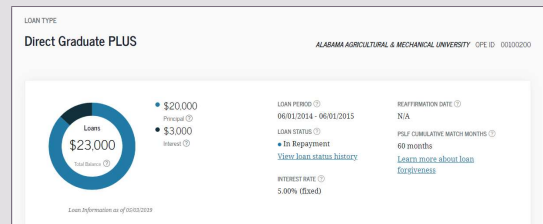


## Two paths to forgiveness (pre-pandemic rules)

- |   |                                 |  |
|---|---------------------------------|--|
| 1 | Public Service Loan Forgiveness | 10 years of full-time public service work<br>120 "qualifying" payments |
| 2 | Income-Driven Repayment         | 20 or 25 years enrolled in an Income-Driven Repayment plan             |

1

## Payment Counts on StudentAid.gov



2

Temporary waivers allow for increased progress towards both PSLF and IDR forgiveness

**DEADLINE to act:  
October 31, 2022**

3

## For a limited time, we can count certain months instead of payments

any months in which you had time in a repayment status, regardless of the payments made, loan type, or repayment plan;

12 or more months of consecutive forbearance or 36 or more months of cumulative forbearance;

months spent in deferment (except for in-school deferment) prior to 2013; and

any time in repayment prior to consolidation on consolidated loans.

4

### Know

Know your loan servicing company

### Update

Update your contact information at studentaid.gov and with your servicer

### Inventory

Inventory your student loans at studentaid.gov and annualcreditreport.com

5

## studentaid.gov

Student loan payments to restart after Jan. 31, 2022

An official website of the United States Government

Federal Student Aid

UNDERSTAND AID

APPLY FOR AID

COMPLETE AID PROCESS

MANAGE LOANS

Log In | Create Account

## 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 pay for college or career school each year.

Log In

Create Account

Considering School  
I'm thinking about going to college or a career school.

In School  
I'm in the process of earning a degree or certificate.

Parent  
I want to help my child pay for college.

In Repayment  
I have loans I need to repay.

6

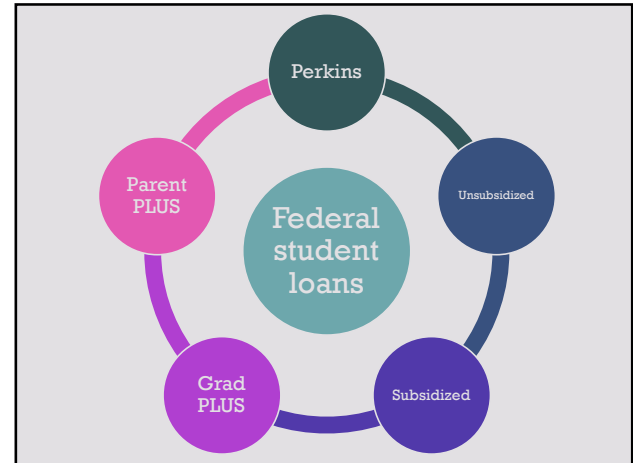
### What types of loans can I get credit for?

As long as you consolidate into the Direct Loan Program by Oct. 31, 2022, you can get credit for any of these federal student loans:

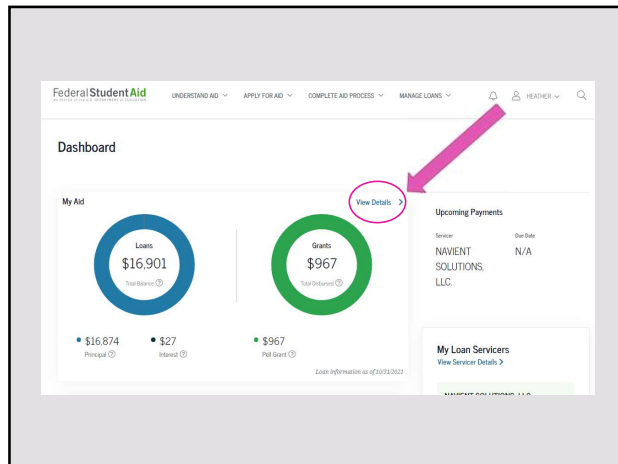
- Federal Family Education Loan (FFEL) Program loans, including subsidized and unsubsidized loans, made to undergraduate and graduate students
- Federal Perkins Loans
- Direct Loan (DL) Program Loans, including subsidized and unsubsidized loans, made to undergraduate and graduate students
- Graduate PLUS Loans made to students

