```
<!DOCTYPE html>
<html>
<head>
        <meta http-equiv="content-type" content="text/html; charset=utf-8"/>
        <title></title>
        <meta name="generator" content="LibreOffice 24.2.7.2 (Linux)"/>
        <meta name="created" content="2026-07-08T14:47:00"/>
        <meta name="changed" content="2026-07-08T14:47:00"/>
        <meta name="AppVersion" content="16.0000"/>
        <meta name="ContentTypeId" content="0x01010024DCB7AC5ECDD740B487BE4C0757
0BE9"/>
        <meta name="Creator" content="PDFium"/>
        <meta name="MediaServiceImageTags" content=""/>
        <meta name="Producer" content="PDFium"/>
        <meta name="docLang" content="en"/>
        <style type="text/css">
                @page { size: 8.5in 11in; margin-left: 0.25in; margin-right: 0.2
5in; margin-top: 0.44in; margin-bottom: 0.61in }
                p { text-align: left; orphans: 0; widows: 0; margin-left: 0.25in
; margin-bottom: 0in; direction: ltr; background: transparent }
                p.western { font-family: "Arial", serif; font-size: 12pt }
                p.cjk { font-family: "Arial"; font-size: 12pt }
                p.ctl { font-family: "Arial"; font-size: 12pt }
                h1 { text-align: left; orphans: 0; widows: 0; margin-left: 0.25i
n; margin-top: 0.06in; margin-bottom: 0in; direction: ltr; background: transpare
nt }
                h1.western { font-family: "Arial", serif; font-size: 14pt; font-
weight: bold }
                h1.cjk { font-family: "Arial"; font-size: 14pt; font-weight: bol
d }
                h1.ctl { font-family: "Arial"; font-size: 14pt; font-weight: bol
d }
                h2 { text-align: left; orphans: 0; widows: 0; margin-left: 0.25i
n; margin-top: 0.1in; margin-bottom: 0in; direction: ltr; background: transparen
t }
                h2.western { font-family: "Arial", serif; font-size: 12pt; font-
weight: bold }
                h2.cjk { font-family: "Arial"; font-size: 12pt; font-weight: bol
d }
                h2.ctl { font-family: "Arial"; font-size: 12pt; font-weight: bol
d }
                h3 { text-align: left; orphans: 0; widows: 0; margin-left: 0.25i
n; margin-top: 0.17in; margin-bottom: 0in; direction: ltr; background: transpare
nt }
                h3.western { font-family: "Arial", serif; font-size: 12pt; font-
style: italic; font-weight: bold }
                h3.cjk { font-family: "Arial"; font-size: 12pt; font-style: ital
ic; font-weight: bold }
                h3.ctl { font-family: "Arial"; font-size: 12pt; font-style: ital
ic; font-weight: bold }
                a:link { color: #0000ff; text-decoration: underline }
        </style>
</head>
<body lang="en-US" link="#0000ff" vlink="#800000" dir="ltr">
<div id="TextSection" dir="ltr" gutter="4" style="column-count: 3"><p class="wes
tern" style="margin-left: 0in; margin-top: 0.01in">
        <span id="textbox1" dir="ltr" style="position: absolute; top: 0.02in; wi
dth: 7.55in; border: none; padding: 0in; background: #ffffff"><p class="western"
 align="center" style="margin-left: 0in; margin-right: 0.01in; margin-top: 0.09i
n">
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                <font size="2" style="font-size: 11pt">Please<span style="letter
-spacing: 2.5pt">
                </span>omit<span style="letter-spacing: 2.6pt"> </span>pages<spa
n style="letter-spacing: 2.7pt">
                </span><span style="letter-spacing: 0.6pt">4–</span>16<span styl
e="letter-spacing: 2.9pt">
                </span>when<span style="letter-spacing: 2.5pt"> </span>mailing<s
pan style="letter-spacing: 2.5pt">
                </span>or<span style="letter-spacing: 2.8pt"> </span>faxing<span
 style="letter-spacing: 2.2pt">
                </span><span style="letter-spacing: -0.1pt">back.</span></font><
/p>
        </span><br/>

        </p>
        <p class="western" style="margin-right: -0.03in"><img src="170878101_htm
l_caec5132.jpg" name="Image 3" align="bottom" width="81" height="84" border="0"/
>
</p>
        <h2 class="western" style="margin-left: 0.47in; margin-top: 0.14in"><spa
n style="letter-spacing: -0.2pt">PSLF</span></h2>
        <p style="margin-left: 0.12in; margin-right: 0.01in"><font size="5" styl
e="font-size: 18pt"><b>Public<span style="letter-spacing: -0.5pt">
        </span>Service<span style="letter-spacing: -0.6pt"> </span>Loan<span sty
le="letter-spacing: -0.5pt">
        </span>Forgiveness<span style="letter-spacing: -0.5pt"> </span>(PSLF)
        &amp; Temporary Expanded PSLF (TEPSLF) Certification &amp;
        Application</b></font></p>
        <h1 class="western" style="line-height: 100%; margin-left: 0.12in; margi
n-right: 0.01in; margin-top: 0.04in">
        <span style="letter-spacing: 0.6pt">William </span>D. <span style="lette
r-spacing: 0.5pt">Ford
        </span><span style="letter-spacing: 0.6pt">Federal Direct </span><span s
tyle="letter-spacing: 0.5pt">Loan
        </span><span style="letter-spacing: 0.6pt">(Direct </span><span style="l
etter-spacing: 0.5pt">Loan)
        </span><span style="letter-spacing: 0.6pt">Program</span></h1>
        <p class="western"><font size="2" style="font-size: 11pt"><font size="2"
 style="font-size: 10pt">OMB</font><font size="2" style="font-size: 10pt"><span
style="letter-spacing: -0.4pt">
        </span></font><font size="2" style="font-size: 10pt">No.</font><font siz
e="2" style="font-size: 10pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="2" style="font-size: 10pt">1845-</font><font s
ize="2" style="font-size: 10pt"><span style="letter-spacing: -0.2pt">0110</span>
</font></font></p>
        <p class="western" style="margin-top: 0.01in"><font size="2" style="font
-size: 11pt"><font size="2" style="font-size: 10pt">Form</font><font size="2" st
yle="font-size: 10pt"><span style="letter-spacing: -0.5pt">
        Under Review</span></font></font></p>
        <p class="western" style="margin-top: 0.01in"><font size="2" style="font
-size: 11pt"><font size="2" style="font-size: 10pt">Exp.</font><font size="2" st
yle="font-size: 10pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="2" style="font-size: 10pt">Date:</font><font s
ize="2" style="font-size: 10pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="2" style="font-size: 10pt"><span style="letter
-spacing: -0.1pt">12/31/2026</span></font></font></p>
</div>
<div id="Section1" dir="ltr"><p class="western" style="margin-left: 0in; margin-
top: 0.01in">
        <br/>
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        </p>
        <p class="western" align="justify" style="line-height: 120%; margin-righ
t: 0.3in">
        <b>WARNING:</b><span style="letter-spacing: -0.1pt"><b> </b></span>Any<s
pan style="letter-spacing: -0.1pt">
        </span>person who knowingly<span style="letter-spacing: -0.1pt">
        </span>makes<span style="letter-spacing: -0.3pt"> </span>a false
        statement<span style="letter-spacing: -0.2pt"> </span>or<span style="let
ter-spacing: -0.1pt">
        </span>misrepresentation on this<span style="letter-spacing: -0.1pt">
        </span>form<span style="letter-spacing: -0.1pt"> </span>or on<span style
="letter-spacing: -0.1pt">
        </span>any<span style="letter-spacing: -0.2pt"> </span>accompanying<span
 style="letter-spacing: -0.1pt">
        </span>document<span style="letter-spacing: -0.3pt"> </span>is<span styl
e="letter-spacing: -0.2pt">
        </span>subject<span style="letter-spacing: -0.3pt"> </span>to<span style
="letter-spacing: -0.1pt">
        </span>penalties<span style="letter-spacing: -0.2pt"> </span>that<span s
tyle="letter-spacing: -0.3pt">
        </span>may<span style="letter-spacing: -0.2pt"> </span>include<span styl
e="letter-spacing: -0.1pt">
        </span>fines,<span style="letter-spacing: -0.3pt"> </span>imprisonment,<
span style="letter-spacing: -0.3pt">
        </span>or<span style="letter-spacing: -0.2pt"> </span>both, under
        the U.S. Criminal Code and 20 U.S.C. 1097.</p>
        <p class="western" style="margin-left: 0in; margin-top: 0in"><span class
="sd-abs-pos" style="position: absolute; top: 0.17in; left: 0.23in; width: 724px
"><img src="170878101_html_c511716e.gif" name="Shape4" alt="Shape4" align="left"
 width="724" height="2">
  <br clear="left"/>
</img>
</span><br/>

        </p>
        <h1 class="western" align="justify">Section<span style="letter-spacing:
-0.2pt">
        </span>1:<span style="letter-spacing: 0.1pt"> </span>Borrower<span style
="letter-spacing: -0.2pt">
        </span><span style="letter-spacing: -0.1pt">Information</span></h1>
        <p class="western" style="margin-left: 0in"><br/>

        </p>
        <p class="western" style="margin-left: 0in; margin-top: 0.12in"><br/>

        </p>
        <p class="western" style="line-height: 163%; margin-left: 0.5in; margin-
right: 2.72in">
        <span class="sd-abs-pos" style="position: absolute; top: 0.51in; left: 1
.47in; width: 363px"><img src="170878101_html_5643db46.gif" name="Shape5" alt="S
hape5" align="left" width="363" height="1"/>
</span>Social
        Security Number (SSN):<font face="Times New Roman, serif"><u>   </u></fo
nt><font face="Times New Roman, serif">
        </font>Date of Birth:</p>
        <p class="western" style="margin-left: 0.5in"><span class="sd-abs-pos" s
tyle="position: absolute; top: 0.2in; left: 0.99in; width: 409px"><img src="1708
78101_html_3ba36aeb.gif" name="Shape6" alt="Shape6" align="left" width="409" hei
ght="1">
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  <br clear="left"/>
</img>
</span><span style="letter-spacing: -0.1pt">Name:</span></p>
        <p class="western" style="margin-left: 0.5in; margin-top: 0.1in; margin-
bottom: 0.01in">
        <span style="letter-spacing: -0.1pt">Address:</span></p>
        <p class="western" style="line-height: 0.01in; margin-left: 1.16in"><img
 src="170878101_html_72a198ba.gif" name="Shape7" alt="Shape7" align="bottom" wid
th="393" height="1"/>
</p>
        <p class="western" style="line-height: 165%; margin-left: 0.5in; margin-
right: 3.4in; margin-top: 0.1in">
        <span class="sd-abs-pos" style="position: absolute; top: 0.3in; left: 4.
6in; width: 63px"><img src="170878101_html_fabf59a0.gif" name="Shape10" alt="Sha
pe10" align="left" width="63" height="1"/>
</span><span class="sd-abs-pos" style="position: absolute; top: 0.62in; left: 2.
1in; width: 303px"><img src="170878101_html_640db99c.gif" name="Shape11" alt="Sh
ape11" align="left" width="303" height="1"/>
</span><span class="sd-abs-pos" style="position: absolute; top: 0.3in; left: 0.8
3in; width: 196px"><img src="170878101_html_52030f15.gif" name="Shape8" alt="Sha
pe8" align="left" width="196" height="1"/>
</span><span class="sd-abs-pos" style="position: absolute; top: 0.3in; left: 3.3
1in; width: 54px"><img src="170878101_html_a7a2706c.gif" name="Shape9" alt="Shap
e9" align="left" width="54" height="1"/>
</span><span style="letter-spacing: -0.1pt">City:</span>        <span style="let
ter-spacing: -0.1pt">State:</span>      Zip<span style="letter-spacing: -0.9pt">
        </span>Code: Telephone – Primary:</p>
        <p class="western" style="line-height: 0.19in; margin-left: 0.5in"><span
 class="sd-abs-pos" style="position: absolute; top: 0.2in; left: 0.96in; width:
412px"><img src="170878101_html_b08b64a2.gif" name="Shape12" alt="Shape12" align
="left" width="412" height="1">
  <br clear="left"/>
</img>
</span><span class="sd-abs-pos" style="position: absolute; top: 0.46in; left: 0.
26in; width: 711px"><img src="170878101_html_51df12dd.gif" name="Shape13" alt="S
hape13" align="left" hspace="286331152" width="711" height="35">
  <br clear="left"/>
</img>
</span><span id="Frame3" dir="ltr" style="position: absolute; top: 5.94in; left:
 0.51in; width: 7.41in; border: none; padding: 0in; background: #ffffff"><p styl
e="margin-left: 0.23in; margin-top: 0.1in">
                <font size="2" style="font-size: 11pt"><font color="#000000"><fo
nt size="2" style="font-size: 10pt">For</font></font><font color="#000000"><font
 size="2" style="font-size: 10pt"><span style="letter-spacing: -0.5pt">
                </span></font></font><font color="#000000"><font size="2" style=
"font-size: 10pt">more</font></font><font color="#000000"><font size="2" style="
font-size: 10pt"><span style="letter-spacing: -0.4pt">
                </span></font></font><font color="#000000"><font size="2" style=
"font-size: 10pt">information</font></font><font color="#000000"><font size="2"
style="font-size: 10pt"><span style="letter-spacing: -0.1pt">
                </span></font></font><font color="#000000"><font size="2" style=
"font-size: 10pt">on</font></font><font color="#000000"><font size="2" style="fo
nt-size: 10pt"><span style="letter-spacing: -0.3pt">
                </span></font></font><font color="#000000"><font size="2" style=
"font-size: 10pt">PSLF,</font></font><font color="#000000"><font size="2" style=
"font-size: 10pt"><span style="letter-spacing: -0.4pt">
                </span></font></font><font color="#000000"><font size="2" style=
"font-size: 10pt">visit</font></font><font color="#000000"><font size="2" style=
"font-size: 10pt"><span style="letter-spacing: -0.2pt">
                </span></font></font><font color="#1a719f"><font size="2" style=
```

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"font-size: 10pt"><u><b>StudentAid.gov/publicservice</b></u></font></font><font
color="#000000"><font size="2" style="font-size: 10pt">.</font></font><font colo
r="#000000"><font size="2" style="font-size: 10pt"><span style="letter-spacing:
-0.1pt">
                </span></font></font><font color="#000000"><font size="2" style=
"font-size: 10pt">To</font></font><font color="#000000"><font size="2" style="fo
nt-size: 10pt"><span style="letter-spacing: -0.1pt">
                </span></font></font><font color="#000000"><font size="2" style=
"font-size: 10pt">apply</font></font><font color="#000000"><font size="2" style=
"font-size: 10pt"><span style="letter-spacing: -0.3pt">
                </span></font></font><font color="#000000"><font size="2" style=
"font-size: 10pt">online,</font></font><font color="#000000"><font size="2" styl
e="font-size: 10pt"><span style="letter-spacing: -0.4pt">
                </span></font></font><font color="#000000"><font size="2" style=
"font-size: 10pt">visit</font></font><font color="#000000"><font size="2" style=
"font-size: 10pt"><span style="letter-spacing: -0.2pt">
                </span></font></font><font color="#1a719f"><font size="2" style=
"font-size: 10pt"><span style="letter-spacing: -0.1pt"><u><b>StudentAid.gov/PSLF
</b></u></span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt"><span style="letter-spacing: -0.1pt">.</span></font></font></font></p>
        </span><span class="sd-abs-pos" style="position: absolute; top: 1in; lef
t: 0.23in; width: 724px">
        <img src="170878101_html_c511716e.gif" name="Shape14" alt="Shape14" alig
n="left" width="724" height="2">
  <br clear="left"/>
</img>
</span>Email:
        </p>
        <p class="western" style="margin-left: 0in; margin-top: 0.06in"><br/>

        </p>
        <p class="western" style="margin-left: 0in; margin-top: 0in"><br/>

        </p>
        <h1 class="western">Section<span style="letter-spacing: -0.5pt"> </span>
2:<span style="letter-spacing: -0.1pt">
        </span>Borrower<span style="letter-spacing: -0.2pt"> </span>Request,<spa
n style="letter-spacing: -0.1pt">
        </span>Understandings,<span style="letter-spacing: -0.1pt"> </span>and<s
pan style="letter-spacing: -0.3pt">
        </span><span style="letter-spacing: -0.1pt">Certification</span></h1>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.1in">
        <b>I request (1) </b>that the U.S. Department of Education (the
        Department) consider this form an application for loan forgiveness
        to determine whether I qualify for PSLF or TEPSLF, and discharge any<spa
n style="letter-spacing: -0.1pt">
        </span>qualifying<span style="letter-spacing: -0.1pt"> </span>loans<span
 style="letter-spacing: -0.1pt">
        </span>that<span style="letter-spacing: -0.2pt"> </span>I<span style="le
tter-spacing: -0.2pt">
        </span>have,<span style="letter-spacing: -0.2pt"> </span>and <b>(2)</b><
span style="letter-spacing: -0.1pt"><b>
        </b></span>if<span style="letter-spacing: -0.2pt"> </span>none<span styl
e="letter-spacing: -0.1pt">
        </span>of<span style="letter-spacing: -0.2pt"> </span>my<span style="let
ter-spacing: -0.1pt">
        </span>loans<span style="letter-spacing: -0.1pt"> </span>qualify<span st
yle="letter-spacing: -0.1pt">
        </span>for<span style="letter-spacing: -0.1pt"> </span>PSLF<span style="
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letter-spacing: -0.2pt">
        </span>or<span style="letter-spacing: -0.1pt"> </span>TEPSLF
        forgiveness when I submit this form, determine how many qualifying
        payments I have made toward PSLF and <span style="letter-spacing: -0.1pt
">TEPSLF.</span></p>
        <p class="western" style="line-height: 117%; text-indent: -0.33in; margi
n-left: 0.84in; margin-top: 0.15in">
        <img src="170878101_html_52514fe.png" name="Image 16" align="bottom" wid
th="21" height="21" border="0"/>
<span style="letter-spacing: 4.0pt">
        </span>I<span style="letter-spacing: -0.3pt"> </span>believe<span style=
"letter-spacing: -0.1pt">
        </span>I<span style="letter-spacing: -0.3pt"> </span>qualify<span style=
"letter-spacing: -0.2pt">
        </span>for<span style="letter-spacing: -0.2pt"> </span>forgiveness<span
style="letter-spacing: -0.2pt">
        </span>now<span style="letter-spacing: -0.1pt"> </span>and<span style="l
etter-spacing: -0.1pt">
        </span>request<span style="letter-spacing: -0.3pt"> </span>a<span style=
"letter-spacing: -0.1pt">
        </span>forbearance<span style="letter-spacing: -0.1pt"> </span>while<spa
n style="letter-spacing: -0.1pt">
        </span>my<span style="letter-spacing: -0.2pt"> </span>application<span s
tyle="letter-spacing: -0.1pt">
        </span>is<span style="letter-spacing: -0.2pt"> </span>being
        processed. I understand this period of forbearance will not count
        toward forgiveness if the Department determines I am not yet
        eligible for forgiveness.</p>
</div>
<p class="western" style="margin-top: 0.05in; page-break-before: always">
<span class="sd-abs-pos" style="position: absolute; top: 0.22in; left: 1.58in; w
idth: 377px"><img src="170878101_html_49463f53.gif" name="Shape15" alt="Shape15"
 align="left" width="377" height="1">
  <br clear="left"/>
</img>
</span><span class="sd-abs-pos" style="position: absolute; top: 0.22in; left: 6.
49in; width: 139px"><img src="170878101_html_a927b281.gif" name="Shape16" alt="S
hape16" align="left" width="139" height="1">
  <br clear="left"/>
</img>
</span><font size="2" style="font-size: 11pt"><font size="2" style="font-size: 1
0pt"><b>Borrower</b></font><font size="2" style="font-size: 10pt"><span style="l
etter-spacing: -0.1pt"><b>
</b></span></font><font size="2" style="font-size: 10pt"><span style="letter-spa
cing: -0.2pt"><b>Name:</b></span></font><font size="2" style="font-size: 10pt"><
b>      Borrower
</b></font><font size="2" style="font-size: 10pt"><span style="letter-spacing: -
0.2pt"><b>SSN:</b></span></font></font></p>
<p class="western" style="margin-top: 0.17in"><font size="2" style="font-size: 1
1pt"><font size="3" style="font-size: 12pt"><b>I</b></font><font size="3" style=
"font-size: 12pt"><span style="letter-spacing: -0.3pt"><b>
</b></span></font><font size="3" style="font-size: 12pt"><b>understand</b></font
><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt"><b>
</b></span></font><font size="3" style="font-size: 12pt"><span style="letter-spa
cing: -0.2pt">that:</span></font></font></p>
<p class="western" style="margin-left: 0in; margin-top: 0.02in"><br/>

