



# Public Service Loan Forgiveness (PSLF): Employer Tips and Resources

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Prepared for the Washington Association of County Officials (WACO)



WASHINGTON  
**Student Loan**  
— Advocate —



# Meet the Team



**Terri Parker**

*PSLF Policy and  
Performance Analyst*



**Amber Hay**

*PSLF Advocate*

**Jessica Manfredi**

*Student Loan  
Advocate*

Questions  
we will answer:



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What is the PSLF program?

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How can PSLF be used as a tool for recruitment and retention?

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How can employers help employees access PSLF?

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What PSLF resources are available for employers and employees?

# What is the PSLF Program?



- Federal debt relief program overseen by U.S. Department of Education's Office of Federal Student Aid (FSA)
- Forgives balance on federal student loans after 10 years of public service employment **while** making qualifying payments



# Qualifying employment



## Full time

Directly employed with public employer (W2)

Average of 30+ hours/week

Multiple part-time public service jobs = 30 hours+/week avg

Contractors **only** if job is prohibited by state law to be provided by direct employees

## Public employer(s)

Any level of government

501c3 nonprofit organizations

Employer more important than role

Must be employed when you apply

## Nonprofit with other tax status

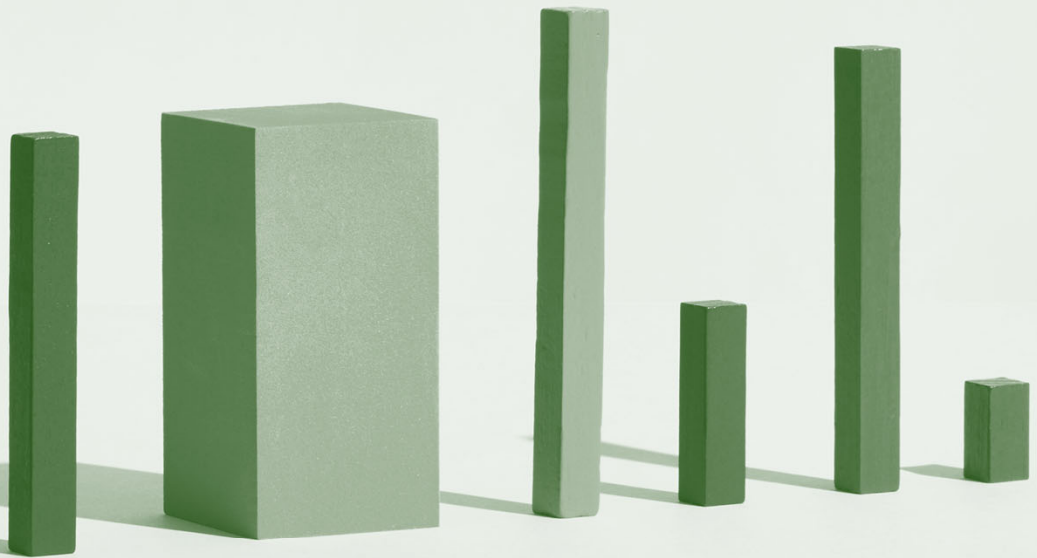
Military service  
Public health services  
Public education

Public library services  
Early childhood ed.

