



# Public Service Loan Forgiveness (PSLF): Local Government Employer Tips & Resources

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# Meet the Team



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# Agenda



- PSLF program overview
- PSLF as a tool for recruitment and retention
- Helping Employees access the PSLF program
- PSLF resources

# 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





## How does PSLF work?



### **To qualify for PSLF you need these 4 things.**

1. Right type of employment
  - a) Government
  - b) Non-profit (501(c)(3), other with qualifying services
2. Right type of loan
3. Right type of repayment plan
4. Right number of 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 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



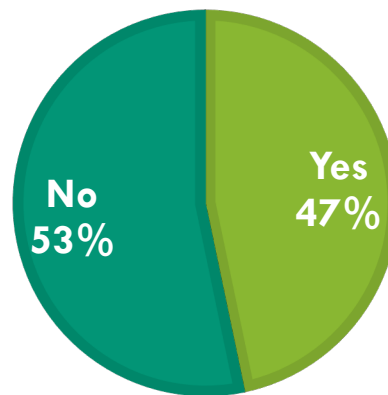


# PSLF often overlooked by Employers



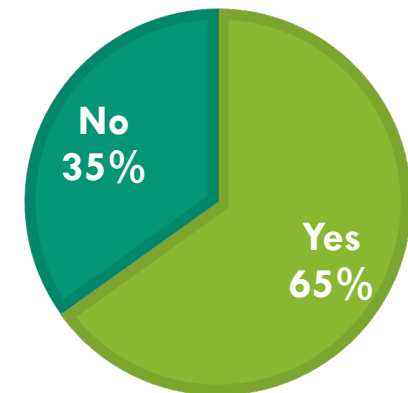
**DID THE PROMISE OF EARNING PUBLIC SERVICE LOAN FORGIVENESS (PSLF) AFFECT YOUR DECISION TO BEGIN WORK IN PUBLIC SERVICE?**

■ 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.



# Student Loan Debt in Washington

Student loan information	Borrower count	Outstanding balance (in millions)	Average per borrower
Total outstanding student loan debt as of June 2024 <sup>1</sup>	780,700	\$28.7	\$36,800
Student loan discharges (PSLF, TEPSLF, and limited waiver) as of October 2024 <sup>2</sup>	22,010	\$1.52	\$69,059

<sup>1</sup> [Axios student loan data, 11/12/2024](#)

<sup>2</sup> Department of Education press release, 10/17/2024



## Recruitment & Retention Benefits



### **Benefits received for very little effort or cost:**

- Enhance recruitment efforts –
  - Increase candidate pools.
  - Attract candidates with education-related job competencies.
- Improve employee retention –
  - 10-year employment goal.
  - Improve employee engagement and work-life balance.

**...a great return on investment!**



# Helping Employees Access PSLF





## PSLF Employer Best Practices



- 1 Designate a PSLF point-of-contact & certify employment.
- 2 Share PSLF information with your employees on a regular basis.
- 3 Post PSLF contact information on internal and external websites.
- 4 Advertise that you are a PSLF-qualifying employer.



Designate a PSLF  
point-of-contact &  
certify employment.







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# PSLF Authorized Contact Official



## **Designate someone to complete PSLF employment certification forms.**

- “Authorized contact official” = anyone in your organization who has access and is authorized to review employment information about your employees.
- You can appoint one or more staff members to serve in this role.



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## PSLF Contact Email Address



### **Designate an email address for submission of PSLF employment certification forms.**

- We recommend using a general email address (for example, your main HR email) to avoid confusion and delays due to staff changes.
- Your designated “authorized official(s)” need access to this email.



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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 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



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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



Search

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



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## PSLF Employer Search Result



### Example of an “eligible” result:

45-5122913

**Washington Student Achievement Council**

*No address on file*

✓ Eligible

### Example of an “ineligible” result:

91-1390020

**WA WINE COMMISSION**

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

❌ Ineligible



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## PSLF Employer Search Status



### **Confirm the status of your Employer Identification Number (EIN) in the PSLF Employer Search Database.**

- “Eligible”= PSLF forms will be processed automatically by Federal Student Aid.
- “Ineligible”, “undetermined” or “not found” = employees will need to submit supporting documentation with their PSLF Form:
  - W-2 statement.
  - The state or local statutes that establishes you as a governmental organization.
  - Documentation of your organization’s FEIN/EIN.
- Once form is approved, FSA will change your organization’s status to “eligible.”





# Share PSLF Information on a Regular Basis





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## Suggested PSLF Notices



### Student Loan Advocate PSLF Notice Templates:

- **PSLF Annual Notice** – send information to all employees on an annual basis and any time PSLF regulations change to continue raising awareness of the program.
- **Recertification reminder** – send a reminder one year following the date the last employment certification was completed.
- **PSLF Notice for New Employees** – send a notice as part of your onboarding process to introduce the PSLF program and process.
- **PSLF Notice for Separated Employees** – send a notice when employees leave your organization.



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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](#).
  - 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 [LoanAdvocate@wsac.wa.gov](mailto:LoanAdvocate@wsac.wa.gov).



# Post PSLF contact Information on Website





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## Post PSLF Information on Website



### **Make the following information available on internal and public facing websites:**

PSLF contact information:

- Employer Identification Number (EIN)
- PSLF contact email
- PSLF contact phone

Links to PSLF employee resources.



Advertise you are a  
PSLF-qualifying  
employer







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Notify Job  
Seekers




## Example statement to add to job postings and benefits page:

If you are employed by our organization and meet the qualifying criteria, you may be eligible to receive student loan forgiveness under the [Public Service Loan Forgiveness Program](#).



# PSLF Resources





# Federal Student Aid (FSA)



**Visit the U.S. Department of Education Federal Student Aid website for the latest information.**

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

# Office of the Student Loan Advocate (SLA)



## Student Loan Advocate/PSLF website:

- [Quick PSLF Fact Sheet \(PDF, 195KB\)](#)
- [Steps to Apply for PSLF \(PDF, 276 KB\)](#)
- [PSLF Frequently Asked Questions \(PDF, 239KB\)](#)
- [Submit a Question or Complaint to the Student Loan Advocate](#)




## Info for other employers

### **Washington State Government, which includes public institutions of higher education:**

- [Public Service Loan Forgiveness \(PSLF\) program | Office of Financial Management](#)

### **Nonprofit Organizations:**

- [Student Loan Advocate | Information for Employers](#)



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





## Presentation links

- [Qualifying Public Service for Non 501c3 Nonprofits](#) (slide 6)
- [Axios student loan data, 11/12/2024](#) (slide 10)
- [Hard Copy PSLF Employment Certification Form, StudentAid.gov/pslf](#) (slide 17)
- [Tackling the Public Service Loan Forgiveness Form: Employer Tips – Federal Student Aid](#) (slide 17)
- [Public Service Loan Forgiveness Employer Search \(studentaid.gov\)](#) (slide 18)
- [PSLF Employer Search Database](#) (slide 20)
- [Student Loan Advocate PSLF Notice Templates](#) (slide 22)
- [WSAC Employer Mailing List, Student Loan Advocate email: LoanAdvocate@wsac.wa.gov](#) (slide 23)
- [Federal Student Aid/Public Service Loan Forgiveness Program](#) (slide 27)



## Q&A session

Contact us at:  
[LoanAdvocate@wsac.wa.gov](mailto:LoanAdvocate@wsac.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.