</p>
<ol>
        <li><p style="line-height: 120%; margin-right: 0.49in"><font size="2" st
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yle="font-size: 11pt"><font size="3" style="font-size: 12pt">To
        qualify for forgiveness, I must have made 120 qualifying payments on
        my Direct Loans while</font><font size="3" style="font-size: 12pt"><span
 style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">employed</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">full-time</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">by</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">a</font><font size=
"3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">qualifying</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">employer.</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">Neither</font><font
 size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">the</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">120</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">qualifying</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">payments</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">nor the
        qualifying employment have to be consecutive.</font></font></p></li>
        <li><p style="line-height: 121%; margin-right: 0.28in; margin-top: 0.08i
n">
        <font size="2" style="font-size: 11pt"><font size="3" style="font-size:
12pt">To</font><font size="3" style="font-size: 12pt"><span style="letter-spacin
g: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">qualify</font><font
 size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">for</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">forgiveness,</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">I</font><font size=
"3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">must</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">be</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">employed</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">full-time</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">by</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">a</font><font size=
"3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">qualifying</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">employer</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">when</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">I</font><font size=
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"3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">apply for
        forgiveness.</font></font></p></li>
        <li><p style="line-height: 120%; margin-right: 0.28in; margin-top: 0.08i
n">
        <font size="2" style="font-size: 11pt"><font size="3" style="font-size:
12pt">If</font><font size="3" style="font-size: 12pt"><span style="letter-spacin
g: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">the</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">Department</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">determines</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">that</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">I</font><font size=
"3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">appear</font><font
size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">to</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">be</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">eligible</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">for</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">forgiveness,</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">the</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">Department</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">may contact my
        employer before granting forgiveness to ensure that I was employed
        by the employer at the time I applied for forgiveness.</font></font></p>
</li>
        <li><p style="line-height: 120%; margin-right: 0.37in; margin-top: 0.08i
n">
        <font size="2" style="font-size: 11pt"><font size="3" style="font-size:
12pt">If</font><font size="3" style="font-size: 12pt"><span style="letter-spacin
g: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">I am</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">eligible</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">for</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">forgiveness,</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">the</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">amount</font><font
size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">forgiven</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">will</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">be</font><font size
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="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">the</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">principal</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">and</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">interest</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">that</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">was due</font><font
 size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">on</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">my</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">eligible</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">Direct</font><font
size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">Loans</font><font s
ize="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">when</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">I</font><font size=
"3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">made</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">my</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">final</font><font s
ize="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">qualifying</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">payment.</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">Any</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">amount</font><font
size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">that</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">I pay on those
        loans after I have made my final qualifying payment will be treated
        as an overpayment. I must continue to make payments on any of my
        other loans.</font></font></p></li>
        <li><p style="line-height: 120%; margin-right: 0.31in; margin-top: 0.08i
n">
        <font size="2" style="font-size: 11pt"><font size="3" style="font-size:
12pt">If</font><font size="3" style="font-size: 12pt"><span style="letter-spacin
g: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">I am</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">not</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">yet</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">eligible</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
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        </span></font><font size="3" style="font-size: 12pt">for</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">forgiveness,</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">I</font><font size=
"3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">will</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">be</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">notified</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">of</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">the</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">determination,</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">why</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">it</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">was</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">made, and how
        many qualifying payments I have made toward PSLF and TEPSLF. If I
        requested my loans be placed in forbearance while this determination
        was being made, they will be placed back into repayment.</font></font></
p></li>
</ol>
<p class="western" style="line-height: 121%; margin-right: 0.26in; margin-top: 0
.08in">
<b>I</b><span style="letter-spacing: -0.3pt"><b> </b></span><b>certify</b><span
style="letter-spacing: -0.3pt"><b>
</b></span>that<span style="letter-spacing: -0.3pt"> </span>all<span style="lett
er-spacing: -0.1pt">
</span>the<span style="letter-spacing: -0.1pt"> </span>information<span style="l
etter-spacing: -0.1pt">
</span>I<span style="letter-spacing: -0.3pt"> </span>have<span style="letter-spa
cing: -0.1pt">
</span>provided<span style="letter-spacing: -0.4pt"> </span>on<span style="lette
r-spacing: -0.1pt">
</span>this<span style="letter-spacing: -0.2pt"> </span>form<span style="letter-
spacing: -0.2pt">
</span>and<span style="letter-spacing: -0.1pt"> </span>in<span style="letter-spa
cing: -0.1pt">
</span>any<span style="letter-spacing: -0.2pt"> </span>accompanying<span style="
letter-spacing: -0.1pt">
</span>document<span style="letter-spacing: -0.3pt"> </span>is true,
complete, and correct to the best of my knowledge and belief.</p>
<p class="western" style="margin-top: 0.17in"><span class="sd-abs-pos" style="po
sition: absolute; top: 0.37in; left: 2.24in; width: 289px"><img src="170878101_h
tml_b2a5b9cd.gif" name="Shape17" alt="Shape17" align="left" width="289" height="
1">
  <br clear="left"/>
</img>
</span><span class="sd-abs-pos" style="position: absolute; top: 0.37in; left: 6.
79in; width: 116px"><img src="170878101_html_e49564e4.gif" name="Shape18" alt="S
hape18" align="left" hspace="286331153" width="116" height="1">
  <br clear="left"/>
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</img>
</span><span class="sd-abs-pos" style="position: absolute; top: 0.64in; left: 0.
5in; width: 711px"><img src="170878101_html_73a8117.gif" name="Shape19" alt="Sha
pe19" align="left" hspace="286331152" width="711" height="35">
  <br clear="left"/>
</img>
</span><span class="sd-abs-pos" style="position: absolute; top: 1.17in; left: 0.
48in; width: 724px"><img src="170878101_html_c511716e.gif" name="Shape20" alt="S
hape20" align="left" width="724" height="2">
  <br clear="left"/>
</img>
</span><span id="Frame4" dir="ltr" style="position: absolute; top: 0in; left: 0i
n; width: 7.41in; border: none; padding: 0in; background: #ffffff"><p align="cen
ter" style="margin-left: 0.09in; margin-top: 0.08in">
        <font size="2" style="font-size: 11pt"><font color="#000000"><font size=
"2" style="font-size: 10pt">Pages</font></font><font color="#000000"><font size=
"2" style="font-size: 10pt"><span style="letter-spacing: -0.3pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">1</font></font><font color="#000000"><font size="2" style="font-size:
10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">and</font></font><font color="#000000"><font size="2" style="font-size
: 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">2</font></font><font color="#000000"><font size="2" style="font-size:
10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">of</font></font><font color="#000000"><font size="2" style="font-size:
 10pt"><span style="letter-spacing: 0.1pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">this</font></font><font color="#000000"><font size="2" style="font-siz
e: 10pt"><span style="letter-spacing: -0.1pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">form</font></font><font color="#000000"><font size="2" style="font-siz
e: 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">must</font></font><font color="#000000"><font size="2" style="font-siz
e: 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">be</font></font><font color="#000000"><font size="2" style="font-size:
 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">completed</font></font><font color="#000000"><font size="2" style="fon
t-size: 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">in</font></font><font color="#000000"><font size="2" style="font-size:
 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">their</font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt"><span style="letter-spacing: 0.1pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt"><span style="letter-spacing: -0.1pt">entirety.</span></font></font></f
ont></p>
</span><font size="2"><font size="3"><b>Borrower's</b></font><font size="3"><b>
</b></font><font size="3"><b>Signature:</b></font><font size="3"><b>    Date</b>
</font><font size="3"><b>
</b></font><font size="3"><b>(mm/dd/yyyy):</b></font></font>
</p>
<p class="western" style="margin-left: 0in; margin-top: 0.08in"><br/>
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</p>
<p class="western" style="margin-left: 0in; margin-top: 0in"><br/>

</p>
<h1 class="western">Section<span style="letter-spacing: -0.2pt"> </span>3:<span
style="letter-spacing: 0.1pt">
</span>Reminders</h1>
<ol>
        <ul>
                <li><p style="line-height: 120%; margin-right: 0.4in; margin-top
: 0.1in">
                <font size="2" style="font-size: 11pt"><font size="3" style="fon
t-size: 12pt">We
                highly recommend that you complete this form online by going to
                </font><font color="#1a719f"><font size="3" style="font-size: 12
pt"><u><b>StudentAid.gov/pslf</b></u></font></font><font size="3" style="font-si
ze: 12pt">.
                Doing so allows you to search for your employer using the PSLF
                Employer Database to prepopulate</font><font size="3" style="fon
t-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">this</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">form,</font
><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">provide</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">your</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">own</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">electronic<
/font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt
">
                </span></font><font size="3" style="font-size: 12pt">signature,<
/font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt
">
                </span></font><font size="3" style="font-size: 12pt">request</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">that</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">your</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">employer</f
ont><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">sign
                electronically, and, once your employer signs electronically,
                submit this form directly to the Department on your behalf.</fon
t></font></p></li>
                <li><p style="line-height: 117%; margin-right: 0.41in; margin-to
p: 0.08in">
                <font size="2" style="font-size: 11pt"><font size="3" style="fon
t-size: 12pt">You</font><font size="3" style="font-size: 12pt"><span style="lett
er-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">should</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">complete</f
ont><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">this</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">form</font>
```

```
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">annually</f
ont><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">or</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">any</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">time</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">you</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">change</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">employers</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt"
>
                </span></font><font size="3" style="font-size: 12pt">or</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">have</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">a</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">change in y
our
                employment status.</font></font></p></li>
                <li><p style="margin-top: 0.08in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Review</font><font size="3" styl
e="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">the</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">instruction
s</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2
pt">
                </span></font><font size="3" style="font-size: 12pt">in</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">Section</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">6</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">before</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">you</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">complete</f
ont><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">the</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">remainder</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt"
>
                </span></font><font size="3" style="font-size: 12pt">of</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">this</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">form.</span></font></font></p></li>
        </ul>
</ol>
<p class="western" style="margin-top: 0.05in; page-break-before: always">
<span class="sd-abs-pos" style="position: absolute; top: 0.22in; left: 1.58in; w
```

```
idth: 353px"><img src="170878101_html_dd48cee5.gif" name="Shape23" alt="Shape23"
 align="left" width="352" height="1">
  <br clear="left"/>
</img>
</span><span class="sd-abs-pos" style="position: absolute; top: 0.22in; left: 6.
24in; width: 169px"><img src="170878101_html_4115f29f.gif" name="Shape24" alt="S
hape24" align="left" width="169" height="1">
  <br clear="left"/>
</img>
</span><span class="sd-abs-pos" style="position: absolute; top: 0.4in; left: 0.4
8in; width: 724px"><img src="170878101_html_c511716e.gif" name="Shape25" alt="Sh
ape25" align="left" width="724" height="2">
  <br clear="left"/>
</img>
</span><font size="2" style="font-size: 11pt"><font size="2" style="font-size: 1
0pt"><b>Borrower</b></font><font size="2" style="font-size: 10pt"><span style="l
etter-spacing: -0.1pt"><b>
</b></span></font><font size="2" style="font-size: 10pt"><span style="letter-spa
cing: -0.2pt"><b>Name:</b></span></font><font size="2" style="font-size: 10pt"><
b>       Borrower
</b></font><font size="2" style="font-size: 10pt"><span style="letter-spacing: -
0.2pt"><b>SSN:</b></span></font></font></p>
<p class="western" style="margin-left: 0in; margin-top: 0in"><br/>

</p>
<h1 class="western">Section<span style="letter-spacing: -0.3pt"> </span>4:
Employer<span style="letter-spacing: -0.3pt"> </span>Information (to<span style=
"letter-spacing: -0.1pt">
</span>be<span style="letter-spacing: -0.2pt"> </span>completed<span style="lett
er-spacing: -0.2pt">
</span>by<span style="letter-spacing: -0.2pt"> </span>the<span style="letter-spa
cing: 0.1pt">
</span>borrower<span style="letter-spacing: -0.1pt"> </span>or<span style="lette
r-spacing: 0.1pt">
</span><span style="letter-spacing: -0.1pt">employer)</span></h1>
<ol>
        <li><p style="margin-top: 0.1in"><span class="sd-abs-pos" style="positio
n: absolute; top: 0.31in; left: 4.85in; width: 303px"><img src="170878101_html_6
40db99c.gif" name="Shape26" alt="Shape26" align="left" hspace="286331153" width=
"303" height="1">
  <br clear="left"/>
</img>
</span><font size="2" style="font-size: 11pt"><font size="3" style="font-size: 1
2pt">Federal</font><font size="3" style="font-size: 12pt"><span style="letter-sp
acing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">Employer</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">Identification</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">Number</font><font
size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt"><span style="letter
-spacing: -0.1pt">(FEIN/EIN):</span></font></font></p></li>
        <li><p style="margin-top: 0.1in; margin-bottom: 0.01in"><font size="2" s
tyle="font-size: 11pt"><font size="3" style="font-size: 12pt">Employer</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt"><span style="letter
-spacing: -0.2pt">Name:</span></font></font></p></li>
</ol>
<p class="western" style="line-height: 0.01in; margin-left: 1.99in"><img src="17
```

```
0878101_html_4b1bc7b5.gif" name="Shape27" alt="Shape27" align="bottom" width="55
3" height="1"/>
</p>
<ol start="3">
	<li><p style="line-height: 163%; margin-right: 5.84in; margin-top: 0.1in
">
	<span class="sd-abs-pos" style="position: absolute; top: 0.61in; left: 1
.49in; width: 625px"><img src="170878101_html_687abfd8.gif" name="Shape28" alt="
Shape28" align="left" width="625" height="1"/>
</span><font size="2" style="font-size: 11pt"><font size="3" style="font-size: 1
2pt">Employer</font><font size="3" style="font-size: 12pt"><span style="letter-s
pacing: -0.9pt">
	</span></font><font size="3" style="font-size: 12pt">Address:
	</font><font size="3" style="font-size: 12pt"><span style="letter-spacin
g: -0.1pt">Street:</span></font></font></p></li>
</ol>
<p class="western" style="line-height: 163%; margin-left: 0.75in; margin-right:
1.52in">
<span class="sd-abs-pos" style="position: absolute; top: 0.2in; left: 1.33in; wi
dth: 262px"><img src="170878101_html_7391aff3.gif" name="Shape29" alt="Shape29"
align="left" width="262" height="1"/>
</span><span class="sd-abs-pos" style="position: absolute; top: 0.2in; left: 4.5
in; width: 144px"><img src="170878101_html_18ac2261.gif" name="Shape30" alt="Sha
pe30" align="left" width="144" height="1"/>
</span><span class="sd-abs-pos" style="position: absolute; top: 0.2in; left: 6.7
3in; width: 123px"><img src="170878101_html_d16b2851.gif" name="Shape31" alt="Sh
ape31" align="left" width="123" height="1"/>
</span><span class="sd-abs-pos" style="position: absolute; top: 0.51in; left: 2.
96in; width: 485px"><img src="170878101_html_f9f5cc9b.gif" name="Shape32" alt="S
hape32" align="left" width="485" height="1"/>
</span><span style="letter-spacing: -0.1pt">City:</span>	<span style="let
ter-spacing: -0.1pt">State:</span>	Zip<span style="letter-spacing: -0.9pt">
</span>Code: Employer Website (if any):</p>
<ol start="4">
	<li><p style="margin-top: 0in"><font size="2" style="font-size: 11pt"><f
ont size="3" style="font-size: 12pt">Employment</font><font size="3" style="font
-size: 12pt"><span style="letter-spacing: -0.4pt">
	</span></font><font size="3" style="font-size: 12pt"><span style="letter
-spacing: -0.1pt">Period:</span></font></font></p></li>
</ol>
<p class="western" style="margin-left: 0.75in; margin-top: 0.12in"><span class="
sd-abs-pos" style="position: absolute; top: 0.32in; left: 5.01in; width: 287px">
<img src="170878101_html_8b091e29.gif" name="Shape33" alt="Shape33" align="left"
 hspace="286331153" width="287" height="1">
  <br clear="left"/>
</img>
</span>Employment<span style="letter-spacing: -0.3pt">
</span>or<span style="letter-spacing: -0.2pt"> </span>Certification<span style="
letter-spacing: -0.2pt">
</span>Begin<span style="letter-spacing: -0.2pt"> </span>Date<span style="letter
-spacing: 0.1pt">
</span><span style="letter-spacing: -0.1pt">(mm/dd/yyyy):</span></p>
<p class="western" style="margin-left: 0.75in; margin-top: 0.1in">Employment<spa
n style="letter-spacing: -0.3pt">
</span>or<span style="letter-spacing: -0.2pt"> </span>Certification<span style="
letter-spacing: 0.1pt">
</span>End<span style="letter-spacing: -0.1pt"> </span>Date<span style="letter-s
pacing: -0.1pt">
</span><span style="letter-spacing: -0.1pt">(mm/dd/yyyy):</span>	OR<span
style="letter-spacing: 3.4pt">
```

```html
</span>
<img src="170878101_html_52514fe.png" name="Image 37" align="bottom" width="21"
height="21" border="0"/>
<font face="Times New Roman, serif"><span style="letter-spacing: 2.2pt">
 </span></font>Still<span style="letter-spacing: -0.1pt"> </span><span style="le
tter-spacing: -0.1pt">Employed</span></p>
<p class="western" style="line-height: 0.01in; margin-left: 4.63in"><img src="17
0878101_html_64063029.gif" name="Shape34" alt="Shape34" align="bottom" width="12
6" height="1"/>
</p>
<ol start="5">
        <li><p style="margin-top: 0.08in"><font size="2" style="font-size: 11pt"
><font size="3" style="font-size: 12pt">Employment</font><font size="3" style="f
ont-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">Status:</font><font
 size="3" style="font-size: 12pt"><span style="letter-spacing: 1.0pt">
        </span></font>
        <img src="170878101_html_52514fe.png" name="Image 40" align="bottom" wid
th="21" height="21" border="0"/>
<font face="Times New Roman, serif"><font size="3" style="font-size: 12pt"><span
 style="letter-spacing: 3.1pt">
        </span></font></font><font size="3" style="font-size: 12pt">Full-</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">Time
</span></font><font size="3" style="font-size: 12pt">   </font><img src="1708781
01_html_52514fe.png" name="Image 41" align="bottom" width="21" height="21" borde
r="0"/>
<font face="Times New Roman, serif"><font size="3" style="font-size: 12pt"><span
 style="letter-spacing: 4.0pt">
        </span></font></font><font size="3" style="font-size: 12pt"><span style=
"letter-spacing: -0.1pt">Part-</span></font><font size="3" style="font-size: 12p
t">Time</font></font></p></li>
        <li><p style="margin-top: 0.11in"><span class="sd-abs-pos" style="positi
on: absolute; top: 0.31in; left: 2.85in; width: 120px"><img src="170878101_html_
9f1c7f1.gif" name="Shape35" alt="Shape35" align="left" width="120" height="1">
  <br clear="left"/>
</img>
</span><font size="2" style="font-size: 11pt"><font size="3" style="font-size: 1
2pt">Average</font><font size="3" style="font-size: 12pt"><span style="letter-sp
acing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">hours</font><font s
ize="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">per</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt"><span style="letter
-spacing: -0.2pt">week:</span></font><font size="3" style="font-size: 12pt">
(round</font><font size="3" style="font-size: 12pt"><span style="letter-spacing:
 -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">up</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">to</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">nearest</font><font
 size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">whole</font><font s
ize="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt"><span style="letter
-spacing: -0.1pt">number)</span></font></font></p></li>
</ol>
<p class="western" style="line-height: 111%; text-indent: -0.34in; margin-left:
0.75in; margin-top: 0.09in">
```

```
<img src="170878101_html_cea7c29d.png" name="Image 43" align="bottom" width="21"
 height="21" border="0"/>
<span style="letter-spacing: 4.0pt">
</span>Check<span style="letter-spacing: -0.2pt"> </span>this<span style="letter
-spacing: -0.2pt">
</span>box<span style="letter-spacing: -0.2pt"> </span>if<span style="letter-spa
cing: -0.3pt">
</span>your<span style="letter-spacing: -0.2pt"> </span>employer<span style="let
ter-spacing: -0.2pt">
</span>cannot<span style="letter-spacing: -0.3pt"> </span>be<span style="letter-
spacing: -0.1pt">
</span>contacted<span style="letter-spacing: -0.1pt"> </span>because<span style=
"letter-spacing: -0.1pt">
</span>the<span style="letter-spacing: -0.1pt"> </span>organization<span style="
letter-spacing: -0.1pt">
</span>has<span style="letter-spacing: -0.2pt"> </span>closed<span style="letter
-spacing: -0.1pt">
</span>or<span style="letter-spacing: -0.2pt"> </span>is unable to
certify your employment, and skip to Section 5B.</p>
<p class="western" style="margin-left: 0in; margin-top: 0.01in"><span class="sd-
abs-pos" style="position: absolute; top: 0.18in; left: 0.48in; width: 724px"><im
g src="170878101_html_c511716e.gif" name="Shape36" alt="Shape36" align="left" wi
dth="724" height="2">
  <br clear="left"/>
</img>
</span><br/>

</p>
<h1 class="western">Section<span style="letter-spacing: -0.2pt"> </span>5A:<span
 style="letter-spacing: 0.2pt">
</span>Employer<span style="letter-spacing: -0.2pt"> </span>Certification<span s
tyle="letter-spacing: -0.3pt">
</span>(MUST<span style="letter-spacing: -0.3pt"> </span>be<span style="letter-s
pacing: -0.1pt">
</span>completed<span style="letter-spacing: -0.1pt"> </span>by<span style="lett
er-spacing: -0.1pt">
</span>the <span style="letter-spacing: -0.1pt">employer)</span></h1>
<p class="western" style="margin-top: 0.1in">Terms<span style="letter-spacing: -
0.2pt">
</span>in<span style="letter-spacing: -0.1pt"> </span><b>Bold</b><span style="le
tter-spacing: -0.2pt"><b>
</b></span>are<span style="letter-spacing: -0.1pt"> </span>defined<span style="l
etter-spacing: -0.1pt">
</span>in<span style="letter-spacing: -0.1pt"> </span>Section<span style="letter
-spacing: -0.1pt">
</span><span style="letter-spacing: -0.3pt">7.</span></p>
<p class="western" style="margin-left: 0in; margin-top: 0.01in"><br/>

</p>
<p class="western" style="line-height: 120%; margin-right: 0.26in">By
providing an <b>acceptable signature </b>below, I certify and declare
under penalty of perjury that (1) the information in Section 4 is
true, complete,<span style="letter-spacing: -0.1pt"> </span>and
correct<span style="letter-spacing: -0.1pt"> </span>to the best<span style="lett
er-spacing: -0.1pt">
</span>of<span style="letter-spacing: -0.1pt"> </span>my knowledge
and belief<span style="letter-spacing: -0.1pt"> </span>(see Section 6
for instructions),<span style="letter-spacing: -0.1pt"> </span>(2)<span style="l
etter-spacing: -0.3pt">
</span>I<span style="letter-spacing: -0.1pt"> </span>am an<span style="letter-sp
```

```
acing: -0.1pt">
</span><b>authorized</b><span style="letter-spacing: -0.3pt"><b>
</b></span><b>official </b>of<span style="letter-spacing: -0.3pt">
</span>the<span style="letter-spacing: -0.1pt"> </span>organization<span style="
letter-spacing: -0.1pt">
</span>named<span style="letter-spacing: -0.1pt"> </span>in<span style="letter-s
pacing: -0.1pt">
</span>Section<span style="letter-spacing: -0.1pt"> </span>4,<span style="letter
-spacing: -0.3pt">
</span>and<span style="letter-spacing: -0.1pt"> </span>(3)<span style="letter-sp
acing: -0.2pt">
</span>the<span style="letter-spacing: -0.1pt"> </span>borrower<span style="lett
er-spacing: -0.2pt">
</span>named<span style="letter-spacing: -0.1pt"> </span>in<span style="letter-s
pacing: -0.1pt">
</span>Section 1 is<span style="letter-spacing: -0.1pt"> </span>or<span style="l
etter-spacing: -0.1pt">
</span>was<span style="letter-spacing: -0.1pt"> </span>a <b>direct</b><span styl
e="letter-spacing: -0.1pt"><b>
</b></span><b>employee </b>of<span style="letter-spacing: -0.2pt">
</span>the organization named in Section 4;<span style="letter-spacing: -0.2pt">
</span>or<span style="letter-spacing: -0.1pt"> </span>is<span style="letter-spac
ing: -0.1pt">
</span>or<span style="letter-spacing: -0.1pt"> </span>was<span style="letter-spa
cing: -0.1pt">
</span>employed under<span style="letter-spacing: -0.1pt"> </span>a
contract in a position or providing services that, under applicable
state law, cannot be filled or provided by a direct employee of the
organization named in Section 4.</p>
<p class="western" style="margin-left: 0in; margin-top: 0.05in"><span class="sd-
abs-pos" style="position: absolute; top: 0.24in; left: 0.51in; width: 711px"><im
g src="170878101_html_51df12dd.gif" name="Shape37" alt="Shape37" align="left" hs
pace="286331152" width="711" height="35">
  <br clear="left"/>
</img>
</span><span id="Frame7" dir="ltr" style="position: absolute; top: 0in; left: 0i
n; width: 7.41in; border: none; padding: 0in; background: #ffffff"><p style="mar
gin-left: 0.14in; margin-top: 0.09in">
        <font size="2" style="font-size: 11pt"><font color="#000000"><font size=
"2" style="font-size: 10pt">If</font></font><font color="#000000"><font size="2"
 style="font-size: 10pt"><span style="letter-spacing: -0.3pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">any</font></font><font color="#000000"><font size="2" style="font-size
: 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">of</font></font><font color="#000000"><font size="2" style="font-size:
 10pt"><span style="letter-spacing: 0.1pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">the</font></font><font color="#000000"><font size="2" style="font-size
: 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">information</font></font><font color="#000000"><font size="2" style="f
ont-size: 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">is</font></font><font color="#000000"><font size="2" style="font-size:
 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">crossed</font></font><font color="#000000"><font size="2" style="font-
size: 10pt"><span style="letter-spacing: 0.1pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
```

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ze: 10pt">out</font></font><font color="#000000"><font size="2" style="font-size
: 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">or</font></font><font color="#000000"><font size="2" style="font-size:
 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">altered</font></font><font color="#000000"><font size="2" style="font-
size: 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">in</font></font><font color="#000000"><font size="2" style="font-size:
 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">Section</font></font><font color="#000000"><font size="2" style="font-
size: 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">4</font></font><font color="#000000"><font size="2" style="font-size:
10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">or
        5A,</font></font><font color="#000000"><font size="2" style="font-size:
10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">the</font></font><font color="#000000"><font size="2" style="font-size
: 10pt"><span style="letter-spacing: 0.1pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">authorized</font></font><font color="#000000"><font size="2" style="fo
nt-size: 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">official</font></font><font color="#000000"><font size="2" style="font
-size: 10pt"><span style="letter-spacing: -0.1pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">must</font></font><font color="#000000"><font size="2" style="font-siz
e: 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">initial</font></font><font color="#000000"><font size="2" style="font-
size: 10pt"><span style="letter-spacing: -0.1pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt">those</font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt"><span style="letter-spacing: -0.2pt">
        </span></font></font><font color="#000000"><font size="2" style="font-si
ze: 10pt"><span style="letter-spacing: -0.1pt">changes.</span></font></font></fo
nt></p>
</span><br/>

</p>
<p class="western" style="line-height: 181%; margin-left: 0.25in; margin-right:
0.21in; margin-top: 0.09in">
<sup>Official's Name</sup><sup><b>:</b></sup><font face="Times New Roman, serif"
><u>    </u></font>Official's
Phone:<font face="Times New Roman, serif"><u>   </u></font><font face="Times New
 Roman, serif">
</font>Official's Title<b>:</b></p>
<p class="western" style="margin-left: 0.25in; margin-top: 0.06in"><span class="
sd-abs-pos" style="position: absolute; top: -0.1in; left: 1.55in; width: 619px">
<img src="170878101_html_448239ce.gif" name="Shape38" alt="Shape38" align="left"
 width="619" height="1"/>
</span>Official's
<span style="letter-spacing: -0.1pt">Email:</span></p>
<p class="western" style="margin-left: 0in; margin-top: 0in"><span class="sd-abs
-pos" style="position: absolute; top: 0.06in; left: 1.65in; width: 610px"><img s
```