Public interest law  
Disability services

*No labor unions or partisan political orgs*

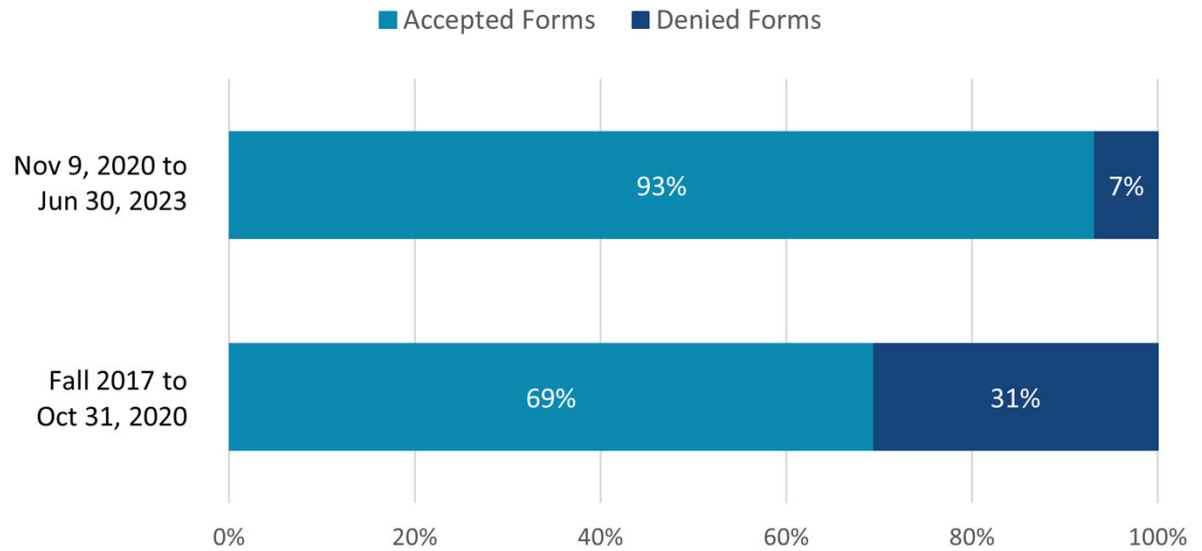
# PSLF in Washington State



PSLF  
acceptance  
rates are  
improving!



