Public Service Loan Forgiveness Program

How-To-FAQ Sheet

This resource, developed by Independent Sector and the National Council of Nonprofits, provides the ones and twos on PSLF how-to-dos. PSLF stakeholders can use this FAQ sheet when completing the application and certification processes. A PSLF check list to support these efforts can be accessed here.

How to Take Advantage of PSLF and the Limited Waiver

1. History of PSLF
   a. $ more than 11 billion in federal student loans forgiven under the Public Service Loan Forgiveness Program

2. PSLF Program Qualifications
   a. Check all the requirements to make sure you’re eligible under each category: employer, 120 qualifying payments, repayment plan, loan type
   b. Must work full-time, or at least 30 hours a week, for a qualifying employer to be eligible for PSLF – job title does not impact eligibility. Use the employer search tool to see if your employer qualifies
   c. PSLF only works if you have a remaining loan balance after 120 qualifying payments. The amount forgiven depends on your income, family size, and loan balance.
   d. PSLF payments don’t have to be consecutive. If there is a period when you’re working for a nonqualifying employer or you leave work to go back to school, you won’t lose credit for the qualifying payments you made in the past.
   e. Federal Family Education Loan (FFEL) Program loans and Federal Perkins Loans don’t qualify for PSLF unless they are consolidated into a Direct Loan.
   f. Under the PSLF Waiver, payments will count as time in repayment: time spent in specific military-related deferments; time spent in any deferment, except in-school deferment, prior to 2013; time in an economic hardship deferment

3. Breakdown of the PSLF Help Tool
a. **Become a PSLF Help Tool Ninja**

4. What you need to fill out a PSLF Form
   a. **PSLF Help Tool**
      b. Sections: employment history, loan tips, application details, personal information, review and save

5. How to handle Employer Certification
   a. You will need your organization’s EIN, so have your W-2 handy, along with start and end dates for each employer – do not leave this blank.
   b. Borrowers need to get their PSLF form certified with the signature of the employer’s HR representative. Make sure the signatures on your form follow an approved signature format.

### How To Confirm Your Student Loan Type

- Log in at Student.gov
- Click your name at the top-right. Once the menu appears select “My Aid.”
- Scroll down to “Loan Breakdown.”
- Select “View Loans” to review your loan types

### How To Submit Your PSLF Form

Borrowers can complete their applications in **five easy steps**. Submission options are as follows:

Via Digital Format:
If MOHELA is already your federal loan servicer, you may upload your PSLF form to the MOHELA website at [www.mohela.com](http://www.mohela.com).

Via Mail:
U.S. Department of Education
MOHELA
633 Spirit Drive Chesterfield, MO 63005-1243
Via Fax:

PSLF stakeholders may also fax their forms to 866-222-7060.

This guidance was issued by U.S. Department of Education Office of Federal Student Aid. This resource should be used general guidance only. For more information use the PSLF Help Tool.