



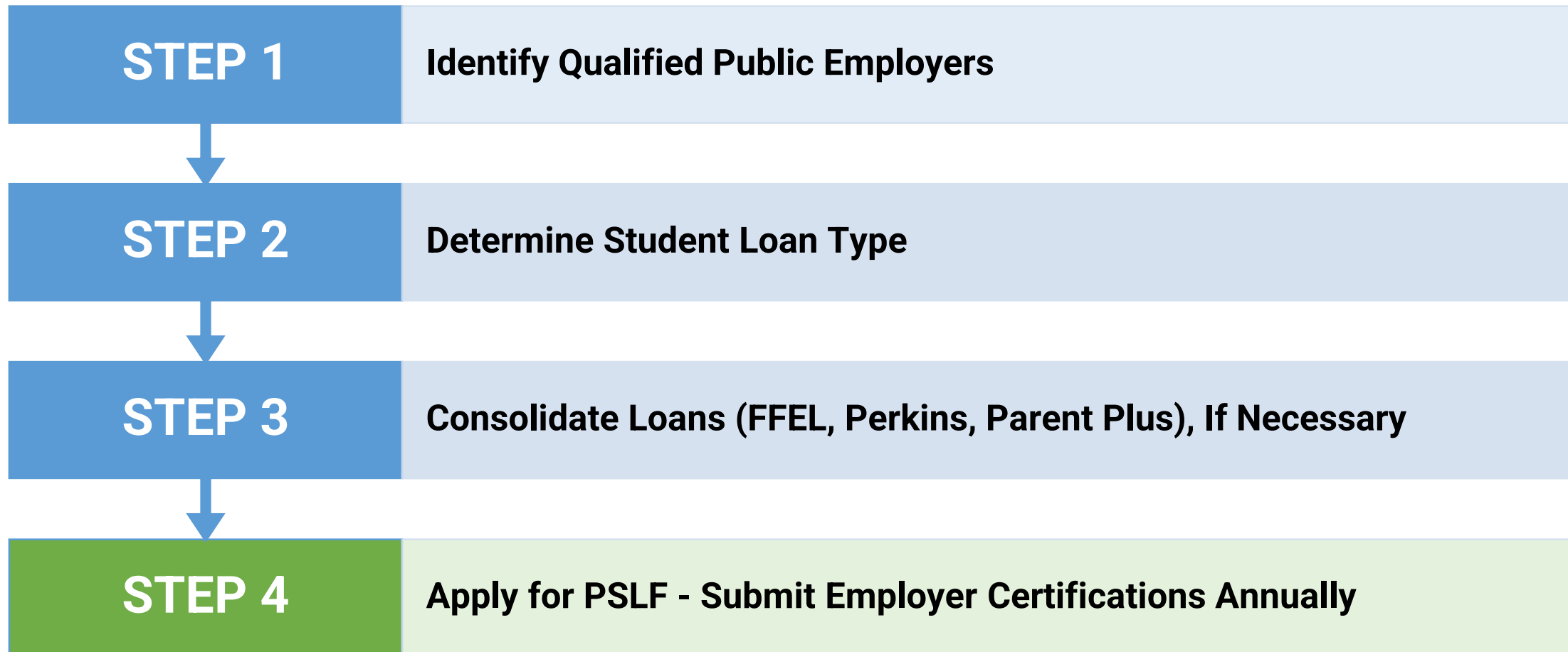
## Step 4

# PLSF Application & Employer Certifications

**How do I apply for PSLF?**



# Overview



FSA ID and Password



Employer  
Identification  
Numbers (EIN)



Employment Dates  
(Start & End)



Before you  
begin **STEP 4**,  
you'll need...

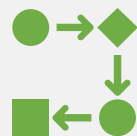


# Annual Certification

## Why Should You Certify Your Employment Annually?



To help track your progress toward qualifying for PSLF, you should submit the PSLF form annually or when you change employers. It will make it much easier once you are ready to apply for forgiveness after 10 years of employment in public service!