Accepted and denied PSLF forms  
before and after November 2020

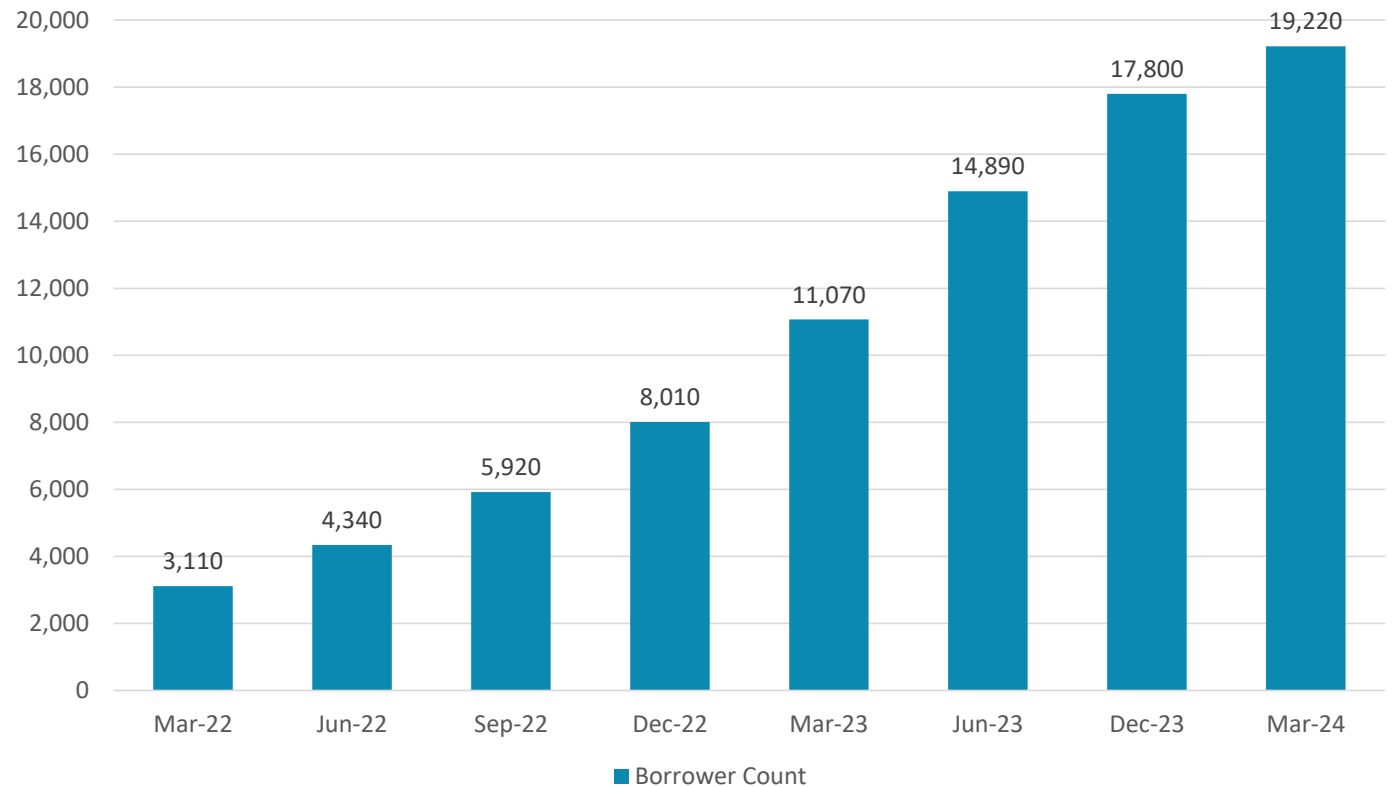


Source: U.S. Department of Education Office of Federal Student Aid. (2022-2023). Public Service Loan Forgiveness Data. <https://studentaid.gov/data-center/student/loan-forgiveness/pslf-data>.

Washington borrowers are receiving student loan forgiveness!



Washington borrowers with processed PSLF discharges (PSLF, TEPSLF, and limited waiver) in Washington state



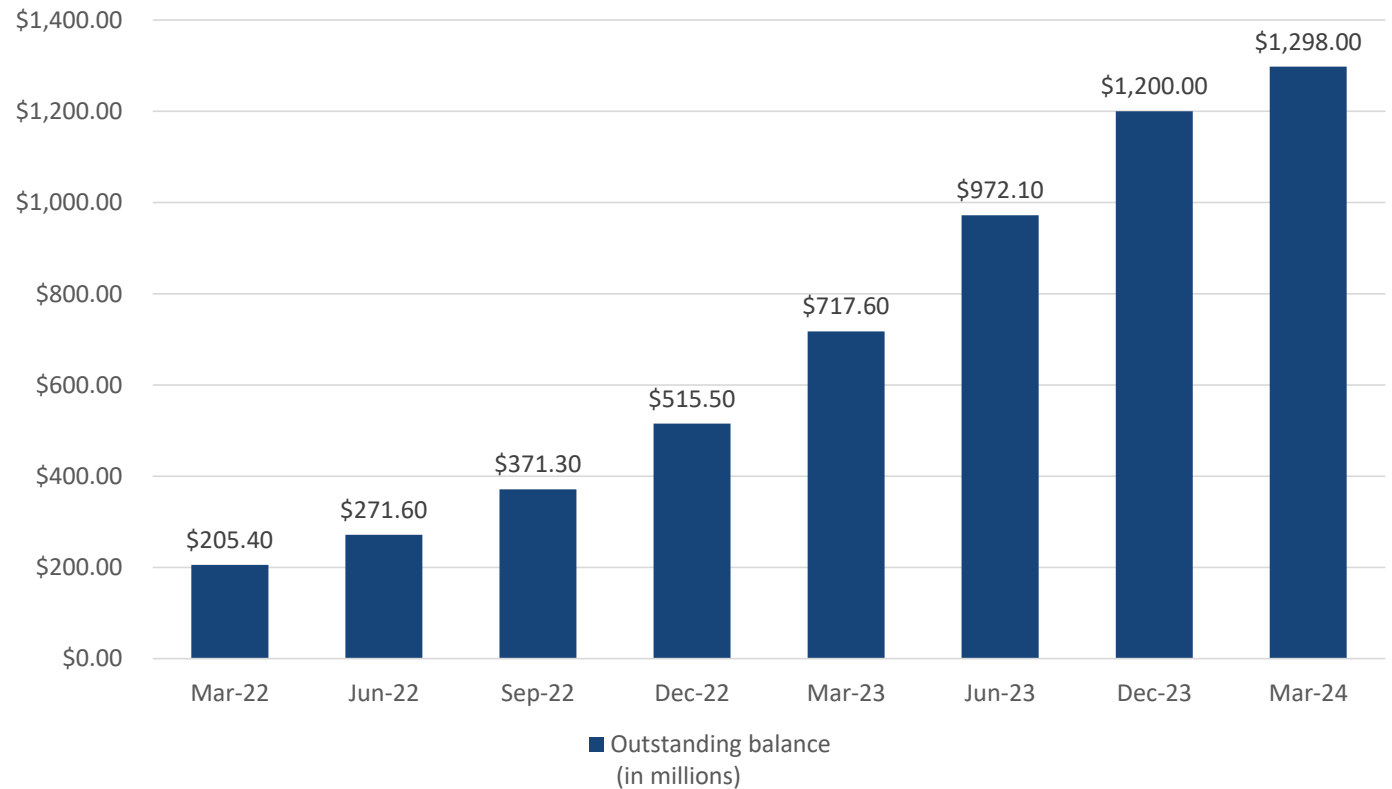
Source: U.S. Department of Education Office of Federal Student Aid. (2022-2024). Public Service Loan Forgiveness Data. <https://www.studentaid.gov/data-center/student/loan-forgiveness/pslf-data>.



