# Public Service Loan Forgiveness Eligibility

### Dear Colleague:

**Welcome to [ORGANIZATION NAME].** If you have student loans, you can join a federal program that could help you get your loans forgiven. That’s because the U.S. Department of Education considers us as a qualified employer for thePublic Service Loan Forgiveness (PSLF) program. Through this program, your student loan debt can be forgiven after 10 years of working for a state agency while making qualifying payments on your federal student loans.

Signing up for PSLF requires just a few steps. You’ll need to repeat some of these items annually to continue qualifying. One important step is working with Human Resources each year to submit a PSLF form. While the path to loan forgiveness can seem complicated, you could save thousands on your student loans.

**To qualify for PSLF between now and July 1, 2023\*, you must meet the following qualifications:**

Have Federal Direct loans. This includes Direct Subsidized loans, Direct Unsubsidized loans, Direct Consolidation loans, and Direct Grad PLUS loans. If you have Perkins Loans, FFEL loans or Direct Parent PLUS loans, you must consolidate them into a Direct Consolidation loan to make them eligible. ***Before you consolidate, make sure you need to. That’s because consolidating can erase qualifying payments you may have already made.***

Work full time for a public employer. The U.S. Department of Education (ED) defines “full time” as working at least 30 hours/week. This includes multiple part-time public jobs where your combined work equals at least 30 hours/week.

Enroll in an Income-Driven Repayment (IDR) Plan. These include: Income-Based Repayment (IBR), Pay As You Earn (PAYE), Revised Pay As You Earn (REPAYE), and Income-Contingent Repayment (ICR). Payments you make on the 10-year Standard Repayment plan are also eligible for the PSLF program.

Make 120 on-time, complete payments. Your payments do not need to be consecutive (i.e., you need 10 full years to qualify but these 10 years don’t need to happen all in a row). However, you must be employed full-time at a public employer when you make a payment. **After you make 120 qualifying payments, ED will forgive your remaining loan balance.**

**To complete a PSLF form and submit an employment certification request to our HR team**, you may use the [PSLF Help Tool](https://studentaid.gov/pslf/) (https://studentaid.gov/pslf). Once your PSLF form has been digitally signed by HR through the PSLF Help Tool, it will be submitted directly to the PSLF servicer for processing.

**Check out these resources to help you get started:**

* How to Get Your Student Loans Forgiven (No, Really): <https://tinyurl.com/PSLFInfographic>
* Steps to Apply for PSLF: <https://tinyurl.com/PSLFsteps>
* PSLF Frequently Asked Questions (FAQs): <https://tinyurl.com/FAQsPSLF>

**Have questions or need help? Visit the Washington**

**Student Loan Advocate’s website:** [**wsac.wa.gov/pslf**](https://wsac.wa.gov/pslf)

\*HR will notify you about the federal updates to the PSLF program rules that go into effect on July 1, 2023.