



Certify Your Employment

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.

What information do you need?

- ✓ **Your FSA ID**
 - If you haven't logged into a U.S. Department of Education website since May 10, 2015, you probably do not have a FSA ID.
 - If you do not have an ID, you should create an account on the studentaid.gov log-in screen.
- ✓ **Employer Identification Number (EIN)**
 - You should collect the EIN for all of your public service employers since October 2007.
 - This number can be found on your W-2 tax form.
 - If you cannot locate your W-2, you should contact the employer for this information.
- ✓ **Employment Dates**
 - Start and end dates of your employment with each employer



Log in at <https://studentaid.gov/>

You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help students pay for college each year.

Log In

Create Account

Log In ↗

FSA ID Username, Email, or Mobile Phone

[Forgot My Username](#)

Password

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Log In

or

[Create an Account](#)





❖ Select “Manage Loans” and PSLF

An official website of the United States government.

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Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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[Getting Out of Default](#)



❖ Select “PSLF Help Tool”

Public Service Loan Forgiveness (PSLF)

If you are employed by a U.S. federal, state, local, or tribal government or not-for-profit organization, you might be eligible for the Public Service Loan Forgiveness Program. Keep reading to see whether you might qualify.

Qualifying for PSLF

Qualifying Employer

Full-time Employment

Eligible Loans

Qualifying Payments

Qualifying Repayment Plans

PSLF Process

Public Service Loan Forgiveness (PSLF) Help Tool

Employment Certification

Tax on Forgiveness

Important Limited PSLF Waiver Opportunity

On Oct. 6, 2021, the U.S. Department of Education (ED) announced a temporary period during which borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF. [Learn more about this](#) limited PSLF waiver.

The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

PSLF Resources

- [Public Service Loan Forgiveness \(PSLF\) Help Tool](#)
- [Public Service Loan Forgiveness \(PSLF\) & Temporary Expanded PSLF \(TEPSLF\) Certification & Application](#)
- [Limited PSLF Waiver Information](#)
- [Public Service Loan Forgiveness Program FAQ](#)

❖ Click “Start” & Read “PSLF Help Tool Overview”



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 FedLoan Servicing. 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](#).

Start

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.

Eligibility Criteria



Employer Eligibility

Employer eligibility only depends on your employer, and not on the work you do for your employer. This tool will allow you to search our employer database to find out if the employer that will certify your employment qualifies for PSLF and TEPSLF.

Note: If at least one day of your employment falls within a period during which we determined your employer to be eligible, you will be able to complete the PSLF



Qualified Employer Search

- ❖ Create a list of your employers since October 2007 to determine if they qualify for PSLF.
- ❖ To begin, click the “+ Add Employer” box
 - See Guide on Confirming Qualifying Employers for instructions on how to add employers to your PSLF application list.

Public Service Loan Forgiveness (PSLF) Help Tool

1 Employment History 2 Loan Tips 3 Application Details 4 Personal Information 5 Review & Save

My Employers

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

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 was created before [the COVID-19 relief measures](#) and the limited PSLF waiver period began, so it was not designed address those flexibilities. We are working to incorporate the [limited PSLF waiver](#) changes in the near future. As you go through this tool, pay special attention to alerts about information that may no longer apply to you due to these changes.

∅

You have not added any employers.

+ Add Employer

Previous Next Section



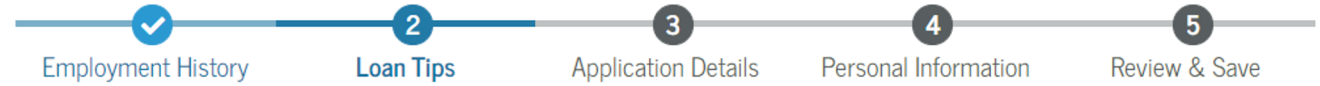
Generate PSLF Certification & Application

❖ After you have created a list of all of your employers since October 2007, proceed to the next section of the PSLF Tool Kit to generate a PSLF Certification and Application.

❖ OR, you can access the PSLF Certification and Application from the PSLF home page in Studentaid.gov.

❖ OR, you can download a copy of the PSLF Certification and Application form on the [AFSCME Student Debt Resources](https://www.afscme.org/pslf) on [afscme.org](https://www.afscme.org).

Public Service Loan Forgiveness (PSLF) Help Tool



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Qualifying for PSLF

- Qualifying Employer
- Full-time Employment
- Eligible Loans
- Qualifying Payments
- Qualifying Repayment Plans
- PSLF Process
- Public Service Loan Forgiveness (PSLF) Help Tool
- Employment Certification
- Tax on Forgiveness

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- [Public Service Loan Forgiveness Program FAQ](#)



PSLF Certification and Application

- ❖ For each qualifying employer, complete Section 3 of the PSLF Certification and Application.
- ❖ Once the form is completed, print a copy and send it to FedLoan Servicing.
- **SEND BY MAIL TO:**
U.S. Department of Education
FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184
- **SEND BY FAX TO:** 717-720-1628
- If FedLoan Servicing is already your servicer, you may upload your PSLF form on [FedLoan Servicing's website](#)

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

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