Washington borrowers are receiving student loan forgiveness!



Amount of loans forgiven in millions (\$) through PSLF (PSLF, TEPSLF, and limited waiver) in Washington state



Source: U.S. Department of Education Office of Federal Student Aid. (2022-2024). Public Service Loan Forgiveness Data. <https://www.studentaid.gov/data-center/student/loan-forgiveness/pslf-data>.

# PSLF for Recruitment and Retention



# PSLF is Transformative for WA Public Employees!



*"Forgiveness is lifechanging. It makes it possible not just to survive but to prosper."*

– Shelly Wistie, Employment Security Department

*"This is a burden that has long awaited to be relived and allows me to save the loan payments for my retirement."*

– Jim Coffee, Cowlitz Family Health Center

*"The positive impact PSLF has on staff can improve the quality of life for people who work in a very demanding field. It also enables a higher retention rate for agencies."*

– Erin Rains, Training & Development Unit Supervisor, Department of Children, Youth and Families

# Overlooked Recruitment and Retention Tool



While PSLF makes a huge difference in your employees' lives, the program also:

- Helps with employee **recruitment**.
  - As student debt loads rise, people are attracted to this benefit.
- Helps with employee **retention**.
  - It takes 10 years in public service to qualify.
- Overall **quality** of your employees.
  - Employees will come with the education needed to do their jobs.
  - Employees can be more productive without the stress associated with high student debt loads.