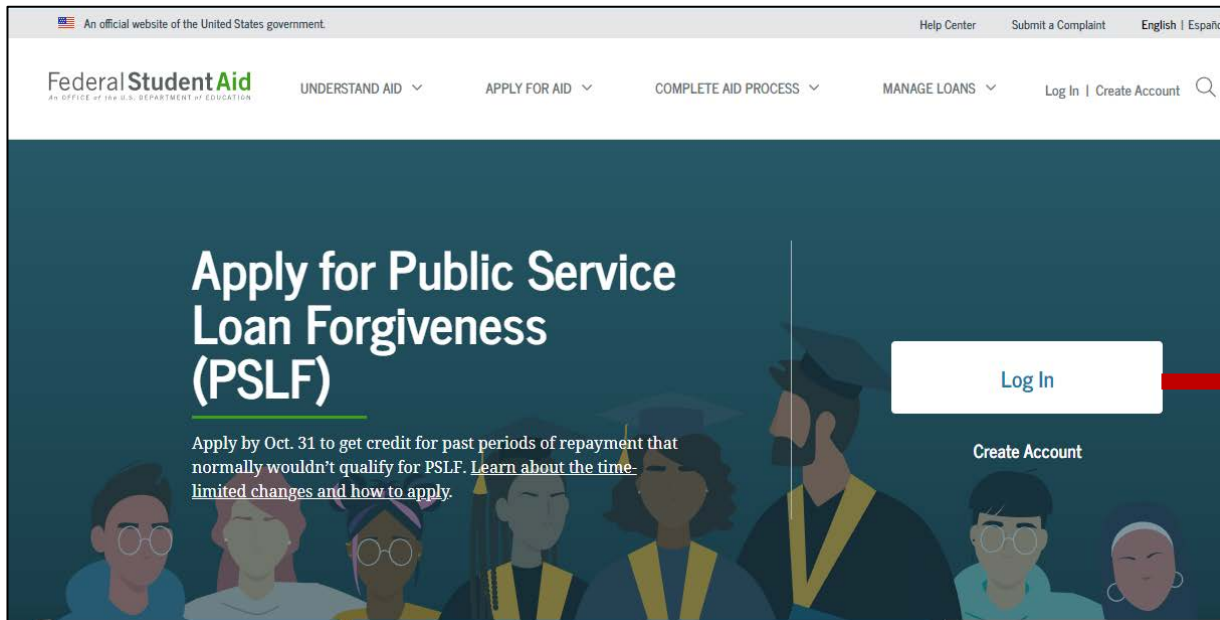


If you do not submit the PSLF form with your employment certification annually, then at the time you apply for forgiveness, you will be required to submit employment certification for each employer you worked for while making the required 120 qualifying monthly payments.



# Log into the Federal Student Aid website

[www.studentaid.gov](http://www.studentaid.gov)



Log In ↗

FSA ID Username, Email, or Phone

Forgot My Username

Password

Show Password

Forgot My Password

Log In

or



# Click “Loan Forgiveness” → “PSLF”

Just announced: New one-time student loan debt relief to be granted based on income. Student loan payment pause extended through 12/31/2022.

An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ **Loan Forgiveness ▾** 🔔 👤 NICOLE ▾ 🔍

Apply for Forgiveness	Learn About Loan Forgiveness
Student Loan Debt Relief	Closed School Loan Discharge
<b>Public Service Loan Forgiveness (PSLF)</b>	Loan Discharge Due to Death
Teacher Loan Forgiveness	Other Forgiveness and Loan Discharge Programs
Borrower Defense to Repayment	



# Fill Out and Submit the PSLF Form

## Use online PSLF Help Tool or Download PDF Application

### How to Fill Out and Submit the PSLF Form

You can fill out the PSLF form in one of two ways:

- You can use the [PSLF Help Tool](#) to assist you in starting the PSLF form. Once you enter your information, you'll be able to print the partially completed form for you and your employer to sign.
- Or, you can [download the PSLF form](#) and complete all sections on your own before submitting it.