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rc="170878101_html_ee39049f.gif" name="Shape39" alt="Shape39" align="left" width
="610" height="1">
  <br clear="left"/>
</img>
</span><br/>

</p>
<h2 class="western" style="margin-left: 0.26in; margin-top: 0.14in"><sub>Authori
zed</sub><span style="letter-spacing: -0.3pt">
</span>Official's<span style="letter-spacing: -0.2pt">
</span><span style="letter-spacing: -0.1pt">Signature:</span><sub><font face="Ti
mes New Roman, serif"><u><span style="font-weight: normal">     </span></u></fon
t></sub><sub>Date</sub><sub><span style="letter-spacing: -0.2pt">
</span></sub><sub><span style="letter-spacing: -0.1pt">(mm/dd/yyyy):</span></sub
><sub><font face="Times New Roman, serif"><u><span style="font-weight: normal">
</span></u></font></sub></h2>
<p class="western" style="margin-left: 0.23in; page-break-before: always">
<img src="170878101_html_6ab75a32.gif" name="Shape40" alt="Shape40" align="botto
m" vspace="1" width="724" height="38"/>
</p>
<p class="western" style="margin-left: 0in; margin-top: 0in"><span class="sd-abs
-pos" style="position: absolute; top: 0.09in; left: 0.48in; width: 724px"><img s
rc="170878101_html_c511716e.gif" name="Shape41" alt="Shape41" align="left" width
="724" height="2">
  <br clear="left"/>
</img>
</span><br/>

</p>
<h1 class="western" style="line-height: 110%; margin-right: 0.26in">Section<span
 style="letter-spacing: -0.4pt">
</span>5B:<span style="letter-spacing: -0.1pt"> </span>Alternative<span style="l
etter-spacing: -0.4pt">
</span>Documentation<span style="letter-spacing: -0.4pt"> </span>For<span style=
"letter-spacing: -0.3pt">
</span>Employment<span style="letter-spacing: -0.2pt"> </span>Certification
(<i>only</i><span style="letter-spacing: -0.5pt"><i> </i></span>if
Section 5A cannot be completed)</h1>
<p class="western" style="line-height: 120%; margin-right: 0.35in; margin-top: 0
.08in">
If you cannot obtain certification from your employer because the
organization is closed or because the organization is unable to
certify your employment and indicated that by checking the box above
on this form, you can submit alternative documentation that may allow
your employment to be certified. See Section 6 for more information.
If this form is submitted without the necessary supporting<span style="letter-sp
acing: -0.1pt">
</span>documents,<span style="letter-spacing: -0.3pt"> </span>we<span style="let
ter-spacing: -0.1pt">
</span>will<span style="letter-spacing: -0.1pt"> </span>contact<span style="lett
er-spacing: -0.3pt">
</span>you<span style="letter-spacing: -0.1pt"> </span>to<span style="letter-spa
cing: -0.1pt">
</span>request<span style="letter-spacing: -0.3pt"> </span>additional<span style
="letter-spacing: -0.1pt">
</span>information<span style="letter-spacing: -0.1pt"> </span>before<span style
="letter-spacing: -0.1pt">
</span>your<span style="letter-spacing: -0.2pt"> </span>employment
can be certified.</p>
<p class="western" style="margin-left: 0in; margin-top: 0in"><span class="sd-abs
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-pos" style="position: absolute; top: 0.17in; left: 0.48in; width: 724px"><img s
rc="170878101_html_c511716e.gif" name="Shape42" alt="Shape42" align="left" width
="724" height="2">
  <br clear="left"/>
</img>
</span><br/>

</p>
<h1 class="western">Section<span style="letter-spacing: -0.2pt"> </span>6:<span
style="letter-spacing: 0.1pt">
</span>Instructions<span style="letter-spacing: -0.1pt"> </span>for<span style="
letter-spacing: -0.3pt">
</span>Completing<span style="letter-spacing: -0.4pt"> </span>This<span style="l
etter-spacing: -0.3pt">
</span><span style="letter-spacing: -0.2pt">Form</span></h1>
<p class="western" style="line-height: 120%; margin-right: 0.26in; margin-top: 0
.1in">
When<span style="letter-spacing: -0.1pt"> </span>completing<span style="letter-s
pacing: -0.2pt">
</span>this<span style="letter-spacing: -0.2pt"> </span>form,<span style="letter
-spacing: -0.3pt">
</span>type<span style="letter-spacing: -0.2pt"> </span>or<span style="letter-sp
acing: -0.2pt">
</span>print<span style="letter-spacing: -0.3pt"> </span>using<span style="lette
r-spacing: -0.2pt">
</span>dark<span style="letter-spacing: -0.2pt"> </span>ink.<span style="letter-
spacing: -0.3pt">
</span>Enter<span style="letter-spacing: -0.2pt"> </span>dates<span style="lette
r-spacing: -0.2pt">
</span>as<span style="letter-spacing: -0.2pt"> </span>month/day/year<span style=
"letter-spacing: -0.2pt">
</span>(mm/dd/yyyy). Use only<span style="letter-spacing: -0.1pt">
</span>numbers.<span style="letter-spacing: -0.2pt"> </span>Example:<span style=
"letter-spacing: -0.2pt">
</span>March 14,<span style="letter-spacing: -0.2pt"> </span>2027 =<span style="
letter-spacing: -0.1pt">
</span>03/14/2027.<span style="letter-spacing: -0.2pt"> </span>If<span style="le
tter-spacing: -0.2pt">
</span>you need to correct<span style="letter-spacing: -0.2pt"> </span>any<span
style="letter-spacing: -0.1pt">
</span>answer<span style="letter-spacing: -0.1pt"> </span>on this
form, cross through the original answer, provide the correct answer,
AND initial the change. If this form is completed using the PSLF Help
Tool at <font color="#1a719f"><u><b>StudentAid.gov/pslf</b></u></font><b>,
</b>you can request that your employer sign it<span style="letter-spacing: -0.1p
t">
</span>electronically and submit<span style="letter-spacing: -0.1pt">
</span>it<span style="letter-spacing: -0.1pt"> </span>directly to the
Department.<span style="letter-spacing: -0.1pt"> </span>If this form
is being completed manually or was generated to sign manually, it
must be signed using an <b>acceptable signature and submitted to us</b>.
Terms in <b>BOLD </b>are defined in Section 7.</p>
<h3 class="western" style="margin-top: 0.17in">Notes<span style="letter-spacing:
 -0.3pt">
</span>for<span style="letter-spacing: -0.2pt"> </span>completing<span style="le
tter-spacing: -0.3pt">
</span>Section<span style="letter-spacing: -0.3pt"> 4:</span></h3>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0
.35in; margin-top: 0.15in">
Question 1: <b>The Federal Employer Identification Number (FEIN/EIN)
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</b>is a 9-digit number that can generally be found in box b of your
IRS Form W-2 (W-2). However, if your employer uses a <b>Professional</b><span st
yle="letter-spacing: -0.2pt"><b>
</b></span><b>Employer</b><span style="letter-spacing: -0.1pt"><b>
</b></span><b>Organization</b><span style="letter-spacing: -0.2pt"><b>
</b></span><b>(PEO) </b>or<span style="letter-spacing: -0.1pt"> </span>you<span
style="letter-spacing: -0.1pt">
</span>are employed<span style="letter-spacing: -0.1pt"> </span>under<span style
="letter-spacing: -0.1pt">
</span>a<span style="letter-spacing: -0.1pt"> </span>contract<span style="letter
-spacing: -0.1pt">
</span>in<span style="letter-spacing: -0.1pt"> </span>a<span style="letter-spaci
ng: -0.1pt">
</span>position or providing services that, under applicable state
law, cannot be filled or provided by a <b>direct employee </b>of the
qualifying employer, you will need to obtain the <b>FEIN/EIN </b>of
the qualifying employer directly, because the <b>FEIN/EIN </b>on your
W-2 or 1099 may be that of a different organization. An FEIN/EIN that
is found using an internet search or on an IRS Form other than a W-2<span style=
"letter-spacing: -0.1pt">
</span>(for<span style="letter-spacing: -0.2pt"> </span>example<span style="lett
er-spacing: -0.1pt">
</span>an<span style="letter-spacing: -0.1pt"> </span>IRS<span style="letter-spa
cing: -0.2pt">
</span>Form<span style="letter-spacing: -0.2pt"> </span>1099),<span style="lette
r-spacing: -0.3pt">
</span>may<span style="letter-spacing: -0.2pt"> </span>not<span style="letter-sp
acing: -0.5pt">
</span>be<span style="letter-spacing: -0.1pt"> </span>the <b>FEIN/EIN</b><span s
tyle="letter-spacing: -0.1pt"><b>
</b></span>that<span style="letter-spacing: -0.3pt"> </span>an<span style="lette
r-spacing: -0.1pt">
</span>employer<span style="letter-spacing: -0.2pt"> </span>uses<span style="let
ter-spacing: -0.2pt">
</span>for<span style="letter-spacing: -0.2pt"> </span>payroll
purposes and will not be included in the <b>PSLF Employer Database.</b></p>
<p class="western" align="justify" style="line-height: 120%; margin-left: 0.5in;
 margin-right: 0.52in; margin-top: 0.17in">
Question<span style="letter-spacing: -0.1pt"> </span>2:<span style="letter-spaci
ng: -0.2pt">
</span>If<span style="letter-spacing: -0.2pt"> </span>this<span style="letter-sp
acing: -0.1pt">
</span>form<span style="letter-spacing: -0.1pt"> </span>was<span style="letter-s
pacing: -0.1pt">
</span>generated<span style="letter-spacing: -0.1pt"> </span>by<span style="lett
er-spacing: -0.1pt">
</span>the <b>Help</b><span style="letter-spacing: -0.2pt"><b> </b></span><b>Too
l</b>,
the<span style="letter-spacing: -0.1pt"> </span>employer<span style="letter-spac
ing: -0.1pt">
</span>name<span style="letter-spacing: -0.1pt"> </span>selected<span style="let
ter-spacing: -0.1pt">
</span>from<span style="letter-spacing: -0.1pt"> </span>the <b>PSLF</b><span sty
le="letter-spacing: -0.1pt"><b>
</b></span><b>Employer Database </b>or name you manually entered will
be pre-populated.<span style="letter-spacing: -0.1pt"> </span>If<span style="let
ter-spacing: -0.1pt">
</span>this form is being<span style="letter-spacing: -0.1pt">
</span>completed<span style="letter-spacing: -0.1pt"> </span>manually,<span styl
e="letter-spacing: -0.3pt">
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</span>enter<span style="letter-spacing: -0.2pt"> </span>the<span style="letter-
spacing: -0.1pt">
</span>name<span style="letter-spacing: -0.1pt"> </span>of<span style="letter-sp
acing: -0.3pt">
</span>your<span style="letter-spacing: -0.2pt"> </span>employer<span style="let
ter-spacing: -0.2pt">
</span>as<span style="letter-spacing: -0.2pt"> </span>it<span style="letter-spac
ing: -0.3pt">
</span>appears<span style="letter-spacing: -0.2pt"> </span>on<span style="letter
-spacing: -0.1pt">
</span>your<span style="letter-spacing: -0.2pt"> </span>W-2<span style="letter-s
pacing: -0.1pt">
</span>(unless your employer uses a PEO, in which case provide your
non-PEO employer’s name).</p>
<p class="western" align="justify" style="line-height: 120%; margin-left: 0.5in;
 margin-right: 0.44in; margin-top: 0.17in">
Question<span style="letter-spacing: -0.1pt"> </span>3:<span style="letter-spaci
ng: -0.3pt">
</span>If<span style="letter-spacing: -0.3pt"> </span>this<span style="letter-sp
acing: -0.2pt">
</span>form<span style="letter-spacing: -0.2pt"> </span>is<span style="letter-sp
acing: -0.2pt">
</span>being<span style="letter-spacing: -0.1pt"> </span>completed<span style="l
etter-spacing: -0.1pt">
</span>manually,<span style="letter-spacing: -0.3pt"> </span>enter<span style="l
etter-spacing: -0.2pt">
</span>the<span style="letter-spacing: -0.1pt"> </span>address<span style="lette
r-spacing: -0.2pt">
</span>of<span style="letter-spacing: -0.3pt"> </span>your<span style="letter-sp
acing: -0.2pt">
</span>employer.<span style="letter-spacing: -0.3pt"> </span>If<span style="lett
er-spacing: -0.3pt">
</span>your form was generated by the Help Tool, that information
will be prepopulated on this form.</p>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0
.26in; margin-top: 0.05in; page-break-before: always">
<font size="2" style="font-size: 11pt"><font size="3" style="font-size: 12pt">Qu
estion</font><font size="3" style="font-size: 12pt"><span style="letter-spacing:
 -0.1pt">
</span></font><font size="3" style="font-size: 12pt">4:</font><font size="3" sty
le="font-size: 12pt"><span style="letter-spacing: -0.2pt">
</span></font><font size="3" style="font-size: 12pt"><i>Employment</i></font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt"><i>
</i></span></font><font size="3" style="font-size: 12pt"><i>or</i></font><font s
ize="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt"><i>
</i></span></font><font size="3" style="font-size: 12pt"><i>Certification</i></f
ont><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
<i>
</i></span></font><font size="3" style="font-size: 12pt"><i>Begin</i></font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt"><i>
</i></span></font><font size="3" style="font-size: 12pt"><i>Date
</i></font><font size="3" style="font-size: 12pt">Enter</font><font size="3" sty
le="font-size: 12pt"><span style="letter-spacing: -0.2pt">
</span></font><font size="3" style="font-size: 12pt">the</font><font size="3" st
yle="font-size: 12pt"><span style="letter-spacing: -0.1pt">
</span></font><font size="3" style="font-size: 12pt">date</font><font size="3" s
tyle="font-size: 12pt"><span style="letter-spacing: -0.1pt">
</span></font><font size="3" style="font-size: 12pt">that</font><font size="3" s
tyle="font-size: 12pt"><span style="letter-spacing: -0.3pt">
</span></font><font size="3" style="font-size: 12pt">you</font><font size="3" st
```

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yle="font-size: 12pt"><span style="letter-spacing: -0.1pt">
</span></font><font size="3" style="font-size: 12pt">began</font><font size="3"
style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
</span></font><font size="3" style="font-size: 12pt">your employment
with the employer whose </font><font size="3" style="font-size: 12pt"><b>FEIN/EI
N
</b></font><font size="3" style="font-size: 12pt">appears in Question
1:</font></font></p>
<ul>
        <li><p style="margin-top: 0.17in"><font size="2" style="font-size: 11pt"
><font size="3" style="font-size: 12pt">If</font><font size="3" style="font-size
: 12pt"><span style="letter-spacing: -0.4pt">
        </span></font><font size="3" style="font-size: 12pt">this</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">is</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">the</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">first time</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">you</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">are</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">submitting</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">this</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">employer</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">for</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: 0.2pt">
        </span></font><font size="3" style="font-size: 12pt">certification,</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        or</span></font></font></p></li>
        <li><p style="line-height: 118%; margin-right: 0.29in; margin-top: 0.12i
n">
        <font size="2" style="font-size: 11pt"><font size="3" style="font-size:
12pt">If</font><font size="3" style="font-size: 12pt"><span style="letter-spacin
g: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">you</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">have</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">continued</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">to</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">be</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">employed</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">in</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">the</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">same </font><font s
ize="3" style="font-size: 12pt"><b>employment</b></font><font size="3" style="fo
nt-size: 12pt"><span style="letter-spacing: -0.2pt"><b>
        </b></span></font><font size="3" style="font-size: 12pt"><b>status</b></
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font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt"
><b>
        </b></span></font><font size="3" style="font-size: 12pt">(Question</font
><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">5)</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">since</font><font s
ize="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">you began
        employment with this employer.</font></font></p></li>
</ul>
<p class="western" style="margin-left: 0.5in; margin-top: 0.09in">Enter<span sty
le="letter-spacing: -0.3pt">
</span>the<span style="letter-spacing: -0.1pt"> </span>begin<span style="letter-
spacing: -0.1pt">
</span>date<span style="letter-spacing: -0.1pt"> </span>that<span style="letter-
spacing: -0.3pt">
</span>you<span style="letter-spacing: -0.1pt"> </span>would<span style="letter-
spacing: -0.1pt">
</span>like<span style="letter-spacing: -0.1pt"> </span>to<span style="letter-sp
acing: -0.2pt">
</span>be<span style="letter-spacing: -0.1pt"> </span>evaluated<span style="lett
er-spacing: -0.1pt">
</span>with<span style="letter-spacing: -0.1pt"> </span>the<span style="letter-s
pacing: -0.1pt">
</span>employer<span style="letter-spacing: -0.2pt"> </span>whose<span style="le
tter-spacing: 0.4pt">
</span><span style="letter-spacing: -0.1pt"><b>FEIN/EIN</b></span></p>
<p class="western" style="margin-left: 0.5in; margin-top: 0.04in">appears<span s
tyle="letter-spacing: -0.1pt">
</span>in<span style="letter-spacing: -0.1pt"> </span>Question <span style="lett
er-spacing: -0.3pt">1:</span></p>
<p class="western" style="margin-left: 0in; margin-top: 0.01in"><br/>

</p>
<ul>
        <li><p style="line-height: 118%; margin-right: 0.54in"><font size="2" st
yle="font-size: 11pt"><font size="3" style="font-size: 12pt">If</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">your</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt"><b>employment</b></
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt"
><b>
        </b></span></font><font size="3" style="font-size: 12pt"><b>status
        </b></font><font size="3" style="font-size: 12pt">has</font><font size="
3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">changed</font><font
 size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">since</font><font s
ize="3" style="font-size: 12pt"><span style="letter-spacing: -0.4pt">
        </span></font><font size="3" style="font-size: 12pt">you</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">last</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">had</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">your</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">employment</font><f
```

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ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">certified</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">with this
        employer, or</font></font></p></li>
        <li><p style="line-height: 117%; margin-right: 0.39in; margin-top: 0.08i
n">
        <font size="2" style="font-size: 11pt"><font size="3" style="font-size:
12pt">If</font><font size="3" style="font-size: 12pt"><span style="letter-spacin
g: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">you</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">have</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">had</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">a</font><font size=
"3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">break</font><font s
ize="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">in</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">employment</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">since</font><font s
ize="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">you</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">last</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">had</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">your</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">employment</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">certified</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">with</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">this </font><font s
ize="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">employer.</
span></font></font></p></li>
</ul>
<p class="western" style="margin-left: 0.5in; margin-top: 0.09in">Enter<span sty
le="letter-spacing: -0.3pt">
</span>the<span style="letter-spacing: -0.1pt"> </span>date<span style="letter-s
pacing: -0.1pt">
</span>that<span style="letter-spacing: -0.2pt"> you:</span></p>
<p class="western" style="margin-left: 0in; margin-top: 0.01in"><br/>

</p>
<ul>
        <li><p><font size="2" style="font-size: 11pt"><font size="3" style="font
-size: 12pt">Ended</font><font size="3" style="font-size: 12pt"><span style="let
ter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">employment</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">with</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
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        </span></font><font size="3" style="font-size: 12pt">the</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">employer</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: 0.1pt">
        </span></font><font size="3" style="font-size: 12pt">whose</font><font s
ize="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">FEIN/EIN</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">appears</font><font
 size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">in</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">Question</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">1,</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        or</span></font></font></p></li>
        <li><p style="margin-top: 0.12in"><font size="2" style="font-size: 11pt"
><font size="3" style="font-size: 12pt">Ceased</font><font size="3" style="font-
size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">to</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">be</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">in</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">the </font><font si
ze="3" style="font-size: 12pt"><b>employment</b></font><font size="3" style="fon
t-size: 12pt"><span style="letter-spacing: -0.1pt"><b>
        </b></span></font><font size="3" style="font-size: 12pt"><b>status</b></
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt"
><b>
        </b></span></font><font size="3" style="font-size: 12pt">reported</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">in</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">Question</font><fon
t size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt"><span style="letter
-spacing: -0.3pt">5.</span></font></font></p></li>
</ul>
<p class="western" style="margin-left: 0.5in; margin-top: 0.12in">Check<span sty
le="letter-spacing: -0.3pt">
</span>the<span style="letter-spacing: -0.1pt"> </span>box<span style="letter-sp
acing: -0.2pt">
</span>labeled<span style="letter-spacing: -0.1pt"> </span>“Still<span style="le
tter-spacing: -0.2pt">
</span>Employed”,<span style="letter-spacing: -0.3pt"> </span>if<span style="let
ter-spacing: -0.3pt">
</span>you<span style="letter-spacing: -0.1pt"> </span>are<span style="letter-sp
acing: -0.1pt">
</span>still<span style="letter-spacing: -0.2pt"> </span>employed<span style="le
tter-spacing: -0.1pt">
</span>with<span style="letter-spacing: -0.1pt"> </span>the<span style="letter-s
pacing: -0.1pt">
</span>employer<span style="letter-spacing: -0.2pt"> </span><span style="letter-
spacing: -0.1pt">whose</span></p>
<p class="western" style="margin-left: 0.5in; margin-top: 0.04in"><b>FEIN/EIN</b
><span style="letter-spacing: -0.2pt"><b>
</b></span>appears<span style="letter-spacing: -0.2pt"> </span>in<span style="le
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tter-spacing: -0.1pt">
</span>Question<span style="letter-spacing: -0.1pt"> </span>1<span style="letter
-spacing: -0.1pt">
</span>at<span style="letter-spacing: -0.3pt"> </span>the<span style="letter-spa
cing: -0.1pt">
</span>time<span style="letter-spacing: -0.1pt"> </span>you<span style="letter-s
pacing: -0.3pt">
</span>are<span style="letter-spacing: -0.1pt"> </span>completing<span style="le
tter-spacing: -0.1pt">
</span>this<span style="letter-spacing: -0.1pt"> form.</span></p>
<p class="western" style="margin-left: 0in; margin-top: 0.01in"><br/>

