

PSLF Employer Toolkit

Deliver student loan cancellation to employees for FREE through Public Service Loan Forgiveness (PSLF)

Toolkit Contents:

Introduction	2
Background	3
PSLF Waiver	3
How PSLF Works	3
PSLF Waiver	3
What the PLSF Waiver Does	3
Step-By-Step Guide	4
Step 1	4
Step 2	4
That's It.	5
Template PSLF Email/Letter	7
Sample PSLF Form	8
PSLF Form Tips + Tricks	10
FAQS	11
Free PSLF Resource List	13
Borrower Government Resources	13
Borrower Non-Profit Webinars	14
Employer Resources + Support	14
More Resources	15

As a government or non-profit employer, you can help deliver Congressionally-authorized federal student loan debt cancellation to your employees, at no cost to your organization—through the federal Public Service Loan Forgiveness (PSLF) program. PSLF offers loan cancellation to borrowers after 10 years in government or non-profit work and completion of 120 qualifying loan payments.

This toolkit provides simple instructions for how government and non-profit employers can help their employees take advantage of this once-in-a-lifetime opportunity.

On August 24, 2022, President Biden announced that the administration would cancel \$10,000 in federal student debt for borrowers who earn less than \$125,000 (\$250,000 for married borrowers), and an additional \$10,000 if those borrowers received a Pell Grant to attend school. **The announcement does not change the PSLF Waiver rules or deadline.** Although some PSLF-eligible borrowers may qualify for cancellation, we urge them to still apply for PSLF before the October 31, 2022, deadline described below, as PSLF would eliminate any remaining debt after the \$10,000-20,000 that is cancelled. **FAQs about cancellation are available at <https://forgivemystudentdebt.org/faq>**

Introduction

An Opportunity to Support Employees

An estimated 9+ million public service workers across the country qualify to pursue PSLF and eventually have their debts cancelled, but to date fewer than 150,000 have received this benefit. **The average amount forgiven through the waiver is over \$60,000 for each eligible borrower.** We need your help to make sure your employees get the loan forgiveness they are eligible for!

Your organization does not need special knowledge or expertise in federal student loan programs to help your employees access PSLF. There are already free, high-quality resources to which you can direct them.

Employers only need to do TWO THINGS to help employees access FREE student debt relief through PSLF:

- Step 1—Make sure employees know about this important opportunity.
- Step 2—Sign a simple form confirming their employment.

It would be hard to overstate the excitement and gratitude your employees will experience when you help them cancel their federal student loans. **If you can help even one employee by publicizing this opportunity, it will be worth it.** Imagine the magnified impact you can have if loans are cancelled for 5, 10, or 25 employees!

Knowing how you can help employees address their student loan debt through federal programs like PSLF is a win-win situation.

Background

Promoting PSLF eligibility helps employees save money and promotes staff recruitment and retention. In addition, PSLF loan relief is an economic stimulus that helps reduce the race and gender wealth gaps in America.

PSLF is a federal program for public service workers that cancels the remainder of their federal student loans after ten years of work. PSLF was intended by Congress to broadly promote public service by reducing indebtedness and costs of higher education for borrowers. All government, military, and 501(c)3 non-profit employees are eligible. However, until recently, less than two percent of borrowers obtained forgiveness. This was due to historically poor program administration, loan servicer misconduct, and a failure to properly communicate requirements to borrowers.

PSLF Waiver

In October 2021, the U.S. Department of Education issued a temporary waiver of certain PSLF requirements meant to improve access to the program.

How PSLF Works

To access PSLF, public service workers with federal student loans need to certify with the U.S. Department of Education that they work full time for a government or non-profit employer. Some part-time workers are eligible, too. They do this using a simple form created specifically for this purpose, the PSLF Form, which requires the employer to confirm the past or ongoing employment. See our **“Sample PSLF Form”** below for detailed information, guidance, and tips + tricks for easily filling it out.

In short, because they work for YOU, your employees can build credit toward having their federal student loans forgiven. **This is a free benefit you can offer your employees just by notifying them about the opportunity and confirming their employment.**

PSLF Waiver

In October 2021, the U.S. Department of Education used its COVID-19 emergency powers to temporarily fix the program with the “PSLF Waiver.”

What the PLSF Waiver Does

From October 6, 2021, through October 31, 2022, many of the key PSLF program requirements will be waived, which means more borrowers will receive enough credit to have their loans cancelled, and

others will be positioned to build on the credits they receive and to continue their public service work and receive cancellation in the future.