**Note:** Parent PLUS Loans are not eligible under the limited PSLF waiver, even if you consolidate them into a new Direct Consolidation Loan by Oct. 31, 2022.

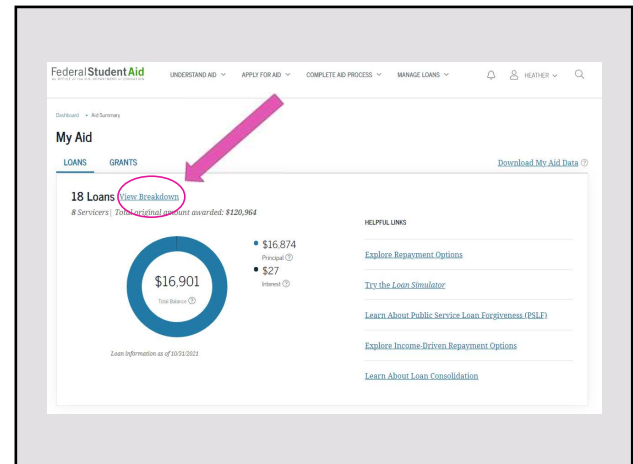
7



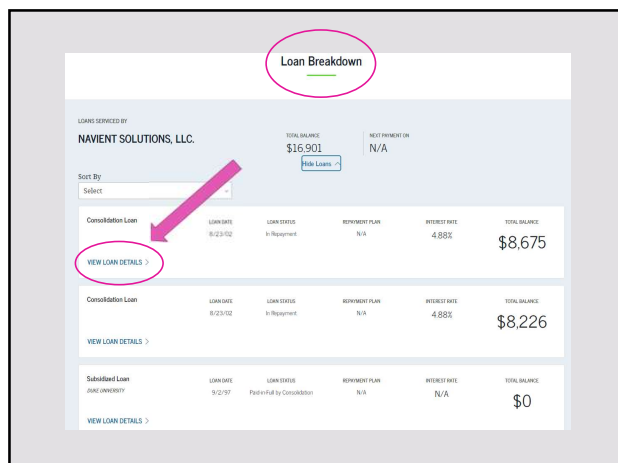
8



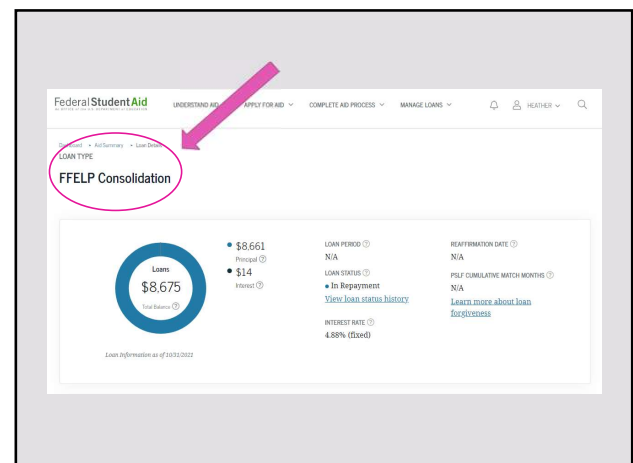
9



10



11



12

Federal Student Aid UNDERSTANDING AID APPLY FOR AID COMPLETE AID PROCESS MANAGE LOANS Log In | Create Account

## DIRECT CONSOLIDATION LOAN APPLICATION

You're currently not logged in  
You must log in to complete and submit federal student loan processes.

