# Public Service Loan Forgiveness Eligibility

### Dear Colleague:

As you transition out of working with us, we remain committed to helping you manage your student loan debt through the Public Service Loan Forgiveness (PSLF) program.

Your full time work with **[YOUR ORGANIZATION NAME HERE]** qualified for the PSLF program, but your path to forgiveness does not end with us. If you work at government agency, a 501c(3) nonprofit organization, a [qualifying 501c(4) nonprofit organization](https://studentaid.gov/help-center/answers/article/what-not-for-profits-eligible-employers-for-pslf), or another [qualifying public sector employer](https://studentaid.gov/pslf/employer-search) in the future, you can pick up this program where you left off by contacting your future Human Resources department.

**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>

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

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

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