However, this is not automatic, and borrowers must take proactive steps by October 31, 2022, to benefit.

Step-By-Step Guide

Follow these TWO steps to help your employees access student debt cancellation for FREE through Public Service Loan Forgiveness (PSLF).

Sharing information to help your employees address their student loan debt through federal programs like PSLF is a win-win situation. And you do not need to become a student loans expert to do it!

The two critical steps that every government and non-profit employer must take are to 1: Inform employees about their eligibility for PSLF, and 2: Sign the required "PSLF Form" to confirm employment.

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Step 1

Inform your employees about their eligibility for student debt cancellation through PSLF

To complete this step, all you have to do is send your employees an alert with information about PSLF. This can be done via email or through any communication platform you prefer. A "**Template PSLF Email**" is provided below ↓ as part of this toolkit.

In this alert, you can include information about the many free PSLF resources and webinars they can use. You do NOT have to provide loan counseling or PSLF expertise, just tell them about the program!

⇒ If you want to go above and beyond, consider sending monthly or biweekly reminders about PSLF to employees this August, September, and October—to ensure your employees benefit before the current new time-limited waiver of certain requirements ends on October 31!

Step 2

Sign the required "PSLF Form" to confirm employment

In order to access PSLF, public service workers with federal student loans are required to certify their:

- Government or non-profit employment with the U.S. Department of Education; and

- Full-time status (at least 30 hours a week) with one employer, or part-time status adding up to at least 30 hours a week in part-time work for multiple employers.

To do this, workers must fill out a simple form that was created specifically for PSLF, called the PSLF & TEPSLF Certification and Application Form, or the "PSLF Form."

The PSLF Form is a simple, two-page document—employers only need to complete Sections 3 + 4, which are both located on page two of the form. Employees can generate the form using the U.S. Department of Education's online PSLF Help Tool here: <https://studentaid.gov/pslf/> The form requires employers to fill out two small sections confirming the above requirements on behalf of employees.

To make this step easy, we've created a "**Sample PSLF Form**" below with detailed information, guidance, and tips + tricks for easily filling it out.

Your employees will need your IRS Employer Identification Number (EIN). You can help them by including your EIN in the communications that you send them about PSLF

Employers must sign Section 4. You can designate anyone to sign the form, such as HR staff or supervisors, as long as they have access to the employee's employment records.

Best practice is for employees to fill out this form annually to track employees PSLF progress, but at minimum, all employees should aim to do this by the October 31, 2022, deadline.

That's It.

After you finish Steps 1 + 2— you're done!

Helping your employees access PSLF by the October 31, 2022, deadline is as easy as taking the two steps described above. Again, you **do not** need to become an expert on student loans in order to fulfill your role as a qualifying employer for PSLF.

But if issues do come up, remember **you are not alone!** There are several government agencies and non-profit organizations who can answer questions that you may have. The important thing is to remember that you are in an excellent position to publicize the availability of loan forgiveness to your employees. Please do not let uncertainty about the process stand in the way. **If you have questions, ask for help!**

It would be hard to overstate the excitement and gratitude your employees will experience when the balance of their federal loans are cancelled. **If you can help even one employee by publicizing this opportunity, it will be worth it.** Imagine the magnified impact you can have if loans are cancelled for 5, 10 or 25 employees!

Thank you in advance for your efforts to spread the word about this critically important opportunity.

—Continue to next page—

Template PSLF Email/Letter

Use our template PSLF Email to alert employees about their eligibility for PSLF. Fill in the pink content below and then copy-and-paste into an email for a pre-written employee alert about PSLF!

**If you want to go above and beyond, consider sending monthly or biweekly reminders about PSLF to employees this August, September, and October—to ensure your employees benefit before the October 31 PSLF Waiver deadline!*

Dear Colleague:

As a [government/non-profit] organization, [Employer Name] is a “qualified employer” under the federal Public Service Loan Forgiveness (PSLF) Program. This means that you, as an employee, are potentially eligible for forgiveness on any federal student loans. We are committed to helping you participate in this program.

Nationwide, over 9 million public service employees may qualify to have their federal student loans cancelled. The average loan balance forgiven so far is over \$60,000 per borrower! There are temporary changes to PSLF that will expire on October 31, 2022. To benefit from these changes, you must take action by this deadline.