</p>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0
.26in; margin-top: 0in">
Question<span style="letter-spacing: -0.1pt"> </span>5:<span style="letter-spaci
ng: -0.3pt">
</span>Check<span style="letter-spacing: -0.2pt"> </span>the
<b>Full-Time</b><span style="letter-spacing: -0.1pt"><b> </b></span>box<span sty
le="letter-spacing: -0.2pt">
</span>if<span style="letter-spacing: -0.3pt"> </span>you<span style="letter-spa
cing: -0.1pt">
</span>worked<span style="letter-spacing: -0.1pt"> </span>an<span style="letter-
spacing: -0.1pt">
</span>average<span style="letter-spacing: -0.1pt"> </span>of<span style="letter
-spacing: -0.3pt">
</span>30<span style="letter-spacing: -0.1pt"> </span>hours<span style="letter-s
pacing: -0.2pt">
</span>or<span style="letter-spacing: -0.2pt"> </span>more<span style="letter-sp
acing: -0.1pt">
</span>per<span style="letter-spacing: -0.2pt"> </span>week<span style="letter-s
pacing: -0.2pt">
</span>for the period of time being certified in Question 4 or
otherwise meet the definition of Full-Time provided in Section 7. If
you worked an average<span style="letter-spacing: -0.1pt"> </span>of
less than 30 hours per week, check the Part-Time box.</p>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0
.26in; margin-top: 0.17in">
Question 6: Provide the average number of hours you worked per week
during the period being certified<span style="letter-spacing: -0.1pt">
</span>rounded<span style="letter-spacing: -0.1pt"> </span>up<span style="letter
-spacing: -0.1pt">
</span>to<span style="letter-spacing: -0.1pt"> </span>the<span style="letter-spa
cing: -0.1pt">
</span>nearest<span style="letter-spacing: -0.3pt"> </span>whole<span style="let
ter-spacing: -0.1pt">
</span>number.<span style="letter-spacing: -0.3pt"> </span>This<span style="lett
er-spacing: -0.2pt">
</span>should<span style="letter-spacing: -0.1pt"> </span>include
vacation,<span style="letter-spacing: -0.3pt"> </span>leave<span style="letter-s
pacing: -0.1pt">
</span>time,<span style="letter-spacing: -0.3pt"> </span>or<span style="letter-s
pacing: -0.2pt">
</span>any leave taken under the Family Medical Leave Act of 1993,
but should not include time spent performing volunteer services.</p>
<h3 class="western">Notes<span style="letter-spacing: -0.3pt"> </span>for<span s
tyle="letter-spacing: -0.2pt">
</span>completing<span style="letter-spacing: -0.3pt"> </span>Section<span style
="letter-spacing: -0.3pt">
5A:</span></h3>
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<p class="western" style="line-height: 120%; margin-right: 0.25in; margin-top: 0
.15in">
The<span style="letter-spacing: -0.1pt"> </span><b>Authorized
Official </b>must review the information provided in Section 4 for
accuracy. As part of this<span style="letter-spacing: -0.2pt">
</span>review,<span style="letter-spacing: -0.3pt"> </span>they<span style="lett
er-spacing: -0.2pt">
</span>should<span style="letter-spacing: -0.1pt"> </span>ensure<span style="let
ter-spacing: -0.1pt">
</span>that<span style="letter-spacing: -0.3pt"> </span>the <b>FEIN/EIN</b><span
 style="letter-spacing: -0.1pt"><b>
</b></span>provided<span style="letter-spacing: -0.1pt"> </span>in<span style="l
etter-spacing: -0.1pt">
</span>Question<span style="letter-spacing: -0.1pt"> </span>1<span style="letter
-spacing: -0.1pt">
</span>belongs<span style="letter-spacing: -0.2pt"> </span>to<span style="letter
-spacing: -0.1pt">
</span>their<span style="letter-spacing: -0.2pt"> </span>organization
OR is the <b>FEIN/EIN </b>that<span style="letter-spacing: -0.1pt">
</span>is used for payroll purposes,<span style="letter-spacing: -0.1pt">
</span>that<span style="letter-spacing: -0.1pt"> </span>the employee
named in Section 1 is or was a <b>direct employee </b>of their
organization for the period being certified,<span style="letter-spacing: -0.1pt"
>
</span>OR is or was employed under a contract in a position or
providing services for their organization that, under applicable
state law, cannot be filled or provided by a <b>direct employee </b>of
their organization. If the <b>Authorized Official </b>needs to
correct any answer in Section 4, they must cross through the original
answer, provide the correct answer, AND initial the changes.</p>
<p class="western" style="line-height: 120%"><br/>

</p>
<h3 class="western" style="margin-top: 0.05in">Notes<span style="letter-spacing:
 -0.3pt">
</span>for<span style="letter-spacing: -0.2pt"> </span>completing<span style="le
tter-spacing: -0.3pt">
</span>Section<span style="letter-spacing: -0.3pt"> 5B:</span></h3>
<p class="western" style="line-height: 120%; margin-right: 0.26in; margin-top: 0
.15in">
If you are unable to have this form completed by an <b>Authorized
Official </b>because the organization has closed or you are unable to
contact your employer to obtain an <b>acceptable signature</b>, you
may be able to certify your employment using alternative
documentation. This process will add significant time to the review
of this form. If the employment being certified is or was with the
U.S. Military, you can submit this form with a Form DD-214 or an<span style="let
ter-spacing: -0.1pt">
</span>SCRA Status Report document that corresponds with the
employment period in Question 4, instead of completing Section 5A. If
the employment being certified<span style="letter-spacing: -0.1pt">
</span>is<span style="letter-spacing: -0.2pt"> </span>for<span style="letter-spa
cing: -0.2pt">
</span>any<span style="letter-spacing: -0.2pt"> </span>other<span style="letter-
spacing: -0.2pt">
</span>employer,<span style="letter-spacing: -0.3pt"> </span>you<span style="let
ter-spacing: -0.1pt">
</span>must<span style="letter-spacing: -0.3pt"> </span>submit<span style="lette
r-spacing: -0.3pt">
</span>documentation<span style="letter-spacing: -0.1pt"> </span>that<span style
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="letter-spacing: -0.3pt">
</span>confirms<span style="letter-spacing: -0.2pt"> </span>both<span style="let
ter-spacing: -0.1pt">
</span>the <b>FEIN/EIN</b><span style="letter-spacing: -0.1pt"><b> </b></span>of
the employer AND your period of employment, instead of completing
Section 5A. This would include an IRS Form W-2 for every calendar
year included in your employment period (with or without
corresponding <b>paystubs</b>), OR <b>paystubs </b>for every month
that you were employed during the employment period. Any month that
cannot be documented will not be certified as eligible <span style="letter-spaci
ng: -0.1pt">employment.</span></p>
<p class="western" style="margin-left: 0in"><span class="sd-abs-pos" style="posi
tion: absolute; top: 0.17in; left: 0.48in; width: 724px"><img src="170878101_htm
l_c511716e.gif" name="Shape43" alt="Shape43" align="left" width="724" height="2"
>
  <br clear="left"/>
</img>
</span><br/>

</p>
<h1 class="western">Section<span style="letter-spacing: -0.1pt"> </span>7:<span
style="letter-spacing: 0.1pt">
</span><span style="letter-spacing: -0.1pt">Definitions</span></h1>
<h2 class="western">Definitions<span style="letter-spacing: -0.2pt">
</span>Specific<span style="letter-spacing: -0.2pt"> </span>to<span style="lette
r-spacing: -0.3pt">
</span>this<span style="letter-spacing: -0.2pt"> </span><span style="letter-spac
ing: -0.2pt">Form</span></h2>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0
.45in; margin-top: 0.15in">
The <b>PSLF Employer Database </b>is a searchable database maintained
by the Department that borrowers search by entering their employer’s
FEIN/EIN when using the Help Tool to generate this<span style="letter-spacing: -
0.1pt">
</span>form.<span style="letter-spacing: -0.2pt"> </span>Forms<span style="lette
r-spacing: -0.1pt">
</span>generated<span style="letter-spacing: -0.1pt"> </span>this<span style="le
tter-spacing: -0.1pt">
</span>way<span style="letter-spacing: -0.1pt"> </span>will<span style="letter-s
pacing: -0.1pt">
</span>be<span style="letter-spacing: -0.1pt"> </span>prepopulated<span style="l
etter-spacing: -0.1pt">
</span>with<span style="letter-spacing: -0.1pt"> </span>data<span style="letter-
spacing: -0.1pt">
</span>from<span style="letter-spacing: -0.1pt"> </span>this<span style="letter-
spacing: -0.1pt">
</span>database<span style="letter-spacing: -0.1pt"> </span>when<span style="let
ter-spacing: -0.1pt">
</span>the form<span style="letter-spacing: -0.2pt"> </span>is<span style="lette
r-spacing: -0.2pt">
</span>generated<span style="letter-spacing: -0.1pt"> </span>by<span style="lett
er-spacing: -0.2pt">
</span>using<span style="letter-spacing: -0.1pt"> </span>the<span style="letter-
spacing: -0.1pt">
</span>Help<span style="letter-spacing: -0.1pt"> </span>Tool.<span style="letter
-spacing: -0.3pt">
</span>Many<span style="letter-spacing: -0.2pt"> </span>employers<span style="le
tter-spacing: -0.2pt">
</span>are<span style="letter-spacing: -0.1pt"> </span>already<span style="lette
r-spacing: -0.2pt">
```

```html
</span>included<span style="letter-spacing: -0.1pt"> </span>in<span style="lette
r-spacing: -0.1pt">
</span>the<span style="letter-spacing: -0.1pt"> </span>database and
more are added every day. The database can be searched without
logging in by going to <font color="#1a719f"><u><b>StudentAid.gov/pslf/employer-
search</b></u></font>.
The database will display if the employer is eligible, ineligible, or
undetermined during the period of employment entered by the borrower.</p>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0
.35in; margin-top: 0.17in">
<font size="2" style="font-size: 11pt"><font size="3" style="font-size: 12pt">Th
e
PSLF </font><font size="3" style="font-size: 12pt"><b>Help Tool </b></font><font
 size="3" style="font-size: 12pt">can
be accessed at </font><font color="#1a719f"><font size="3" style="font-size: 12p
t"><u><b>StudentAid.gov/pslf</b></u></font></font><font size="3" style="font-siz
e: 12pt">.
This Help Tool permits a borrower the ability to search the </font><font size="3
" style="font-size: 12pt"><b>PSLF
Employer Database </b></font><font size="3" style="font-size: 12pt">to
generate this form for eligible employers in the database. The Help
Tool also allows a borrower to request the </font><font size="3" style="font-siz
e: 12pt"><b>Authorized
Official</b></font><font size="3" style="font-size: 12pt"><span style="letter-sp
acing: -0.2pt"><b>
</b></span></font><font size="3" style="font-size: 12pt">to</font><font size="3"
 style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
</span></font><font size="3" style="font-size: 12pt">sign</font><font size="3" s
tyle="font-size: 12pt"><span style="letter-spacing: -0.1pt">
</span></font><font size="3" style="font-size: 12pt">this</font><font size="3" s
tyle="font-size: 12pt"><span style="letter-spacing: -0.2pt">
</span></font><font size="3" style="font-size: 12pt">form</font><font size="3" s
tyle="font-size: 12pt"><span style="letter-spacing: -0.2pt">
</span></font><font size="3" style="font-size: 12pt">electronically.</font><font
 size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
</span></font><font size="3" style="font-size: 12pt">By</font><font size="3" sty
le="font-size: 12pt"><span style="letter-spacing: -0.2pt">
</span></font><font size="3" style="font-size: 12pt">signing</font><font size="3
" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
</span></font><font size="3" style="font-size: 12pt">electronically,</font><font
 size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
</span></font><font size="3" style="font-size: 12pt">this</font><font size="3" s
tyle="font-size: 12pt"><span style="letter-spacing: -0.2pt">
</span></font><font size="3" style="font-size: 12pt">form</font><font size="3" s
tyle="font-size: 12pt"><span style="letter-spacing: -0.2pt">
</span></font><font size="3" style="font-size: 12pt">can</font><font size="3" st
yle="font-size: 12pt"><span style="letter-spacing: -0.1pt">
</span></font><font size="3" style="font-size: 12pt">be</font><font size="3" sty
le="font-size: 12pt"><span style="letter-spacing: -0.1pt">
</span></font><font size="3" style="font-size: 12pt">submitted</font><font size=
"3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
</span></font><font size="3" style="font-size: 12pt">for review
without the need to print it out or obtaining an </font><font size="3" style="fo
nt-size: 12pt"><b>acceptable
signature</b></font><font size="3" style="font-size: 12pt">.</font></font></p>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0
.26in; margin-top: 0.17in">
The<span style="letter-spacing: -0.1pt"> </span><b>Federal</b><span style="lette
r-spacing: -0.3pt"><b>
</b></span><b>Employer Identification</b><span style="letter-spacing: -0.3pt"><b
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>
</b></span><b>Number (FEIN/EIN)</b><span style="letter-spacing: -0.1pt"><b>
</b></span>is<span style="letter-spacing: -0.2pt"> </span>a<span style="letter-s
pacing: -0.2pt">
</span>number<span style="letter-spacing: -0.2pt"> </span>issued<span style="let
ter-spacing: -0.2pt">
</span>by<span style="letter-spacing: -0.2pt"> </span>the<span style="letter-spa
cing: -0.2pt">
</span>IRS<span style="letter-spacing: -0.2pt"> </span>to<span style="letter-spa
cing: -0.2pt">
</span>an employer and is generally provided to the employee in box b
of the employee’s IRS Form W-2. This should not be confused with a
similar State ID number that is found in box 15 of the W-2.</p>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0
.26in; margin-top: 0.16in">
A <b>Professional Employer Organization (PEO) </b>is an organization
that provides administrative services, such as payroll and benefits,
for another organization under a contractual agreement. PEOs are
co-employers of an employee, but for PSLF purposes, the employee is
considered a direct employee of the non-PEO employer. A borrower
whose employer uses a PEO, will need to obtain<span style="letter-spacing: -0.1p
t">
</span>the<span style="letter-spacing: -0.1pt"> </span>non-PEO<span style="lette
r-spacing: -0.3pt">
</span>employer’s<span style="letter-spacing: -0.2pt"> </span>FEIN/EIN<span styl
e="letter-spacing: -0.1pt">
</span>because<span style="letter-spacing: -0.1pt"> </span>the<span style="lette
r-spacing: -0.1pt">
</span>FEIN/EIN<span style="letter-spacing: -0.1pt"> </span>that<span style="let
ter-spacing: -0.3pt">
</span>appears<span style="letter-spacing: -0.2pt"> </span>on<span style="letter
-spacing: -0.1pt">
</span>their<span style="letter-spacing: -0.2pt"> </span>W-2<span style="letter-
spacing: -0.1pt">
</span>is<span style="letter-spacing: -0.2pt"> </span>that</p>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-top: 0.0
5in; page-break-before: always">
of<span style="letter-spacing: -0.3pt"> </span>the<span style="letter-spacing: -
0.1pt">
</span>PEO.<span style="letter-spacing: -0.3pt"> </span>A PEO is<span style="let
ter-spacing: -0.2pt">
</span>not<span style="letter-spacing: -0.3pt"> </span>the<span style="letter-sp
acing: -0.1pt">
</span>same<span style="letter-spacing: -0.1pt"> </span>as<span style="letter-sp
acing: -0.2pt">
</span>a<span style="letter-spacing: -0.1pt"> </span>staffing<span style="letter
-spacing: -0.1pt">
</span>agency<span style="letter-spacing: -0.2pt"> </span>which<span style="lett
er-spacing: -0.1pt">
</span>instead<span style="letter-spacing: -0.1pt"> </span>is<span style="letter
-spacing: -0.2pt">
</span>the<span style="letter-spacing: -0.1pt"> </span>sole<span style="letter-s
pacing: -0.1pt">
</span>employer<span style="letter-spacing: -0.2pt"> </span>of<span style="lette
r-spacing: -0.3pt">
</span>an individual who performs their work for a different
organization.</p>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0
.26in; margin-top: 0.17in">
A <b>direct employee </b>is an employee that is hired by and receives
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a W-2 to document their compensation<span style="letter-spacing: -0.1pt">
</span>from<span style="letter-spacing: -0.2pt"> </span>their<span style="letter
-spacing: -0.2pt">
</span>employer<span style="letter-spacing: -0.2pt"> </span>or<span style="lette
r-spacing: -0.2pt">
</span>from<span style="letter-spacing: -0.2pt"> </span>a<span style="letter-spa
cing: -0.1pt">
</span>PEO<span style="letter-spacing: -0.3pt"> </span>contracted<span style="le
tter-spacing: -0.1pt">
</span>by<span style="letter-spacing: -0.2pt"> </span>the<span style="letter-spa
cing: -0.1pt">
</span>employer.<span style="letter-spacing: -0.3pt"> </span>An<span style="lett
er-spacing: -0.1pt">
</span>employee<span style="letter-spacing: -0.1pt"> </span>that<span style="let
ter-spacing: -0.3pt">
</span>is self-employed<span style="letter-spacing: -0.1pt"> </span>or<span styl
e="letter-spacing: -0.1pt">
</span>receives<span style="letter-spacing: -0.1pt"> </span>an<span style="lette
r-spacing: -0.1pt">
</span>IRS<span style="letter-spacing: -0.1pt"> </span>Form<span style="letter-s
pacing: -0.1pt">
</span>1099<span style="letter-spacing: -0.1pt"> </span>is<span style="letter-sp
acing: -0.1pt">
</span>generally<span style="letter-spacing: -0.1pt"> </span>not<span style="let
ter-spacing: -0.2pt">
</span>considered<span style="letter-spacing: -0.1pt"> </span>a<span style="lett
er-spacing: -0.1pt">
</span>direct<span style="letter-spacing: -0.2pt"> </span>employee<span style="l
etter-spacing: -0.1pt">
</span>unless they are employed under a contract in a position or
providing services that, under applicable state law, cannot be filled
or provided by a direct employee of the <b>qualifying employer</b>.</p>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0
.26in; margin-top: 0.17in">
An<span style="letter-spacing: -0.1pt"> </span><b>Authorized</b><span style="let
ter-spacing: -0.3pt"><b>
</b></span><b>Official</b><span style="letter-spacing: -0.2pt"><b> </b></span>is
<span style="letter-spacing: -0.2pt">
</span>an<span style="letter-spacing: -0.1pt"> </span>individual<span style="let
ter-spacing: -0.1pt">
</span>who<span style="letter-spacing: -0.1pt"> </span>by<span style="letter-spa
cing: -0.2pt">
</span>the<span style="letter-spacing: -0.1pt"> </span>authority<span style="let
ter-spacing: -0.2pt">
</span>of<span style="letter-spacing: -0.3pt"> </span>an<span style="letter-spac
ing: -0.1pt">
</span>employer<span style="letter-spacing: -0.2pt"> </span>has<span style="lett
er-spacing: -0.2pt">
</span>access<span style="letter-spacing: -0.2pt"> </span>to<span style="letter-
spacing: -0.1pt">
</span>the borrower's employment or service records and is authorized
by the employer to certify the employment status of the
organization's employees or former employees, or the service of
AmeriCorps or Peace Corps volunteers.</p>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0
.35in; margin-top: 0.17in">
The<span style="letter-spacing: -0.1pt"> </span><b>employment</b><span style="le
tter-spacing: -0.2pt"><b>
</b></span><b>period</b><span style="letter-spacing: -0.2pt"><b> </b></span>is<s
pan style="letter-spacing: -0.2pt">
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</span>the time<span style="letter-spacing: -0.2pt"> </span>between<span style="
letter-spacing: -0.2pt">
</span>the<span style="letter-spacing: -0.2pt"> </span>employment<span style="le
tter-spacing: -0.3pt">
</span>or<span style="letter-spacing: -0.2pt"> </span>certification<span style="
letter-spacing: -0.2pt">
</span>begin<span style="letter-spacing: -0.2pt"> </span>date<span style="letter
-spacing: -0.2pt">
</span>and<span style="letter-spacing: -0.2pt"> </span>the employment
or certification end date provided on the form or, if the borrower
indicates they are still employed, the time between the employment or
certification begin date and the date the Authorized Official
certifies the form. Borrowers are encouraged to certify their
employment annually or when they change employers or employment
status.</p>
<p class="western" align="justify" style="line-height: 120%; margin-left: 0.5in;
 margin-right: 0.26in; margin-top: 0.17in">
<b>Employment</b><span style="letter-spacing: -0.2pt"><b> </b></span><b>status</
b><span style="letter-spacing: -0.1pt"><b>
</b></span>is<span style="letter-spacing: -0.2pt"> </span>the<span style="letter
-spacing: -0.2pt">
</span>determination<span style="letter-spacing: -0.2pt"> </span>of<span style="
letter-spacing: -0.3pt">
</span>whether<span style="letter-spacing: -0.2pt"> </span>the<span style="lette
r-spacing: -0.2pt">
</span>borrower<span style="letter-spacing: -0.2pt"> </span>is<span style="lette
r-spacing: -0.2pt">
</span>Full-Time<span style="letter-spacing: -0.2pt"> </span>or<span style="lett
er-spacing: -0.2pt">
</span>Part-Time<span style="letter-spacing: -0.2pt"> </span>during
the employment<span style="letter-spacing: -0.2pt"> </span>period on
the form.<span style="letter-spacing: -0.2pt"> </span>A separate form<span style
="letter-spacing: -0.1pt">
</span>must<span style="letter-spacing: -0.2pt"> </span>be submitted
when there is<span style="letter-spacing: -0.1pt"> </span>a change<span style="l
etter-spacing: -0.3pt">
</span>in employment status with the same employer. A borrower with
multiple simultaneous qualifying</p>
<p class="western" align="justify" style="line-height: 120%; margin-left: 0.5in;
 margin-right: 0.36in; margin-top: 0in">
Part-Time<span style="letter-spacing: -0.1pt"> </span>employers<span style="lett
er-spacing: -0.2pt">
</span>during<span style="letter-spacing: -0.1pt"> </span>the<span style="letter
-spacing: -0.1pt">
</span>same<span style="letter-spacing: -0.1pt"> </span>period<span style="lette
r-spacing: -0.1pt">
</span>can<span style="letter-spacing: -0.1pt"> </span>be<span style="letter-spa
cing: -0.1pt">
</span>considered<span style="letter-spacing: -0.1pt"> </span>to<span style="let
ter-spacing: -0.1pt">
</span>meet<span style="letter-spacing: -0.3pt"> </span>Full-Time<span style="le
tter-spacing: -0.1pt">
</span>employment<span style="letter-spacing: -0.5pt"> </span>if the
Part-Time hours at each employer total 30 or more hours.</p>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0
.25in; margin-top: 0.17in">
<b>Full-Time </b>employment, for PSLF purposes, means working 30 or
more hours per week on average for the employment<span style="letter-spacing: -0
.1pt">
</span>period on the form regardless of<span style="letter-spacing: -0.1pt">
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</span>whether the employer considers that Full-Time<span style="letter-spacing:
 -0.1pt">
</span>for<span style="letter-spacing: -0.2pt"> </span>other<span style="letter-
spacing: -0.2pt">
</span>purposes.<span style="letter-spacing: -0.3pt"> </span>Working<span style=
"letter-spacing: -0.1pt">
</span>less<span style="letter-spacing: -0.2pt"> </span>than<span style="letter-
spacing: -0.4pt">
</span>30<span style="letter-spacing: -0.1pt"> </span>hours<span style="letter-s
pacing: -0.2pt">
</span>per<span style="letter-spacing: -0.2pt"> </span>week<span style="letter-s
pacing: -0.2pt">
</span>on<span style="letter-spacing: -0.1pt"> </span>average<span style="letter
-spacing: -0.1pt">
</span>is<span style="letter-spacing: -0.2pt"> </span>considered<span style="let
ter-spacing: -0.1pt">
</span>Part-Time. When determining if a borrower is Full-Time, an
employer must include all hours, including vacation, leave time, or
any leave taken under the Family Medical Leave Act of 1993. However,<span style=
"letter-spacing: 2.0pt">
</span>do not include time spent performing volunteer services. If a
borrower is employed on a contractual basis where they provide an
average of<span style="letter-spacing: -0.1pt"> </span>30 hours of<span style="l
etter-spacing: -0.1pt">
</span>work per week for a minimum of<span style="letter-spacing: -0.1pt">
</span>8 months in a 12 month period, such as in an educational
setting, but they continue to be<span style="letter-spacing: 2.0pt">
</span>considered employed for the full year, they should be
considered Full-Time for the full 12 months.</p>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0
.26in; margin-top: 0.17in">
If the borrower performs non-tenure track employment, such as an
adjunct or non-tenure track faculty<span style="letter-spacing: -0.2pt">
</span>member,<span style="letter-spacing: -0.3pt"> </span>the<span style="lette
r-spacing: -0.1pt">
</span>employer<span style="letter-spacing: -0.2pt"> </span>can<span style="lett
er-spacing: -0.1pt">
</span>calculate<span style="letter-spacing: -0.1pt"> </span>the<span style="let
ter-spacing: -0.4pt">
</span>weekly<span style="letter-spacing: -0.2pt"> </span>average<span style="le
tter-spacing: -0.1pt">
</span>hours<span style="letter-spacing: -0.2pt"> </span>for<span style="letter-
spacing: -0.2pt">
</span>determining<span style="letter-spacing: -0.1pt"> </span>Full-Time
status by using a formula that multiplies the contact hours per week
by at least 3.35 hours.</p>
<div id="Section2" dir="ltr"><p class="western" style="margin-left: 0.5in; margi
n-top: 0.05in">
        <font size="2" style="font-size: 11pt"><font size="3" style="font-size:
12pt">An</font><font size="3" style="font-size: 12pt"><span style="letter-spacin
g: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt"><b>acceptable</b></
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt"
><b>
        </b></span></font><font size="3" style="font-size: 12pt"><b>signature
        </b></font><font size="3" style="font-size: 12pt">for</font><font size="
3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">this</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">form</font><font si
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ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt"><span style="letter
-spacing: -0.1pt">includes:</span></font></font></p>
        <p class="western" style="margin-left: 0in; margin-top: 0.01in"><br/>