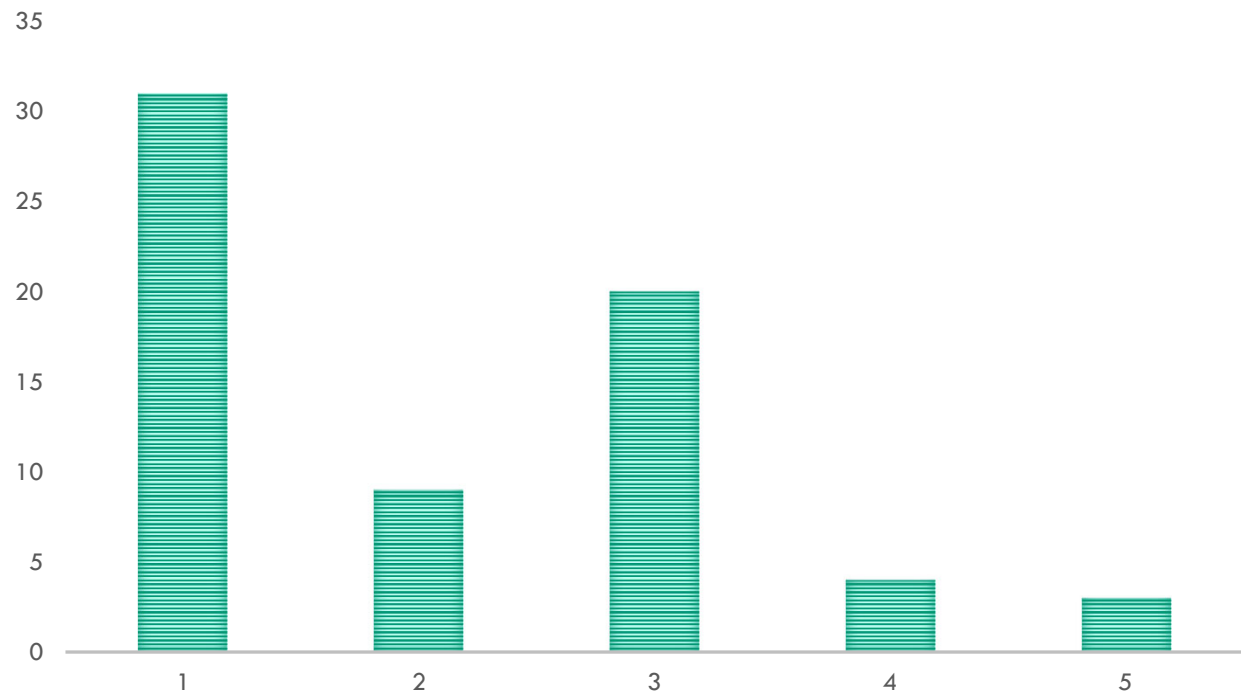
**...all of this without direct investment from the employer!**

# Survey for Washington State Employers suggests misconceptions



## AS AN EMPLOYER, DOES PSLF HELP YOU WITH RECRUITMENT?

Scale: 1=not at all, 3=neutral, 5=absolutely.



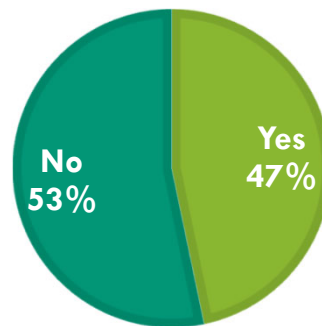
\*Preliminary results from PSLF Survey for Washington State Employers.

# PSLF Survey for Washington State Borrowers



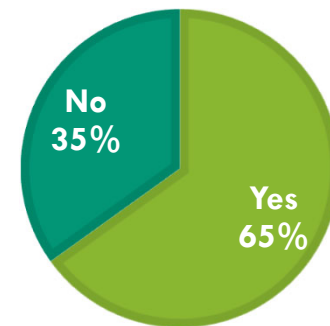
**DID THE PROMISE OF EARNING PUBLIC SERVICE LOAN FORGIVENESS (PSLF) AFFECT YOUR DECISION TO BEGIN WORK IN PUBLIC SERVICE?**

■ Yes ■ No



**DID THE PROMISE OF STUDENT LOAN FORGIVENESS INFLUENCE YOUR DECISION TO STAY IN PUBLIC SERVICE FOR AT LEAST 10 YEARS?**

■ Yes ■ No



\*Preliminary results from PSLF Survey for Washington State Borrowers.



# Helping Employees Achieve PSLF



# PSLF Employer Best Practices



- 1 Advertise that you are a PSLF qualifying employer.
- 2 Share that someone is available to sign the employment certification each year.
- 3 Distribute PSLF Resources to employees.
- 4 Provide regular PSLF updates.



Advertise that you  
are a PSLF  
qualifying employer



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# PSLF Employer Search



## Public Service Loan Forgiveness (PSLF) Employer Search

To determine if your employer qualifies for PSLF, enter their Employer Identification Number (EIN) and your employment dates below.