The PSLF program rewards government and non-profit employees with federal student loan forgiveness after 10 years of work and qualifying loan payments. The temporary changes to the program make it easier to qualify by counting loan types and payments that don’t normally count for PSLF. For this reason, even if you have previously applied for or been rejected by PSLF, we encourage you to learn more about this opportunity and apply before the deadline. Even if you do not have the full 10 years of service, taking these steps will put you closer to loan forgiveness if you continue to work in government or the non-profit sector. This program does not apply to private student loans or to work for for-profit employers.

Here’s what you need to do:

- Confirm whether you must consolidate your loans. There are different types of federal loans, and the U.S. Department of Education has said that to qualify for PSLF, borrowers must first convert any non-Direct Loan into a Direct Loan through a process called consolidation. You can confirm your loan type by logging in to studentaid.gov, where you can also consolidate your loans if necessary. You should do this before completing your PSLF Form.
- Submit the Public Service Loan Forgiveness Form. Use the [PSLF Help Tool](#) to complete the form. It only takes a few minutes. Complete this form for every employer you are trying to get credit toward. Only employment from October 1, 2007 or later will count. You will need our IRS Employer Identification Number to add us as an employer on the PSLF Help Tool. Our EIN is [EIN]. When you are ready for us to sign the form, please submit it to [email for employer HR contact]. Once signed, you will then need to follow the submission instructions on section seven of the form. Please allow [#] days for processing, and keep in mind the October 31, 2022, deadline for you to submit this form to the federal government.

Visit studentaid.gov/PSLF for more information. You can also visit www.ForgiveMyStudentDebt.org for free tutorials or <https://protectborrowers.org/events/> for free webinars about accessing PSLF.

Sincerely,
[Employer]

To contact the U.S. Department of Education email ashley.harrington@ed.gov

To contact the creators of this template email PSLF@protectborrowers.org

Sample PSLF Form

Below is an example of a PSLF Form and some tips + tricks detailing how to fill it out successfully!

The PSLF Form is a simple, two-page document—employers only need to complete Sections 3 + 4. Employees can generate the form using the U.S. Department of Education’s online **PSLF Help Tool**:

<https://studentaid.gov/pslf/>

Your employees will need your IRS Employer Identification Number (EIN). You can help them by including your EIN in the communications that you send them about PSLF .

Employers just need to complete and sign Sections 3 + 4 of the form, located on Page 2, which is clearly labeled as the “employment section” and contains a signature box for employers. You can designate anyone to sign the form, as long as they have access to the employee’s employment records. The PSLF Form will be nearly identical for all of your employees, with only their personal information and period of employment differing.

For this reason, you can also pre-populate Section 3 of the PSLF Form with your organization’s name, EIN, and organization type to expedite the process of completing the form for individual employees.

→ To individualize the form, you would then only have to complete the rest of Section 3 by adding an individual employee’s name and period of employment, and then signing Section 4. The employee can then complete the rest of their personal information, found on Page 1. You can find a link to the form [here](#). Employees can also submit the form to you with their information and request that you complete Sections 3 and 4.

-Form on next page-

Borrower Name _____

Borrower SSN _____

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.

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** _____

-See instructions below-

- **Top of the Page**
 - Make sure the employee's name and SSN are filled in.
- **Section 3**
 - Everything in this section will be the same for all employees, **except** items 5-8, which are specific to each employee. When filling out Section 3:
 - In item 2, confirm that the Employer Identification Number (EIN) is correct.
 - In items 5 & 6, express employment start and end date (if applicable) as Month/Date/Year.
 - In item 7, check off **either** Full-Time or Part-Time, not both. NB: if an employee works at least 30 hours a week, you can consider them to be Full-Time for PSLF, even if they are not otherwise considered a Full-Time employee.
 - In item 8, be sure to list the average hours, even if you indicated in item 7 that the employee is Full-Time. If this is left blank, the form will be rejected.
 - In item 9, if you are a government employer, you can check that box and then skip to Section 4, leaving items 10-13 in Section 3 blank.
 - If you are a non-profit organization, answer items 10-13 until the form indicates that you can continue to Section 4.
- **Section 4**
 - Fill in all information requested in this section (Name, Title, Phone, Email, Signature). Keep in mind the following:
 - You must sign the form with a "wet ink" signature, not a digital signature. This is true even if the form will ultimately be faxed or emailed. If the signature is not "wet ink" it will be rejected.
 - You can designate any employee to be an Authorized Official as long as they have access to employment records to verify the employee's period of employment.
- **General Tips**
 - Write out any words or letters clearly. If anything on the form is illegible, it might be rejected.
 - Avoid making edits to the form. If there is a mistake and you need to correct it, it is better to use a new form. If there are revisions that make the form difficult to read, it might be rejected.