        </p>
        <ul>
                <li><p><font size="2" style="font-size: 11pt"><font size="3" sty
le="font-size: 12pt">a</font><font size="3" style="font-size: 12pt"><span style=
"letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">handwritten
</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2p
t">
                </span></font><font size="3" style="font-size: 12pt">signature</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt"
>
                </span></font><font size="3" style="font-size: 12pt">in</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">dark</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.2pt">ink,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">a</font><font size="3" style="fo
nt-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">hand</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">drawn</font
><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">electronic<
/font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt
">
                </span></font><font size="3" style="font-size: 12pt">signature</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt"
>
                </span></font><font size="3" style="font-size: 12pt">made</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">using</font
><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">a</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">mouse</font
><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">or</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">finger</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">on</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">a</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">digital</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">device,</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                or</span></font></font></p></li>
                <li><p style="line-height: 118%; margin-right: 0.41in; margin-to
p: 0.12in">
                <font size="2" style="font-size: 11pt"><font size="3" style="fon
t-size: 12pt">a</font><font size="3" style="font-size: 12pt"><span style="letter
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-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">digitized</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt"
>
                </span></font><font size="3" style="font-size: 12pt">image</font
><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">of</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">a</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">handwritten
</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1p
t">
                </span></font><font size="3" style="font-size: 12pt">signature</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt"
>
                </span></font><font size="3" style="font-size: 12pt">that</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.5pt">
                </span></font><font size="3" style="font-size: 12pt">has</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">been</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">embedded</f
ont><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">on</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">the</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">signature</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt"
>
                </span></font><font size="3" style="font-size: 12pt">line</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">of this for
m.</font></font></p></li>
        </ul>
        <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
right: 0.26in; margin-top: 0.09in">
        Other<span style="letter-spacing: -0.2pt"> </span>forms<span style="lett
er-spacing: -0.2pt">
        </span>of<span style="letter-spacing: -0.3pt"> </span>signatures<span st
yle="letter-spacing: -0.2pt">
        </span>including<span style="letter-spacing: -0.3pt">
        </span>certificate-based<span style="letter-spacing: -0.1pt">
        </span>signatures<span style="letter-spacing: -0.2pt"> </span>and<span s
tyle="letter-spacing: -0.1pt">
        </span>typed<span style="letter-spacing: -0.1pt"> </span>names,<span sty
le="letter-spacing: -0.3pt">
        </span>even<span style="letter-spacing: -0.1pt"> </span>if<span style="l
etter-spacing: -0.3pt">
        </span>using<span style="letter-spacing: -0.4pt"> </span>a font that
        mimics cursive text, are NOT acceptable signatures for this form.</p>
        <p class="western" style="margin-left: 0in"><br/>

        </p>
        <h2 class="western" style="margin-top: 0.17in">General<span style="lette
r-spacing: -0.4pt">
        </span>Definitions<span style="letter-spacing: -0.1pt"> </span>Related<s
pan style="letter-spacing: -0.3pt">
        </span>to PSLF and<span style="letter-spacing: -0.3pt"> </span>Student<s
```

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pan style="letter-spacing: -0.2pt">
        </span><span style="letter-spacing: -0.1pt">Loans</span></h2>
        <p class="western" style="margin-left: 0.5in; margin-top: 0.15in"><font
size="2" style="font-size: 11pt"><font size="3" style="font-size: 12pt"><b>NOTE:
</b></font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -
0.3pt"><b>
        </b></span></font><font size="3" style="font-size: 12pt"><b>Additional</
b></font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.
1pt"><b>
        </b></span></font><font size="3" style="font-size: 12pt"><b>PSLF and</b>
</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3p
t"><b>
        </b></span></font><font size="3" style="font-size: 12pt"><b>TEPSLF
        specific</b></font><font size="3" style="font-size: 12pt"><span style="l
etter-spacing: -0.2pt"><b>
        </b></span></font><font size="3" style="font-size: 12pt"><b>terms</b></f
ont><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
<b>
        </b></span></font><font size="3" style="font-size: 12pt"><b>are</b></fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt"><b
>
        </b></span></font><font size="3" style="font-size: 12pt"><b>defined</b><
/font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt
"><b>
        </b></span></font><font size="3" style="font-size: 12pt"><b>in-context</
b></font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.
2pt"><b>
        </b></span></font><font size="3" style="font-size: 12pt"><b>in</b></font
><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt"><b>
        </b></span></font><font size="3" style="font-size: 12pt"><b>Section</b><
/font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt
"><b>
        </b></span></font><font size="3" style="font-size: 12pt"><span style="le
tter-spacing: -0.3pt"><b>10.</b></span></font></font></p>
        <p class="western" style="margin-left: 0in; margin-top: 0.01in"><br/>

        </p>
        <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
right: 0.26in">
        A loan enters <b>default </b>when a borrower’s payment is
        delinquent more than 270 days. A loan in default<span style="letter-spac
ing: -0.3pt">
        </span>is<span style="letter-spacing: -0.2pt"> </span>not<span style="le
tter-spacing: -0.3pt">
        </span>eligible<span style="letter-spacing: -0.1pt"> </span>for<span sty
le="letter-spacing: -0.2pt">
        </span>PSLF<span style="letter-spacing: -0.3pt"> </span>and<span style="
letter-spacing: -0.1pt">
        </span>payments<span style="letter-spacing: -0.2pt"> </span>made<span st
yle="letter-spacing: -0.1pt">
        </span>while in<span style="letter-spacing: -0.1pt"> </span>default<span
 style="letter-spacing: -0.3pt">
        </span>are<span style="letter-spacing: -0.1pt"> </span>not<span style="l
etter-spacing: -0.3pt">
        </span>eligible<span style="letter-spacing: -0.1pt"> </span>payments<spa
n style="letter-spacing: -0.2pt">
        </span>for PSLF. A borrower can resolve a defaulted loan by
        contacting their servicer.</p>
        <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
right: 0.26in; margin-top: 0.17in">
```

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        A<span style="letter-spacing: -0.2pt"> </span><b>deferment</b><span styl
e="letter-spacing: -0.2pt"><b>
        </b></span>is<span style="letter-spacing: -0.2pt"> </span>a<span style="
letter-spacing: -0.2pt">
        </span>period<span style="letter-spacing: -0.2pt"> </span>during<span st
yle="letter-spacing: -0.2pt">
        </span>which<span style="letter-spacing: -0.2pt"> </span>you<span style=
"letter-spacing: -0.2pt">
        </span>are allowed<span style="letter-spacing: -0.1pt"> </span>to<span s
tyle="letter-spacing: -0.2pt">
        </span>postpone<span style="letter-spacing: -0.2pt"> </span>making<span
style="letter-spacing: -0.2pt">
        </span>payments<span style="letter-spacing: -0.2pt"> </span>temporarily,
        on the basis of meeting the eligibility requirements for the
        deferment.</p>
        <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
right: 0.26in; margin-top: 0.17in">
        <b>Eligible</b><span style="letter-spacing: -0.1pt"><b> </b></span><b>Lo
ans</b><span style="letter-spacing: -0.1pt"><b>
        </b></span>are<span style="letter-spacing: -0.1pt"> </span>loans<span st
yle="letter-spacing: -0.2pt">
        </span>made<span style="letter-spacing: -0.1pt"> </span>under<span style
="letter-spacing: -0.2pt">
        </span>the<span style="letter-spacing: -0.1pt"> </span>William<span styl
e="letter-spacing: -0.2pt">
        </span>D.<span style="letter-spacing: -0.3pt"> </span>Ford<span style="l
etter-spacing: -0.1pt">
        </span>Federal<span style="letter-spacing: -0.1pt"> </span>Direct<span s
tyle="letter-spacing: -0.3pt">
        </span>Loan<span style="letter-spacing: -0.1pt"> </span>(Direct<span sty
le="letter-spacing: -0.3pt">
        </span>Loan) Program that are not in default.</p>
        <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
right: 0.29in; margin-top: 0.16in">
        An<span style="letter-spacing: -0.1pt"> </span><b>eligible</b><span styl
e="letter-spacing: -0.1pt"><b>
        </b></span><b>payment</b><span style="letter-spacing: -0.1pt"><b> </b></
span>is<span style="letter-spacing: -0.2pt">
        </span>a payment<span style="letter-spacing: -0.3pt"> </span>that<span s
tyle="letter-spacing: -0.3pt">
        </span>is<span style="letter-spacing: -0.2pt"> </span>both made
        in-full and on-time, meaning the full scheduled amount due must be
        received on or after the most recent due date and before the due
        date of the current month.</p>
        <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
right: 0.26in; margin-top: 0.17in">
        A <b>forbearance </b>is a period during which you are allowed to
        postpone making payments temporarily,<span style="letter-spacing: -0.3pt
">
        </span>allowed<span style="letter-spacing: -0.2pt"> </span>an<span style
="letter-spacing: -0.2pt">
        </span>extension<span style="letter-spacing: -0.2pt"> </span>of<span sty
le="letter-spacing: -0.3pt">
        </span>time<span style="letter-spacing: -0.2pt"> </span>for<span style="
letter-spacing: -0.2pt">
        </span>making<span style="letter-spacing: -0.2pt"> </span>payments,<span
 style="letter-spacing: -0.3pt">
        </span>or<span style="letter-spacing: -0.2pt"> </span>temporarily<span s
tyle="letter-spacing: -0.2pt">
        </span>allowed<span style="letter-spacing: -0.2pt"> </span>to<span style
```

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="letter-spacing: -0.2pt">
        </span>make smaller payments than scheduled.</p>
        <p class="western" align="justify" style="line-height: 120%; margin-left
: 0.5in; margin-right: 0.32in; margin-top: 0.16in">
        An<span style="letter-spacing: -0.2pt"> </span><b>Income</b><span style=
"letter-spacing: -0.2pt"><b>
        </b></span><b>Driven</b><span style="letter-spacing: -0.3pt"><b>
        </b></span><b>Repayment</b><span style="letter-spacing: -0.2pt"><b>
        </b></span><b>(IDR)</b><span style="letter-spacing: -0.2pt"><b> </b></sp
an><b>plan</b><span style="letter-spacing: -0.1pt"><b>
        </b></span>is<span style="letter-spacing: -0.2pt"> </span>a
        repayment<span style="letter-spacing: -0.3pt"> </span>plan<span style="l
etter-spacing: -0.2pt">
        </span>that<span style="letter-spacing: -0.3pt"> </span>bases<span style
="letter-spacing: -0.2pt">
        </span>your<span style="letter-spacing: -0.2pt"> </span>monthly<span sty
le="letter-spacing: -0.2pt">
        </span>payment on<span style="letter-spacing: -0.1pt"> </span>your<span
style="letter-spacing: -0.2pt">
        </span>annual<span style="letter-spacing: -0.1pt"> </span>income<span st
yle="letter-spacing: -0.1pt">
        </span>and<span style="letter-spacing: -0.1pt"> </span>family<span style
="letter-spacing: -0.2pt">
        </span>size.<span style="letter-spacing: -0.3pt"> </span>These<span styl
e="letter-spacing: -0.1pt">
        </span>plans<span style="letter-spacing: -0.2pt"> </span>are<span style=
"letter-spacing: -0.1pt">
        </span>qualifying<span style="letter-spacing: -0.1pt"> </span>repayment<
span style="letter-spacing: -0.3pt">
        </span>plans<span style="letter-spacing: -0.2pt"> </span>for<span style=
"letter-spacing: -0.2pt">
        </span>PSLF<span style="letter-spacing: -0.3pt"> </span>and are,<span st
yle="letter-spacing: -0.1pt">
        </span>generally,<span style="letter-spacing: -0.1pt"> </span>the
        only plans that<span style="letter-spacing: -0.1pt"> </span>would
        have a remaining loan balance after you have made 120 qualifying
        payments. You must recertify your income annually to remain on an
        IDR plan.</p>
        <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
right: 0.29in; margin-top: 0.17in">
        A <b>qualifying employer </b>is a U. S. based governmental
        organization, an organization under Section<span style="letter-spacing:
-0.1pt">
        </span>501(c)(3)<span style="letter-spacing: -0.2pt"> </span>of<span sty
le="letter-spacing: -0.3pt">
        </span>the<span style="letter-spacing: -0.1pt"> </span>Internal<span sty
le="letter-spacing: -0.1pt">
        </span>Revenue<span style="letter-spacing: -0.1pt"> </span>Code<span sty
le="letter-spacing: -0.4pt">
        </span>that<span style="letter-spacing: -0.3pt"> </span>is<span style="l
etter-spacing: -0.2pt">
        </span>exempt<span style="letter-spacing: -0.3pt"> </span>from<span styl
e="letter-spacing: -0.2pt">
        </span>taxation<span style="letter-spacing: -0.1pt"> </span>under<span s
tyle="letter-spacing: -0.2pt">
        </span>section<span style="letter-spacing: -0.1pt"> </span>501(a) of<spa
n style="letter-spacing: -0.2pt">
        </span>the Internal Revenue Code,<span style="letter-spacing: -0.2pt">
        </span>or<span style="letter-spacing: -0.1pt"> </span>a non-profit<span
style="letter-spacing: -0.2pt">
```

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        </span>organization that<span style="letter-spacing: -0.2pt">
        </span>dedicates<span style="letter-spacing: -0.1pt"> </span>a
        majority<span style="letter-spacing: -0.1pt"> </span>of<span style="lett
er-spacing: -0.2pt">
        </span>its full-time equivalent employees to providing certain
        non-governmental public services. Serving in an AmeriCorps or Peace
        Corps position is also qualifying employment.</p>
        <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
right: 0.35in; margin-top: 0.05in">
        A<span style="letter-spacing: -0.2pt"> </span><b>qualifying</b><span sty
le="letter-spacing: -0.1pt"><b>
        </b></span><b>payment</b><span style="letter-spacing: -0.1pt"><b> </b></
span>is<span style="letter-spacing: -0.2pt">
        </span>recorded<span style="letter-spacing: -0.2pt"> </span>when<span st
yle="letter-spacing: -0.2pt">
        </span>an<span style="letter-spacing: -0.2pt"> </span>eligible<span styl
e="letter-spacing: -0.2pt">
        </span>payment<span style="letter-spacing: -0.3pt"> </span>(or<span styl
e="letter-spacing: -0.2pt">
        </span>equivalent)<span style="letter-spacing: -0.2pt"> </span>is<span s
tyle="letter-spacing: -0.2pt">
        </span>matched<span style="letter-spacing: -0.2pt"> </span>to<span style
="letter-spacing: -0.2pt">
        </span>a month of eligible full-time employment with a qualifying
        employer.</p>
        <p class="western" style="margin-left: 0in"><br/>

        </p>
        <p class="western" style="margin-left: 0in"><br/>

        </p>
        <p class="western" style="margin-left: 0in"><br/>

        </p>
        <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
right: 0.35in; margin-top: 0.05in">
        <br/>

        </p>
        <p class="western" style="margin-left: 0in"><span class="sd-abs-pos" sty
le="position: absolute; top: 0.17in; left: 0.48in; width: 724px"><img src="17087
8101_html_c511716e.gif" name="Shape44" alt="Shape44" align="left" width="724" he
ight="2">
  <br clear="left"/>
</img>
</span><br/>

        </p>
        <h1 class="western">Section<span style="letter-spacing: -0.1pt"> </span>
8:<span style="letter-spacing: -1.4pt">
        </span>Where to<span style="letter-spacing: -0.1pt"> </span>Send<span st
yle="letter-spacing: -0.3pt">
        </span>This <span style="letter-spacing: -0.2pt">Form</span></h1>
        <p class="western" style="margin-top: 0.1in">Return<span style="letter-s
pacing: -0.2pt">
        </span>the<span style="letter-spacing: -0.1pt"> </span>completed<span st
yle="letter-spacing: -0.2pt">
        </span>form<span style="letter-spacing: -0.2pt"> </span>and<span style="
letter-spacing: -0.2pt">
        </span>any<span style="letter-spacing: -0.2pt"> </span>documentation<spa
```

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n style="letter-spacing: -0.1pt">
        </span><span style="letter-spacing: -0.3pt">to:</span></p>
</div>
<div id="Section3" dir="ltr" gutter="48" style="column-count: 2"><h2 class="west
ern" style="margin-left: 0.5in; margin-top: 0.07in">
        Mail<span style="letter-spacing: -0.2pt"> </span><span style="letter-spa
cing: -0.3pt">to:</span></h2>
        <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
top: 0.04in">
        U.S. Department of Education<span style="letter-spacing: -0.7pt"> </span
>
        </p>
        <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
top: 0.04in">
        P.O.<span style="letter-spacing: -0.9pt"> </span>Box<span style="letter-
spacing: -0.8pt">
        </span>300010
        </p>
        <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
top: 0.04in">
        Greenville, TX 75403</p>
        <p class="western" style="margin-left: 0in; margin-top: 0.06in"><font si
ze="2" style="font-size: 11pt"><font size="3" style="font-size: 12pt"><b>Fax</b>
</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.4p
t"><b>
        </b></span></font><font size="3" style="font-size: 12pt"><b>to:</b></fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt"><b
>
        </b></span></font><font size="3" style="font-size: 12pt">540-212-</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">2415
</span></font></font></p>
        <p class="western" style="margin-left: 0in; margin-top: 0.19in"><font si
ze="2" style="font-size: 11pt"><font size="3" style="font-size: 12pt"><b>To</b><
/font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt
"><b>
        </b></span></font><font size="3" style="font-size: 12pt"><b>upload:</b><
/font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt
"><b>
        </b></span></font><font size="3" style="font-size: 12pt">Log</font><font
 size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">in</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">to</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font color="#175c8f"><font size="3" style="font-size: 12p
t"><span style="letter-spacing: -0.1pt"><u><b>StudentAid.gov</b></u></span></fon
t></font></font></p>
        <p class="western" style="margin-left: 0in; margin-top: 0in">and<span st
yle="letter-spacing: -0.1pt">
        </span>visit<span style="letter-spacing: -0.1pt"> </span>My <span style=
"letter-spacing: -0.1pt">Activity</span></p>
</div>
<div id="Section4" dir="ltr"><p class="western" style="margin-left: 0in; margin-
top: 0in">
        <br/>

        </p>
        <p class="western" style="line-height: 0.02in; margin-left: 0.23in"><img
 src="170878101_html_c511716e.gif" name="Shape45" alt="Shape45" align="bottom" w
idth="724" height="2"/>
```

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</p>
        <h1 class="western">Section<span style="letter-spacing: -0.3pt"> </span>
9:
        Help<span style="letter-spacing: -0.2pt"> </span>With<span style="letter
-spacing: -0.2pt">
        </span>Completing<span style="letter-spacing: -0.2pt"> </span>the<span s
tyle="letter-spacing: -0.3pt">
        </span><span style="letter-spacing: -0.1pt">Application</span></h1>
        <p class="western" style="margin-top: 0.1in">If<span style="letter-spaci
ng: -0.3pt">
        </span>you<span style="letter-spacing: -0.1pt"> </span>need<span style="
letter-spacing: -0.1pt">
        </span>help<span style="letter-spacing: -0.1pt"> </span>completing<span
style="letter-spacing: -0.1pt">
        </span>this<span style="letter-spacing: -0.1pt"> </span>form,<span style
="letter-spacing: -0.2pt">
        </span>contact<span style="letter-spacing: -0.2pt"> </span><span style="
letter-spacing: -0.3pt">us:</span></p>
        <p class="western" style="margin-left: 0in; margin-top: 0.02in"><br/>

