

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.

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](#).