



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

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Prepared for the Nonprofit Association of Washington (NAWA)



Meet the Team



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Questions
we will answer:



What is the PSLF program?

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

How can employers help employees access PSLF?

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

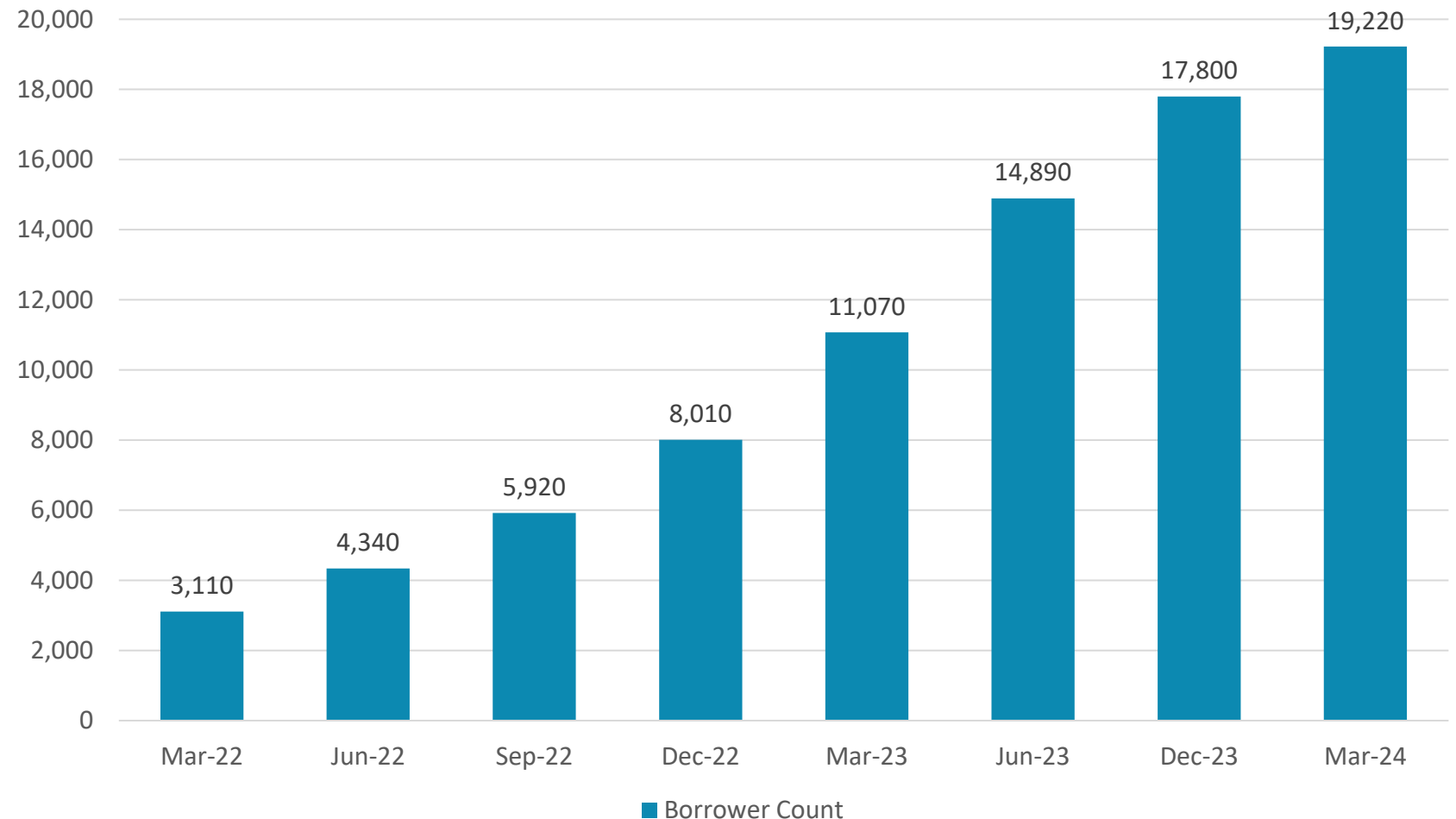




Washington borrowers are receiving student loan forgiveness!



