

1

00:00:00,080 --> 00:00:05,600

to let everyone know yes amber just just

2

00:00:03,840 --> 00:00:07,520

clicked on it but just to let everybody

3

00:00:05,600 --> 00:00:10,080

know we're just going to be recording

4

00:00:07,520 --> 00:00:12,400

the um presentation portion of the

5

00:00:10,080 --> 00:00:13,360

presentation um primarily because we

6

00:00:12,400 --> 00:00:15,280

want to make sure that we have this

7

00:00:13,360 --> 00:00:16,720

resource available on our website uh for

8

00:00:15,280 --> 00:00:18,640

folks that maybe couldn't be here today

9

00:00:16,720 --> 00:00:19,760

or you know other nonprofits in the

10

00:00:18,640 --> 00:00:22,320

state that might be interested in

11

00:00:19,760 --> 00:00:24,560

learning um about this really important

12

00:00:22,320 --> 00:00:26,080

content um but i'm actually going to go

13

00:00:24,560 --> 00:00:28,240

ahead and pass it over to amber because

14

00:00:26,080 --> 00:00:32,000

she's starting our presentation so thank

15

00:00:28,240 --> 00:00:34,160

you thanks jessica um so for those of

16

00:00:32,000 --> 00:00:37,600

you that um just joined so my name is

17

00:00:34,160 --> 00:00:39,600

amber haye i use she her pronouns um i'm

18

00:00:37,600 --> 00:00:42,640

a recent addition to the office of the

19

00:00:39,600 --> 00:00:44,480

student loan advocate my role is as the

20

00:00:42,640 --> 00:00:47,840

public service loan forgiveness advocate

21

00:00:44,480 --> 00:00:49,920

or pslf um uh obviously i'm here today

22

00:00:47,840 --> 00:00:51,600

with jessica as well as terry um and

23

00:00:49,920 --> 00:00:53,680

they'll reintroduce themselves in just a

24

00:00:51,600 --> 00:00:55,199

second today we're here to speak with

25

00:00:53,680 --> 00:00:57,520

you about the public service loan

26

00:00:55,199 --> 00:01:00,079

forgiveness program we'll refer to it

27

00:00:57,520 --> 00:01:01,920

generally as pslf moving forward our

28

00:01:00,079 --> 00:01:03,760

goal is to share with you employer tips

29

00:01:01,920 --> 00:01:05,760

and resources so that you can share this

30

00:01:03,760 --> 00:01:07,439

amazing benefit with your employees and

31

00:01:05,760 --> 00:01:10,000

help them on their path to student loan

32

00:01:07,439 --> 00:01:11,600

forgiveness through the program um that

33

00:01:10,000 --> 00:01:13,840

really recognizes the hard work they do

34

00:01:11,600 --> 00:01:15,840

every day to serve the public so with

35

00:01:13,840 --> 00:01:18,240

that being said um i'll let the the rest

36

00:01:15,840 --> 00:01:23,240

of the team introduce themselves um

37

00:01:18,240 --> 00:01:23,240

terry if you'll go ahead and go first

38

00:01:23,759 --> 00:01:30,000

sure hello again so um i'm a little bit

39

00:01:27,520 --> 00:01:33,920

newer than amber i've been with the

40

00:01:30,000 --> 00:01:36,640

program since july and my role within

41

00:01:33,920 --> 00:01:41,360

the ofm state hr office is really to

42

00:01:36,640 --> 00:01:44,320

serve um state agency employers and

43

00:01:41,360 --> 00:01:48,000

state employees themselves to navigate

44

00:01:44,320 --> 00:01:50,560

the psf process uh specifically

45

00:01:48,000 --> 00:01:53,920

addressing any issues that our employees

46

00:01:50,560 --> 00:01:56,479

may have with the certification process

47

00:01:53,920 --> 00:02:00,000

and then i am privileged to be able to

48

00:01:56,479 --> 00:02:01,920

work with jessica and amber in terms of

49

00:02:00,000 --> 00:02:05,680

making sure we have great materials

50

00:02:01,920 --> 00:02:07,600

available that people know how to

51

00:02:05,680 --> 00:02:11,200

connect with the student loan advocate

52

00:02:07,600 --> 00:02:12,879

office when needed and um very very glad

53

00:02:11,200 --> 00:02:14,879

to be here and i just thank everybody

54

00:02:12,879 --> 00:02:18,760

who's taken the time to learn about the

55

00:02:14,879 --> 00:02:18,760

program jessica

56

00:02:20,239 --> 00:02:24,239

thank you terry um so hi everyone for

57

00:02:22,720 --> 00:02:26,400

those that you you that just joined my

58

00:02:24,239 --> 00:02:28,879

name is jessica manrey i am washington

59

00:02:26,400 --> 00:02:30,239

state student loan advocate um the

60

00:02:28,879 --> 00:02:31,920

office of the student loan advocate

61

00:02:30,239 --> 00:02:34,480

which has the same name as my title it's

62

00:02:31,920 --> 00:02:36,080

kind of funny um works directly with

63

00:02:34,480 --> 00:02:38,239

student loan borrowers to address

64

00:02:36,080 --> 00:02:40,640

complaints and to help them navigate

65

00:02:38,239 --> 00:02:43,680

issues and identify resources such as

66

00:02:40,640 --> 00:02:45,519

the pslf program just as a heads up uh

67

00:02:43,680 --> 00:02:47,599

we will be sharing a copy of the slides

68

00:02:45,519 --> 00:02:49,280

with na after today's presentation so

69

00:02:47,599 --> 00:02:51,280

they can share that information with you

70

00:02:49,280 --> 00:02:52,560

and we're also going to be sharing uh

71

00:02:51,280 --> 00:02:54,000

the links that we're going to be

72

00:02:52,560 --> 00:02:56,080

providing on the slides throughout the

73

00:02:54,000 --> 00:02:57,519

presentation in the chat with you so

74

00:02:56,080 --> 00:03:01,480

i'll go ahead and pass it back to

75

00:02:57,519 --> 00:03:01,480

members so that we can get started

76

00:03:03,200 --> 00:03:09,120

all right so today we'll give you an

77

00:03:05,120 --> 00:03:11,920

overview briefly of pslf um as we know

78

00:03:09,120 --> 00:03:13,840

not everyone has a knowledge yet of the

79

00:03:11,920 --> 00:03:15,280

program um we'll also give you some key

80

00:03:13,840 --> 00:03:17,360

data points for washington state

81

00:03:15,280 --> 00:03:19,040

borrowers in particular we know that

82

00:03:17,360 --> 00:03:20,879

student loan debt is one of the biggest

83

00:03:19,040 --> 00:03:24,480

financial challenges that your employees

84

00:03:20,879 --> 00:03:26,000