# 1. PSLF Help Tool

## Click "Start" to begin

### Using the PSLF Help Tool

Use the PSLF Help Tool to search for a qualifying employer, learn what actions you may need to take to become eligible for PSLF or TEPSLF, and generate the form you need. Each time you submit a form, we will evaluate your eligibility for forgiveness, and provide that forgiveness to you if you are eligible. After you submit your form, if you have Direct Loans and work for a qualifying employer, you will receive a count of the number of qualifying payments you have made toward both PSLF and TEPSLF from MOHELA.

**For the best experience using this tool**, we strongly recommend that you read [Become a Public Service Loan Forgiveness \(PSLF\) Help Tool Ninja](#) before getting started.

The PSLF Help Tool has been modified to align with the conditions under [COVID-19 relief measures](#) and the limited PSLF waiver through Oct. 31, 2022. To get the most accurate information, make sure to carefully read any section titled "Special Notice for the COVID-19 Emergency" and check out the [limited PSLF waiver announcement](#).

Learn more about [PSLF](#) and [TEPSLF](#).



Search for Qualifying Employers

### Public Service Loan Forgiveness (PSLF) Help Tool Overview

It's important that you understand the PSLF and TEPSLF process and eligibility criteria. Qualifying payments must be made while eligibility criteria are met for your employer, loan status, loan type, and repayment plan. NOTE: There have been temporary changes that affect student loan borrowers because of the COVID-19 emergency. This tool has been modified to align with the conditions under COVID-19 relief measures and the limited PSLF waiver. Pay attention to information about the limited PSLF waiver or about COVID-19 emergency relief for student loans as you go through the PSLF Help Tool.





# Review employment history and add employers if necessary

### My Employers

Add your past and current employers below to determine whether they qualify for PSLF and TEPSLF during the time of your employment.

*Note: Only add your employment history for periods where you do not have approved employment certification (if applicable). If you've certified an employment period in the past, then you do not need to do so again.*

*Notes: 1) Previous or current employment information will only be provided below if you have used the PSLF Help Tool to submit a form in the past. You do not need to submit a new form for employment that has already been certified.*

*2) This PSLF Help Tool has been modified to align with the conditions under COVID-19 relief measures and the limited PSLF waiver through Oct. 31, 2022. To get the most accurate information, make sure to carefully read any section titled "Special Notice for the COVID-19 Emergency" and check out the limited PSLF waiver announcement.*

---

EIN 14-6013200			<a href="#">Remove</a>	<a href="#">Edit</a>
<b>State of New York</b>				
Employment Start Date	Employment End Date	Eligibility Status		
09/01/2022	09/05/2022	<span>Eligible</span>		

---

EIN 41-0794059			<a href="#">Remove</a>	<a href="#">Edit</a>
<b>NATIONAL ASSOCIATION OF SOCIAL WORKE</b>				
Employment Start Date	Employment End Date	Eligibility Status		
08/01/2022	09/17/2022	<span>Likely Ineligible</span>		

---

EIN 91-1646860			<a href="#">Remove</a>	<a href="#">Edit</a>
<b>AMAZON COM INC</b>				
Employment Start Date	Employment End Date	Eligibility Status		
09/01/2022	09/08/2022	<span>Not Eligible</span>		

[+ Add Employer](#)


[Previous](#) [Next Section](#)








# Loan Tips

Read about PSLF waiver that expired October 31, 2022

Federal Student Aid  
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UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾ 

## Public Service Loan Forgiveness (PSLF) Help Tool

1  2  3  4  5 

Employment History Loan Tips Application Details Personal Information Review & Save

### New Loan Eligibility Rules

 Loan Eligibility Changes Through October 31, 2022


On Oct. 6, 2021, the U.S. Department of Education (ED) announced a limited PSLF



# Application Details


Select answer to “120 qualifying payments” question  
(If uncertain, select “No”)

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## Public Service Loan Forgiveness (PSLF) Help Tool

Progress bar: 1. Employment History (checked) 2. Loan Tips (checked) 3. Application Details (active) 4. Personal Information 5. Review & Save


**Have you made 120 qualifying payments?** 

If you don't know, take your best guess! We will always review to see if you are eligible for forgiveness, so your answer won't negatively impact you in any way.