        </p>
        <p class="western" style="margin-left: 0.5in; margin-top: 0in"><b>Phone:
</b><span style="letter-spacing: -0.2pt"><b>
        </b></span>1-888-303-7818<span style="letter-spacing: -0.1pt"> </span>(T
TY:<span style="letter-spacing: -0.3pt">
        </span>dial<span style="letter-spacing: -0.2pt"> </span>711,<span style=
"letter-spacing: -0.3pt">
        </span>then<span style="letter-spacing: -0.2pt"> </span>phone<span style
="letter-spacing: -0.1pt">
        number)</span></p>
        <h2 class="western" style="margin-left: 0.5in; margin-top: 0.04in">Websi
te:<span style="letter-spacing: -0.2pt">
        </span><font color="#175c8e"><span style="letter-spacing: -0.1pt"><u>Stu
dentAid</u></span></font><font color="#1a719f"><span style="letter-spacing: -0.1
pt"><u>.gov</u></span></font></h2>
        <p class="western" style="margin-left: 0in; margin-top: 0.02in"><span cl
ass="sd-abs-pos" style="position: absolute; top: 0.2in; left: 0.48in; width: 724
px"><img src="170878101_html_c511716e.gif" name="Shape46" alt="Shape46" align="l
eft" width="724" height="2">
  <br clear="left"/>
</img>
</span><br/>

        </p>
        <h1 class="western">Section<span style="letter-spacing: -0.4pt"> </span>
10:<span style="letter-spacing: -1.4pt">
        </span>Important<span style="letter-spacing: -0.3pt"> </span>Information
<span style="letter-spacing: -0.4pt">
        </span>About<span style="letter-spacing: -0.1pt"> </span>PSLF<span style
="letter-spacing: 0.1pt">
        </span>and<span style="letter-spacing: -0.2pt"> </span><span style="lett
er-spacing: -0.1pt">TEPSLF</span></h1>
        <p class="western" style="margin-top: 0.1in">Terms<span style="letter-sp
acing: -0.2pt">
        </span>in<span style="letter-spacing: -0.1pt"> </span><b>Bold</b><span s
tyle="letter-spacing: -0.2pt"><b>
        </b></span>are<span style="letter-spacing: -0.1pt"> </span>defined<span
style="letter-spacing: -0.1pt">
        </span>in<span style="letter-spacing: -0.1pt"> </span>Section<span style
="letter-spacing: -0.1pt">
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        </span><span style="letter-spacing: -0.3pt">7.</span></p>
        <p class="western" style="margin-left: 0in; margin-top: 0.01in"><br/>

        </p>
        <p class="western" style="line-height: 120%; margin-right: 0.26in">The
        Public Service Loan Forgiveness (PSLF) program was created by
        Congress in October 2007. A borrower qualifies for forgiveness of
        any remaining principal and interest on their <b>eligible loans </b>once
        they have made the equivalent of 120 <b>qualifying payments </b>after
        October 1, 2007, while employed <b>full-time </b>with a <b>qualifying
        employer</b>. Congress authorized a Temporary Expansion of the PSLF
        program (TEPSLF) in March 2018, that allowed<span style="letter-spacing:
 -0.1pt">
        </span>borrowers<span style="letter-spacing: -0.2pt"> </span>that<span s
tyle="letter-spacing: -0.3pt">
        </span>were<span style="letter-spacing: -0.1pt"> </span>otherwise<span s
tyle="letter-spacing: -0.1pt">
        </span>eligible<span style="letter-spacing: -0.1pt"> </span>for<span sty
le="letter-spacing: -0.2pt">
        </span>PSLF<span style="letter-spacing: -0.3pt"> </span>to<span style="l
etter-spacing: -0.1pt">
        </span>become<span style="letter-spacing: -0.1pt"> </span>eligible<span
style="letter-spacing: -0.1pt">
        </span>if<span style="letter-spacing: -0.3pt"> </span>the<span style="le
tter-spacing: -0.1pt">
        </span>only<span style="letter-spacing: -0.2pt"> </span>reason<span styl
e="letter-spacing: -0.1pt">
        </span>they<span style="letter-spacing: -0.2pt"> </span>did not
        qualify for PSLF was because some or all of their payments were made
        under certain ineligible repayment plans. For a more comprehensive
        overview of these programs, including FAQ’s, visit
        <font color="#1a719f"><span style="letter-spacing: -0.1pt"><u><b>Student
Aid.gov/publicservice</b></u></span></font><span style="letter-spacing: -0.1pt">
.</span></p>
        <h2 class="western" style="margin-top: 0.17in">Loan<span style="letter-s
pacing: -0.4pt">
        </span><span style="letter-spacing: -0.1pt">Eligibility</span></h2>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.15in">
        Only Direct Loan Program loans (including Direct Consolidation
        Loans) that are not in <b>default </b>are eligible for PSLF. Loans
        you received under<span style="letter-spacing: -0.2pt"> </span>the<span
style="letter-spacing: -0.2pt">
        </span>Federal<span style="letter-spacing: -0.2pt"> </span>Family<span s
tyle="letter-spacing: -0.2pt">
        </span>Education<span style="letter-spacing: -0.2pt"> </span>Loan<span s
tyle="letter-spacing: -0.2pt">
        </span>(FFEL)<span style="letter-spacing: -0.2pt"> </span>Program,<span
style="letter-spacing: -0.3pt">
        </span>the<span style="letter-spacing: -0.2pt"> </span>Federal<span styl
e="letter-spacing: -0.2pt">
        </span>Perkins<span style="letter-spacing: -0.2pt"> </span>Loan<span sty
le="letter-spacing: -0.2pt">
        </span>(Perkins<span style="letter-spacing: -0.2pt"> </span>Loan)
        Program, or any other student loan program are not eligible for
        PSLF.</p>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.17in">
        Eligible<span style="letter-spacing: -0.1pt"> </span>payments made
        on the original Direct Loans before consolidation will<span style="lette
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r-spacing: -0.2pt">
        </span>be<span style="letter-spacing: -0.2pt"> </span>added<span style="
letter-spacing: -0.2pt">
        </span>as<span style="letter-spacing: -0.2pt"> </span>eligible<span styl
e="letter-spacing: -0.2pt">
        </span>payments<span style="letter-spacing: -0.2pt"> </span>to<span styl
e="letter-spacing: -0.2pt">
        </span>the<span style="letter-spacing: -0.2pt"> </span>new<span style="l
etter-spacing: -0.2pt">
        </span>Direct Consolidation Loan based on a weighted average of the
        loans that were included in the Direct Consolidation Loan.</p>
        <h3 class="western">Eligible<span style="letter-spacing: -0.2pt">
        </span>Repayment<span style="letter-spacing: -0.2pt"> Plans</span></h3>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.15in">
        Your<span style="letter-spacing: -0.2pt"> </span>payments<span style="le
tter-spacing: -0.2pt">
        </span>must<span style="letter-spacing: -0.3pt"> </span>be<span style="l
etter-spacing: -0.1pt">
        </span>made<span style="letter-spacing: -0.1pt"> </span>under<span style
="letter-spacing: -0.2pt">
        </span>a<span style="letter-spacing: -0.1pt"> </span>qualifying<span sty
le="letter-spacing: -0.1pt">
        </span>repayment<span style="letter-spacing: -0.3pt"> </span>plan.<span
style="letter-spacing: -0.3pt">
        </span>Qualifying<span style="letter-spacing: -0.1pt"> </span>repayment<
span style="letter-spacing: -0.3pt">
        </span>plans<span style="letter-spacing: -0.2pt"> </span>for PSLF
        include:</p>
        <p class="western" style="margin-top: 0.17in">any<span style="letter-spa
cing: -0.2pt">
        </span>of<span style="letter-spacing: -0.3pt"> </span>the<span style="le
tter-spacing: -0.1pt">
        </span>following<span style="letter-spacing: -0.1pt"> </span>Income<span
 style="letter-spacing: -0.2pt">
        </span>Driven<span style="letter-spacing: -0.1pt"> </span>Repayment<span
 style="letter-spacing: -0.2pt">
        </span>(IDR)<span style="letter-spacing: -0.2pt"> </span><span style="le
tter-spacing: -0.1pt">plans:</span></p>
        <p class="western" style="margin-left: 0in; margin-top: 0.01in"><br/>

        </p>
        <ul>
                <li><p><font size="2" style="font-size: 11pt"><font size="3" sty
le="font-size: 12pt">Repayment
                Assistance Plan,</font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Income-Based</font><font size="3
" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">Repayment</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt"
>
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">(IBR),</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Pay</font><font size="3" style="
font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">As</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">You</font><
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font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">Earn</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">(PAYE)
                (prior to 7/1/2028),</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Income-Contingent
                Repayment (ICR) (prior to 7/1/2028)</font></font></p></li>
        </ul>
        <p style="margin-left: 0.75in; margin-top: 0.12in"><br/>

        </p>
        <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
right: 0.26in; margin-top: 0.09in">
        The 10-Year Standard Repayment plan, or any other Direct Loan
        repayment plan (except the Tiered Standard plan and Alternative<span sty
le="letter-spacing: -0.1pt">
        </span>Repayment<span style="letter-spacing: -0.3pt"> </span>plan),<span
 style="letter-spacing: -0.3pt">
        </span>if<span style="letter-spacing: -0.3pt"> </span>those<span style="
letter-spacing: -0.1pt">
        </span>payments<span style="letter-spacing: -0.2pt"> </span>are<span sty
le="letter-spacing: -0.1pt">
        </span>at<span style="letter-spacing: -0.3pt"> </span>least<span style="
letter-spacing: -0.3pt">
        </span>equal<span style="letter-spacing: -0.1pt"> </span>to<span style="
letter-spacing: -0.1pt">
        </span>the<span style="letter-spacing: -0.1pt"> </span>monthly<span styl
e="letter-spacing: -0.2pt">
        </span>payment<span style="letter-spacing: -0.3pt"> </span>amount
        that would be required under the 10-Year Standard Repayment plan.</p>
        <p class="western" style="line-height: 120%; margin-left: 0in; margin-ri
ght: 0.26in; margin-top: 0.05in">
        <br/>

        </p>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.05in">
        <b>NOTE:</b><span style="letter-spacing: -0.2pt"><b> </b></span>The<span
 style="letter-spacing: -0.1pt">
        </span>Standard<span style="letter-spacing: -0.1pt"> </span>Repayment<sp
an style="letter-spacing: -0.3pt">
        </span>Plan<span style="letter-spacing: -0.1pt"> </span>for<span style="
letter-spacing: -0.2pt">
        </span>Direct<span style="letter-spacing: -0.3pt"> </span>Consolidation<
span style="letter-spacing: -0.1pt">
        </span>Loans<span style="letter-spacing: -0.2pt"> </span>made<span style
="letter-spacing: -0.1pt">
        </span>on<span style="letter-spacing: -0.1pt"> </span>or<span style="let
ter-spacing: -0.2pt">
        </span>after<span style="letter-spacing: -0.2pt"> </span>July<span style
="letter-spacing: -0.2pt">
        </span>1,<span style="letter-spacing: -0.3pt"> </span>2006, and
        before July 1, 2026, has repayment periods that range from 10 to 30<span
 style="letter-spacing: -0.1pt">
        </span>years. Monthly payments you make under this plan are eligible
        payments for PSLF only if the repayment period is 10 years. This
        repayment plan is always a qualifying repayment plan for TEPSLF (for
        more information regarding eligible repayment plans for TEPSLF, see
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        below). Borrowers with any loan made on or after July 1, 2026, are
        ineligible for this plan regardless of when their other Direct Loans
        were made.</p>
        <p class="western" style="line-height: 120%; margin-right: 0.29in; margi
n-top: 0.17in">
        While repayment plans other than an IDR plan may be qualifying
        repayment plans for PSLF, you must have a remaining balance to
        forgive when you reach 120 qualifying payments. Otherwise, your
        loans<span style="letter-spacing: -0.2pt"> </span>will<span style="lette
r-spacing: -0.1pt">
        </span>be<span style="letter-spacing: -0.1pt"> </span>fully<span style="
letter-spacing: -0.2pt">
        </span>repaid<span style="letter-spacing: -0.1pt"> </span>within<span st
yle="letter-spacing: -0.1pt">
        </span>10<span style="letter-spacing: -0.1pt"> </span>years.<span style=
"letter-spacing: -0.3pt">
        </span>You<span style="letter-spacing: -0.1pt"> </span>will<span style="
letter-spacing: -0.1pt">
        </span>generally<span style="letter-spacing: -0.2pt"> </span>only<span s
tyle="letter-spacing: -0.2pt">
        </span>have<span style="letter-spacing: -0.1pt"> </span>a<span style="le
tter-spacing: -0.1pt">
        </span>remaining<span style="letter-spacing: -0.1pt"> </span>balance<spa
n style="letter-spacing: -0.1pt">
        </span>if<span style="letter-spacing: -0.3pt"> </span>you<span style="le
tter-spacing: -0.4pt">
        </span>have been repaying under an IDR plan. To apply for an IDR
        plan, visit <font color="#1a719f"><u><b>StudentAid.gov/idr/</b></u></fon
t>.</p>
        <h2 class="western" style="margin-top: 0.17in">Payment<span style="lette
r-spacing: -0.3pt">
        </span><span style="letter-spacing: -0.1pt">Eligibility</span></h2>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.15in">
        An eligible payment is one that is made in full for a month that you
        are repaying your loan under<span style="letter-spacing: -0.1pt"> </span
>an
        eligible repayment plan or is the equivalent of an eligible payment
        attributed to a month in which you are<span style="letter-spacing: -0.1p
t">
        </span>in<span style="letter-spacing: -0.1pt"> </span>repayment.<span st
yle="letter-spacing: -0.3pt">
        </span>Only<span style="letter-spacing: -0.2pt"> </span>eligible<span st
yle="letter-spacing: -0.1pt">
        </span>payments<span style="letter-spacing: -0.2pt"> </span>made<span st
yle="letter-spacing: -0.1pt">
        </span>on<span style="letter-spacing: -0.1pt"> </span>or after<span styl
e="letter-spacing: -0.2pt">
        </span>October<span style="letter-spacing: -0.2pt"> </span>1,<span style
="letter-spacing: -0.3pt">
        </span>2007,<span style="letter-spacing: -0.3pt"> </span>can<span style=
"letter-spacing: -0.1pt">
        </span>become<span style="letter-spacing: -0.1pt"> </span>a<span style="
letter-spacing: -0.1pt">
        </span>qualifying payment for PSLF or TEPSLF.</p>
        <p class="western" style="line-height: 120%; margin-top: 0.17in">A<span
style="letter-spacing: -0.2pt">
        </span>payment<span style="letter-spacing: -0.3pt"> </span>is<span style
="letter-spacing: -0.2pt">
        </span>made<span style="letter-spacing: -0.1pt"> </span>in<span style="l
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etter-spacing: -0.1pt">
        </span>full<span style="letter-spacing: -0.1pt"> only </span>if<span sty
le="letter-spacing: -0.3pt">
        </span>it<span style="letter-spacing: -0.3pt"> </span>is<span style="let
ter-spacing: -0.2pt">
        </span>received<span style="letter-spacing: -0.1pt"> </span>for<span sty
le="letter-spacing: -0.2pt">
        </span>the<span style="letter-spacing: -0.1pt"> </span>full<span style="
letter-spacing: -0.1pt">
        </span>amount<span style="letter-spacing: -0.3pt"> </span>due<span style
="letter-spacing: -0.1pt">
        </span>based<span style="letter-spacing: -0.1pt"> </span>on<span style="
letter-spacing: -0.1pt">
        </span>your<span style="letter-spacing: -0.2pt"> </span>scheduled
        payment or if multiple payments are made within the payment period
        that add up to at least the full scheduled amount due. A payment is
        also considered paid in full if it is any of the eligible payment
        equivalents described in this section and whether you are in
        repayment under an IDR plan other than the Repayment Assistance
        Plan.</p>
        <h3 class="western">Eligible<span style="letter-spacing: -0.3pt">
        </span>Payment<span style="letter-spacing: -0.2pt"> </span><span style="
letter-spacing: -0.1pt">Equivalents</span></h3>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.15in">
        A payment equivalent is a payment made that exceeds your monthly
        scheduled payment due and also satisfies a future scheduled payment.
        This is often referred to as a lump sum payment. The number of
        payment equivalents depends on the amount received and your
        scheduled monthly payment due. However, if you are enrolled in the
        Repayment Assistance Plan, you are ineligible to receive matching
        principal or interest subsidies provided if you choose to receive
        the payment equivalents. If you are enrolled in the Repayment
        Assistance Program, you will need to waive the advancement of your
        due date in order to receive your principal or
        interest subsidies and continue making your scheduled payment.
        You cannot receive a payment equivalent beyond your next IDR
        recertification<span style="letter-spacing: -0.1pt"> </span>date<span st
yle="letter-spacing: -0.1pt">
        </span>or<span style="letter-spacing: -0.2pt"> </span>12<span style="let
ter-spacing: -0.1pt">
        </span>months,<span style="letter-spacing: -0.3pt"> </span>whichever<spa
n style="letter-spacing: -0.2pt">
        </span>is<span style="letter-spacing: -0.2pt"> </span>sooner.<span style
="letter-spacing: -0.3pt">
        </span>Any<span style="letter-spacing: -0.2pt"> </span>payment
        equivalent in<span style="letter-spacing: -0.1pt"> </span>excess<span st
yle="letter-spacing: -0.2pt">
        </span>of<span style="letter-spacing: -0.3pt"> </span>your
        recertification date or made when you opt out of advancing your due
        date<span style="letter-spacing: -0.5pt"> </span>will<span style="letter
-spacing: -0.1pt">
        </span>be applied to principal.  These payment equivalents will not
        result in additional eligible payments.</p>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.17in">
        Scheduled payments are those that are made while you are in
        repayment. They do not include payments<span style="letter-spacing: -0.2
pt">
        </span>made<span style="letter-spacing: -0.1pt"> </span>while<span style
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="letter-spacing: -0.1pt">
        </span>your<span style="letter-spacing: -0.2pt"> </span>loans<span style
="letter-spacing: -0.2pt">
        </span>are<span style="letter-spacing: -0.1pt"> </span>in<span style="le
tter-spacing: -0.1pt">
        </span>an<span style="letter-spacing: -0.1pt"> </span>in-school<span sty
le="letter-spacing: -0.1pt">
        </span>or<span style="letter-spacing: -0.2pt"> </span>grace<span style="
letter-spacing: -0.1pt">
        </span>status,<span style="letter-spacing: -0.3pt"> </span>or<span style
="letter-spacing: -0.2pt">
        </span>in<span style="letter-spacing: -0.1pt"> </span>a<span style="lett
er-spacing: -0.1pt">
        </span>deferment<span style="letter-spacing: -0.3pt"> </span>or<span sty
le="letter-spacing: -0.2pt">
        </span>forbearance status (except those included below).</p>
        <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
right: 0.35in; margin-top: 0.17in">
        Receiving<span style="letter-spacing: -0.1pt"> </span>one<span style="le
tter-spacing: -0.1pt">
        </span>of<span style="letter-spacing: -0.3pt"> </span>the<span style="le
tter-spacing: -0.1pt">
        </span>following<span style="letter-spacing: -0.1pt"> </span>deferments<
span style="letter-spacing: -0.2pt">
        </span>or<span style="letter-spacing: -0.2pt"> </span>forbearances<span
style="letter-spacing: -0.2pt">
        </span>at<span style="letter-spacing: -0.3pt"> </span>any<span style="le
tter-spacing: -0.2pt">
        </span>time<span style="letter-spacing: -0.1pt"> </span>during<span styl
e="letter-spacing: -0.1pt">
        </span>a<span style="letter-spacing: -0.1pt"> </span>month<span style="l
etter-spacing: -0.1pt">
        </span>is equivalent to an eligible payment while you are in
        repayment under an IDR plan other than the Repayment Assistance
        Plan:</p>
        <ul>
                <li><p style="margin-top: 0.16in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Cancer</font><font size="3" styl
e="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">treatment</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt"
>
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">deferment,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Economic</font><font size="3" st
yle="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">hardship</f
ont><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">deferment,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Military</font><font size="3" st
yle="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">service</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">deferment,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Post-active-duty</font><font siz
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e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">student</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">deferment,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">AmeriCorps</font><font size="3"
style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">forbearance,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">National</font><font size="3" st
yle="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">Guard</font
><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">Duty</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                forbearance,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">U.S.</font><font size="3" style=
"font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">Department<
/font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt
">
                </span></font><font size="3" style="font-size: 12pt">of</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">Defense</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">Student</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">Loan</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">Repayment</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt"
>
                </span></font><font size="3" style="font-size: 12pt">Program</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                forbearance,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Administrative</font><font size=
"3" style="font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">forbearance
;</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.4
pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.3pt">or</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Mandatory</font><font size="3" s
tyle="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">administrat
ive</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0
.3pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">forbearance</span></font></font></p></li>
        </ul>
        <h2 class="western" style="margin-top: 0.08in"><br/>

        </h2>
        <h2 class="western" style="margin-top: 0.13in">Employment<span style="le
tter-spacing: -0.6pt">
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        </span><span style="letter-spacing: -0.1pt">Eligibility</span></h2>
        <p class="western" style="line-height: 120%; margin-right: 0.35in; margi
n-top: 0.05in">
        To<span style="letter-spacing: -0.1pt"> </span>qualify<span style="lette
r-spacing: -0.2pt">
        </span>for<span style="letter-spacing: -0.2pt"> </span>PSLF,<span style=
"letter-spacing: -0.3pt">
        </span>you<span style="letter-spacing: -0.1pt"> </span>must<span style="
letter-spacing: -0.3pt">
        </span>be<span style="letter-spacing: -0.1pt"> </span>a <b>direct</b><sp
an style="letter-spacing: -0.2pt"><b>
        </b></span><b>employee </b>of<span style="letter-spacing: -0.3pt"> </spa
n>a<span style="letter-spacing: -0.1pt">
        </span>qualifying<span style="letter-spacing: -0.1pt"> </span>employer.<
span style="letter-spacing: -0.3pt">
        </span>A<span style="letter-spacing: -0.2pt"> </span>direct<span style="
letter-spacing: -0.3pt">
        </span>employee<span style="letter-spacing: -0.1pt"> </span>is
        someone who is hired and paid by the employer, and who receives an
        IRS Form W-2 from the employer.<span style="letter-spacing: -0.3pt">
        </span>You<span style="letter-spacing: -0.1pt"> </span>may<span style="l
etter-spacing: -0.2pt">
        </span>physically<span style="letter-spacing: -0.2pt"> </span>perform<sp
an style="letter-spacing: -0.2pt">
        </span>your<span style="letter-spacing: -0.2pt"> </span>work<span style=
"letter-spacing: -0.2pt">
        </span>at<span style="letter-spacing: -0.3pt"> </span>a<span style="lett
er-spacing: -0.1pt">
        </span>qualifying<span style="letter-spacing: -0.1pt"> </span>or<span st
yle="letter-spacing: -0.2pt">
        </span>non-qualifying<span style="letter-spacing: -0.1pt">
        </span>organization,<span style="letter-spacing: -0.5pt"> </span>as
        long as you are a direct employee of a qualifying employer.</p>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.17in">
        However, if you are employed under a contract in a position or
        providing services that, under applicable<span style="letter-spacing: -0
.2pt">
        </span>State<span style="letter-spacing: -0.2pt"> </span>law,<span style
="letter-spacing: -0.3pt">
        </span>cannot<span style="letter-spacing: -0.3pt"> </span>be<span style=
"letter-spacing: -0.2pt">
        </span>filled<span style="letter-spacing: -0.2pt"> </span>or<span style=
"letter-spacing: -0.2pt">
        </span>provided<span style="letter-spacing: -0.2pt"> </span>by<span styl
e="letter-spacing: -0.2pt">
        </span>direct<span style="letter-spacing: -0.3pt"> </span>employees<span
 style="letter-spacing: -0.2pt">
        </span>of<span style="letter-spacing: -0.3pt"> </span>the<span style="le
tter-spacing: -0.2pt">
        </span>qualifying<span style="letter-spacing: -0.2pt"> </span>employer,<
span style="letter-spacing: -0.3pt">
        </span>you can be treated as a direct employee of the qualifying
        employer where you perform your work.</p>
        <h3 class="western" style="margin-top: 0.17in">Qualifying<span style="le
tter-spacing: -0.5pt">
        </span><span style="letter-spacing: -0.1pt">Employer</span></h3>
        <p class="western" style="margin-top: 0.15in">For<span style="letter-spa
cing: -0.2pt">
        </span>PSLF,<span style="letter-spacing: -0.2pt"> </span>a<span style="l
```