face and so we know that um also that

85

00:03:24,480 --> 00:03:27,840

taking advantage of the public service

86

00:03:26,000 --> 00:03:29,760

loan forgiveness program has been

87

00:03:27,840 --> 00:03:32,239

confusing and frustrating for both

88

00:03:29,760 --> 00:03:34,400

employees and employers alike so we'll

89

00:03:32,239 --> 00:03:36,319

talk through available resources how

90

00:03:34,400 --> 00:03:38,239

pslf can be leveraged as a tool for

91

00:03:36,319 --> 00:03:39,680

recruitment and retention and how

92

00:03:38,239 --> 00:03:42,640

employers can help their employees

93

00:03:39,680 --> 00:03:44,000

access this benefit um we do have a bit

94

00:03:42,640 --> 00:03:45,599

of time at the end of the presentation

95

00:03:44,000 --> 00:03:47,280

for questions so please go ahead and

96

00:03:45,599 --> 00:03:49,280

take note of them as we go through this

97

00:03:47,280 --> 00:03:53,560

through the slides um and we'll talk

98

00:03:49,280 --> 00:03:53,560

about those questions then at the end

99

00:03:55,200 --> 00:03:59,840

so what exactly is pslf the public

100

00:03:58,080 --> 00:04:01,840

service loan forgiveness program is a

101

00:03:59,840 --> 00:04:05,040

federal program that forgives the

102

00:04:01,840 --> 00:04:07,680

remaining balance on direct loans after

103

00:04:05,040 --> 00:04:10,159

a borrower has made 120 qualifying

104

00:04:07,680 --> 00:04:12,879

monthly payments 10 years essentially of

105

00:04:10,159 --> 00:04:15,200

payments under a qualifying repayment

106

00:04:12,879 --> 00:04:18,000

plan while working full-time for an

107

00:04:15,200 --> 00:04:19,519

eligible public service employer

108

00:04:18,000 --> 00:04:22,320

the federal government is essentially

109

00:04:19,519 --> 00:04:24,240

saying in exchange for for your your

110

00:04:22,320 --> 00:04:26,320

service in um serving the public by

111

00:04:24,240 --> 00:04:27,680

taking a government or nonprofit job

112

00:04:26,320 --> 00:04:29,600

where there's a public need for your

113

00:04:27,680 --> 00:04:31,840

skills and your passions will lighten

114

00:04:29,600 --> 00:04:34,639

your financial load after you meet those

115

00:04:31,840 --> 00:04:36,240

certain conditions um and so

116

00:04:34,639 --> 00:04:38,400

understanding the psf program and how

117

00:04:36,240 --> 00:04:40,880

to navigate earning forgiveness is vital

118

00:04:38,400 --> 00:04:42,800

to help ensuring that um to to ensuring

119

00:04:40,880 --> 00:04:44,320

that we help passionate public servants

120

00:04:42,800 --> 00:04:47,320

remain in the communities that they

121

00:04:44,320 --> 00:04:47,320

serve

122

00:04:51,919 --> 00:04:56,479

i'd like to highlight um is that the

123

00:04:54,639 --> 00:04:59,759

people in washington state are

124

00:04:56,479 --> 00:05:02,000

benefiting from the psf program and

125

00:04:59,759 --> 00:05:04,160

more borrowers have their student loans

126

00:05:02,000 --> 00:05:05,759

forgiven daily the data that we're

127

00:05:04,160 --> 00:05:08,320

looking at right now comes from

128

00:05:05,759 --> 00:05:12,000

department of education's website and we

129

00:05:08,320 --> 00:05:15,360

do also mirror it on our ofmpsf website

130

00:05:12,000 --> 00:05:18,479

as you can see in march 2022 there were

131

00:05:15,360 --> 00:05:23,120

over 3,000 people with processed pslf

132

00:05:18,479 --> 00:05:25,440

discharges as of march 2024 over 19,000

133

00:05:23,120 --> 00:05:28,080

borrowers in washington state have

134

00:05:25,440 --> 00:05:29,919

received forgiveness under pslf and i'm

135

00:05:28,080 --> 00:05:33,360

a numbers geek so i just got to throw

136

00:05:29,919 --> 00:05:34,880

this one out that represents a 533%

137

00:05:33,360 --> 00:05:37,360

increase in the loans that have been

138

00:05:34,880 --> 00:05:40,479

discharged since 2022

139

00:05:37,360 --> 00:05:42,880

and this translates into \$1.2 2 billion

140

00:05:40,479 --> 00:05:46,000

dollar of debt being forgiven through

141

00:05:42,880 --> 00:05:48,639

the program for borrowers in our state

142

00:05:46,000 --> 00:05:51,520

this data does demonstrate how pslf is

143

00:05:48,639 --> 00:05:52,960

working the pslf approval process can be

144

00:05:51,520 --> 00:05:55,520

confusing and really challenging as

145

00:05:52,960 --> 00:05:57,520

amber just referenced but the benefits

146

00:05:55,520 --> 00:06:00,080

to public service employees can be

147

00:05:57,520 --> 00:06:02,400

tremendous so thank you again for coming

148

00:06:00,080 --> 00:06:04,240

taking the time to learn um about our

149

00:06:02,400 --> 00:06:06,560

program and how you can support your

150

00:06:04,240 --> 00:06:09,560

employees uh in obtaining student loan

151

00:06:06,560 --> 00:06:09,560

forgiveness

152

00:06:13,360 --> 00:06:17,520

all right so now that you've heard some

153

00:06:15,039 --> 00:06:18,720

of the success of the pslf program let's

154

00:06:17,520 --> 00:06:20,800

talk a little bit about what's

155

00:06:18,720 --> 00:06:24,160

considered qualifying employment for

156

00:06:20,800 --> 00:06:26,720

pslf employment for pslf needs to be an

157

00:06:24,160 --> 00:06:29,199

average of at least 30 hours a week that

158

00:06:26,720 --> 00:06:31,199

can be one full-time public service job

159

00:06:29,199 --> 00:06:34,160

or multiple part-time jobs that meet

160

00:06:31,199 --> 00:06:36,240

that 30-hour per threshold as long as

161

00:06:34,160 --> 00:06:38,560

they are with qual all with qualifying

162

00:06:36,240 --> 00:06:40,080

employ public service employers so if

163

00:06:38,560 --> 00:06:41,840

you have part-time employees that maybe

164

00:06:40,080 --> 00:06:43,840

work for your organization and with

165

00:06:41,840 --> 00:06:46,400

somebody else's that's also a nonprofit

166

00:06:43,840 --> 00:06:49,280

they can combine those hours to um to

167

00:06:46,400 --> 00:06:51,680

meet that 30 hour per week threshold

168

00:06:49,280 --> 00:06:53,199

