loan forgiveness, but if I do, the PSLF servicer will review each Employment Certification I submit to ensure that it is complete, will verify that my employer qualifies as a public service organization, and that the loan payments I made during the period covered by the Employment Certification(s) are qualifying payments. Following this review, the PSLF servicer will notify me in writing or electronically of the number of qualifying payments I have made while employed in qualifying public service and the remaining number I must make before I am eligible to apply for PSLF. I will also be notified in writing or electronically if the PSLF servicer determines that the form(s) I submitted is incomplete or that my employment does not meet the qualifying criteria, including the reason(s) for the determination(s), along with the steps I would need to take to complete this form, correct this information, and submit the corrected or additional information to the PSLF servicer; and
- (5) The Department will only determine whether I have fulfilled all of the requirements to be eligible for PSLF after I have made all 120 qualifying payments and have submitted my loan forgiveness application. I understand that the law does not permit partial forgiveness based on making a lesser number of qualifying monthly payments while working at a qualifying public service organization.

Signature of Borrower

Date (MM-DD-YYYY)

Borrower Name: \_\_\_\_\_

Borrower SSN: [ ][ ][ ]-[ ][ ][ ]-[ ][ ][ ][ ][ ]

**SECTION 3: CERTIFICATION OF EMPLOYMENT**

See Section 3 of the accompanying *Instructions for Completing Employment Certification for Public Service Loan Forgiveness* for detailed information on completing this section. These *Instructions* are also located at [www.studentaid.ed.gov/publicservice](http://www.studentaid.ed.gov/publicservice)

An authorized official (see Section 5) of the public service organization at which the borrower is/was employed must complete this section.

**Instructions for Authorized Official:**

- Complete this form only if you are an authorized official of the public service organization at which the borrower identified in Section 1 is/was employed or, if the borrower is/was a full-time AmeriCorps or Peace Corps volunteer, an authorized official of AmeriCorps or the Peace Corps.
- Read the definitions in Section 5 before completing this form.
- Type or print using blue or black ink. All fields must be completed if applicable. Your signature date must include month, day, and year (MM-DD-YYYY).
- Provide all requested information for Items 1, 2, and 3 below. Complete the employer's certification at the bottom of this page. The Employment Certification form cannot be processed if the information requested in this section is missing.
- If you make any changes to the information you provide in this section, you must initial each change.

Please return the completed form to the borrower. The U.S. Department of Education or the PSLF servicer may contact you for additional information or documentation.

**Instructions for Borrower when there is no Authorized Official:**

- Check this box if you are unable to obtain certification from an authorized official, for example, because the organization no longer exists. Provide all requested information for Items 1, 2, and 3 below. For Item 1, list the organization's address from when you worked there, and consult your W2 records for the EIN. The Department will require you to submit additional evidence of your qualifying employment. Do not submit supporting documents until requested to do so.

**1. Information about the public service organization at which the borrower is/was employed.**

Public Service Organization Name \_\_\_\_\_

[ ][ ][ ]-[ ][ ][ ]-[ ][ ][ ][ ][ ]  
Federally Assigned Employer ID# (EIN)

Public Service Organization Address \_\_\_\_\_

**2. Borrower's Employment Status.**

(a) Dates of employment: Start: [ ][ ][ ] - [ ][ ][ ] - [ ][ ][ ][ ][ ] End: [ ][ ][ ] - [ ][ ][ ] - [ ][ ][ ][ ][ ]  
(MM-DD-YYYY) (If the borrower is still employed, put today's date)

(b) Borrower's employment status at your organization:

Full-Time Average number of hours per week: \_\_\_\_\_

Part-Time Average number of hours per week: \_\_\_\_\_

For purposes of eligibility for PSLF, full-time employment is defined as:

(1) Working in qualifying employment in one or more jobs for the greater of:

(A) An annual average of at least 30 hours per week or, for a contractual or employment period of at least 8 months, an average of 30 hours per week; or

(B) Unless the qualifying employment is with two or more employers, the number of hours the employer considers full-time.