```
etter-spacing: -0.1pt">
        </span>qualifying<span style="letter-spacing: -0.1pt"> </span>employer<s
pan style="letter-spacing: -0.1pt">
        </span>is<span style="letter-spacing: -0.1pt"> </span><span style="lette
r-spacing: -0.3pt">a:</span></p>
        <p class="western" style="margin-left: 0in; margin-top: 0.01in"><br/>

        </p>
        <ul>
                <li><p style="line-height: 118%; margin-right: 0.34in"><font siz
e="2" style="font-size: 11pt"><font size="3" style="font-size: 12pt">U.S.</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">based</font
><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">governmenta
l</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2
pt">
                </span></font><font size="3" style="font-size: 12pt">organizatio
n</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2
pt">
                </span></font><font size="3" style="font-size: 12pt">(at</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">the</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">federal,</f
ont><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">state,</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">local,</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">or</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">Tribal</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">level,</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">including</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt"
>
                </span></font><font size="3" style="font-size: 12pt">the U.S. Ar
med
                Forces and National Guard)</font></font></p></li>
                <li><p style="margin-top: 0.08in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">tax-exempt</font><font size="3"
style="font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">organizatio
n</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2
pt">
                </span></font><font size="3" style="font-size: 12pt">under</font
><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">Section</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">501(c)(3)</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt"
>
                </span></font><font size="3" style="font-size: 12pt">of</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">the</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">Internal</f
```

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ont><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">Revenue</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">Code</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">(IRC),</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.3pt">or</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">non-profit</font><font size="3"
style="font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">organizatio
n</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3
pt">
                </span></font><font size="3" style="font-size: 12pt">that</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">provides</f
ont><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">certain</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">non-governm
ental</font><font size="3" style="font-size: 12pt"><span style="letter-spacing:
-0.3pt">
                </span></font><font size="3" style="font-size: 12pt">public</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">services.</span></font></font></p></li>
        </ul>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.12in">
        Service<span style="letter-spacing: -0.2pt"> </span>in<span style="lette
r-spacing: -0.2pt">
        </span>an<span style="letter-spacing: -0.2pt"> </span>AmeriCorps<span st
yle="letter-spacing: -0.3pt">
        </span>position<span style="letter-spacing: -0.2pt"> </span>approved<spa
n style="letter-spacing: -0.2pt">
        </span>by<span style="letter-spacing: -0.3pt"> </span>the<span style="le
tter-spacing: -0.2pt">
        </span>Corporation<span style="letter-spacing: -0.2pt"> </span>for<span
style="letter-spacing: -0.3pt">
        </span>National<span style="letter-spacing: -0.2pt"> </span>and<span sty
le="letter-spacing: -0.2pt">
        </span>Community<span style="letter-spacing: -0.3pt"> </span>Service
        under Section 123 of the National and Community Service Act of 1990
        (42 U.S.C. 12573) or a full-time assignment in a Peace Corps
        position under 22 U.S.C. 2504 is also qualifying employment.</p>
        <p class="western" style="line-height: 120%; margin-right: 0.29in; margi
n-top: 0.17in">
        A non-profit organization that is not a tax-exempt organization
        under Section 501(c)(3) of the IRC may<span style="letter-spacing: -0.2p
t">
        </span>be<span style="letter-spacing: -0.1pt"> </span>a<span style="lett
er-spacing: -0.1pt">
        </span>qualifying<span style="letter-spacing: -0.1pt"> </span>organizati
on<span style="letter-spacing: -0.1pt">
        </span>if<span style="letter-spacing: -0.3pt"> </span>a<span style="lett
er-spacing: -0.1pt">
        </span>majority<span style="letter-spacing: -0.2pt"> </span>of<span styl
e="letter-spacing: -0.3pt">
```

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        </span>its<span style="letter-spacing: -0.2pt"> </span>full-time<span st
yle="letter-spacing: -0.1pt">
        </span>equivalent<span style="letter-spacing: -0.3pt"> </span>employees<
span style="letter-spacing: -0.2pt">
        </span>are<span style="letter-spacing: -0.1pt"> </span>engaged<span styl
e="letter-spacing: -0.1pt">
        </span>in<span style="letter-spacing: -0.1pt"> </span>one or more
        specific non-governmental public services.</p>
        <p class="western" style="margin-top: 0.16in">These<span style="letter-s
pacing: -0.1pt">
        </span>services<span style="letter-spacing: -0.2pt"> </span><span style=
"letter-spacing: -0.1pt">include:</span></p>
        <p class="western" style="margin-left: 0in; margin-top: 0.01in"><br/>

        </p>
        <ul>
                <li><p><font size="2" style="font-size: 11pt"><font size="3" sty
le="font-size: 12pt">Emergency</font><font size="3" style="font-size: 12pt"><spa
n style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">management,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Civilian</font><font size="3" st
yle="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">service</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">to</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">military</f
ont><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">personnel,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Military</font><font size="3" st
yle="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">service,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Public</font><font size="3" styl
e="font-size: 12pt"><span style="letter-spacing: 0.1pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">safety,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Law</font><font size="3" style="
font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">enforcement
</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2p
t">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">services,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Public</font><font size="3" styl
e="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">health</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">services,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Public</font><font size="3" styl
e="font-size: 12pt"><span style="letter-spacing: 0.1pt">
```

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                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">education,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Public</font><font size="3" styl
e="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">library</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">services,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">School</font><font size="3" styl
e="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">library</fo
nt><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">and</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">other</font
><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">school-base
d</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1
pt">
                services,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Public</font><font size="3" styl
e="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">interest</f
ont><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">legal</font
><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">services,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Early</font><font size="3" style
="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">childhood</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt"
>
                </span></font><font size="3" style="font-size: 12pt">education,<
/font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt
">
                and</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Public
                service for individuals with disabilities and the elderly</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">.</s
pan></font></font></p></li>
        </ul>
        <p class="western" style="margin-top: 0.05in"><br/>

        </p>
        <p class="western" style="margin-top: 0.05in">Full<span style="letter-sp
acing: -0.3pt">
        </span>definitions<span style="letter-spacing: -0.2pt"> </span>of<span s
tyle="letter-spacing: -0.3pt">
        </span>each<span style="letter-spacing: -0.2pt"> </span>of<span style="l
etter-spacing: -0.3pt">
        </span>these<span style="letter-spacing: -0.2pt"> </span>non-governmenta
l<span style="letter-spacing: -0.2pt">
        </span>public<span style="letter-spacing: -0.2pt"> </span>services<span
style="letter-spacing: -0.2pt">
```

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        </span>are<span style="letter-spacing: -0.2pt"> </span>available<span st
yle="letter-spacing: -0.1pt">
        </span><span style="letter-spacing: -0.3pt">at</span></p>
        <p class="western" style="margin-top: 0.04in"><font size="2" style="font
-size: 11pt"><font color="#1a719f"><font size="3" style="font-size: 12pt"><span
style="letter-spacing: -0.1pt"><u><b>StudentAid.gov/publicservice</b></u></span>
</font></font><font size="3" style="font-size: 12pt"><span style="letter-spacing
: -0.1pt">.</span></font></font></p>
        <p class="western" style="margin-left: 0in; margin-top: 0.02in"><br/>

        </p>
        <h3 class="western" style="margin-top: 0in">Non-Qualifying<span style="l
etter-spacing: -0.7pt">
        </span><span style="letter-spacing: -0.1pt">Employer</span></h3>
        <p class="western" style="margin-top: 0.15in">For<span style="letter-spa
cing: -0.2pt">
        </span>PSLF,<span style="letter-spacing: -0.2pt"> </span>a<span style="l
etter-spacing: -0.1pt">
        </span>qualifying<span style="letter-spacing: -0.1pt"> </span>employer<s
pan style="letter-spacing: -0.2pt">
        </span>cannot<span style="letter-spacing: -0.2pt"> </span>be<span style=
"letter-spacing: -0.4pt">:</span></p>
        <p class="western" style="margin-left: 0in; margin-top: 0.01in"><br/>

        </p>
        <ul>
                <li><p style="margin-top: 0in"><font size="2" style="font-size:
11pt"><font size="3" style="font-size: 12pt">a
                business</font><font size="3" style="font-size: 12pt"><span styl
e="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">organized</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt"
>
                </span></font><font size="3" style="font-size: 12pt">for</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">profit,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">a
                labor</font><font size="3" style="font-size: 12pt"><span style="
letter-spacing: -0.1pt">
                </span></font><font size="3" style="font-size: 12pt">union,</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
                </span></font></font>
                </p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">a
                partisan</font><font size="3" style="font-size: 12pt"><span styl
e="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">political</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt"
>
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">organization,
                or</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">the
                U.S. Congress (if you’re employed as a Representative or
                Senator).</font></font></p></li>
        </ul>
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        <p class="western" style="margin-top: 0.12in"><br/>

        </p>
        <p class="western" style="margin-left: 0in; margin-top: 0.02in"><br/>

        </p>
        <h3 class="western" style="margin-top: 0in">Full-Time<span style="letter
-spacing: -0.4pt">
        </span><span style="letter-spacing: -0.1pt">Employment</span></h3>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.15in">
        For<span style="letter-spacing: -0.2pt"> </span>PSLF<span style="letter-
spacing: -0.3pt">
        </span>purposes,<span style="letter-spacing: -0.2pt"> </span><b>full-tim
e</b><span style="letter-spacing: -0.1pt"><b>
        </b></span>means<span style="letter-spacing: -0.2pt"> </span>at<span sty
le="letter-spacing: -0.3pt">
        </span>least<span style="letter-spacing: -0.3pt"> </span>an<span style="
letter-spacing: -0.1pt">
        </span>average<span style="letter-spacing: -0.1pt"> </span>of<span style
="letter-spacing: -0.3pt">
        </span>30<span style="letter-spacing: -0.1pt"> </span>hours<span style="
letter-spacing: -0.2pt">
        </span>per<span style="letter-spacing: -0.2pt"> </span>week<span style="
letter-spacing: -0.2pt">
        </span>for<span style="letter-spacing: -0.2pt"> </span>the<span style="l
etter-spacing: -0.1pt">
        </span>employment period being certified.</p>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.16in">
        All<span style="letter-spacing: -0.2pt"> </span>hours<span style="letter
-spacing: -0.2pt">
        </span>for<span style="letter-spacing: -0.2pt"> </span>which<span style=
"letter-spacing: -0.2pt">
        </span>you<span style="letter-spacing: -0.2pt"> </span>are<span style="l
etter-spacing: -0.2pt">
        </span>paid<span style="letter-spacing: -0.2pt"> </span>should<span styl
e="letter-spacing: -0.2pt">
        </span>be<span style="letter-spacing: -0.2pt"> </span>included<span styl
e="letter-spacing: -0.2pt">
        </span>in<span style="letter-spacing: -0.2pt"> </span>the<span style="le
tter-spacing: -0.2pt">
        </span>average<span style="letter-spacing: -0.2pt"> </span>hours<span st
yle="letter-spacing: -0.2pt">
        </span>worked<span style="letter-spacing: -0.2pt"> </span>per<span style
="letter-spacing: -0.2pt">
        </span>week,<span style="letter-spacing: -0.3pt"> </span>however,
        time spent performing volunteer work should not be included.</p>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.17in">
        Vacation<span style="letter-spacing: -0.2pt"> </span>or<span style="lett
er-spacing: -0.2pt">
        </span>leave<span style="letter-spacing: -0.2pt"> </span>time<span style
="letter-spacing: -0.2pt">
        </span>provided<span style="letter-spacing: -0.2pt"> </span>by<span styl
e="letter-spacing: -0.2pt">
        </span>the<span style="letter-spacing: -0.2pt"> </span>employer<span sty
le="letter-spacing: -0.2pt">
        </span>or<span style="letter-spacing: -0.2pt"> </span>leave<span style="
letter-spacing: -0.2pt">
```

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        </span>taken<span style="letter-spacing: -0.2pt"> </span>for<span style=
"letter-spacing: -0.2pt">
        </span>a<span style="letter-spacing: -0.2pt"> </span>condition<span styl
e="letter-spacing: -0.2pt">
        </span>that<span style="letter-spacing: -0.3pt"> </span>is<span style="l
etter-spacing: -0.2pt">
        </span>a<span style="letter-spacing: -0.2pt"> </span>qualifying
        reason for leave under the Family and Medical Leave Act of 1993, 29,
        U.S.C. 2612(a)(1) and (3) should be included in the average hours
        worked per week.</p>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.17in">
        If<span style="letter-spacing: -0.2pt"> </span>you<span style="letter-sp
acing: -0.1pt">
        </span>are<span style="letter-spacing: -0.1pt"> </span>a<span style="let
ter-spacing: -0.1pt">
        </span>teacher<span style="letter-spacing: -0.1pt"> </span>or<span style
="letter-spacing: -0.1pt">
        </span>in<span style="letter-spacing: -0.1pt"> </span>another<span style
="letter-spacing: -0.1pt">
        </span>position<span style="letter-spacing: -0.1pt"> </span>under<span s
tyle="letter-spacing: -0.4pt">
        </span>contract<span style="letter-spacing: -0.2pt"> </span>for<span sty
le="letter-spacing: -0.1pt">
        </span>at<span style="letter-spacing: -0.2pt"> </span>least<span style="
letter-spacing: -0.2pt">
        </span>eight<span style="letter-spacing: -0.2pt"> </span>out<span style=
"letter-spacing: -0.2pt">
        </span>of<span style="letter-spacing: -0.2pt"> </span>12<span style="let
ter-spacing: -0.1pt">
        </span>months,<span style="letter-spacing: -0.2pt"> </span>you<span styl
e="letter-spacing: -0.1pt">
        </span>meet the full-time standard if you work an average of at
        least 30 hours per week during the contractual period and receive
        credit by your employer for a full year's worth of employment.</p>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.17in">
        If you are a non-tenure or adjunct faculty member at an institution
        of higher education meaning you are<span style="letter-spacing: -0.1pt">
        </span>paid<span style="letter-spacing: -0.1pt"> </span>solely<span styl
e="letter-spacing: -0.1pt">
        </span>for<span style="letter-spacing: -0.1pt"> </span>the<span style="l
etter-spacing: -0.1pt">
        </span>credit<span style="letter-spacing: -0.2pt"> </span>hours<span sty
le="letter-spacing: -0.1pt">
        </span>you<span style="letter-spacing: -0.1pt"> </span>teach,<span style
="letter-spacing: -0.2pt">
        </span>you<span style="letter-spacing: -0.1pt"> </span>meet<span style="
letter-spacing: -0.2pt">
        </span>the<span style="letter-spacing: -0.1pt"> </span>definition<span s
tyle="letter-spacing: -0.1pt">
        </span>of<span style="letter-spacing: -0.2pt"> </span>full-time<span sty
le="letter-spacing: -0.1pt">
        </span>if<span style="letter-spacing: -0.2pt"> </span>you<span style="le
tter-spacing: -0.1pt">
        </span>are<span style="letter-spacing: -0.1pt"> </span>employed the
        equivalent<span style="letter-spacing: -0.1pt"> </span>of<span style="le
tter-spacing: -0.1pt">
        </span>30 hours per week as determined by multiplying each credit<span s
tyle="letter-spacing: -0.1pt">
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        </span>or contact<span style="letter-spacing: -0.1pt"> </span>hour
        taught per week by at least 3.35.</p>
        <h2 class="western" style="margin-top: 0.05in">If you are employed
        part-time by more than one<span style="letter-spacing: -0.1pt">
        </span>qualifying employer simultaneously, you may meet the<span style="
letter-spacing: -0.1pt">
        </span>full-time<span style="letter-spacing: -0.1pt"> </span>employment<
span style="letter-spacing: -0.2pt">
        </span>requirement<span style="letter-spacing: -0.2pt"> </span>if<span s
tyle="letter-spacing: -0.2pt">
        </span>you<span style="letter-spacing: -0.1pt"> </span>work<span style="
letter-spacing: -0.1pt">
        </span>a<span style="letter-spacing: -0.1pt"> </span>combined<span style
="letter-spacing: -0.1pt">
        </span>average<span style="letter-spacing: -0.1pt"> </span>of<span style
="letter-spacing: -0.2pt">
        </span>at<span style="letter-spacing: -0.2pt"> </span>least<span style="
letter-spacing: -0.2pt">
        </span>30<span style="letter-spacing: -0.1pt"> </span>hours<span style="
letter-spacing: -0.1pt">
        </span>per<span style="letter-spacing: -0.4pt"> </span>week with
        your employers.</h2>
        <h2 class="western" style="margin-top: 0.05in"><br/>

        </h2>
        <h2 class="western" style="margin-top: 0.05in">Qualifying<span style="le
tter-spacing: -0.5pt">
        </span><span style="letter-spacing: -0.1pt">Payment</span></h2>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.15in">
        You<span style="letter-spacing: -0.2pt"> </span>must<span style="letter-
spacing: -0.3pt">
        </span>accumulate<span style="letter-spacing: -0.2pt"> </span>120<span s
tyle="letter-spacing: -0.1pt">
        </span><b>qualifying</b><span style="letter-spacing: -0.1pt"><b>
        </b></span><b>payments</b><span style="letter-spacing: -0.1pt"><b>
        </b></span>to<span style="letter-spacing: -0.2pt"> </span>have<span styl
e="letter-spacing: -0.2pt">
        </span>your<span style="letter-spacing: -0.2pt"> </span>eligible<span st
yle="letter-spacing: -0.2pt">
        </span>loans<span style="letter-spacing: -0.2pt"> </span>forgiven<span s
tyle="letter-spacing: -0.2pt">
        </span>through<span style="letter-spacing: -0.2pt"> </span>PSLF.
        These qualifying payments do not need to be consecutive.</p>
        <p class="western" style="line-height: 120%; margin-right: 0.35in; margi
n-top: 0.17in">
        <font size="2" style="font-size: 11pt"><font size="3" style="font-size:
12pt">An
        </font><font size="3" style="font-size: 12pt"><b>eligible payment </b></
font><font size="3" style="font-size: 12pt">is
        considered to become a </font><font size="3" style="font-size: 12pt"><b>
qualifying
        payment </b></font><font size="3" style="font-size: 12pt">when the
        month to which the eligible</font><font size="3" style="font-size: 12pt"
><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">payment</font><font
 size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">is</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">attributed</font><f
```

```
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">is</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
        </span></font><font size="3" style="font-size: 12pt">matched</font><font
 size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">to</font><font size
="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">a</font><font size=
"3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">month</font><font s
ize="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">that</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">you</font><font siz
e="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">have</font><font si
ze="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">certified</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">full-time</font><fo
nt size="3" style="font-size: 12pt"><span style="letter-spacing: -0.1pt">
        </span></font><font size="3" style="font-size: 12pt">employment</font><f
ont size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
        </span></font><font size="3" style="font-size: 12pt">with a
        </font><font size="3" style="font-size: 12pt"><b>qualifying
        employer</b></font><font size="3" style="font-size: 12pt">.</font></font
></p>
        <h2 class="western" style="margin-top: 0.17in">TEPSLF<span style="letter
-spacing: -0.2pt">
        </span><span style="letter-spacing: -0.1pt">Eligibility</span></h2>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.15in">
        To qualify for TEPSLF, you must be ineligible for PSLF <i>only
        </i>because some or all of your payments were not made under the
        Extended, Graduated, or Consolidation Standard Plans and if the
        payment that you made 12 months<span style="letter-spacing: -0.2pt">
        </span>prior<span style="letter-spacing: -0.2pt"> </span>to<span style="
letter-spacing: -0.2pt">
        </span>reaching<span style="letter-spacing: -0.2pt"> </span>120<span sty
le="letter-spacing: -0.2pt">
        </span>qualifying<span style="letter-spacing: -0.2pt"> </span>payments<s
pan style="letter-spacing: -0.2pt">
        </span>for<span style="letter-spacing: -0.2pt"> </span>TEPSLF<span style
="letter-spacing: -0.1pt">
        </span>and<span style="letter-spacing: -0.2pt"> </span>the<span style="l
etter-spacing: -0.2pt">
        </span>120<sup><font size="1" style="font-size: 8pt">th</font></sup><sup
><font size="1" style="font-size: 8pt"><span style="letter-spacing: 1.0pt">
        </span></font></sup>qualifying<span style="letter-spacing: -0.2pt">
        </span>payment<span style="letter-spacing: -0.3pt"> </span>were at<span
style="letter-spacing: -0.3pt">
        </span>least<span style="letter-spacing: -0.2pt"> </span>as<span style="
letter-spacing: -0.1pt">
        </span>much<span style="letter-spacing: -0.1pt"> </span>as<span style="l
etter-spacing: -0.1pt">
        </span>you<span style="letter-spacing: -0.1pt"> </span>would<span style=
"letter-spacing: -0.1pt">
        </span>have<span style="letter-spacing: -0.1pt"> </span>paid<span style=
"letter-spacing: -0.1pt">
        </span>under<span style="letter-spacing: -0.4pt"> </span>the<span style=
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"letter-spacing: -0.1pt">
        </span>lowest<span style="letter-spacing: -0.2pt"> </span>payment<span s
tyle="letter-spacing: -0.3pt">
        </span>available<span style="letter-spacing: -0.1pt"> </span>to<span sty
le="letter-spacing: -0.1pt">
        </span>you<span style="letter-spacing: -0.1pt"> </span>on<span style="le
tter-spacing: -0.1pt">
        </span>an<span style="letter-spacing: 0.5pt"> </span><b>IDR</b><span sty
le="letter-spacing: -0.3pt"><b>
        </b></span><span style="letter-spacing: -0.1pt"><b>plan </b></span><span
 style="letter-spacing: -0.1pt">other
        than the Repayment Assistance Plan</span><span style="letter-spacing: -0
.1pt">.</span></p>
        <p class="western" style="line-height: 121%; margin-top: 0.16in">If<span
 style="letter-spacing: -0.3pt">
        </span>you<span style="letter-spacing: -0.1pt"> </span>meet<span style="
letter-spacing: -0.3pt">
        </span>these<span style="letter-spacing: -0.1pt"> </span>requirements,<s
pan style="letter-spacing: -0.3pt">
        </span>you<span style="letter-spacing: -0.1pt"> </span>will<span style="
letter-spacing: -0.1pt">
        </span>be<span style="letter-spacing: -0.1pt"> </span>evaluated<span sty
le="letter-spacing: -0.1pt">
        </span>for<span style="letter-spacing: -0.2pt"> </span>TEPSLF<span style
="letter-spacing: -0.3pt">
        </span>eligibility<span style="letter-spacing: -0.2pt"> </span>under<spa
n style="letter-spacing: -0.2pt">
        </span>the<span style="letter-spacing: -0.1pt"> </span>expanded<span sty
le="letter-spacing: -0.4pt">
        </span>list<span style="letter-spacing: -0.3pt"> </span>of
        qualifying repayment plans for TEPSLF which include the:</p>
        <ul>
                <li><p style="margin-top: 0.16in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Qualifying</font><font size="3"
style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">repayment</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt"
>
                </span></font><font size="3" style="font-size: 12pt">plans</font
><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">for</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.2pt">PSLF
                except the Repayment Assistance Plan,</span></font></font></p></
li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Graduated</font><font size="3" s
tyle="font-size: 12pt"><span style="letter-spacing: -0.4pt">
                </span></font><font size="3" style="font-size: 12pt">Repayment</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt"
>
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">Plans,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Extended</font><font size="3" st
yle="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">Repayment</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt"
>
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                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">Plans,</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Standard</font><font size="3" st
yle="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">Repayment</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt"
>
                </span></font><font size="3" style="font-size: 12pt">Plan</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">for</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">Direct</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">Consolidati
on</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.
2pt">
                </span></font><font size="3" style="font-size: 12pt">Loans,</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.3pt">and</span></font></font></p></li>
                <li><p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt"><font size="3" style="font-size: 12pt">Graduated</font><font size="3" s
tyle="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">Repayment</
font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt"
>
                </span></font><font size="3" style="font-size: 12pt">Plan</font>
<font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">for</font><
font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.2pt">
                </span></font><font size="3" style="font-size: 12pt">Direct</fon
t><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.3pt">
                </span></font><font size="3" style="font-size: 12pt">Consolidati
on</font><font size="3" style="font-size: 12pt"><span style="letter-spacing: -0.
2pt">
                </span></font><font size="3" style="font-size: 12pt"><span style
="letter-spacing: -0.1pt">Loans.</span></font></font></p></li>
        </ul>
        <p class="western" style="margin-top: 0.12in"><font size="2" style="font
-size: 11pt"><font size="3" style="font-size: 12pt">Additionally,
        borrowers whose only available IDR plan is the Repayment Assistance
        Plan because they have a loan made on or after July 1, 2026, cannot
        be considered for TEPSLF eligibility. </font></font>
        </p>
        <h2 class="western" style="margin-top: 0.12in">Other<span style="letter-
spacing: -0.3pt">
        </span>Important<span style="letter-spacing: -0.3pt"> </span><span style
="letter-spacing: -0.1pt">Information</span></h2>
        <p class="western" style="line-height: 120%; margin-top: 0.15in">The<spa
n style="letter-spacing: -0.2pt">
        </span>period<span style="letter-spacing: -0.2pt"> </span>of<span style=
"letter-spacing: -0.3pt">
        </span>service<span style="letter-spacing: -0.2pt"> </span>used<span sty
le="letter-spacing: -0.2pt">
        </span>to<span style="letter-spacing: -0.2pt"> </span>qualify<span style
="letter-spacing: -0.2pt">
        </span>for<span style="letter-spacing: -0.2pt"> </span>Teacher<span styl
e="letter-spacing: -0.2pt">
        </span>Loan<span style="letter-spacing: -0.2pt"> </span>Forgiveness<span
```