generally a borrower must be directly

169

00:06:51,680 --> 00:06:55,759

employed by the qualifying public

170

00:06:53,199 --> 00:06:57,840

service employer as in your their w2

171

00:06:55,759 --> 00:06:59,919

would come from them um that means that

172

00:06:57,840 --> 00:07:03,360

most individual contractors would not

173

00:06:59,919 --> 00:07:05,680

qualify for pslf

174

00:07:03,360 --> 00:07:08,160

public service employer means any level

175

00:07:05,680 --> 00:07:09,919

of government or nonprofit organization

176

00:07:08,160 --> 00:07:12,400

um and we'll talk about that in a little

177

00:07:09,919 --> 00:07:14,000

bit more detail just in a second but the

178

00:07:12,400 --> 00:07:15,840

role or position held within the

179

00:07:14,000 --> 00:07:17,360

organization does not matter it just

180

00:07:15,840 --> 00:07:20,080

matters that the employer is a

181

00:07:17,360 --> 00:07:21,919

qualifying public service employer um

182

00:07:20,080 --> 00:07:23,120

and note that borrowers need to be

183

00:07:21,919 --> 00:07:25,680

employed at the time that they actually

184

00:07:23,120 --> 00:07:29,520

apply for forgiveness

185

00:07:25,680 --> 00:07:31,680

for nonprofits all 501c3 taxexempt

186

00:07:29,520 --> 00:07:33,520

organizations are considered qualifying

187

00:07:31,680 --> 00:07:36,639

employers

188

00:07:33,520 --> 00:07:39,120

full stop just all 501c3s

189

00:07:36,639 --> 00:07:40,960

nonprofits with other tax statuses may

190

00:07:39,120 --> 00:07:43,520

be considered qualifying if they devote

191

00:07:40,960 --> 00:07:45,919

the majority of their fte employees to

192

00:07:43,520 --> 00:07:48,880

providing certain qualifying um public

193

00:07:45,919 --> 00:07:52,080

services in certain areas those areas

194

00:07:48,880 --> 00:07:54,080

include emergency management um military

195

00:07:52,080 --> 00:07:56,879

um or civilian service to military

196

00:07:54,080 --> 00:07:59,680

public safety law enforcement public

197

00:07:56,879 --> 00:08:01,199

interest law public health education

198

00:07:59,680 --> 00:08:03,520

early childhood education library

199

00:08:01,199 --> 00:08:05,440

services um public service for

200

00:08:03,520 --> 00:08:07,039

individuals with disabilities so there's

201

00:08:05,440 --> 00:08:09,680

there's kind of a wide range of fields

202

00:08:07,039 --> 00:08:12,160

and so um i've included a link on the

203

00:08:09,680 --> 00:08:14,479

slide and uh for um i think terry will

204

00:08:12,160 --> 00:08:17,280

drop it in the the chat as well um but

205

00:08:14,479 --> 00:08:20,960

you can look to see that that um

206

00:08:17,280 --> 00:08:23,599

qualifying services um that for for

207

00:08:20,960 --> 00:08:26,080

nonprofits that are other than the 501c3

208

00:08:23,599 --> 00:08:27,680

tax status so and if you're not sure if

209

00:08:26,080 --> 00:08:28,960

your organization qualifies stay tuned

210

00:08:27,680 --> 00:08:32,919

because we're going to review how you

211

00:08:28,960 --> 00:08:32,919

can find that out as well

212

00:08:36,000 --> 00:08:40,719

all right so now we are going to talk

213

00:08:38,479 --> 00:08:44,240

about how pslf can be a good strategy

214

00:08:40,719 --> 00:08:46,160

for recruitment and retention

215

00:08:44,240 --> 00:08:48,240

first while the statistic that we shared

216

00:08:46,160 --> 00:08:50,320

earlier uh showed that more people are

217

00:08:48,240 --> 00:08:51,839

qualified for pslf and enrolling in the

218

00:08:50,320 --> 00:08:53,200

program in washington state it's also

219

00:08:51,839 --> 00:08:55,760

important to show that there's a human

220

00:08:53,200 --> 00:08:57,360

face to this issue pslf is a

221

00:08:55,760 --> 00:08:59,440

transformative benefit for washington

222

00:08:57,360 --> 00:09:01,600

state public employees you don't have to

223

00:08:59,440 --> 00:09:04,320

take my word for it you can see it here

224

00:09:01,600 --> 00:09:06,880

in a few short testimonial uh phrases

225

00:09:04,320 --> 00:09:08,800

that a couple of ours in our state have

226

00:09:06,880 --> 00:09:10,640

shared about achieving forgiveness i'm

227

00:09:08,800 --> 00:09:12,399

going to highlight a couple of them so

228

00:09:10,640 --> 00:09:14,160

shelley wy from employment security

229

00:09:12,399 --> 00:09:15,760

department shared that forgiveness is

230

00:09:14,160 --> 00:09:18,160

life-changing it makes it possible not

231

00:09:15,760 --> 00:09:21,440

to just survive but to prosper and jim

232

00:09:18,160 --> 00:09:23,440

coffee from uh the cowitz family health

233

00:09:21,440 --> 00:09:25,760

center which is a nonprofit also shared

234

00:09:23,440 --> 00:09:27,920

that this is a burden that has long

235

00:09:25,760 --> 00:09:30,320

awaited to be relieved and allows me to

236

00:09:27,920 --> 00:09:32,480

save the loan payments for my retirement

237

00:09:30,320 --> 00:09:36,800

so very transformative program for those

238

00:09:32,480 --> 00:09:38,800

who are able to to receive forgiveness

239

00:09:36,800 --> 00:09:40,959

and while pslf makes a huge difference

240

00:09:38,800 --> 00:09:43,360

in your employees lives uh the program

241

00:09:40,959 --> 00:09:46,399

is often an overlooked recruitment and

242

00:09:43,360 --> 00:09:49,200

retention tool pslf helps with employee

243

00:09:46,399 --> 00:09:51,120

recruitment because as student loads

244

00:09:49,200 --> 00:09:53,200

unfortunately rise people tend to be

245

00:09:51,120 --> 00:09:56,640

more attracted to this benefit it can

246

00:09:53,200 --> 00:09:58,560

help it make it easier for recruits to

247

00:09:56,640 --> 00:10:00,240

make a decision between working in the

248

00:09:58,560 --> 00:10:02,080

public sector versus working in the

249

00:10:00,240 --> 00:10:04,880

private sector not just based on their

250

00:10:02,080 --> 00:10:06,720

student loan debt alone pslf also helps

251

00:10:04,880 --> 00:10:08,959

with employee retention and this is

