

## Steps to apply for Public Service Loan Forgiveness (PSLF)



### 1. Check if your current and/or past employers are eligible

- ★ Gather federal Employer Identification Numbers (EINs) for all public service employers you want to certify after October 1, 2007.
  - You must be or have been employed an average of 30 hours/week. This includes multiple part-time public jobs where your combined work equals an average of 30 hours/week.
  - You can find your employer’s EIN on your W2 or by contacting a human resources representative at your employer.

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If you work at a Washington state agency or public institution of higher education, you can find your current or former agency's Employer Identification Number (EIN) on the [Washington state agency directory of PSLF contacts](#).

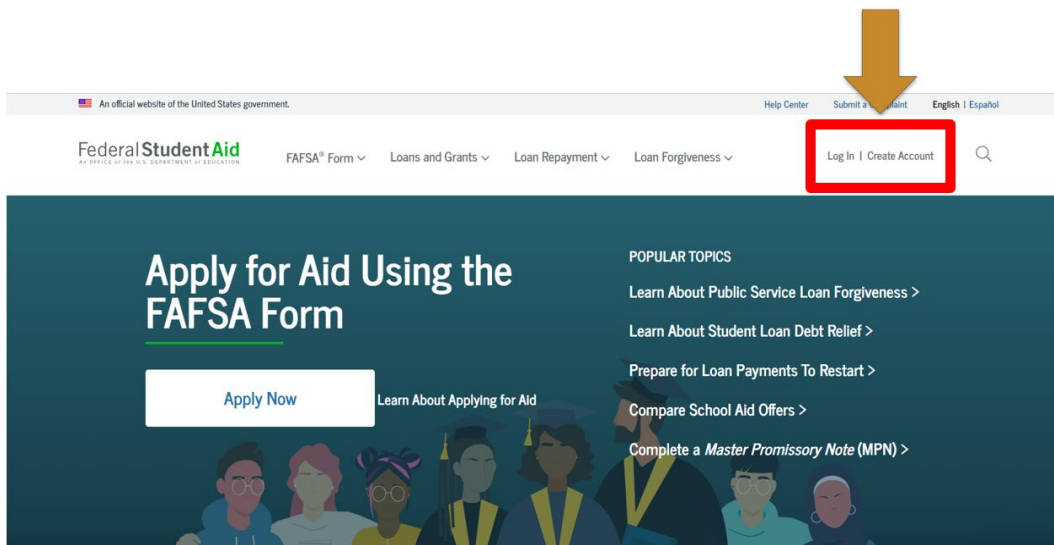
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- ★ Check eligibility using the [Employer Search Tool](#).
  - If your employer shows up as “likely ineligible” but you believe they qualify, [complete our form](#) for assistance.
  - If they show up as “undetermined” or “eligible,” continue to Step 2.



### 2. Identify your federal student loan types

- ★ Sign into your [FSA ID account](#).
  - If you don’t have an FSA ID, you will need to [create an account](#).



The screenshot shows the Federal Student Aid website. At the top, there is a navigation bar with links for 'Help Center', 'Submit a Complaint', and 'English | Español'. Below this is a secondary navigation bar with 'Federal Student Aid' and several dropdown menus: 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness'. A red box highlights the 'Log In | Create Account' link, with a yellow arrow pointing down to it from above. The main content area features a large banner with the text 'Apply for Aid Using the FAFSA Form' and a prominent 'Apply Now' button. To the right of the banner, there is a 'POPULAR TOPICS' section with links to 'Learn About Public Service Loan Forgiveness', 'Learn About Student Loan Debt Relief', 'Prepare for Loan Payments To Restart', 'Compare School Aid Offers', and 'Complete a Master Promissory Note (MPN)'.

- ★ On your Dashboard, in the My Aid section, click on “View Details.”

Dashboard

**My Aid**

Loans  
\$20,541  
Total Balance ⓘ

- \$20,507  
Principal ⓘ
- \$34  
Interest ⓘ

[View Details](#)

*Loan information as of 06/30/2023. Learn how to download your aid data.*

**My Activity** [View All Activity >](#)

**Upcoming Payments**

Servicer  
Mohela

Due Date  
9/30/23

[Pay on Servicer Website ↗](#)

**My Loan Servicers** [View More >](#)

DEPT OF ED/MOHELA  
[www.mohela.com](http://www.mohela.com) ↗

- ★ On your Aid Summary page, scroll down to “Loan Types” and click on the downward arrows to review your loan(s) breakdown:

**Loan Types**

■ 1 Subsidized Loans	\$	⌵	
■ 5 Unsubsidized Loans	\$	⌵	
<b>TOTAL BALANCE</b>	\$		

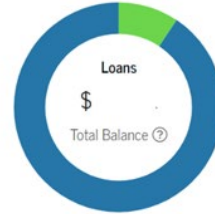
Two orange arrows point from the downward arrows in the table to the donut chart.



