



PUBLIC SERVICE LOAN FORGIVENESS CHECKLIST

1. COMPLETE THE PSLF EMPLOYMENT CERTIFICATION FORM

- Complete the PSLF Employment Certification Form (instructions on form)
- Employer must fill out Section 4
- Complete a separate PSLF Employment Certification Form for each public service employer you've had since October 1, 2007 (this program is **retroactive!**)
- Find the form online here: <https://studentaid.ed.gov/sa/sites/default/files/public-service-employment-certification-form.pdf>

2. SUBMIT THE PSLF EMPLOYMENT CERTIFICATION FORM

- Submit completed forms to FedLoan Servicing (PHEAA) following instructions on the form
- U.S. Department of Education FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184

3. DETERMINATION OF EMPLOYMENT QUALIFICATION FOR PSLF

- FedLoan Servicing reviews your PSLF Employment Certification Form
- Within 2-4 weeks you will receive notification of qualification or a request for additional information
- If you receive a request for more information you may be asked to provide additional documentation such as W-2 pay stubs or other documents from your employer.

4. NOTIFICATION OF DIRECT LOAN TRANSFER

- If your employment qualifies within 1-2 months after submitting your PSLF Employment Certification Form you will receive notification that your Federal Direct Loans have been transferred to FedLoan Servicing – you now have a single servicer for all of your Federal Direct Loans!
- Loans not transferred? You may be able to consolidate them into a Federal Direct Consolidation Loan to make them eligible for PSLF. (Resets the 120 payment count. You may only want to consolidate the non-Direct Loans in order to not lose qualifying payments on Direct Loans. Fill out the application check only the loans you want to consolidate and the check box to consolidate.
- Call PSLF department before consolidating at 855-265-4038

5. NOTIFICATION OF PAST QUALIFYING PAYMENTS

- If your employment qualifies and your Direct Loans have been transferred, FedLoan Servicing will notify you within 6-9 months how many past qualifying payments you have already made and how many must be made to reach 120 payments.

6. RESUBMIT PSLF EMPLOYMENT CERTIFICATION

- Resubmit the PSLF Employment Certification annually, whenever you change jobs, or when you want to find out how many qualifying payments you have made towards your 120 payments. (2-4 weeks receive notification of your qualifying payment count)

Call PSLF Department with questions 855-265-4038

- PSLF Employment Certification Form can be found at:
<https://studentaid.ed.gov/sa/sites/default/files/public-service-employment-certification-form.pdf>