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 style="letter-spacing: -0.2pt">
        </span>or<span style="letter-spacing: -0.2pt"> </span>Civil<span style="
letter-spacing: -0.2pt">
        </span>Legal<span style="letter-spacing: -0.2pt"> </span>Assistance<span
 style="letter-spacing: -0.2pt">
        </span>Attorney Student Loan Repayment programs cannot also count as
        eligible payments for PSLF.</p>
        <p class="western" style="line-height: 120%; margin-right: 0.27in; margi
n-top: 0.17in">
        You have the option to request a <b>forbearance </b>on your Direct
        Loans if you are submitting this form and you believe that you
        qualify for forgiveness right now because you have made 120
        qualifying payments. However, when evaluating whether to choose
        forbearance, it is important to understand that<span style="letter-spaci
ng: -0.2pt">
        </span>these periods<span style="letter-spacing: -0.1pt"> </span>of<span
 style="letter-spacing: -0.2pt">
        </span>forbearance<span style="letter-spacing: -0.1pt"> </span>will<span
 style="letter-spacing: -0.1pt">
        </span>not<span style="letter-spacing: -0.2pt"> </span>count<span style=
"letter-spacing: -0.2pt">
        </span>toward<span style="letter-spacing: -0.1pt"> </span>PSLF<span styl
e="letter-spacing: -0.2pt">
        </span>or<span style="letter-spacing: -0.1pt"> </span>TEPSLF<span style=
"letter-spacing: -0.2pt">
        </span>if<span style="letter-spacing: -0.2pt"> </span>it<span style="let
ter-spacing: -0.2pt">
        </span>is<span style="letter-spacing: -0.1pt"> </span>determined<span st
yle="letter-spacing: -0.1pt">
        </span>you<span style="letter-spacing: -0.1pt"> </span>do<span style="le
tter-spacing: -0.1pt">
        </span>not have 120 <b>qualifying payments </b>yet. Note: If you do
        not request a forbearance, any payments made after your 120th
        qualifying payment will be refunded to you or applied to any other
        outstanding loans held by the Department.</p>
        <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.05in">
        If<span style="letter-spacing: -0.3pt"> </span>you<span style="letter-sp
acing: -0.1pt">
        </span>have<span style="letter-spacing: -0.1pt"> </span>a<span style="le
tter-spacing: -0.1pt">
        </span>month<span style="letter-spacing: -0.1pt"> </span>in<span style="
letter-spacing: -0.1pt">
        </span>your<span style="letter-spacing: -0.2pt"> </span>payment<span sty
le="letter-spacing: -0.3pt">
        </span>history<span style="letter-spacing: -0.2pt"> </span>that<span sty
le="letter-spacing: -0.3pt">
        </span>would<span style="letter-spacing: -0.1pt"> </span>otherwise<span
style="letter-spacing: -0.1pt">
        </span>count<span style="letter-spacing: -0.3pt"> </span>as<span style="
letter-spacing: -0.2pt">
        </span>a<span style="letter-spacing: -0.1pt"> </span>qualifying<span sty
le="letter-spacing: -0.1pt">
        </span>payment,<span style="letter-spacing: -0.3pt"> </span>but it
        is not because you were in a <b>deferment </b>or <b>forbearance
        </b>status other than those that are considered an eligible payment
        equivalent, you can take action to make that month a qualifying
        payment. To do so you must make a payment of at least as much as
        what you would have made<span class="sd-abs-pos" style="position: absolu
te; top: 0.45in; left: 5.3in; width: 4px"><img src="170878101_html_4f381188.gif"
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 name="Shape47" alt="Shape47" align="left" width="4" height="2"/>
</span>
        under<span style="letter-spacing: -0.2pt"> </span>an<span style="letter-
spacing: -0.1pt">
        </span>IDR<span style="letter-spacing: -0.1pt"> </span>plan<span style="
letter-spacing: -0.1pt">
        </span>that<span style="letter-spacing: -0.3pt"> </span>you<span style="
letter-spacing: -0.1pt">
        </span>were<span style="letter-spacing: -0.1pt"> </span>eligible<span st
yle="letter-spacing: -0.1pt">
        </span>for<span style="letter-spacing: -0.2pt"> </span>each<span style="
letter-spacing: -0.1pt">
        </span>month<span style="letter-spacing: -0.1pt"> </span>that<span style
="letter-spacing: -0.3pt">
        </span>meets<span style="letter-spacing: -0.2pt"> </span>the<span style=
"letter-spacing: -0.1pt">
        </span>condition.<span style="letter-spacing: -0.3pt"> </span>More<span
style="letter-spacing: -0.1pt">
        </span>information about this process is available at
        <font color="#1a719f"><u><b>StudentAid.gov/publicservice</b></u></font><
b>.</b></p>
        <p class="western" style="line-height: 120%; margin-right: 0.35in; margi
n-top: 0.17in">
        <br/>

        </p>
</div>
<p class="western" style="margin-left: 0in; page-break-before: always">
<span class="sd-abs-pos" style="position: absolute; top: 0.17in; left: 0.48in; w
idth: 724px"><img src="170878101_html_c511716e.gif" name="Shape48" alt="Shape48"
 align="left" width="724" height="2">
  <br clear="left"/>
</img>
</span><br/>

</p>
<h1 class="western">Section<span style="letter-spacing: -0.3pt"> </span>11:<span
 style="letter-spacing: -1.4pt">
</span>Important<span style="letter-spacing: -0.2pt"> </span><span style="letter
-spacing: -0.1pt">Notices</span></h1>
<h2 class="western">PRIVACY<span style="letter-spacing: -0.3pt"> </span>ACT
<span style="letter-spacing: -0.1pt">STATEMENT</span></h2>
<p class="western" style="line-height: 120%; margin-right: 0.29in; margin-top: 0
.15in">
<b>Authority: </b>The authorities for collecting the requested
information from and about you are §421 et seq.,<span style="letter-spacing: -0.
2pt">
</span>§451<span style="letter-spacing: -0.1pt"> </span>et<span style="letter-sp
acing: -0.2pt">
</span>seq.,<span style="letter-spacing: -0.2pt"> </span>or<span style="letter-s
pacing: -0.1pt">
</span>§461<span style="letter-spacing: -0.1pt"> </span>of<span style="letter-sp
acing: -0.2pt">
</span>the<span style="letter-spacing: -0.1pt"> </span>Higher<span style="letter
-spacing: -0.1pt">
</span>Education<span style="letter-spacing: -0.1pt"> </span>Act<span style="let
ter-spacing: -0.2pt">
</span>of<span style="letter-spacing: -0.2pt"> </span>1965,<span style="letter-s
pacing: -0.2pt">
</span>as<span style="letter-spacing: -0.1pt"> </span>amended (HEA)<span style="
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letter-spacing: -0.1pt">
</span>(20<span style="letter-spacing: -0.1pt"> </span>U.S.C.1071<span style="le
tter-spacing: -0.1pt">
</span>et<span style="letter-spacing: -0.2pt"> </span>seq., 20 U.S.C.
1087a et seq., or 20 U.S.C. 1087aa et seq.), and the authorities for
collecting and using your<span style="letter-spacing: -0.2pt"> </span>Social<spa
n style="letter-spacing: -0.1pt">
</span>Security<span style="letter-spacing: -0.2pt"> </span>number<span style="l
etter-spacing: -0.2pt">
</span>(SSN)<span style="letter-spacing: -0.2pt"> </span>are<span style="letter-
spacing: -0.1pt">
</span>§§428B(f)<span style="letter-spacing: -0.2pt"> </span>and<span style="let
ter-spacing: -0.1pt">
</span>484(a)(4)<span style="letter-spacing: -0.2pt"> </span>of<span style="lett
er-spacing: -0.3pt">
</span>the<span style="letter-spacing: -0.1pt"> </span>HEA<span style="letter-sp
acing: -0.2pt">
</span>(20<span style="letter-spacing: -0.1pt"> </span>U.S.C.<span style="letter
-spacing: -0.3pt">
</span>1078-2(f)<span style="letter-spacing: -0.2pt"> </span>and
1091(a)(4)) and 31 U.S.C.7701(b) for the purposes of participating in
the William D. Ford Federal Direct Loan (Direct Loan) Program,
Federal Family Education Loan (FFEL) Program, or Federal Perkins Loan
(Perkins Loan) Program.  The collection of your SSN is also
authorized by Executive Order 9397, as amended by Executive Order
13478 (November 18, 2008).</p>
<p class="western" style="line-height: 120%; margin-right: 0.29in; margin-top: 0
.17in">
<b>Purpose: </b>The principal purposes for collecting the information
on this form<span style="letter-spacing: -0.2pt"> </span>are to
verify your identity, to determine your eligibility to receive a loan
or a benefit on a loan (such as a deferment, forbearance, discharge,
or forgiveness) under the Direct Loan, FFEL, or Federal Perkins Loan<span style=
"letter-spacing: -0.1pt">
</span>Programs,<span style="letter-spacing: -0.2pt"> </span>to<span style="lett
er-spacing: -0.1pt">
</span>permit<span style="letter-spacing: -0.2pt"> </span>the<span style="letter
-spacing: -0.1pt">
</span>servicing<span style="letter-spacing: -0.1pt"> </span>of<span style="lett
er-spacing: -0.2pt">
</span>your<span style="letter-spacing: -0.1pt"> </span>loans,<span style="lette
r-spacing: -0.3pt">
</span>and,<span style="letter-spacing: -0.2pt"> </span>if<span style="letter-sp
acing: -0.2pt">
</span>it<span style="letter-spacing: -0.3pt"> </span>becomes<span style="letter
-spacing: -0.1pt">
</span>necessary,<span style="letter-spacing: -0.2pt"> </span>to<span style="let
ter-spacing: -0.1pt">
</span>locate<span style="letter-spacing: -0.1pt"> </span>you<span style="letter
-spacing: -0.1pt">
</span>and to<span style="letter-spacing: -0.1pt"> </span>collect<span style="le
tter-spacing: -0.2pt">
</span>and<span style="letter-spacing: -0.1pt"> </span>report<span style="letter
-spacing: -0.2pt">
</span>on<span style="letter-spacing: -0.1pt"> </span>your<span style="letter-sp
acing: -0.1pt">
</span>loans<span style="letter-spacing: -0.1pt"> </span>If<span style="letter-s
pacing: -0.2pt">
</span>your<span style="letter-spacing: -0.1pt"> </span>loans<span style="letter
-spacing: -0.4pt">
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</span>become<span style="letter-spacing: -0.1pt"> </span>delinquent<span style=
"letter-spacing: -0.2pt">
</span>or<span style="letter-spacing: -0.1pt"> </span>default.<span style="lette
r-spacing: -0.2pt">
</span>
</p>
<p class="western" style="line-height: 120%; margin-right: 0.25in; margin-top: 0
.17in">
<b>Routine</b><span style="letter-spacing: -0.1pt"><b> </b></span><b>Uses:</b><s
pan style="letter-spacing: -0.2pt"><b>
</b></span><span style="letter-spacing: -0.2pt">The information
provided on this form will only be disclosed outside of the
Department with prior written consent or as otherwise allowed by the
Privacy Act of 1974, as amended (Privacy Act) (5 U.S.C. 552a). The
Privacy Act’s requirement for prior written consent has an
exception for disclosure, without consent, for “routine uses”
that the Department publishes in our System of Records Notices
(SORNs). The Department may disclose, without consent, the
information provided on this form pursuant to the routine uses
identified in the “Common Services for Borrowers (CSB)”
(18-11-16) SORN, which is available on the Department’s “Privacy
Act System of Record Notice Issuances (SORN)” webpage located at</span><font fac
e="Calibri, serif">
</font><a href="https://www2.ed.gov/notices/ed-pia.html"><font color="#1a719f"><
u><b>https://www2.ed.gov/notices/ed-pia.html</b></u></font></a>.</p>
<p class="western" style="line-height: 120%; margin-right: 0.25in; margin-top: 0
.17in">
<b>Effects</b><span style="letter-spacing: -0.2pt"><b> </b></span><b>of</b><span
 style="letter-spacing: -0.2pt"><b>
</b></span><b>Not</b><span style="letter-spacing: -0.2pt"><b>
</b></span><b>Providing</b><span style="letter-spacing: -0.3pt"><b>
</b></span><b>Information: </b>Providing<span style="letter-spacing: -0.2pt">
</span>information<span style="letter-spacing: -0.2pt"> </span>on<span style="le
tter-spacing: -0.2pt">
</span>this<span style="letter-spacing: -0.2pt"> </span>form,<span style="letter
-spacing: -0.3pt">
</span>including<span style="letter-spacing: -0.2pt"> </span>your
SSN, is voluntary; however, failure to provide the requested
information may result in your request being delayed or denied.</p>
<p class="western" style="line-height: 120%; margin-right: 0.26in; margin-top: 0
.16in">
<b>PAPERWORK REDUCTION NOTICE </b>
</p>
<p class="western" style="line-height: 120%; margin-right: 0.26in; margin-top: 0
.16in">
According to the Paperwork Reduction Act of 1995, no persons are
required<span style="letter-spacing: -0.1pt"> </span>to<span style="letter-spaci
ng: -0.1pt">
</span>respond<span style="letter-spacing: -0.1pt"> </span>to<span style="letter
-spacing: -0.1pt">
</span>a<span style="letter-spacing: -0.1pt"> </span>collection<span style="lett
er-spacing: -0.1pt">
</span>of<span style="letter-spacing: -0.3pt"> </span>information<span style="le
tter-spacing: -0.1pt">
</span>unless<span style="letter-spacing: -0.2pt"> </span>such<span style="lette
r-spacing: -0.1pt">
</span>collection<span style="letter-spacing: -0.1pt"> </span>displays<span styl
e="letter-spacing: -0.2pt">
</span>a<span style="letter-spacing: -0.1pt"> </span>valid<span style="letter-sp
acing: -0.1pt">
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</span>OMB<span style="letter-spacing: -0.2pt"> </span>control
number. The valid OMB control number for this information collection
is 1845-0110. Public reporting burden for this collection of
information is estimated to average 30 minutes per response,
including time for reviewing instructions, searching existing data
sources, gathering and maintaining the data needed,<span style="letter-spacing:
-0.3pt">
</span>and<span style="letter-spacing: -0.2pt"> </span>completing<span style="le
tter-spacing: -0.2pt">
</span>and<span style="letter-spacing: -0.2pt"> </span>reviewing<span style="let
ter-spacing: -0.2pt">
</span>the<span style="letter-spacing: -0.2pt"> </span>collection<span style="le
tter-spacing: -0.2pt">
</span>of<span style="letter-spacing: -0.3pt"> </span>information.<span style="l
etter-spacing: -0.3pt">
</span>The<span style="letter-spacing: -0.2pt"> </span>obligation<span style="le
tter-spacing: -0.2pt">
</span>to<span style="letter-spacing: -0.2pt"> </span>respond<span style="letter
-spacing: -0.2pt">
</span>to<span style="letter-spacing: -0.2pt"> </span>this collection
is required to obtain a benefit (34 CFR 685.219).</p>
<p class="western" style="line-height: 120%; margin-right: 0.26in; margin-top: 0
.17in">
<b>If</b><span style="letter-spacing: -0.3pt"><b> </b></span><b>you</b><span sty
le="letter-spacing: -0.1pt"><b>
</b></span><b>have</b><span style="letter-spacing: -0.1pt"><b>
</b></span><b>comments</b><span style="letter-spacing: -0.2pt"><b> </b></span><b
>or</b><span style="letter-spacing: -0.2pt"><b>
</b></span><b>concerns</b><span style="letter-spacing: -0.2pt"><b>
</b></span><b>regarding</b><span style="letter-spacing: -0.1pt"><b>
</b></span><b>the</b><span style="letter-spacing: -0.1pt"><b> </b></span><b>stat
us</b><span style="letter-spacing: -0.2pt"><b>
</b></span><b>of</b><span style="letter-spacing: -0.3pt"><b> </b></span><b>your<
/b><span style="letter-spacing: -0.2pt"><b>
</b></span><b>individual</b><span style="letter-spacing: -0.1pt"><b>
</b></span><b>submission</b><span style="letter-spacing: -0.1pt"><b>
</b></span><b>of</b><span style="letter-spacing: -0.3pt"><b> </b></span><b>this<
/b><span style="letter-spacing: -0.2pt"><b>
</b></span><b>form, please contact us (see Section 9).</b></p>
<div title="footer"><p class="western" style="line-height: 5%; margin-left: 0in;
 margin-top: 0.1in">
        <span class="sd-abs-pos" style="position: absolute; top: -0.06in; left:
0.24in; width: 221px"><img src="170878101_html_65df71ec.gif" name="Shape2" alt="
Shape2" align="left" width="221" height="18"/>
</span><span id="Frame1" dir="ltr" style="position: absolute; top: 10.23in; left
: 0.49in; width: 2.31in; border: none; padding: 0in; background: #ffffff"><p sty
le="margin-left: 0.01in; margin-top: 0.01in">
                <font size="2" style="font-size: 11pt"><font color="#575e5f"><fo
nt size="2" style="font-size: 10pt">Federal</font></font><font color="#575e5f"><
font size="2" style="font-size: 10pt"><span style="letter-spacing: -0.2pt">
                </span></font></font><font color="#575e5f"><font size="2" style=
"font-size: 10pt">Student</font></font><font color="#575e5f"><font size="2" styl
e="font-size: 10pt"><span style="letter-spacing: -0.3pt">
                </span></font></font><font color="#575e5f"><font size="2" style=
"font-size: 10pt">Aid</font></font><font color="#575e5f"><font size="2" style="f
ont-size: 10pt"><span style="letter-spacing: -0.2pt">
                </span></font></font><font color="#575e5f"><font size="2" style=
"font-size: 10pt">|</font></font><font color="#575e5f"><font size="2" style="fon
t-size: 10pt"><span style="letter-spacing: -0.3pt">
                </span></font></font><font color="#575e5f"><font size="2" style=
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"font-size: 10pt"><span style="letter-spacing: -0.1pt">StudentAid.gov</span></fo
nt></font></font></p>
        </span><span class="sd-abs-pos" style="position: absolute; top: -0.06in;
 left: 6.95in; width: 78px">
        <img src="170878101_html_6917b1fb.gif" name="Shape3" alt="Shape3" align=
"left" width="78" height="18"/>
</span>
        <span id="Frame2" dir="ltr" style="position: absolute; top: 10.23in; lef
t: 7.2in; width: 0.81in; border: none; padding: 0in; background: #ffffff"><p sty
le="margin-left: 0.01in; margin-top: 0.01in">
                <font size="2" style="font-size: 11pt"><font color="#575e5f"><fo
nt size="2" style="font-size: 10pt">Page</font></font><font color="#575e5f"><fon
t size="2" style="font-size: 10pt"><span style="letter-spacing: -0.3pt">
                </span></font></font><font color="#575e5f"><font size="2" style=
"font-size: 10pt">1</font></font><font color="#575e5f"><font size="2" style="fon
t-size: 10pt"><span style="letter-spacing: -0.2pt">
                </span></font></font><font color="#575e5f"><font size="2" style=
"font-size: 10pt">of</font></font><font color="#575e5f"><font size="2" style="fo
nt-size: 10pt"><span style="letter-spacing: 0.1pt">
                </span></font></font><font color="#575e5f"><font size="2" style=
"font-size: 10pt"><span style="letter-spacing: -0.3pt">16</span></font></font></
font></p>
        </span><br/>

        </p>
</div>
</body>
</html>
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