Please note that many state and local governments use a shared EIN to pay their employees, so you should rely on the appropriate result if one displays. Likewise, many federal agencies share EINs, so you may need to filter by keyword or click through multiple pages to find your employer.

### Search for Employer ?

Employer Identification Number (EIN)

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

This is my current employer

Employment Start Date

To

Employment End Date

[Public Service Loan Forgiveness Employer Search \(studentaid.gov\)](https://studentaid.gov)

# PSLF Employer Search



**Local government should always show up as “Eligible”.**

Example of an employer showing up as “Eligible” :

45-5122913 ✓ Eligible  
**Washington Student Achievement Council**  
*No address on file*

However, sometimes a qualifying employer will incorrectly show up as “Ineligible”. Example of an employer incorrectly showing up as “Ineligible”:

91-1390020 ⊘ Ineligible  
**WA WINE COMMISSION**  
*1000 2ND AVE STE 1700. SEATTLE, WA 98104 US*

# PSLF Employer Search – Tips for Local Governments



- Go to the [PSLF Employer Search](#) database and enter your organizations' Employer Identification Number (EIN).
- When you search, if you see anything other than **eligible**, provide your employees with at least one of following documents to submit with their PSLF Form:
  - The state or local statutes that establish you as a governmental organization.
  - Evidence that you are treated as a disregarded entity of an eligible organization.
  - Documentation of your organization's FEIN/EIN (especially when you see that your organization is "not found" in the database).
- FSA reviews your employee's PSLF form and documentation.
- Once approved, FSA will then change your organization's status on the database to **eligible**.

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## Perspective & Current Employees



### Perspective Employees:

- Include PSLF as a benefit on job postings.

### Current Employees:

- Share our [letter templates](#) with employees:
  - **PSLF Notice for New Employees.** Share during the onboarding process to introduce the PSLF program and process.
  - **PSLF Annual Notice.** Share with employees on an annual basis and any time PSLF regulations change to continue raising awareness of the program.
  - **PSLF Notice for Separated Employees.** Share with employees during the separation process.

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# PSLF Letter Templates



Enter your organization name or logo here.



[ORGANIZATION NAME HERE]

LAST UPDATED 8/6/2024

You might be eligible for the Public Service Loan Forgiveness (PSLF) Program

Dear Colleague:

Welcome to [ORGANIZATION NAME HERE]. As you may know, working for our organization means you can join a federal program that could forgive your federal student loans. That's because the U.S. Department of Education (ED) considers us a qualifying employer for the Public Service Loan Forgiveness (PSLF) program. Through this program, ED can forgive your student loan debt after 10 years of paying your federal student loans while working for a [qualifying public sector employer](#), such as a nonprofit or a local or tribal government agency.

If you haven't signed up for PSLF yet, you still can. One important step is working with our organization's HR team each year to submit a PSLF form. Although the path to loan forgiveness can seem complicated, you could save thousands on your student loans.

To qualify for PSLF, you must:



**Have Federal Direct loans.** This includes Direct Subsidized, Direct Unsubsidized, Direct Consolidation, and Direct Grad PLUS loans. If you have Perkins or FFEL loans, you must consolidate them into a Direct Consolidation loan. If you have Direct Parent PLUS loans, you may also need to consolidate.

- **Time-sensitive tip:** Certain periods you spent in forbearance, deferment or non-qualifying repayment plans may count towards PSLF due to the IDR Account Adjustment. **Action MAY be needed before June 30, 2024, for you to benefit.** Visit the [payment adjustment page](#) to learn more.



**Work full time for one or more public employers.** ED defines "full time" as working an average of 30 hours per week. This includes multiple part-time public jobs where your combined work averages 30 hours per week. If you are part-time faculty at an institution of higher education, HR will multiply your in-class teaching hours by 3.35 to calculate your hours worked.



**Enroll in an Income-Driven Repayment (IDR) Plan.** These include Income-Based Repayment (IBR), Pay As You Earn (PAYE), Saving on A Valuable Education (SAVE, previously REPAYE) and Income-Contingent Repayment (ICR). Payments made on the 10-year Standard Repayment plan are also eligible for the PSLF program.