PSLF Form Tips + Tricks

Write out any words or letters clearly. If anything on the form is illegible, it might be rejected.

Avoid making edits to the form. If there is a mistake and you need to correct it, it is better to use a new form. If there are revisions that make the form difficult to read, it might be rejected.

Beyond signing the PSLF Form, here are some simple tips you can share with employees to help them complete their paperwork:

- Provide employees with your IRS Employment Identification Number. They will need this to generate the form using the PSLF Help Tool.
- Designate a clear point of contact in Human Resources to process PSLF forms, and ensure the forms are being completed accurately and promptly.

- Automate the form completion process. Employees will need to submit this form every year or when they leave your employment. Consider having HR staff complete and provide employees with the form on a regular basis.
- Post information about the opportunity to apply for PSLF on your employee communications platform and/or include it in your employee benefits handbook, so that new hires and existing employees can more easily find this information.

Filling out the PSLF Form should be easy, but if issues do come up, remember you are not alone!

There are several government agencies and non-profit organizations who can answer questions that you may have—and don't forget about our [PSLF Free Resources](#) list below!

The important thing is to remember that you are in an excellent position to publicize the availability of loan relief to your employees. Please do not let uncertainty about the process stand in the way.

See our full PSLF Employer Toolkit for more guidance on helping employees access PSLF: <https://forgivemystudentdebt.org/take-action/employer-toolkit>

If you have questions, ask for help!

To contact the U.S. Department of Education directly, you can email ashley.harrington@ed.gov

Contact us here: <https://forgivemystudentdebt.org/contact-our-team>

FAQS

Promoting PSLF eligibility helps employees save money and promotes staff recruitment and retention. In addition, PSLF loan relief is an economic stimulus that helps reduce the race and gender wealth gaps in America.

Q: Who is a qualifying employer for PSLF?

A: Government organizations and 501(c)(3) non-profits are qualifying employers. A non-profit that is not a 501(c)(3) but offers public services may also qualify. Service in an AmeriCorps or Peace Corps position qualifies. When in doubt, complete the PSLF form to get a final determination.

Q: Does an employee's position or title matter for PSLF eligibility?

A: No. What matters is that it is a qualifying employer, which is determined by the employer's federal Employment Identification Number (EIN).

Q: Are all employees eligible?

A: As long as they work at a qualifying public service employer, the only restriction to an employee's eligibility is that they must be considered a full-time employee. The Department of Education

considers full time to be at least 30 hours per week. If an employee works at least 30 hours per week but is not considered a full-time employee, i.e., your organization considers 35 or 40 hours a week to be full time, you can still consider them to be full time for PSLF purposes and indicate that they are full time on their PSLF Form. Otherwise, there is no limitation on who can qualify.

Q: Who can sign the PSLF form?

A: You can designate any employee to be an Authorized Official as long as they have access to employment records to verify the employee's period of employment.

Q: Can I submit the PSLF forms online on behalf of my employees?

A: No. The Department of Education does not currently have an online submission system. You employees should submit completed forms to:

Mail to:

U.S. Department of Education
MOHELA
633 Spirit Drive
Chesterfield, MO 63005-1243
Fax: 717-720-1628

Q. Why are submitted forms rejected?

A: PSLF forms will be rejected if they are incomplete, if the completed information is illegible, or if it does not have a handwritten "wet" signature. Be sure to review the form carefully and complete all the required information.

Q: How often should the PSLF form be completed?

A: Employees can submit this form at any time. They are encouraged to submit it annually and upon employment separation. All employees should complete the form before the October 31, 2022, deadline, to ensure they get the maximum amount of credit possible.

Q. As an employer, do I need to determine whether employees qualify for forgiveness?

A: No. You can refer employees to studentaid.gov and other trusted resources for employees to learn about their eligibility. There is no harm or consequence if an employee submits a signed form and it is later determined that the employer is not eligible.

Q: How long does it take to process forms once they are submitted?

A: Because of the special rules and October 31, 2022, deadline, there is currently a significant backlog of forms being processed. It can take several weeks or even months for employees to hear back. The Department of Education has been clear that as long as forms are filed by the deadline, they will be considered timely, even if the Department does not process them until after the deadline. Once the form is submitted, however, there is no role for you as the employer unless you are directly contacted by the Department, which is uncommon.

Q: What happens after the October 31, 2022 deadline?

A: Eligibility for the PSLF program continues under the original program rules. As an employer, you should continue to complete the PSLF form for employees. Employees who do not submit the form prior to the deadline will simply not benefit from the more flexible rules under the temporary waiver.

