



Instructions for Completing Employment Certification for Public Service Loan Forgiveness (PSLF) William D. Ford Federal Direct Loan Program

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Before You Begin

Carefully read the enclosed Dear Borrower Letter for information about the eligibility requirements of the Public Service Loan Forgiveness (PSLF) Program, the means by which you may track your qualifying public service employment, and the process for applying for loan forgiveness.

Instructions for the Borrower:

Use as many Employment Certification forms (pages 1-2 only) as needed to certify your full-time public service employment while making the required 120 separate, on-time, qualifying monthly payments. These 120 qualifying payments do not have to be consecutive. You must obtain an authorized official's certification on the Employment Certification form (ECF). **For periods in which you are/were concurrently working part-time with more than one public service employer and the total average hours you worked per week meets the definition of full-time employment, submit an ECF(pages 1-2) for each employer.**

The U.S. Department of Education contracts with servicers to answer questions about and manage the repayment of federally held loans. You should submit a completed ECF to the PSLF servicer at the address in Section 6. Once you submit a valid ECF, your loans will be transferred from your existing servicer to the PSLF servicer, who will take over management of your federally held loans throughout the repayment period or until you qualify for PSLF. **Submission of ECFs before you are eligible to apply for PSLF is optional but we encourage you to submit certifications annually or whenever you leave a qualifying position.** Validating your employment while you are still employed at a qualifying public service organization or soon thereafter is advisable in case your organization closes or is otherwise unable to provide a certification when you apply for PSLF. If you choose not to submit ECFs while making the required 120 qualifying monthly payments, you will have to submit them when you apply for PSLF.

The PSLF servicer will review each form you submit to ensure that it is complete, will determine whether your employer qualifies as a public service organization, and whether the loan payments you made during the period covered by the Employment Certification(s) are qualifying payments. Following this review, the PSLF servicer will notify you in writing or electronically of:

- The number of qualifying payments you have made while employed at a qualifying public service organization, and
- The remaining number of payments you must make before you are eligible to apply for PSLF.

You will also be notified if the PSLF servicer determines that the form(s) you submitted is incomplete or that your employment does not meet the qualifying criteria, including:

- The reason(s) for the determination(s),
- The steps you would need to take to complete the form, correct the information, and submit the corrected or additional information to the PSLF servicer.

The PSLF servicer will retain the form(s) you submit until you submit the Public Service Loan Forgiveness Application. If you submit the ECF(s) before you submit the application for PSLF you must still submit an ECF for the public service organization that employs you at the time you apply for loan forgiveness and at the time of forgiveness (if granted).

INSTRUCTIONS FOR COMPLETING AND SUBMITTING THE EMPLOYMENT CERTIFICATION FOR PUBLIC SERVICE LOAN FORGIVENESS

- Type or print using blue or black ink.
- Show dates as mm-dd-yyyy (for example, show "January 15, 2010" as "01-15-2010").
- If any information is crossed out or altered in Sections 1 or 2, you must initial beside the change; any changes in Section 3 must be initialed by your employer. If the alteration is not initialed, the PSLF servicer may return this form to you.
- **Keep a copy** of each completed Employment Certification form for your records.
- Mail the original completed Employment Certification form (pages 1-2 only) to the PSLF servicer (see Section 6 of the Employment Certification form).

- **You should also retain copies of additional documents** that confirm your qualifying employment with the public service organization(s), but do not submit these supporting documents to the PSLF servicer unless requested to do so. Such documents may include:
 - W-2 forms
 - Pay stubs
 - Any other documentation related to your qualifying employment or your employer(s) that you believe would establish eligibility as a public service organization(s).

SECTION 1: BORROWER IDENTIFICATION

Provide the requested information about yourself, if not preprinted:

- **Item 1a:** Enter your nine-digit Social Security Number.
- **Item 1b:** Enter your date of birth.
- **Item 2a:** Enter your last name, then your first name and middle initial.
- **Item 2b:** Enter any other name, such as a former or maiden name, under which you applied for and were granted Direct Loan(s) or made payments on Direct Loan(s).
- **Item 3:** Enter your permanent address (number, street, apartment number, or rural route number and box number, then city, state, zip code). If your mailing address is a post office box or general delivery, you must list **both** your permanent address and mailing address.
- **Item 4:** Enter the area code and telephone numbers for your home telephone and any other telephone at which you can easily be reached. (Do not list your work telephone number here.) If you do not have a telephone, enter N/A.
- **Item 5 (optional):** Enter your preferred e-mail address for receiving communications. If you provide it, we may use your e-mail address to communicate with you.

SECTION 2: BORROWER'S CERTIFICATION REQUESTS, AUTHORIZATIONS, AND UNDERSTANDINGS

Carefully read the requests, authorizations, and understandings in this section and sign and date the form. Before signing, carefully review the entire PSLF employment certification package, including the Employment Certification form, these Instructions and the Dear Borrower Letter.

SECTION 3: CERTIFICATION OF EMPLOYMENT

Enter your name and nine-digit Social Security Number at the top of page 2, if not preprinted.

An authorized official from the public service organization at which you are/were employed must complete Section 3. If any requested information is incomplete or missing, the PSLF servicer cannot determine if your employment qualifies.

Instructions for the Authorized Official (see Section 5 of the Employment Certification form for definition of Authorized Official):

- **Item 1:** Provide the requested information about the public service organization at which the borrower is/was employed, including the organization's name, permanent address, and federally assigned Employer Identification Number (EIN), which will be used to verify information about your organization.
- **Item 2a:** Provide the borrower's starting and ending dates of employment. If the borrower is still employed with your organization at the time the certification is completed, put today's date as the ending date.
- **Item 2b:** Check the box that describes the borrower's employment status. Full-time employment must be in accordance with the definition in Section 5 of the form. Provide the average number of hours per week the borrower is/was employed, either full-time or part-time, at your public service organization.
- **Item 3:** Check the box next to the category which best describes your public service organization (see Section 5 of the Employment Certification form for definition of public service

organization). If your organization is a private organization that provides public service(s)—category (c) only—check the box(es) that describes the type(s) of public service(s) it provides. A private organization does not qualify as a public service organization if it does not provide one of the listed public services. For purposes of the full-time requirement, an individual borrower's qualifying employment under category (b) or (c) does not include time spent on job duties that are related to religious instruction, worship services, or any form of proselytizing.

Certification: Carefully read the certification statement. Print your full name and official title in the spaces provided and provide a telephone number where you can be reached if additional information or documentation is needed. Sign and date in the spaces provided. Show dates as mm-dd-yyyy.

Return the completed Employment Certification form to the borrower.

Instructions for the Borrower when there is no Authorized Official: If the organization has closed or you are otherwise unable to obtain certification from an authorized official, check the box under this heading, and complete Sections 1,2, and 3. You will be required to provide to the PSLF servicer additional documentation with sufficient evidence in order to determine qualifying employment.

Final Notes

For help completing this form, call the PSLF servicer. If the PSLF servicer's contact information is not preprinted in Section 6 on the Employment Certification form, you can look this up on the National Student Loan Data System (NSLDS) at <http://www.nsls.ed.gov/>. Additional information can be found on the [Public Service Loan Forgiveness Web page](#), including a [Fact Sheet](#) and [Q&As](#).