**Make 120 qualifying payments.** Your payments do not need to be consecutive. However, you must be employed full time for a public employer at the time you apply for PSLF, and during the month you make a payment for that payment to qualify. **After you make 120 qualifying payments and apply for PSLF, ED will forgive your remaining loan balance. Student loan amounts forgiven under PSLF are not considered income for tax purposes.**

Enter your organization name here.



Quick overview of program requirements.



Resources and guides available to employees.



Check out these resources on the [Student Loan Advocate's PSLF page](#) to help you get started:

- Quick PSLF Fact Sheet
- Steps to Apply for PSLF
- PSLF Frequently Asked Questions (FAQs)

Instructions to contact the Student Loan Advocate.



Have questions or need help? Submit a question to the Washington Student Loan Advocate at <https://www.studentcomplaints.wa.gov>

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# PSLF Letter Templates



Enter your organization name or logo here.



Enter Employer Identification Number (EIN) and PSLF contact email here.



[ORGANIZATION NAME HERE]

LAST UPDATED 8/6/2024

## Certify your employment for Public Service Loan Forgiveness (PSLF) Program

To complete a Public Service Loan Forgiveness (PSLF) form and submit an employment certification request to our HR team, please use the [PSLF Help Tool](#). Once we have digitally signed your form through the PSLF Help Tool (via DocuSign), it will be submitted directly to ED's Office of Federal Student Aid (FSA) for processing.

FSA manages the PSLF program and will soon offer automated PSLF form processing, with loan servicers performing manual work and customer service. All PSLF information, including payment counts, will soon be available on StudentAid.gov. [Log into your account](#) to learn more.

For your convenience, our organization's information is listed below:

Employer Identification Number (EIN): [ORGANIZATION EIN HERE]  
PSLF contact email: [ORGANIZATION PSLF CONTACT EMAIL ADDRESS HERE]

If you have worked for multiple qualifying employers, you need to submit a separate PSLF form for each employer. If you have worked for one qualifying employer but had a break in service, you will need to submit a separate PSLF form for each period of employment.

If you have previously worked for qualifying Washington state agencies, including public higher education institutions, you may use the [PSLF Washington state agency directory](#) to identify the correct EIN and email address to submit your PSLF form to.

Remember to apply for PSLF before you leave public service, or you will lose eligibility. To ensure you're on the right track, you should certify your employment annually and when you change employers. That way, you can keep track of your progress and be sure your payments count.

Share that someone is available to sign the employment certification each year





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## Appoint a PSLF Email Contact



- Appoint a PSLF contact email address:
  - We recommend using a general email address (for example, your main HR email) to avoid confusion and delays due to staff changes.
  - Your “authorized official(s)” should have access to this email.
    - An “authorized official” is anyone in your organization who has access to and is authorized to review employment information about your employees. You can appoint one or more staff members to serve in this role.
- Share our [letter templates](#) with employees.
  - The letters contain information borrowers need to complete the PSLF Form:
    - Employer Identification Number (EIN)
    - PSLF contact email address

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## Employment Certification Process



Employees may submit PSLF Forms for employers to certify employment in two ways:

- Manually using a PDF or paper form.
- Digitally using the PSLF Help Tool available on [StudentAid.gov/pslf](https://studentaid.gov/pslf) (preferred).