(2) Vacation or leave time provided by the employer or leave taken for a condition that is a qualifying reason for leave under the Family and Medical Leave Act of 1993, 29 U.S.C. 2612(a)(1) and (3) is equivalent to hours worked in qualifying employment.

**NOTE:** A full-time AmeriCorps or Peace Corps volunteer is considered a full-time employee for eligibility purposes for PSLF.

**3. Type of Public Service Organization, in accordance with the definition in Section 5 (check one):**

(a)  A government organization (including a Federal, State, local or Tribal organization, agency or entity; a public child or family service agency; or a Tribal college or university);

(b)  A non-profit, tax-exempt organization under Section 501(c)(3) of the Internal Revenue Code;

(c)  A private, non-profit organization (that is not a labor union or a partisan political organization) that provides at least one of the following public services (check all that apply):

- Emergency management,
- Military service,
- Public safety,
- Law enforcement,
- Public interest law services,
- Early childhood education (including licensed or regulated child care, Head Start, and State-funded pre-kindergarten),
- Public service for individuals with disabilities and the elderly,
- Public health (including nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health support occupations, as such terms are defined by the Bureau of Labor Statistics),
- Public education,
- Public library services,
- School library services, or
- Other school-based services.

**NOTE** as to categories (b) and (c): For purposes of the full-time requirement (Section 3, Item 2.(b) above), a borrower's qualifying employment does not include time spent on job duties that are related to religious instruction, worship services, or any form of proselytizing.

I certify that the borrower identified in Section 1 above is/was employed at a public service organization, as indicated above, or is/was serving in an AmeriCorps or Peace Corps position (in accordance with the definitions of these terms in Section 5) during the period identified in Item 2(a) of this section.

Authorized Official's Name (Printed) \_\_\_\_\_

Authorized Official's Title \_\_\_\_\_

Authorized Official's Signature \_\_\_\_\_

( )  
Authorized Official's Telephone \_\_\_\_\_

Today's Date (MM-DD-YYYY) \_\_\_\_\_



## SECTION 4: ELIGIBILITY REQUIREMENTS / TERMS AND CONDITIONS FOR PUBLIC SERVICE LOAN FORGIVENESS

You may obtain loan forgiveness under this program if:

- (1) You are not in default on the loan(s) for which forgiveness is requested.
- (2) Except as provided below for AmeriCorps and Peace Corps volunteers, you have made 120 separate, on-time, qualifying monthly payments after October 1, 2007, on the Direct Loan(s) for which you are requesting forgiveness under one or more of the following repayment plans—
  - The Income-Based Repayment (IBR) Plan;
  - The Income Contingent Repayment (ICR) Plan;
  - The 10-Year Standard Repayment Plan\* (Standard Repayment Plan with a maximum 10-year repayment period); or
  - Any other Direct Loan repayment plan, but only payments that are at least equal to the monthly payment amount that would be required under the Standard Repayment Plan with a 10-year repayment period may be counted toward the required 120 payments.

In addition, each of the required 120 separate, qualifying monthly payments must have been made on time (no more than 15 days after the scheduled due date) and for the full scheduled installment amount.

\* **IMPORTANT:** The Standard Repayment Plan for Direct Consolidation Loans entered on or after July 1, 2006 have varying repayment terms based on the loan amount. For purposes of qualifying for Public Service Loan Forgiveness, monthly payments you make under the Standard Repayment Plan on a Direct Consolidation Loan are only qualifying payments if made under the 10-year repayment term.

**Note for AmeriCorps/Peace Corps volunteers:** If you were an AmeriCorps or Peace Corps volunteer, you may receive credit for making qualifying payments if you make a lump sum payment on an eligible loan for which you are seeking forgiveness by using all or part of a Segal Education Award received after a year of AmeriCorps service, or by using all or part of a Peace Corps transition payment (if the payment is made within 6 months after you leave the Peace Corps). The Department will consider the lump sum payment you have made as the equivalent of qualifying payments equal to the lesser of:

- (1) The number of payments resulting after dividing the amount of the lump sum payment by the monthly payment amount you would have made under one of the qualifying repayment plans listed above; or
- (2) Twelve payments.

