

Karima M. Woods, Commissioner

FAQ: Public Service Loan Forgiveness (PSLF) Program

Questions	Answers
<p>How do I verify my loan types?</p>	<p>Log in to your FSA account at studentaid.gov In the My Aid section, click View Details</p> <ul style="list-style-type: none"> • Scroll down to the Loan Breakdown • Click View Loans • Click View Loan Details to see the full Loan Type for each loan <p>Note: Direct Loans do not need to be consolidated. FFEL and Perkins Loans must be consolidated for consideration under PSLF.</p>
<p>What is student loan consolidation?</p>	<p>Consolidation combines one or more existing loans into one new Direct Consolidation Loan. If you plan to apply for the PSLF waiver and have confirmed that you have FFEL and or Perkins loans, do not delay in processing your consolidation application.</p> <p>When you get the questions on student loan servicers, you must select MOHELA as your servicer. MOHELA is the only servicer under contract with the Department of Education to provide service to borrowers seeking PSLF. Next, choose a qualifying income-driven repayment plan.</p> <p>Lastly, use the IRS data retrieval tool to transfer and submit household and income details. If you cannot successfully access your IRS data by way of the tool, you must submit copies of your most recent federal income tax return to the address indicated on the form that will be generated by the process.</p>
<p>What are the requirements for PSLF?</p>	<p>The Public Service Loan Forgiveness (“PSLF”) Program requires the borrower to make 120 qualifying payments on Direct Loans in a qualifying repayment plan while working full-time for a qualifying employer after October 7, 2007.</p> <p>Only the Income Driven Repayment (“IDR”) plans qualify for PSLF. They include the income-based repayment plan (“IBR”), income-contingent repayment plan (“ICR”), pay as you earn (“PAYE”) and revised pay as you earn (“REPAYE”).</p> <p>Payments made under PSLF must be for the full amount due each month and made within 15 days of the day due.</p>

<p>Am I still receiving PSLF credit during the repayment pause?</p>	<p>If you have at least submitted one Employment Certification Form (“ECF”) and are in an income driven repayment plan (“IDR”), you are receiving credit for PSLF even during the repayment pause. If you have not submitted an ECF, you may complete the form at studentaid.gov/pslf.</p>
<p>Where do I send my Employment Certification form after my employer has certified it?</p>	<p>Please see section 7 of the Employment Certification Form (“ECF”). You may fax, mail via U.S. mail, or upload to MOHELA, if MOHELA is already your servicer. Upload to: mohela.com/uploadDocument, if MHOLEA is already your servicer.</p> <p>If MOHELA is not your servicer, mail the ECF to: U.S. Department of Education, MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243, or fax to: 866-222-7060.</p>
<p>I applied for PSLF under the waiver program and received a letter saying I don’t have enough payments, but I know I do.</p>	<p>Did you use the PSLF Waiver Help Tool to apply? If yes, per paragraph 2 of the letter you received, the Department of Education will be updating your PSLF count under the temporary waiver guidelines.</p> <p>This is a separate process from the traditional PSLF count you received via email from the servicer. Please note this will only occur if in fact you used the PSLF Help Tool.</p>
<p>Where can I find information on the PSLF waiver program?</p>	<p>You can find PSLF information from the Department’s website that includes a webinar and PDF instructional guide to complete the PSLF waiver application at disb.dc.gov/page/student-loan-ombudsman-webinars.</p>
<p>I believe I was a victim of forbearance steering. What do I need to do?</p>	<p>On April 19, 2022, the Department of Education (“ED”) announced actions to ameliorate the impact of past forbearance steering:</p> <p>ED will conduct a one-time account adjustment to count long-term forbearances toward IDR and PSLF. The one-time account adjustment will count forbearances of more than 12 months consecutive and more than 36 months cumulative toward forgiveness under IDR and PSLF. Federal Student Aid (FSA) estimates that these changes will result in immediate debt cancellation for at least 40,000 borrowers under the PSLF Program.</p> <p>Borrowers may not see the effect in their accounts until the last quarter of 2022. However, if you believe you were steered into forbearance, you may request an account review by filing a complaint with the FSA Ombudsman at StudentAid.gov/feedback.</p>