252

00:10:06,720 --> 00:10:10,880

actually by design because the program

253

00:10:08,959 --> 00:10:12,880

takes 10 years of public service

254

00:10:10,880 --> 00:10:15,920

employment in order for the borrower to

255

00:10:12,880 --> 00:10:17,680

qualify and then finally pslf can also

256

00:10:15,920 --> 00:10:19,519

help the overall quality of your

257

00:10:17,680 --> 00:10:21,200

employees so the employees that are

258

00:10:19,519 --> 00:10:23,120

interested in this benefit will likely

259

00:10:21,200 --> 00:10:26,000

come with higher education that they

260

00:10:23,120 --> 00:10:28,320

need to do their jobs and employees can

261

00:10:26,000 --> 00:10:31,279

also be more productive if they're

262

00:10:28,320 --> 00:10:32,959

working towards psf because they may

263

00:10:31,279 --> 00:10:35,120

have less stress that is often

264

00:10:32,959 --> 00:10:37,839

associated with having high student debt

265

00:10:35,120 --> 00:10:39,920

loads but more importantly all these

266

00:10:37,839 --> 00:10:41,839

benefits require no direct investment

267

00:10:39,920 --> 00:10:44,640

from the employer making it a very

268

00:10:41,839 --> 00:10:47,880

loweffort low investment benefit for

269

00:10:44,640 --> 00:10:47,880

your employees

270

00:10:47,920 --> 00:10:52,800

and i just want to highlight that we

271

00:10:49,760 --> 00:10:54,640

conducted a a survey last month with

272

00:10:52,800 --> 00:10:56,560

washington state borrower employed at

273

00:10:54,640 --> 00:10:59,920

public service employers and it included

274

00:10:56,560 --> 00:11:02,320

nonprofit employees we had over 1,600

275

00:10:59,920 --> 00:11:04,320

respondents to this survey and as you

276

00:11:02,320 --> 00:11:05,920

can see at least 40% of the survey

277

00:11:04,320 --> 00:11:07,839

respondents said that the promise of

278

00:11:05,920 --> 00:11:10,320

earning forgiveness through the psf

279

00:11:07,839 --> 00:11:12,480

program affected the decision to begin

280

00:11:10,320 --> 00:11:14,959

working in the public sector so almost

281

00:11:12,480 --> 00:11:17,360

half of everybody that answered the the

282

00:11:14,959 --> 00:11:19,760

survey and even more revealing is the

283

00:11:17,360 --> 00:11:21,519

fact that 65% of the survey respondents

284

00:11:19,760 --> 00:11:23,600

said that the promise of student loan

285

00:11:21,519 --> 00:11:26,160

forgiveness influenced their decision to

286

00:11:23,600 --> 00:11:29,120

stay in the public service for at least

287

00:11:26,160 --> 00:11:30,640

10 years and these results suggest that

288

00:11:29,120 --> 00:11:33,680

public employees in washington state

289

00:11:30,640 --> 00:11:36,160

value pslf both as a recruitment and

290

00:11:33,680 --> 00:11:37,600

especially as a retention strategy we

291

00:11:36,160 --> 00:11:39,680

want to show that this is an important

292

00:11:37,600 --> 00:11:41,279

benefit for your employees and that you

293

00:11:39,680 --> 00:11:42,959

as the employer can play a very

294

00:11:41,279 --> 00:11:44,800

important role in ensuring that your

295

00:11:42,959 --> 00:11:48,519

employees can access the benefits of the

296

00:11:44,800 --> 00:11:48,519

pslf program

297

00:11:50,800 --> 00:11:54,160

so pslf you know it sounds like this

298

00:11:52,560 --> 00:11:56,480

really amazing benefit so you might be

299

00:11:54,160 --> 00:11:58,000

asking yourself what can i do to ensure

300

00:11:56,480 --> 00:12:00,000

that my employees are actually working

301

00:11:58,000 --> 00:12:03,680

towards and achieving this forgiveness

302

00:12:00,000 --> 00:12:05,440

through this program and so based on our

303

00:12:03,680 --> 00:12:07,519

survey results and our experience

304

00:12:05,440 --> 00:12:09,680

helping borrowers over the the last few

305

00:12:07,519 --> 00:12:11,760

years our office has come up with about

306

00:12:09,680 --> 00:12:13,600

four different specific actions or best

307

00:12:11,760 --> 00:12:15,519

practices that you can take as an

308

00:12:13,600 --> 00:12:19,040

employer to ensure that your employees

309

00:12:15,519 --> 00:12:21,360

are accessing pslf

310

00:12:19,040 --> 00:12:23,839

that first action that you can take is

311

00:12:21,360 --> 00:12:26,079

to advertise to both prospective and

312

00:12:23,839 --> 00:12:29,639

current employees that you are a pslf

313

00:12:26,079 --> 00:12:29,639

qualifying employer

314

00:12:29,839 --> 00:12:34,399

and so in order to to kind of verify

315

00:12:32,320 --> 00:12:36,959

that you're qualifying so as mentioned

316

00:12:34,399 --> 00:12:39,279

501c3 nonprofits are always qualifying

317

00:12:36,959 --> 00:12:41,200

employers however sometimes that

318

00:12:39,279 --> 00:12:43,279

information might be incorrect on the

319

00:12:41,200 --> 00:12:46,079

federal student aids employer search

320

00:12:43,279 --> 00:12:48,079

database for pslf um so we recommend

321

00:12:46,079 --> 00:12:50,320

that you check to see if your nonprofit

322

00:12:48,079 --> 00:12:53,120

is showing up as a pslf eligible

323

00:12:50,320 --> 00:12:56,320

employer using the pslf employer search

324

00:12:53,120 --> 00:12:58,160

tool um in order to use this tool you'll

325

00:12:56,320 --> 00:13:00,079

need your organization's federal

326

00:12:58,160 --> 00:13:01,680

employee identification number or excuse

327

00:13:00,079 --> 00:13:04,399

me federal employer identification

328

00:13:01,680 --> 00:13:06,160

number or ein and you will also need to

329

00:13:04,399 --> 00:13:08,480

enter some mock employment dates and

330

00:13:06,160 --> 00:13:11,040

then click on search um terry's putting

331

00:13:08,480 --> 00:13:12,720

the the link in the chat for this um so

332

00:13:11,040 --> 00:13:16,320

that you can access it and again it'll

333

00:13:12,720 --> 00:13:16,320

be available on the slides

334

00:13:19,040 --> 00:13:23,279

once you've entered the dates uh and

335

00:13:21,040 --> 00:13:24,880