Complete/update personal information if necessary

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## Public Service Loan Forgiveness (PSLF) Help Tool

✓ ✓ ✓ **4** 5

Employment History Loan Tips Application Details Personal Information Review & Save

Your Permanent Address


Address Line 1

123 Main Street



# Review & Save


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## Public Service Loan Forgiveness (PSLF) Help Tool

✓ Employment History    ✓ Loan Tips    ✓ Application Details    ✓ Personal Information    **5** Review & Save

Employment History [Edit](#)

Peace Corps 99-9994565 



# Download PSLF Help Tool Form

## Click “Download the PSLF Application Form




You’ve completed the PSLF Help Tool, but your application has not been submitted.



### Pending Employer Determination of Eligibility

We have not yet made a decision about whether one or more of the employers you included in your form is a qualifying employer for PSLF. You can’t generate PDF forms for your employers until their eligibility for PSLF is approved. This process can take time, and you will receive and email once your employer’s eligibility has been determined.

Below is the PDF for your eligible employer. To complete your application, you must complete the PSLF form, get signatures from your employer and submit it via one of the methods found below.

 [Download the PSLF Application Form](#)



Print → Borrower Sign → Employer Sign → Submit



Secure Upload

[MyFedLoan.org/FileUpload](https://MyFedLoan.org/FileUpload)  
(only available to  
borrowers who already  
have loans serviced by  
FedLoan)



Mail

U.S. Department of  
Education FedLoan  
Servicing  
P.O. Box 69184  
Harrisburg, PA 17106-  
9184



Fax

(717) 720-1628



## 2. PDF Application and Certification

### Click “Download the PSLF form”

#### How to Fill Out and Submit the PSLF Form

You can fill out the PSLF form in one of two ways:

- You can use the [PSLF Help Tool](#) to assist you in starting the PSLF form. Once you enter your information, you’ll be able to print the partially completed form for you and your employer to sign.
- Or, you can [download the PSLF form](#) and complete all sections on your own before submitting it.







# PDF Certification & Application Form

## Borrower to complete Sections 1 & 2

### (Personal information and PSLF status request)



#### PUBLIC SERVICE LOAN FORGIVENESS (PSLF) & TEMPORARY EXPANDED PSLF (TEPSLF) CERTIFICATION & APPLICATION William D. Ford Federal Direct Loan (Direct Loan) Program

OMB No. 1845-0110  
Form Approved  
Exp. Date 08/31/2023  
PSFAP - XBCR

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

#### SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN \_\_\_\_\_  
Date of Birth \_\_\_\_\_  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
Telephone - Primary \_\_\_\_\_  
Telephone - Alternate \_\_\_\_\_  
Email \_\_\_\_\_

For more information on PSLF, visit [StudentAid.gov/publicservice](https://StudentAid.gov/publicservice). To apply online, visit [StudentAid.gov/PSLF](https://StudentAid.gov/PSLF).

#### SECTION 2: BORROWER REQUEST, UNDERSTANDINGS, AND CERTIFICATION

I request (1) that the U.S. Department of Education (the Department) determine whether I qualify for PSLF or TEPSLF, and discharge any qualifying loans that I have, and (2) if none of my loans qualify for PSLF or TEPSLF when I submit this form, determine how many qualifying payments I have made towards PSLF and TEPSLF.

- I just want to find out how many qualifying payments I have made or if my employer is a qualified employer.
- I believe I qualify for forgiveness under PSLF or TEPSLF right now.

