Public Service Loan Forgiveness Program
Administered by the U.S. Department of Education
Agenda

• Program Overview
• Eligibility/Qualification
• FedLoan Servicing
• Borrower Experience
• Resources
What is the Public Service Loan Forgiveness (PSLF) Program?

• The PSLF Program was established to encourage individuals to work in public service by forgiving the remaining balance of their Direct Loans after they have made 120 qualifying payments while employed by a qualifying employer.
Qualified Employment

• Qualifying employment for the PSLF Program is not about the specific job that you do for your employer. Employment with the following types of organizations qualifies for PSLF:
  • Government organizations at any level (federal, state, local, or tribal)
  • Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code
  • Other types of not-for-profit organizations that provide certain types of qualifying public services
Definition of Public Service Organization

A Federal, State, local, or Tribal government organization, agency, or entity (includes most public schools, colleges and universities)

• A non-profit organization under section 501(c)(3) of the Internal Revenue Code that is exempt from taxation under section 501(a) of the Internal Revenue Code (includes most not-for-profit private schools, colleges, and universities)

• A private non-profit organization (that is not a labor union or a partisan political organization) that provides a specific public service
Definition of “Full-time” Employment

- For PSLF, you are considered to work full-time if you meet your employer’s definition of full-time or work at least 30 hours per week, whichever is greater.
  - If you are employed in more than one qualifying part-time job at the same time, you may meet the full-time employment requirement if you work a combined average of at least 30 hours per week with your employers.
Qualifying Payments

• A qualifying monthly payment is a payment that you make:
  • after October 1, 2007;
  • under a qualifying repayment plan;
  • for the full amount due as shown on your bill;
  • no later than 15 days after your due date; and
  • while you are employed full-time by a qualifying employer

• You can make qualifying monthly payments only during periods when you are required to make a payment

• Your 120 qualifying monthly payments do not need to be consecutive
Additional Loan Information and Eligible Repayment Plans

• A qualifying loan for PSLF is any loan you received under the William D. Ford Federal Direct Loan (Direct Loan) Program
  • To get loan information, use the following link: https://www.nslds.ed.gov/nslds/nslds_SA/

• Contact the Office of Student Financial Assistance for more information about loans and the various eligible repayment plans
  • Student Loan Staff are available to answer questions at 407-823-2827 or finaid@ucf.edu
In November 2011, FedLoan Servicing was awarded the contract to service borrowers eligible for Public Service Loan Forgiveness (PSLF)

FedLoan Servicing responsibilities include:
- Customer Support
- Processing applications and forms related to PSLF eligibility
- Tracking qualifying payments for PSLF

Customer Support
- Dedicated, toll-free number: 1-800-699-2908
- Representatives available Monday through Friday 8:00 AM to 9:00 PM (ET)
- Website: https://myfedloan.org/
Borrower Process Flow

Borrower receives loan forgiveness packet which includes the Employment Certification Form (EFC) and instructions

Borrower submits Employment Certification Form to UCF Human Resources Records Department

Borrower submits loan forgiveness packet to U.S. Department of Education

Employer is approved as a public service organization
• Borrower receives approval notification
• Eligible loans are transferred to FedLoan Servicing, if applicable
• Borrower receives notification of qualifying payments made with all prior servicers

The borrower will be reminded annually, via email, to submit a new ECF if employed with a qualifying public service organization since the last ECF was submitted.
**Borrower Completes**

**Employer Completes**

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**SECTION 1: BORROWER INFORMATION**

Please enter or correct the following information:

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

<table>
<thead>
<tr>
<th>Field</th>
<th>Input</th>
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<tbody>
<tr>
<td>SSN</td>
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<tr>
<td>Date of Birth</td>
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<tr>
<td>Name</td>
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<td>Address</td>
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<td>Zip Code</td>
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<td>Telephone - Primary</td>
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<td>Telephone - Alternate</td>
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<td>Email (Optional)</td>
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**SECTION 2: BORROWER AUTHORIZATIONS, UNDERSTANDINGS, AND CERTIFICATIONS**

Before signing, carefully read the entire form. More information on PSLF is available at [www.studentaid.gov/publicservice](http://www.studentaid.gov/publicservice).