### PSLF Help Tool Process:



1. Employees use PSLF Help Tool to generate PSLF Form



2. Employees submit PSLF Form to agency's PSLF contact



3. Employers sign employment certification portion of PSLF Form via DocuSign



4. FSA's system automatically processes the form

[Tackling the Public Service Loan Forgiveness Form: Employer Tips](#)  
[– Federal Student Aid](#)

# Distribute PSLF Resources with Employees



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## Office of the Student Loan Advocate (SLA)



### Office of the Student Loan Advocate:

- Available at [wsac.wa.gov/PSLF](https://wsac.wa.gov/PSLF):
  - How to Get your Student Loans Forgiven (No, Really)
  - Steps to Apply for PSLF
  - Public Service Loan Forgiveness (PSLF) FAQs
- [PSLF and Parent PLUS Loans](#)
- [Submit a Question or Complaint to the Student Loan Advocate](#)

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## Federal Student Aid (FSA)



### Federal Student Aid (FSA):

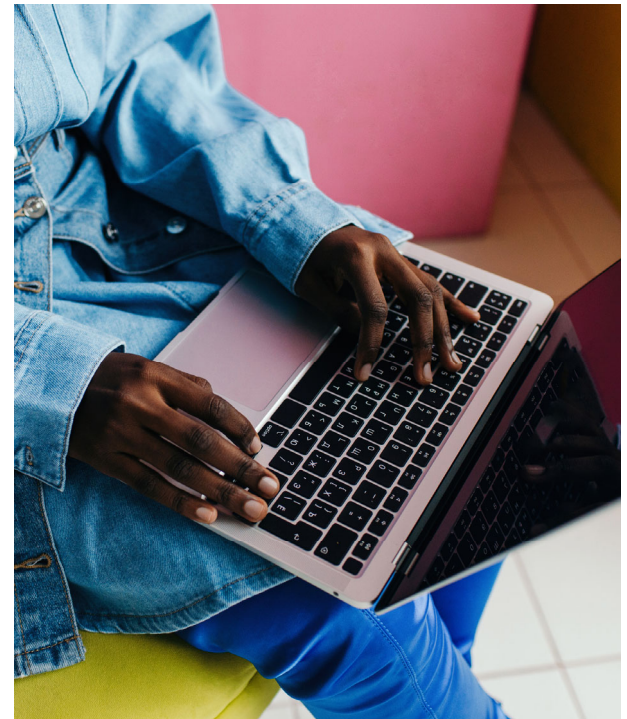
- [Public Service Loan Forgiveness | Federal Student Aid](#)
- [Complete your PSLF Form using the PSLF Help Tool](#)
- [Apply for an Income-Driven Repayment \(IDR\) plan](#) (currently unavailable but will be soon)
- [How to Manage your Public Service Loan Forgiveness \(PSLF\) Progress on StudentAid.gov](#)
- [Helo Videos from the Department of Education](#)

### 3

## Ways to distribute PSLF information



- Use our [letter templates](#) upon hiring, annually and upon separation.
- Make PSLF employee resources available in an intranet and/or public facing website.
- Make the following information available in a public facing website so previous employees can access:
  - Employer Identification Number (EIN).
  - PSLF contact email address.



Provide regular  
PSLF updates.



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Sign up to  
receive  
updates from  
the SLA



- **PSLF program regulations may change from time to time.** If you would like to receive updates when our materials are updated, please [join our mailing list](#).
- **We're here to assist PSLF employers!** If you have any questions about the PSLF process as an employer, please send your question(s) to [PSLF@ofm.wa.gov](mailto:PSLF@ofm.wa.gov).



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Share updates  
with your staff



- **Once you receive updates, share with your staff via email and intranet/website.** Updates may include:
  - Updated guidance documents for borrowers.
  - Updated template letters for employers.
  - New PSLF resources and tools.
  - Webinars on PSLF or other student loan topics.



# Refer Employees to the Student Loan Advocate for Help



## How can the Student Loan Advocate help?



Borrowers may submit a complaint and/or question about their student loans to the Office of the Student Loan Advocate.

Borrowers can ask a question about:

1. Public Service Loan Forgiveness (PSLF).
2. Income-driven repayment (IDR) plans.
3. Delinquency and default.
4. Deferment and forbearance.
5. Loan forgiveness and discharges.
6. Consolidation.
7. Other student loan questions.

[www.studentcomplaints.wa.gov](http://www.studentcomplaints.wa.gov)

# Let us know how we're doing!

Please fill out a [survey](#) and help us continue providing resources for WA student loan borrowers and employers.