Peace Corps volunteers making an eligible lump sum payment must do so within 6 months of the End Date, as reported in Section 3 by the authorized official.

- (3) You were/are employed full time by one or more public service organizations or serving in a full-time AmeriCorps or Peace Corps position at the time you made each of the required 120 qualifying monthly payments, at the time you apply for loan forgiveness, and at the time loan forgiveness is granted.

**NOTE:** You are not permitted to apply the same period of service to receive a benefit under the PSLF Program and the Teacher Loan Forgiveness, Service in Areas of National Need, and Civil Legal Assistance Attorney Student Loan Repayment Programs.

You may not apply for PSLF until after you have met the eligibility requirements listed above. Since only qualifying payments made after October 1, 2007, while employed at a qualifying public service organization may be counted toward the required 120 payments, and borrowers may not apply for loan forgiveness until after they have made all 120 payments, the earliest date that any borrower will be eligible to apply for and receive loan forgiveness is October 2017. A PSLF Application will be made available to the public before October 2017.

## SECTION 5: DEFINITIONS

### Eligible Loans

Loans that are eligible for Public Service Loan Forgiveness are:

- Federal Direct Stafford/Ford Loans (Direct Subsidized Loans)
- Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans)
- Federal Direct PLUS Loans (Direct PLUS Loans)
- Federal Direct Consolidation Loans (Direct Consolidation Loans)

Loans that are in default are not eligible for forgiveness.

**Note:** Federal Family Education Loan (FFEL) Program loans, Federal Perkins Loans, and certain Health Professions and Nursing Loans may be consolidated into a Direct Consolidation Loan. However, payments made on these loans prior to consolidation into the Direct Loan Program are not qualifying payments and are not counted toward the required 120 payments for PSLF.

### Qualifying Payments

- Separate, on-time, full monthly payments made after October 1, 2007 under a qualifying Direct Loan repayment plan. A payment is considered on-time if it is made for the full scheduled installment amount no more than 15 days after the due date for the payment.
- Qualifying Direct Loan repayment plans are:
  - The IBR Plan;
  - The ICR Plan;
  - The 10-Year Standard Repayment Plan (Standard Repayment Plan with a maximum 10-year repayment period); and
  - Any other Direct Loan repayment plan, but only payments that are at least equal to the monthly payment amount that would be required under the Standard Repayment Plan with a 10-year repayment period may be counted toward the required 120 monthly payments.

### Qualifying Employment

- **AmeriCorps position** means a position approved by the Corporation for National and Community Service under Section 123 of the National and Community Service Act of 1990 (42 U.S.C. 12573).
- An **authorized official** is an official of a public service organization (including AmeriCorps or the Peace Corps) who has access to the borrower's employment or service records and is authorized by the public service organization to certify the employment status of the organization's employees or former employees, or the service of AmeriCorps or Peace Corps volunteers.
- An **employee** means an individual who is hired and paid by a public service organization.
- **Full-time** means working in qualifying employment in one or more jobs for the greater of:
  - An annual average of at least 30 hours per week or, for a contractual or employment period of at least 8 months, an average of 30 hours per week; or
  - Unless the qualifying employment is with two or more employers, the number of hours the employer considers full time.Vacation or leave time provided by the employer or leave taken for a condition that is a qualifying reason for leave under the Family and Medical Leave Act of 1993, 29, U.S.C. 2612(a)(1) and (3) is equivalent to hours worked in qualifying employment.
- **Government employee** means an individual who is employed by a local, State, Federal, or Tribal government, but does not include a member of the U.S. Congress.
- **Law enforcement** means service performed by an employee of a public service organization that is publicly funded and whose principal activities pertain to crime prevention, control or reduction of crime, or the enforcement of criminal law.
- **Military service** for uniformed members of U.S. Armed Forces or the National Guard means "active duty" service or "full-time National Guard duty" as defined in Section 101(d)(1) and (d)(5) of Title 10 in the United States Code, but does not include active duty for training or attendance at a service

school. For civilians, military service means service on behalf of the U.S. Armed Forces or the National Guard performed by an employee of a public service organization.