your your ein the employer tool will

336

00:13:23,279 --> 00:13:28,399

spit out one or more results for that

337

00:13:24,880 --> 00:13:30,399

ein if you're a 501c3 organization your

338

00:13:28,399 --> 00:13:32,399

organization should show up as eligible

339

00:13:30,399 --> 00:13:34,720

hopefully um just like the example at

340

00:13:32,399 --> 00:13:36,320

the top of this slide however there is a

341

00:13:34,720 --> 00:13:38,720

small chance your organization will show

342

00:13:36,320 --> 00:13:40,880

up incorrectly such as um ineligible

343

00:13:38,720 --> 00:13:43,120

like our example here on the second half

344

00:13:40,880 --> 00:13:44,800

of the slide u one of our state agencies

345

00:13:43,120 --> 00:13:48,480

until very recently was showing as

346

00:13:44,800 --> 00:13:50,800

ineligible incorrectly um you might see

347

00:13:48,480 --> 00:13:52,399

the ineligible designation other ways

348

00:13:50,800 --> 00:13:53,760

that that employers can show up

349

00:13:52,399 --> 00:13:56,240

incorrectly they might have an

350

00:13:53,760 --> 00:13:57,760

undetermined or a not found um

351

00:13:56,240 --> 00:14:02,199

designation and so we'll talk about what

352

00:13:57,760 --> 00:14:02,199

to do in that instance in a minute

353

00:14:02,800 --> 00:14:06,880

assuming your organization shows up as

354

00:14:04,880 --> 00:14:09,519

eligible great now you know that when

355

00:14:06,880 --> 00:14:10,800

your employees go to submit pslf forms

356

00:14:09,519 --> 00:14:13,839

they'll be able to get their employment

357

00:14:10,800 --> 00:14:15,839

certified with most likely no issues the

358

00:14:13,839 --> 00:14:17,920

pslf form is the employment

359

00:14:15,839 --> 00:14:20,720

certification employees need to submit

360

00:14:17,920 --> 00:14:22,560

to confirm their employment

361

00:14:20,720 --> 00:14:25,279

in the event that your organization

362

00:14:22,560 --> 00:14:27,440

shows up as ineligible undetermined or

363

00:14:25,279 --> 00:14:29,199

not found you'll have to provide your

364

00:14:27,440 --> 00:14:30,800

employees who are enrolling into the

365

00:14:29,199 --> 00:14:32,720

program with at least one of the

366

00:14:30,800 --> 00:14:35,360

following documents that can be

367

00:14:32,720 --> 00:14:37,760

submitted alongside their psf form so

368

00:14:35,360 --> 00:14:39,680

examples of those documents are articles

369

00:14:37,760 --> 00:14:42,160

of incorporation showing that you're a

370

00:14:39,680 --> 00:14:43,839

nonprofit organization evidence that

371

00:14:42,160 --> 00:14:46,560

you're treated as a disregarded entity

372

00:14:43,839 --> 00:14:49,199

of an eligible organization documents of

373

00:14:46,560 --> 00:14:50,720

your organization's fein uh especially

374

00:14:49,199 --> 00:14:53,600

when you see that your organization is

375

00:14:50,720 --> 00:14:55,120

not found in the database um and

376

00:14:53,600 --> 00:14:57,360

descriptions of your organization

377

00:14:55,120 --> 00:14:59,839

services that you believe qualify you as

378

00:14:57,360 --> 00:15:03,680

a pslf eligible employer particularly if

379

00:14:59,839 --> 00:15:06,160

you're a nonprofit other than a 501c3

380

00:15:03,680 --> 00:15:08,000

once the documents in the form has been

381

00:15:06,160 --> 00:15:09,600

submitted by the employee federal

382

00:15:08,000 --> 00:15:11,360

student aid will review your employees

383

00:15:09,600 --> 00:15:14,079

pslf form and the documents that are

384

00:15:11,360 --> 00:15:16,160

submitted once processed and hopefully

385

00:15:14,079 --> 00:15:18,639

approved fsa will then change your

386

00:15:16,160 --> 00:15:22,000

county uh excuse me your organization's

387

00:15:18,639 --> 00:15:23,680

status on the database to eligible right

388

00:15:22,000 --> 00:15:26,240

now unfortunately there's not a way for

389

00:15:23,680 --> 00:15:28,079

an organization itself to notify fsa of

390

00:15:26,240 --> 00:15:30,160

its eligibility it can only be done

391

00:15:28,079 --> 00:15:32,480

through the individual employees in

392

00:15:30,160 --> 00:15:34,720

certification process you can

393

00:15:32,480 --> 00:15:36,880

proactively however provide the document

394

00:15:34,720 --> 00:15:38,720

documentation we just mentioned on your

395

00:15:36,880 --> 00:15:43,000

website or include it in a notice that

396

00:15:38,720 --> 00:15:43,000

you send to your employees about psf

397

00:15:45,120 --> 00:15:51,440

and so speaking of uh notice sending to

398

00:15:48,240 --> 00:15:54,720

your employees um

399

00:15:51,440 --> 00:15:56,639

so um we want you to to be empowered to

400

00:15:54,720 --> 00:15:58,639

advertise to your employees that you are

401

00:15:56,639 --> 00:16:00,800

qualifying employer um to both

402

00:15:58,639 --> 00:16:02,399

prospective and and current employees

403

00:16:00,800 --> 00:16:03,920

for prospective employees you could

404

00:16:02,399 --> 00:16:06,160

include it as a benefit on your job

405

00:16:03,920 --> 00:16:08,480

posting um note that you're considered a

406

00:16:06,160 --> 00:16:09,920

pslf qualifying employer um that way

407

00:16:08,480 --> 00:16:13,519

they know that they can access the

408

00:16:09,920 --> 00:16:14,880

program um if they get hired um it's

409

00:16:13,519 --> 00:16:17,360

also critically important for you to

410

00:16:14,880 --> 00:16:20,320

notify your current employees about the

411

00:16:17,360 --> 00:16:22,000

program um because you're considered a

412

00:16:20,320 --> 00:16:24,399

reliable source of information for them

413

00:16:22,000 --> 00:16:26,639

and so some employees maybe haven't

414

00:16:24,399 --> 00:16:28,160

heard about pslf or maybe they've heard

415

00:16:26,639 --> 00:16:30,399

it mentioned in passing but haven't

416

00:16:28,160 --> 00:16:32,079

really received concrete information and

417

00:16:30,399 --> 00:16:33,680

so you as an employer can fill in that

418

00:16:32,079 --> 00:16:35,440