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>.



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 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!

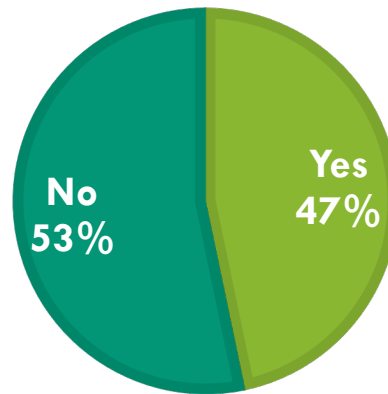


PSLF Survey for Washington State Borrowers



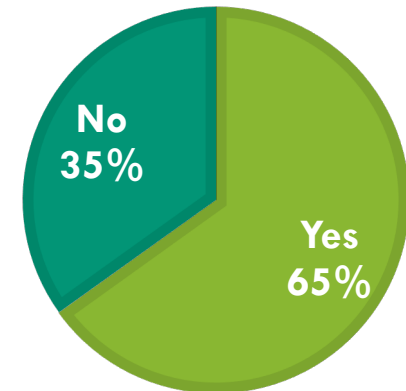
DID THE PROMISE OF EARNING PUBLIC SERVICE LOAN FORGIVENESS (PSLF) AFFECT YOUR DECISION TO BEGIN WORK IN PUBLIC SERVICE?

■ Yes ■ No



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

■ Yes ■ No



*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





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)



PSLF Employer Search



501c3 nonprofits should always show up as “Eligible”.
Example of an employer showing up as “Eligible” :

45-5122913

Washington Student Achievement Council

No address on file

✓ Eligible

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

91-1390020

WA WINE COMMISSION

1000 2ND AVE STE 1700. SEATTLE, WA 98104 US

❌ Ineligible



PSLF Employer Search – Tips for Nonprofit



- 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:
 - Articles of incorporation showing that you are a nonprofit 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**.



1

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.



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

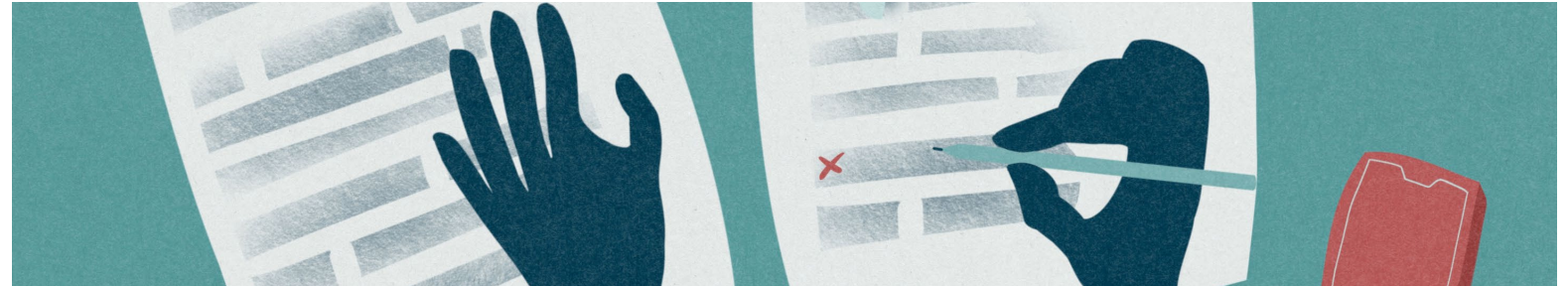


2



2

Appoint a PSLF Contact Email Address



- 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.
 - If your organization has no official HR staff, anyone can be appointed as an “authorized official”.
 - Your “authorized official(s)” should have access to this email.
 - An “authorized contact 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.