- **Peace Corps** position means a full-time assignment under the Peace Corps Act as provided for under 22 U.S.C. 2504.
- **Public interest law** refers to legal services provided by a public service organization that are funded in whole or in part by a local, State, Federal, or Tribal government.
- A **public service organization** is:
  - A Federal, State, local or Tribal government organization, agency or entity;
  - A public child or family service agency;
  - A non-profit organization under Section 501(c)(3) of the Internal Revenue Code that is exempt from taxation under Section 501(a) of the Internal Revenue Code;
  - A Tribal college or university; or
  - A private organization (that is not a labor union or a partisan political organization) that provides at least one of the following public services:
    - emergency management,
    - military service,
    - public safety,
    - law enforcement,
    - public interest law services,
    - early childhood education (including licensed or regulated child care, Head Start, and State funded pre-kindergarten),
    - public service for individuals with disabilities and the elderly,
    - public health (including nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health support occupations, as such terms are defined by the Bureau of Labor Statistics),
    - public education,
    - public library services,
    - school library services, or
    - other school-based services.

**NOTE:** For purposes of the full-time requirement (Section 3, Item 2. (b) above), an individual borrower's qualifying employment with a Section 501(c)(3) non-profit or other private public service organization does not include time spent on job duties that are related to religious instruction, worship services, or any form of proselytizing.

#### **SECTION 6: WHERE TO SEND THE COMPLETED FORM**

Send the completed Employment Certification to:

If you need help completing this form, call: **855-265-4038**

**U.S. Department of Education**  
**FedLoan Servicing**  
**P.O. Box 69184**  
**Harrisburg, PA 17106-9184**  
Or Fax to: **717-720-1628**

Web site: [www.MyFedLoan.org](http://www.MyFedLoan.org)

#### **SECTION 7: IMPORTANT NOTICES**

**Privacy Act Notice.** The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are §421 et seq., §451 et seq., §461 et seq., and §420L et seq. of the Higher Education Act of 1965, as amended (the HEA) (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., 20 U.S.C. 1087aa et seq., and 20 U.S.C. 1070g et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)) and §31001(i)(1) of the Debt Collection Improvement Act of 1996 (31 U.S.C. 7701(c)). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a Direct Loan, to receive a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness), to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices.

For a loan, the routine uses of the information that we collect about you include, but are not limited to, its disclosure to federal, state, or local agencies, to institutions of higher education, and to third party servicers to determine your eligibility to receive a loan, to investigate possible fraud, and to verify compliance with federal student financial aid program regulations.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

For a loan, the routine uses of this information also include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to creditors, to financial and educational institutions, and to guaranty agencies to verify your identity, to determine your program eligibility and benefits, to permit making, servicing, assigning, collecting, adjusting, or discharging your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, or to verify whether your debt qualifies for discharge or cancellation. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state or local agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

**Paperwork Reduction Notice.** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. Public reporting burden for this collection of information is estimated to average 0.5 hours (30 minutes) per response, including time for reviewing instructions, searching existing data resources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is required to obtain a benefit in accordance with 34 CFR 685.219. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Education, 400 Maryland Ave., SW, Washington, DC 20210-4537 or e-mail [ICDocketMgr@ed.gov](mailto:ICDocketMgr@ed.gov) and reference OMB Control Number 1845-0110. **Note: Please do not return the completed Employment Certification for Public Service Loan Forgiveness to this address.**

If you have comments or concerns regarding the status of your individual submission of this form, contact the PSLF servicer (see Section 6).