information gap and get your employees

419

00:16:33,680 --> 00:16:38,560

curious about how they can access this

420

00:16:35,440 --> 00:16:39,839

benefit um for current employees we've

421

00:16:38,560 --> 00:16:42,240

actually created some different letter

422

00:16:39,839 --> 00:16:44,079

templates that you can share in order to

423

00:16:42,240 --> 00:16:46,240

advertise again that you're a qualifying

424

00:16:44,079 --> 00:16:48,959

employer and to provide resources for

425

00:16:46,240 --> 00:16:50,639

your employees to access the benefit the

426

00:16:48,959 --> 00:16:53,279

three different notices that i'll review

427

00:16:50,639 --> 00:16:54,720

real quick are similar to each other but

428

00:16:53,279 --> 00:16:56,560

they share a different message depending

429

00:16:54,720 --> 00:16:58,800

on where the employee is at in their

430

00:16:56,560 --> 00:17:00,880

employment journey with you

431

00:16:58,800 --> 00:17:02,399

so of course we've got a notice for new

432

00:17:00,880 --> 00:17:04,959

employees this is intended as an

433

00:17:02,399 --> 00:17:07,199

onboarding notice to help where raise

434

00:17:04,959 --> 00:17:09,120

awareness of the program provide key

435

00:17:07,199 --> 00:17:12,559

steps an employee has to take in order

436

00:17:09,120 --> 00:17:14,240

to eventually qualify for forgiveness

437

00:17:12,559 --> 00:17:15,600

the annual notice so we recommend

438

00:17:14,240 --> 00:17:17,600

sharing this with your employees

439

00:17:15,600 --> 00:17:19,839

annually um as well as any time that

440

00:17:17,600 --> 00:17:21,839

there are major psf regulations that

441

00:17:19,839 --> 00:17:25,120

change in order to continue raising

442

00:17:21,839 --> 00:17:27,039

awareness of the program um this is

443

00:17:25,120 --> 00:17:28,559

intended to be sent out annually because

444

00:17:27,039 --> 00:17:30,480

employees are really encouraged to send

445

00:17:28,559 --> 00:17:34,080

their psf forms to certify their

446

00:17:30,480 --> 00:17:35,679

employment every year um and so kind of

447

00:17:34,080 --> 00:17:37,440

getting that annual reminder is just

448

00:17:35,679 --> 00:17:39,919

really good for them to be able to to

449

00:17:37,440 --> 00:17:41,280

remember to do that um and also to keep

450

00:17:39,919 --> 00:17:43,760

up to date with any rules and

451

00:17:41,280 --> 00:17:46,720

regulations that change

452

00:17:43,760 --> 00:17:48,000

and finally for separated employees um

453

00:17:46,720 --> 00:17:51,200

for employees that maybe are leaving

454

00:17:48,000 --> 00:17:53,760

your organization um it's important that

455

00:17:51,200 --> 00:17:55,120

um borrowers get this information or

456

00:17:53,760 --> 00:17:57,919

kind of a reminder about doing their

457

00:17:55,120 --> 00:17:59,919

pslf forms because it can be hard for

458

00:17:57,919 --> 00:18:02,240

folks to get that certification after

459

00:17:59,919 --> 00:18:04,400

the fact um borrowers have reported it

460

00:18:02,240 --> 00:18:07,440

being very difficult to go back to a

461

00:18:04,400 --> 00:18:10,080

prior employer to get that information

462

00:18:07,440 --> 00:18:12,720

um so and it's also critical to know

463

00:18:10,080 --> 00:18:14,559

that employees need to be employed in

464

00:18:12,720 --> 00:18:16,400

the public sector when they submit their

465

00:18:14,559 --> 00:18:18,000

last employment certification so if

466

00:18:16,400 --> 00:18:20,240

they've you know gotten to the end where

467

00:18:18,000 --> 00:18:21,840

they've made that 120 payments they need

468

00:18:20,240 --> 00:18:24,720

to be employed when they go to submit

469

00:18:21,840 --> 00:18:27,360

that form um so you know if they're

470

00:18:24,720 --> 00:18:28,880

switching to the for-profit sector or

471

00:18:27,360 --> 00:18:30,400

retiring they would no longer be

472

00:18:28,880 --> 00:18:34,679

eligible so they want to make sure to

473

00:18:30,400 --> 00:18:34,679

get that application in beforehand

474

00:18:37,039 --> 00:18:43,360

so the second uh significant barrier

475

00:18:40,080 --> 00:18:49,120

that we've identified is for the

476

00:18:43,360 --> 00:18:52,640

employee to know who um who can sign

477

00:18:49,120 --> 00:18:56,480

their certification form for them

478

00:18:52,640 --> 00:19:00,480

so we strongly recommend that you

479

00:18:56,480 --> 00:19:04,000

appoint someone to um be your point of

480

00:19:00,480 --> 00:19:08,160

contact for pslf and that you designate

481

00:19:04,000 --> 00:19:10,160

an email address that can be provided on

482

00:19:08,160 --> 00:19:12,480

your website in these written

483

00:19:10,160 --> 00:19:15,840

communications that you may make um to

484

00:19:12,480 --> 00:19:19,520

your staff and we do recommend that you

485

00:19:15,840 --> 00:19:22,559

use a general um email something that

486

00:19:19,520 --> 00:19:26,559

won't change based on staffing um so if

487

00:19:22,559 --> 00:19:33,120

you have a general hr mailbox or um at

488

00:19:26,559 --> 00:19:35,360

least um someone uh that uh is familiar

489

00:19:33,120 --> 00:19:38,320

to your team and we do recognize that

490

00:19:35,360 --> 00:19:40,880

not all offices have these structures of

491

00:19:38,320 --> 00:19:44,799

a formal hr office or some official

492

00:19:40,880 --> 00:19:48,160

staff so we also want to share that

493

00:19:44,799 --> 00:19:52,400

according to the department of education

494

00:19:48,160 --> 00:19:55,679

an authorized individual is um anyone in

495

00:19:52,400 --> 00:19:58,400

your organization who has access to and

496

00:19:55,679 --> 00:20:00,320

is authorized to review employment

497

00:19:58,400 --> 00:20:03,120

information about your employees such as

498

00:20:00,320 --> 00:20:06,640

dates of employment and you can appoint

499

00:20:03,120 --> 00:20:10,360

one or more of these um staff members to

500

00:20:06,640 --> 00:20:10,360

serve in this role

501

00:20:10,640 --> 00:20:17,120