**LOG IN**

### What is Loan Consolidation?

If you have multiple student loans, you may want to consolidate them into one loan. This can help you manage your payments and interest rates. For more information, visit [Loan consolidation](#).

A Direct Consolidation Loan allows you to consolidate multiple federal education loans into one loan at [go.loan to you](#).

Through your completion of the Federal Direct Consolidation Loan Application and [go.loan to you](#), you agree to consolidate and agree to repay the new Direct Consolidation Loan.

Once the consolidation is complete, you will have a single monthly payment on the new Direct Consolidation Loan instead of multiple monthly payments on the loans you consolidated.

**Alert:** On Oct. 6, 2021, the U.S. Department of Education 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 time-limited opportunity.](#)

#### Consolidate Your Loans

**LOG IN TO START**

[Start Demo](#)

[Preview a read-only version of the complete form](#)

#### Who should complete this?

Borrowers who want to consolidate their federal student loans and borrowers who have outstanding FFEL or Perkins loans and want to take advantage of the [Limited PSLF Waiver](#).

Note: There is no application fee to complete a Direct Consolidation Loan application. You may be contacted by private companies that offer to help with the consolidation process. [These companies have no affiliation with the U.S. Department of Education.](#)

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OMB No. 1845-0110  
Form Approved  
Exp. Date 08/31/2023  
PSFAP - XBCR

## PUBLIC SERVICE LOAN FORGIVENESS (PSLF) & TEMPORARY EXPANDED PSLF (TEPSLF) CERTIFICATION & APPLICATION

**William D. Ford Federal Direct Loan (Direct Loan) Program**

**PSLF**

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

### SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

☐ Check this box if any of your information has changed.

SSN \_\_\_\_\_

Date of Birth \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone - Primary \_\_\_\_\_

Telephone - Alternate \_\_\_\_\_

Email \_\_\_\_\_

[For more information on PSLF, visit StudentAid.gov/publicservice. To apply online, visit StudentAid.gov/PSLF.](#)

### SECTION 2: BORROWER REQUEST, UNDERSTANDINGS, AND CERTIFICATION

**Request:** (1) that the U.S. Department of Education (the Department) determine whether I qualify for PSLF or TEPSLF, and discharge any qualifying loans that I have, and (2) if none of my loans qualify for PSLF or TEPSLF when I submit this form, determine how many qualifying payments I have made towards PSLF and TEPSLF.

☐ I just want to find out how many qualifying payments I have made or if my employer is a qualified employer.

☐ I believe I qualify for forgiveness under PSLF or TEPSLF right now.

☐ If I indicated that I believe I qualify for forgiveness now, I want a forbearance while my application is being processed, but understand that periods of forbearance do not count towards forgiveness.

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## Complete the Public Service Loan Forgiveness (PSLF) Form With the PSLF Help Tool

The PSLF Help Tool helps determine whether you work for a qualifying employer for the PSLF or Temporary Expanded Public Service Loan Forgiveness (TEPSLF) programs, suggests actions you can take to become eligible for PSLF, and guides you through the PSLF form and submission process.

### 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 a qualifying employer. 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 Pell Loan Services. 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.

Please note that the PSLF Help Tool was created before the COVID-19 relief measures and the limited PSLF waiver period began, so it was not designed to address those flexibilities. 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.](#)

**Log In To Start**

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## Section 1: Employment History

### Public Service Loan Forgiveness (PSLF) Help Tool

**My Employers**

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

State (YYYY) and your employment history since your last approved employment certification (YYYYMMDD). If you were self-employed, please enter the year, then you do not need to do so again.

or if you have ever had your employment date within a period during which we determined your employer to be eligible, you will be able to complete the PSLF Help Tool once (the employer was not an eligible employer for the entire period you entered). However, the PSLF device will require a complete review of the specific dates of your employment for eligibility with the submission of the PSLF form. Please note that general employment dates to October 1, 2017, cannot qualify for PSLF and PSLF Help Tool with a qualifying employer.

You have not added any employers.