<p>What steps are required to take advantage of the PSLF Waiver Program?</p>	<p style="text-align: center;">The PSLF Waiver Process</p> <pre> graph TD S1[Step 1: Check your loan types at studentaid.gov. Loan types: Direct subsidized, Direct unsubsidized, Direct Consolidated, Direct Plus Loan, FFELP, Perkins.] --> S2[Step 2: If you see FFELP and/or Perkins among your loan types, you must consolidate your loans. Only Direct loans qualify for public service loan forgiveness.] S2 --> S3[Step 3: Use the PSLF Help Tool to certify employment and submit information for review only after loans have been consolidated, if necessary. Make sure you re-certify employment for jobs held under other loan types. The PSLF Help Tool is available at: https://studentaid.gov/pslf/] </pre> <p>Step 1 Check your loan types at studentaid.gov Loan types:</p> <ul style="list-style-type: none"> • Direct subsidized • Direct unsubsidized • Direct Consolidated • Direct Plus Loan • FFELP • Perkins <p>Step 2 If you see FFELP and/or Perkins among your loan types, you must consolidate your loans. Only Direct loans qualify for public service loan forgiveness</p> <p>Step 3 Use the PSLF Help Tool to certify employment and submit information for review only after loans have been consolidated, if necessary. Make sure you re-certify employment for jobs held under other loan types. The PSLF Help Tool is available at: https://studentaid.gov/pslf/</p>
<p>How has the PSLF waiver program changed PSLF? How is it different?</p>	<p>For a limited time, you may receive credit for past periods of repayment on loans that would otherwise not qualify for PSLF.</p> <p>If you have FFEL, Perkins, or other federal student loans, you'll need to consolidate your loans into a Direct Consolidation Loan to qualify for PSLF both in general and under the waiver. Before consolidating, check to see if you work for a qualifying employer.</p> <p>Past periods of repayment will now count regardless of whether you made a payment, made that payment on time, or for the full amount due, on a qualifying repayment plan.</p> <p>Periods of deferment or forbearance, and periods of default, continue to not qualify unless they are determined by the Department of Education to be improper steering by the servicer.</p>
<p>Are Parent Plus Loans eligible for the waiver?</p>	<p>Unfortunately, Parent Plus Loans are not eligible for the PSLF waiver program. However, they are eligible for the traditional PSLF program.</p>

<p>How do DCPS employees get their employment certified?</p>	<p>As an employee of DCPS, you must follow their request for employment for verification process at dcps.dc.gov/page/dcps-employment-verification.</p>
<p>I reviewed the webinar and read the instructions, but I want a one-on-one meeting.</p>	<p>Before we can schedule a one-on-one appointment, please note that the services of the DC Student Loan Ombudsman are only available to District of Columbia residents and DC Government employees.</p> <p>If you meet the residency or District Government employment requirements, to ensure a productive meeting, please gather the following items in preparation for the call:</p> <ul style="list-style-type: none"> • Make sure you have a functioning FSA User ID and password. You can check your FSA User ID and password at studentaid.gov or call Federal Student Aid at 1-800-533-3243 for assistance resetting or obtaining the required log in credentials. • Have a copy of your most recent Federal Tax Return available. • Two Personal References. Have the names, addresses, and telephone numbers of at least two adult references that do not live with you or each other. The references are necessary in case you need to consolidate loans to take advantage of the PSLF waiver. <p>If this meeting is for assistance using the PSLF Help Tool, you will also need the following items:</p> <ul style="list-style-type: none"> • The tax identification number and address for each employer from which you require certification of past or present employment. <p>The District of Columbia Government Employer Identification Number (EIN) is 536001131.</p> <p>PLEASE NOTE - The services of the DC Student Loan Ombudsman are only available to District residents and DC Government employees. If you live in the neighboring jurisdictions of Maryland or Virginia, their ombudsperson can be contacted through the following links:</p> <p>Maryland: dllr.state.md.us/finance/consumers/frslombud.shtml</p> <p>Virginia: schev.edu/studentloan</p> <p>Note: Only employment after October of 2007 counts for purposes of PSLF and the PSLF waiver programs.</p>

	<p>While you wait for your appointment, please take some time to review our webinar and materials on the public service loan forgiveness waiver program at disb.dc.gov/page/student-loan-ombudsman-webinars which includes a PDF with step-by-step screen shots of the process.</p>
<p>I am not a District of Columbia resident or a DC Government employee. Where can I get some assistance?</p>	<p>The services of the DC Student Loan Ombudsman are only available to District residents and DC Government employees. If you live in the neighboring jurisdictions of Maryland or Virginia, their ombudsperson can be contacted through the following links:</p> <p>Maryland: dllr.state.md.us/finance/consumers/frslombud.shtml</p> <p>Virginia: schev.edu/studentloan</p>
<p>What is the District of Columbia Government EIN?</p>	<p>The District of Columbia Government Employer Identification Number (EIN) is 536001131.</p>
<p>When does the PSLF waiver end?</p>	<p>The PSLF Waiver Program ends on October 31, 2022. Please do not wait to start the process.</p>
<p>I work for DC Government. Where do I send my ECF?</p>	<p>Please send your completed employment certification to the following email for completion by DCHR: verifications.dchr@dc.gov.</p> <p>You should get it back within a few days.</p> <p>If you do not receive your ECF within five (5) days of transmission, please contact DCHR to follow up.</p>