- ★ Under “Loan Types,” carefully review all loans for the following words: Direct, Parent PLUS, FFEL, and Perkins:

#### Loan Types

Loan Type	Principal	Interest	Total Balance
Direct	\$1,920	\$2	\$
Subsidized			
<b>Total</b>	<b>\$1,920</b>	<b>\$2</b>	<b>\$</b>



- ★ Once you identify your loan type(s):
  - You have only Direct Loans borrowed for your own education and you have been in repayment for all loans for the same amount of time:
    - Skip to **Step 4**.
  - You have only Direct Loans borrowed for your own education but have been paying on some loans longer than others:
    - Continue to **Step 3**.
  - You have some/only Parent Plus Loans:
    - Continue to **Step 3** if you’d like to be considered for an Income-Driven Repayment (IDR) plan.
  - You have some/only FFEL/Perkins Loans:
    - Continue to **Step 3**.



### 3. Apply to Consolidate (if needed – review step 2)

- ★ Before you apply to consolidate:
  - For additional information on consolidating, read: [5 Things to Know Before Consolidating](#).

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If you consolidate your loans, the qualifying payments made on the Direct Loans (other loan types will not be considered) included in your consolidation loan will be credited to your consolidation loan using a weighted average of those payments. **Borrowers are strongly encouraged to certify all their qualifying employment applicable to the loans before they are consolidated to ensure that weighted average is correctly applied.**

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- Use the [Loan Simulator](#) (signed in with FSA ID) to estimate your monthly payments under an Income-Driven Repayment (IDR).
  - We recommend entering one of the IDR plans as long as the monthly obligation is lower than the 10-year Standard Plan.
  - Parent PLUS borrowers are not eligible for any IDR plans, unless they consolidate their loans into a Direct consolidation loan. Visit our [PSLF page under the “PSLF and Direct Parent Plus Loans” tab](#) to learn more.
- If you’re still not sure you need to consolidate, [complete our form](#) for assistance.
- ★ If you've decided consolidation is right for you, complete the [consolidation application](#).



#### 4. Apply for Income-Driven Repayment (IDR)

- ★ Apply for an [Income-Driven Repayment \(IDR\)](#) plan:
  - We recommend entering one of the IDR plans as long as the monthly payment is lower than the 10-year Standard Plan.
  - While the **10-year Standard Plan** is eligible for PSLF, you may not have any balance left to forgive after the 120 qualifying payments. You will need to have at least some repayment periods under [eligible forbearance and deferment periods](#) or an IDR (with a lower monthly payment than the 10-year Standard) in order to have some balance left to forgive after 120 qualifying payments.



#### 5. Use the PSLF Help Tool

- ★ Complete the PSLF Form with the [PSLF Help Tool](#):
  - For instructions, read: [Become a PSLF Help Tool Ninja](#).
- ★ We strongly recommend using the digital signature feature available on the PSLF Help Tool to both sign your form and to get your employer’s signature:
  - You will need an email address from someone authorized to sign your PSLF form. Reach out to your HR office to ask for the appropriate email address.

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If you work at a Washington state agency or public institution of higher education, you can find your current or former agency's HR contact on the [Washington state agency directory of PSLF contacts](#).

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- Once your employer(s) signs the PSLF Form using DocuSign, Federal Student Aid will automatically submit your form to MOHELA.
- ★ Remember to keep copies and receipts of your submission!



#### 6. Recertify IDR and employment every year using steps 4–6 until you reach 120 qualifying payments!



## Still have questions?

If you are a current Washington State resident, please submit a question using our [Student Loan Questions and Complaint Form](#) and we would be happy to assist you!

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*Any financial information that is offered by the Student Loan Advocate or the Washington Student Achievement Council staff is strictly for educational and informational purposes only and should NOT be construed as legal or financial advice or be relied upon for financial planning. Please be advised that the requirements for federal student loan relief programs and the policies governing the administration of those programs are subject to change by the [U.S. Department of Education](#).*

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