**+ Add Employer**

**Next Step**

### Public Service Loan Forgiveness (PSLF) Help Tool

**Employment History**

1 Search for Employer

Employee Identification Number (EIN) \_\_\_\_\_

How do I find my EIN?

2 This is my current employer

Employment Start Date \_\_\_\_\_

Employment End Date \_\_\_\_\_

**Search**

**Previous** **Continue**

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## Section 1: Employment History

You need your employer's Federal Employer Identification Number (FEIN/EIN). You can find your EIN in box b of your W-2.

2022		1. Employer's federal tax identification number (EIN)	
a. Employer's federal tax identification number (EIN)	b. Employer's federal tax identification number (EIN)	c. Employer's federal tax identification number (EIN)	d. Employer's federal tax identification number (EIN)
e. Employer's federal tax identification number (EIN)	f. Employer's federal tax identification number (EIN)	g. Employer's federal tax identification number (EIN)	h. Employer's federal tax identification number (EIN)
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u. Employer's federal tax identification number (EIN)	v. Employer's federal tax identification number (EIN)	w. Employer's federal tax identification number (EIN)	x. Employer's federal tax identification number (EIN)
y. Employer's federal tax identification number (EIN)	z. Employer's federal tax identification number (EIN)	aa. Employer's federal tax identification number (EIN)	ab. Employer's federal tax identification number (EIN)
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eo. Employer's federal tax identification number (EIN)	ep. Employer's federal tax identification number (EIN)	eq. Employer's federal tax identification number (EIN)	er. Employer's federal tax identification number (EIN)
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ew. Employer's federal tax identification number (EIN)	ex. Employer's federal tax identification number (EIN)	ey. Employer's federal tax identification number (EIN)	ez. Employer's federal tax identification number (EIN)
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**W-2 Wage and Tax Statement 2019**

Note: The Federal Employer Identification Number is different from the state ID number that also appears on your W-2. As PSLF is a federal program, we want the federal number, not the state number.

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## CONFIRMATION

All borrowers will be presented with the required action of printing, signing, and submitting their PSLF application.

### Confirmation

Review your PSLF application and confirm the information you entered.

**Print, Sign, and Submit Your Form**

**Print, Sign, and Submit Your Form**

### Print, Sign, and Submit Your Form

**Print, Sign, and Submit Your Form**

**Print, Sign, and Submit Your Form**

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## Wet signature required

### Signature Examples

Signature Type	Yes/No
Hand drawn from signature pad, mouse, or finger	✓
Typed using a cursive font or any other font	X
A scanned photo of a signature that was hand-drawn on paper	✓
Digital certificate-based signature	X
A wet signature that was drawn in ink and sent to us in its original format	✓

**A reminder about digital signatures:** Digital signatures from you or your employer must be hand drawn (from a signature pad, mouse, finger, or by taking a picture of a signature drawn on a piece of paper that you then scan and embed on the signature line of the PSLF form) to be accepted. Typed signatures, even if made to mimic a hand-drawn signature, or security certificate-based signatures are not accepted.

Send the completed form, with your employer's certification, to FedLoan Servicing, the U.S. Department of Education's federal loan servicer for the PSLF Program. You may mail the form to this address:

U.S. Department of Education  
FedLoan Servicing  
P.O. Box 88184  
Harrisburg, PA 17106-8184

You may also fax your PSLF form to 717-720-1828. If FedLoan Servicing is already your servicer, you may upload your PSLF form on their website.

### Preparing for Repayment to Resume

Here are three steps to make sure you're prepared for student loan payments to resume:

1. Update your contact information in your profile on your [loan servicer's](#) website and in your [StudentAid.gov](#) profile.
2. Check out [Loan Simulator](#) to find a repayment plan that meets your needs and goals or to decide whether to consolidate.
3. Consider applying for an [income-driven repayment \(IDR\) plan](#). An IDR plan can make your payments more affordable, depending on your income and family size.

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Keep an eye on those loan servicers

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## Negotiated Rulemaking

Discharges, repayment & forgiveness rules

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