Q: By signing the PSLF Form, what am I actually certifying?

A: The PSLF Form only certifies the fact that the individual is a past or present employee, and the type of organization, such as government or non-profit. That is it. By signing the form, you are not certifying anything to do with job performance or the likelihood that the employee will receive PSLF loan cancellation.

Q: Are there any downsides or risks for the employer in filling out the form?

A: No. Even if your employee is ultimately ineligible for PSLF, because they have the wrong loans or because the employer type is not eligible for PSLF, the employer is not responsible or at all liable as long as they complete the form in good faith. The form only requires the employer to confirm that the individual is a past or present employee and the type of organization.

Q: Is it OK to complete a PSLF Form for an employee if I have previously completed a form for them that covers the same time period of employment?

A: Yes. There is no harm in completing a second form that partially or completely overlaps with a period of time that you have previously certified. Forms are regularly rejected for confusing reasons, and the PSLF program rules change, which may require an employee to have a new form signed.

Free PSLF Resource List

There are several government offices and non-profit organizations that currently provide free and high-quality recorded and live webinars to help public service workers access PSLF. You can direct your employees to these resources. If you are a large employer, you can also contact these providers to inquire about scheduling a webinar tailored to your organization.

Borrower Government Resources

- The U.S. Department of Education’s webpage on PSLF:
<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>
- The U.S. Department of Education’s webinar on navigating the PSLF Help Tool:
<https://bit.ly/KalturaPSLFDynamicHelpTool>
- The webpage for MOHELA, the student loan servicer contracted to administer PSLF:
<https://www.mohela.com/pslf>

- The federal Consumer Financial Protection Bureau's webpage on PSLF: <https://www.consumerfinance.gov/consumer-tools/educator-tools/students/loan-forgiveness/>

Borrower Non-Profit Webinars

- The Student Borrower Protection Center's step-by-step video tutorial and FAQs on accessing PSLF, including videos related to identifying loan types, certifying employment, and consolidating loans: www.forgivemystudentdebt.org
- The Student Borrower Protection Center's upcoming live webinars on accessing PSLF: <https://protectborrowers.org/events/>
- Several states have state-based student loan ombudsmen who may be able to assist individual borrowers. A list of student loan ombudsmen is available here: <https://protectborrowers.org/our-projects/student-loan-repayment-during-the-coronavirus-pandemic/>

Employer Resources + Support

The U.S. Department of Education produced two documents to assist stakeholders with spreading the word about the PSLF Waiver:

- An Employer Toolkit, which includes an overview of PSLF and the waiver, sample letters to employees, sample social media posts, and employee/borrower-facing material. You can find their Employer Toolkit here: https://forgivemystudentdebt.org/wp-content/uploads/2022/07/Final-Limited-PSLF-Waiver-Employer-Toolkit-7_20_2022-1.pdf
- A General Toolkit, which includes many of the same materials as the Employer Toolkit. You can find their General Toolkit here: <https://forgivemystudentdebt.org/wp-content/uploads/2022/07/FINAL-PSLF-Waiver-External-Partner-Toolkit-2022-07-20-1.pdf>

Additionally, the federal Consumer Financial Protection Bureau recently published an **Employer's Guide to Assisting Employees with Public Service Loan Forgiveness** here:

https://files.consumerfinance.gov/f/documents/202106_cfpb_public-service-toolkit.pdf which explains PSLF, proposes an action plan for employers, and provides sample employee communications. Please note, however, that the guide was published before the special waiver period that ends on October 31, 2022, was announced. Therefore, the program eligibility rules in the guide do not reflect the rules in effect through October. However, the program overview and sample documents may still be informative.

The Education Debt Consumer Assistance Program (EDCAP), a New York-based non-profit organization, in partnership with the Student Borrower Protection Center, a national non-profit organization, will host regular virtual webinars meant for employers to learn about the PSLF program and Waiver and to ask questions. Although EDCAP services New York borrowers, the PSLF rules do not vary between states, and employers from across the country are welcome to join. However, EDCAP's direct one-on-one support for borrowers is limited to New York residents. You can find EDCAP's resources here: <https://www.edcapny.org/pslf-webinars/>

For information about how many public service workers are likely eligible for PSLF in your state, and how many have had their loans cancelled, you can visit:

<https://forgivemystudentdebt.org/pslf-across-america/>

More Resources

Also see our Campaign Blueprint at:

<https://forgivemystudentdebt.org/take-action/campaign-blueprint/>