2

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 organization'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





3

Office of the Student Loan Advocate (SLA)

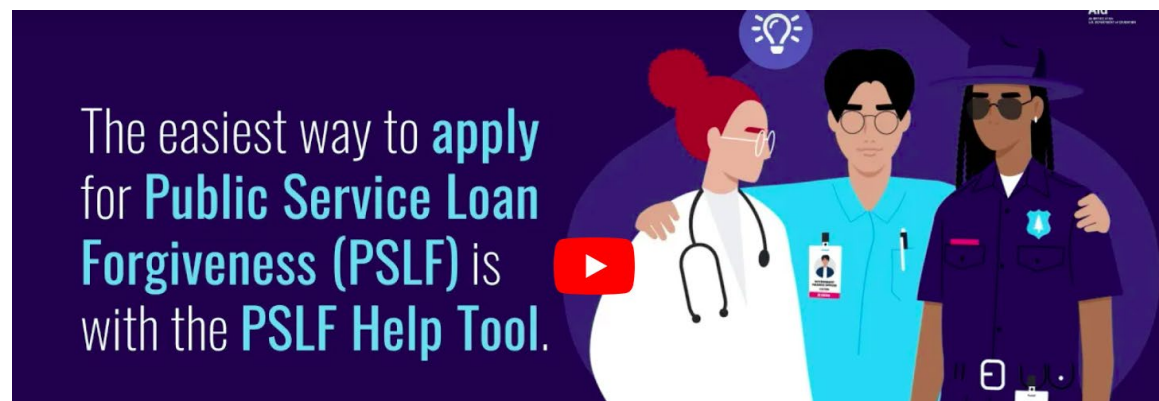


Office of the Student Loan Advocate:

- Available at 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](#)

3

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](#)

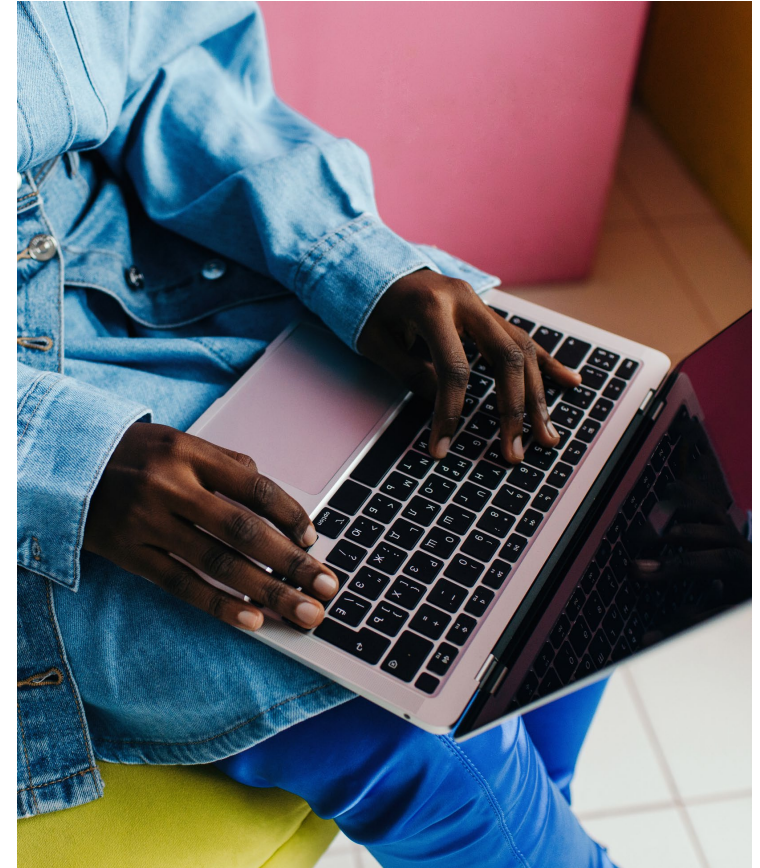


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Ways to distribute PSLF information



- Use our [letter templates](#) upon hiring, annually and upon separation.
- Make PSLF employee links 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.






4

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](#).
 - Once you receive updates, share with your staff via email and intranet/website.
- **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.



Refer Employees to the Student Loan Advocate for 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

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.