so employees can submit their psf form

502

00:20:14,080 --> 00:20:20,000

to their employer in two ways the

503

00:20:17,120 --> 00:20:22,480

preferred option is for the borrower to

504

00:20:20,000 --> 00:20:24,080

complete the form digitally going on the

505

00:20:22,480 --> 00:20:27,760

studentaid.gov

506

00:20:24,080 --> 00:20:29,679

website and using the psf help tool

507

00:20:27,760 --> 00:20:31,440

this is the most streamlined way to

508

00:20:29,679 --> 00:20:33,919

approach the employment certification

509

00:20:31,440 --> 00:20:36,559

process last year the federal student

510

00:20:33,919 --> 00:20:39,600

aid office released a new feature on the

511

00:20:36,559 --> 00:20:41,919

pslf help tool that allows employees and

512

00:20:39,600 --> 00:20:44,960

employers to digitally sign the pslf

513

00:20:41,919 --> 00:20:46,880

form using docu sign employers may

514

00:20:44,960 --> 00:20:48,960

direct employees to initiate the

515

00:20:46,880 --> 00:20:51,280

employment certification process by

516

00:20:48,960 --> 00:20:55,600

submitting the employment certification

517

00:20:51,280 --> 00:20:58,880

portion of the pslf form to their pslf

518

00:20:55,600 --> 00:21:00,960

contact via the pslf help tool the

519

00:20:58,880 --> 00:21:03,440

employer then digitally signs and

520

00:21:00,960 --> 00:21:06,159

returns the form through the pslf help

521

00:21:03,440 --> 00:21:08,480

tool which is then submitted by um the

522

00:21:06,159 --> 00:21:11,039

federal student aid um office for

523

00:21:08,480 --> 00:21:14,400

automatic processing and i think amber

524

00:21:11,039 --> 00:21:20,080

has just dropped the link for that um

525

00:21:14,400 --> 00:21:23,520

site and um information into the chat um

526

00:21:20,080 --> 00:21:27,919

so this link um it explains how you as

527

00:21:23,520 --> 00:21:30,960

an employer can um fill out the form and

528

00:21:27,919 --> 00:21:33,840

has some helpful tips employees also can

529

00:21:30,960 --> 00:21:36,400

submit a paper form or a pdf version of

530

00:21:33,840 --> 00:21:38,159

the form to their employer for signature

531

00:21:36,400 --> 00:21:40,240

please just be aware that this option

532

00:21:38,159 --> 00:21:43,200

does require the borrower to take some

533

00:21:40,240 --> 00:21:46,080

additional steps to either mail fax or

534

00:21:43,200 --> 00:21:48,320

upload uh the manual form to their

535

00:21:46,080 --> 00:21:50,960

federal student aid account and when you

536

00:21:48,320 --> 00:21:54,240

use this option um it is good for the

537

00:21:50,960 --> 00:21:57,200

employer to use some encrypted

538

00:21:54,240 --> 00:21:59,600

um method for sharing the document

539

00:21:57,200 --> 00:22:01,600

through email just to maintain that

540

00:21:59,600 --> 00:22:05,880

employees confidentiality and their

541

00:22:01,600 --> 00:22:05,880

personally identifiable information

542

00:22:08,799 --> 00:22:14,080

now let's talk about how to communicate

543

00:22:10,880 --> 00:22:16,480

information about pslf resources to your

544

00:22:14,080 --> 00:22:18,400

employees

545

00:22:16,480 --> 00:22:20,640

the office of the student loan advocates

546

00:22:18,400 --> 00:22:22,480

website has several resources available

547

00:22:20,640 --> 00:22:25,360

to help borrowers on their path toward

548

00:22:22,480 --> 00:22:27,600

pslf forgiveness i won't go through each

549

00:22:25,360 --> 00:22:29,840

one of these links today amber is going

550

00:22:27,600 --> 00:22:31,760

to drop the links in the chat and again

551

00:22:29,840 --> 00:22:34,080

we will provide a copy of the slide deck

552

00:22:31,760 --> 00:22:35,760

following the presentation we encourage

553

00:22:34,080 --> 00:22:38,080

you to share these links with your

554

00:22:35,760 --> 00:22:40,480

employees it's also a good idea to go

555

00:22:38,080 --> 00:22:42,240

through them uh yourself just to

556

00:22:40,480 --> 00:22:45,760

understand a little bit about maybe

557

00:22:42,240 --> 00:22:47,520

what's on their side of it and um this

558

00:22:45,760 --> 00:22:49,760

first slide shows the links that are

559

00:22:47,520 --> 00:22:52,880

available on the student loan advocates

560

00:22:49,760 --> 00:22:54,720

website and following that we have um

561

00:22:52,880 --> 00:22:57,840

some additional resources that are on

562

00:22:54,720 --> 00:23:00,080

the federal student aid website and all

563

00:22:57,840 --> 00:23:03,600

of these links are helpful so if you can

564

00:23:00,080 --> 00:23:07,440

share them with your employees

565

00:23:03,600 --> 00:23:09,120

so back to the um after all that you say

566

00:23:07,440 --> 00:23:11,840

so what's the best way to distribute

567

00:23:09,120 --> 00:23:13,600

this information to my employees so the

568

00:23:11,840 --> 00:23:15,360

most important resource you can use is

569

00:23:13,600 --> 00:23:18,080

the letter templates that we've covered

570

00:23:15,360 --> 00:23:22,799

earlier to help your employees

571

00:23:18,080 --> 00:23:28,159

understand both this is an available um

572

00:23:22,799 --> 00:23:30,799

program for them that they need to um

573

00:23:28,159 --> 00:23:33,760

certify their employment annually

574

00:23:30,799 --> 00:23:36,480

as well as making sure you're separating

575

00:23:33,760 --> 00:23:39,760

employees um

576

00:23:36,480 --> 00:23:42,240

get that information before they go um

577

00:23:39,760 --> 00:23:44,960

we recommend maintaining the psf

578

00:23:42,240 --> 00:23:47,360

information on your internet or public

579

00:23:44,960 --> 00:23:49,760

facing website if you have that i want

580

00:23:47,360 --> 00:23:53,360

to reiterate again it's a costfree

581

00:23:49,760 --> 00:23:55,679

recruitment and retention tool and um we

582

00:23:53,360 --> 00:24:00,320

also recommend including the pslf point

583

00:23:55,679 --> 00:24:03,679

of contact your ein or fein as well as

584

00:24:00,320 --> 00:24:06,000