I authorize:

1. My employer or other entity having records about the employment that is the basis of my request to make information from those records available to the U.S. Department of Education (the Department) or its agents or contractors.
2. The entity to which I submit this request and its agents to contact me regarding my request or my loans at any similar telephone number that I provide here or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

I understand that:

1. To qualify for PSLF, I must make 120 qualifying payments on my Direct Loans while employed full-time by a qualifying employer or employers. Neither the 120 qualifying payments nor the employment have to be consecutive.
2. To qualify for PSLF, I must be employed full-time by a qualifying employer when I apply for and receive PSLF.
3. If I qualify for forgiveness, only the remaining balance on my Direct Loans will be forgiven.
4. By submitting this form, my student loan held by the Department will be transferred to Federal Student Aid.
5. The Department may request supplemental documentation substantiating my employment.
6. The Department will notify me in writing or electronically of the number of qualifying payments I have made while employed full-time by a qualifying employer and how many more I must make before I am eligible to apply for PSLF.
7. The Department will notify me in writing or electronically of the formal notification that I am included in an approved pool of employers and that my employment or payments do not qualify for PSLF. The Department will explain the reasons for the determination and the steps I need to take to correct the form or make qualifying payments.
8. The Department will retain this certification form until I submit my application for forgiveness.

I certify that all the information I have provided on this form and any accompanying document is true, complete, and correct to the best of my knowledge and belief.

**SECTION 3: EMPLOYER INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)**

<table>
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<tbody>
<tr>
<td>Employer Name</td>
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<td>Federally Employed Identification Number (FEIN)</td>
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<td>Employer Address</td>
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<td>Employer Website (if any)</td>
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<td>Employment Begin Date</td>
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<td>Employment End Date</td>
<td>OR</td>
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<td>Employment Status</td>
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<tr>
<td>Hours Per Week (Average)</td>
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<tr>
<td>Is your employer a governmental organization?</td>
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**SECTION 4: EMPLOYER CERTIFICATION (TO BE COMPLETED BY THE EMPLOYER)**

By signing, I certify that the information in Section 3 is true, complete, and correct to the best of my knowledge and belief. I am an authorized official (see Section 6) of the organization named in Section 3. Complete the rest of this section.

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<tr>
<td>Authorized Official's Name</td>
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<td>Authorized Official's Phone</td>
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<td>Authorized Official's Title</td>
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<td>Authorized Official's Email</td>
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**Authorized Official’s Signature**

**Date**
The Role of UCF HR

• UCF does not administer or make the final decision on student loan debt forgiveness

• We can assist by completing the employer portion of the Public Service Loan Forgiveness Employment Certification Form (ECF)

• Instructions on completing the Employment Certification Form (ECF) may be found on the HR website at: https://hr.ucf.edu/files/Instructions-on-completing-ECF-for-PSLF.pdf
  - Submit Employment Certification Form to HR via Email, Fax, Mail or In Person to:
    - Email: Records@ucf.edu
    - Fax: 407-823-3507
    - Mail: UCF Human Resources Department
      3280 Progress Drive, Suite 100
      Orlando, FL 32826-0140
Resources

- PSLF Fact Sheet and Q&As:
  www.studentaid.ed.gov/publicservice

- Borrower Information and Employment Certification Form from FedLoan Servicing:
  www.MyFedLoan.org/PSLF

- CFBP Public Service Toolkit:

- CFBP Action Guide for Employees:

- UCF Human Resources:
  https://hr.ucf.edu/public-service-loan-forgiveness-program/

- Instructions on how to complete the PSLF Employment Certification Form (ECF):
  https://hr.ucf.edu/files/Instructions-on-completing-ECF-for-PSLF.pdf