If I indicated that I believe I qualify for forgiveness now, I want a forbearance while my application is being processed, but understand that periods of forbearance do not count towards forgiveness.

I understand that:

1. To qualify for forgiveness, I must have made 120 qualifying payments on my Direct Loans while employed full-time by a qualifying employer. Neither the 120 qualifying payments nor employment have to be consecutive.
2. To qualify for forgiveness, I must be employed full-time by a qualifying employer when I apply for and get forgiveness.
3. By submitting this form, my student loans held by the Department may be transferred to FedLoan Servicing.
4. If the Department determines that I appear to be eligible for forgiveness, the Department may contact my employer before granting forgiveness to ensure that I continue to work for the employer.
5. If I am eligible for forgiveness, the amount forgiven will be the principal and interest that was due on my eligible Direct Loans when I made my final qualifying payment. Any amount that I pay on those loans after I have made my final qualifying payment will be treated as an overpayment. I must continue to make payments on any of my other loans.
6. If I am not eligible for forgiveness, I will be notified of the determination, why it was made, and how many qualifying payments I have made towards PSLF and TEPSLF.

I certify that all of the information I have provided on this form and in any accompanying document is true, complete, and correct to the best of my knowledge and belief and that if I cease to be employed by a qualifying employer after I submit this



# PDF Certification and Application

## Borrower to complete Section 3 (Employer information)

### SECTION 3: EMPLOYER INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)

1. Employer Name:

2. Federal Employer Identification Number (FEIN)

3. Employer Address:

4. Employer Website (if any):

5. Employment Begin Date:

6. Employment End Date:

OR

Still Employed

7. Employment Status:  Full-Time  Part-Time

8. Hours Per Week (Average)

Include vacation, leave time, or any leave taken under the Family Medical Leave Act of 1993.

9. Is your employer a **governmental** organization?

A governmental organization is a Federal, State, local, or Tribal government organization, agency, or entity, a public child or family service agency, a Tribal college or university, or the Peace Corps or AmeriCorps. Federal service includes military service.

Yes - Skip to Section 4.

No - Continue to Item 10.

10. Is your employer tax-exempt under Section 501(c)(3) of the Internal Revenue Code (IRC)?

If your employer is tax-exempt under another subsection of 501(c) of the IRC, such as 501(c)(4) or 501(c)(6), check "No" to this question.

Yes - Skip to Section 4.

No - Continue to Item 11.

11. Is your employer a **not-for-profit** organization that is **not** tax-exempt under Section 501(c)(3) of the Internal Revenue Code?

Yes - Continue to Item 12.

No - Your employer does not qualify.

12. Is your employer a partisan political organization or a labor union?

Yes - Your employer does not qualify.

No - Continue to Item 13.

13. Which of the following services does your employer provide? Check all that apply and then continue to Section 4. If you check "None of the above", do not submit this form.

Emergency management

Military service (See Section 6)

Public safety

Law enforcement

Public interest legal services (See Section 6)

Early childhood education (See Section 6)

Public service for individuals with disabilities

Public service for the elderly

Public health (See Section 6)

Public education

Public library services

School library services

Other school-based services

None of the above - the employer does not qualify.



# PDF Certification and Application

## Employer to complete and sign Section 4

### **SECTION 4: EMPLOYER CERTIFICATION (TO BE COMPLETED BY THE EMPLOYER)**

By signing, I **certify (1)** that the information in Section 3 is true, complete, and correct to the best of my knowledge and belief, **(2)** that I am an authorized official (see Section 6) of the organization named in Section 3, and **(3)** that the borrower named in Section 1 is or was an employee of the organization named in Section 3.

**Note:** If any of the information is crossed out or altered in Section 3, you must initial those changes.

Official's Name

Official's Phone

Official's Title

Official's Email

**Authorized Official's Signature** \_\_\_\_\_

**Date**



# Additional Student Debt Resources

[www.AFSCME.org](http://www.AFSCME.org)