your pslf email address on your public

585

00:24:03,679 --> 00:24:08,159

facing website this ensures that even

586

00:24:06,000 --> 00:24:11,039

separated employees have this

587

00:24:08,159 --> 00:24:13,440

information as they need it and again

588

00:24:11,039 --> 00:24:16,000

this is um something we hear often about

589

00:24:13,440 --> 00:24:18,559

being a barrier to eventually achieving

590

00:24:16,000 --> 00:24:20,799

psl of forgiveness now i'll pass it on

591

00:24:18,559 --> 00:24:24,240

to jessica and she'll share more about

592

00:24:20,799 --> 00:24:26,000

employer best practices

593

00:24:24,240 --> 00:24:27,360

thank you terry and we're almost done

594

00:24:26,000 --> 00:24:29,200

here everyone thank you for your

595

00:24:27,360 --> 00:24:31,039

patience so finally the last thing that

596

00:24:29,200 --> 00:24:33,120

we want to do is to ensure that your

597

00:24:31,039 --> 00:24:36,880

employees are successful in achieving

598

00:24:33,120 --> 00:24:39,120

pslf is that they need to get regular

599

00:24:36,880 --> 00:24:41,039

pslf updates

600

00:24:39,120 --> 00:24:43,520

so as someone that has been working in

601

00:24:41,039 --> 00:24:45,600

the world of student loans for the past

602

00:24:43,520 --> 00:24:47,279

few years i'm going to be the first one

603

00:24:45,600 --> 00:24:49,520

to tell you that everything seems to be

604

00:24:47,279 --> 00:24:50,799

constantly changing and while while a

605

00:24:49,520 --> 00:24:52,960

lot of the changes that happened in the

606

00:24:50,799 --> 00:24:55,200

past few years to the psf program have

607

00:24:52,960 --> 00:24:57,279

benefited borrowers a lot of borrowers

608

00:24:55,200 --> 00:24:59,679

are simply unaware or confused about

609

00:24:57,279 --> 00:25:01,679

these changes right and you can actually

610

00:24:59,679 --> 00:25:03,919

help this issue by providing updated

611

00:25:01,679 --> 00:25:07,120

pslf information for your employees and

612

00:25:03,919 --> 00:25:09,120

to make this very easy um for you our

613

00:25:07,120 --> 00:25:11,600

office has created a mailing list that

614

00:25:09,120 --> 00:25:13,520

you can subscribe to as an employer and

615

00:25:11,600 --> 00:25:15,919

anytime there are relevant changes to

616

00:25:13,520 --> 00:25:17,520

the program and or new resources are

617

00:25:15,919 --> 00:25:19,200

added we will share that information

618

00:25:17,520 --> 00:25:21,760

with you so that you can share that with

619

00:25:19,200 --> 00:25:24,159

your employees and finally if for some

620

00:25:21,760 --> 00:25:26,400

reason you have questions about the pslf

621

00:25:24,159 --> 00:25:27,919

program as an employer right the office

622

00:25:26,400 --> 00:25:29,440

of financial management is also

623

00:25:27,919 --> 00:25:32,480

available to answer any questions that

624

00:25:29,440 --> 00:25:36,840

you may have as an employer about pslf

625

00:25:32,480 --> 00:25:36,840

and you can email them at pslfm.wa.gov

626

00:25:37,919 --> 00:25:43,279

now if your employees right have

627

00:25:40,480 --> 00:25:45,679

questions about the program you can also

628

00:25:43,279 --> 00:25:47,760

refer them to our office the office of

629

00:25:45,679 --> 00:25:50,000

the student loan advocate so borrowers

630

00:25:47,760 --> 00:25:52,240

can submit a student loan question or

631

00:25:50,000 --> 00:25:54,559

complaint about pslf or any of the other

632

00:25:52,240 --> 00:25:56,080

topics that we have listed here to

633

00:25:54,559 --> 00:25:58,159

through the washington student complaint

634

00:25:56,080 --> 00:26:00,080

portal which is available at student

635

00:25:58,159 --> 00:26:02,080

complaints.wa.gov

636

00:26:00,080 --> 00:26:04,559

and they can have they can receive

637

00:26:02,080 --> 00:26:07,520

individual um help and assistance with

638

00:26:04,559 --> 00:26:09,279

their case

639

00:26:07,520 --> 00:26:12,159

thank you for the opportunity to present

640

00:26:09,279 --> 00:26:14,480

to you all today um this is the second

641

00:26:12,159 --> 00:26:16,320

time that we get to do um an employer

642

00:26:14,480 --> 00:26:18,640

facing presentation the first time that

643

00:26:16,320 --> 00:26:21,039

we get to present um to a nonprofit

644

00:26:18,640 --> 00:26:23,120

audience about this topic so we really

645

00:26:21,039 --> 00:26:24,559

appreciate any feedback that you may

646

00:26:23,120 --> 00:26:27,200

have about the content that we shared

647

00:26:24,559 --> 00:26:30,000

today and how we can do better um so i'm

648

00:26:27,200 --> 00:26:32,320

i'm asking you if you have a chance if

649

00:26:30,000 --> 00:26:34,080

you could fill out a small survey to let

650

00:26:32,320 --> 00:26:35,760

us know how we're doing so we can

651

00:26:34,080 --> 00:26:38,720

continue providing resources like this

652

00:26:35,760 --> 00:26:40,640

for washington student loan uh borrowers

653

00:26:38,720 --> 00:26:42,880

and employees we would really appreciate

654

00:26:40,640 --> 00:26:46,960

it there's a qr code on the screen um

655

00:26:42,880 --> 00:26:48,320

and or amber's also gonna if you are not

656

00:26:46,960 --> 00:26:50,960

sure how to use the qr code not

657

00:26:48,320 --> 00:26:53,600

techsavvy like me um you can just click

658

00:26:50,960 --> 00:26:55,679

on the link that amber is sharing in the

659

00:26:53,600 --> 00:26:58,000

chat right now so thank you once again

660

00:26:55,679 --> 00:27:01,480

and if we have time we would be happy to

661

00:26:58,000 --> 00:27:01,480

take some questions

662

00:27:04,480 --> 00:27:11,159

thank you so much yes we have time for

663

00:27:06,640 --> 00:27:11,159

any questions that might come up

664

00:27:12,080 --> 00:27:15,520

oh jessica you're muted are you trying

665

00:27:13,919 --> 00:27:16,960

to say something yeah i was going to say

666

00:27:15,520 --> 00:27:21,240

that maybe we should stop the recording

667

00:27:16,960 --> 00:27:21,240

now thank you