

```
<!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.cnt { 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.cnt { 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.cnt { 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: transparen
t }
    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.cnt { 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">
```

Pleaseomitpages416whenmailingorfaxingback.



PSLF

PublicServiceLoanForgiveness(PSLF)
& Temporary Expanded PSLF (TEPSLF) Certification &
Application

William D. Ford
Federal DirectLoan
(DirectLoan)
Program

OMBNo.1845-0110

FormUnder Review

Exp.Date:12/31/2026

Section1

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

Shape4

Section 1: Borrower Information

Social Security Number (SSN):
Date of Birth:

Shape6

```
<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">
  </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">
    </span><span class="sd-abs-pos" style="position: absolute; top: 0.62in; left: 2.
1in; width: 303px">
  </span><span class="sd-abs-pos" style="position: absolute; top: 0.3in; left: 0.8
3in; width: 196px">
</span><span class="sd-abs-pos" style="position: absolute; top: 0.3in; left: 3.3
1in; width: 54px">
</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">
    <br clear="left"/>
  </img>
</span><span class="sd-abs-pos" style="position: absolute; top: 0.46in; left: 0.
26in; width: 711px">
  <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"><font
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=
```

StudentAid.gov/publicservice

.

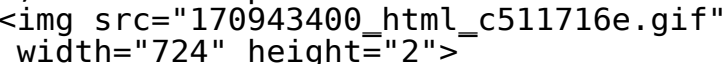
apply

online,

visit

StudentAid.gov/PSLF

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Section

Borrower Request, Understandings, and Certification

I request (1) 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 qualifying loans that I have, and **(2)** if none of my loans qualify for PSLF

letter-spacing: -0.2pt">
or 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.</p>
<p class="western" style="line-height: 117%; text-indent: -0.33in; margin-left: 0.84in; margin-top: 0.15in">

I believe
I qualify
for forgiveness
now and
request a
forbearance while
my application
is 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">

<br clear="left"/>

<br clear="left"/>

Borrower
Name:
 Borrower
SSN:</p>
<p class="western" style="margin-top: 0.17in">I
understand
that:</p>
<p class="western" style="margin-left: 0in; margin-top: 0.02in">

</p>

<p style="line-height: 120%; margin-right: 0.49in">I understand this period of forbearance will not count
toward forgiveness if the Department determines I am not yet
eligible for forgiveness.</p>

To qualify for forgiveness, I must have made 120 qualifying payments on my Direct Loans while employed full-time by a qualifying employer. Neither the 120 qualifying payments nor the qualifying employment have to be consecutive.

To qualify for forgiveness, I must have made 120 qualifying payments on my Direct Loans while employed full-time by a qualifying employer when I

"3" style="font-size: 12pt">
apply for
forgiveness.</p>
<p style="line-height: 120%; margin-right: 0.28in; margin-top: 0.08i
n">
<font size="3" style="font-size:
12pt">If<span style="letter-spacin
g: -0.3pt">
the<font siz
e="3" style="font-size: 12pt">
Department<f
ont size="3" style="font-size: 12pt">
determines<f
ont size="3" style="font-size: 12pt">
that<font si
ze="3" style="font-size: 12pt">
I<font size=
"3" style="font-size: 12pt">
appear<font
size="3" style="font-size: 12pt">
to<font size
="3" style="font-size: 12pt">
be<font size
="3" style="font-size: 12pt">
eligible<fon
t size="3" style="font-size: 12pt">
for<font siz
e="3" style="font-size: 12pt">
forgiveness,

the<font siz
e="3" style="font-size: 12pt">
Department<f
ont 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.</p>

<p style="line-height: 120%; margin-right: 0.37in; margin-top: 0.08i
n">
<font size="3" style="font-size:
12pt">If<span style="letter-spacin
g: -0.3pt">
I am<font si
ze="3" style="font-size: 12pt">
eligible<fon
t size="3" style="font-size: 12pt">
for<font siz
e="3" style="font-size: 12pt">
forgiveness,

the<font siz
e="3" style="font-size: 12pt">
amount<font
size="3" style="font-size: 12pt">
forgiven<fon
t size="3" style="font-size: 12pt">
will<font si
ze="3" style="font-size: 12pt">
be<font size

="3" style="font-size: 12pt">
theprincipal
and
interest
that
was due
on
my
eligible
Direct
Loans
when
I
made
my
final
qualifying
payment.
Any
amount
that
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.</p>
<p style="line-height: 120%; margin-right: 0.31in; margin-top: 0.08in">
If
I am
not
yet
eligible

for forgiveness, I will be notified of the determination, why it is, 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.

I **certify**

that

the information

I have

provided

this form

and

any accompanying

document is true, complete, and correct to the best of my knowledge and belief.

<br clear="left"/>

<br clear="left"/>

<p align="center" style="margin-left: 0.09in; margin-top: 0.08in">
Pages
1
and
2
of
this
form
must
be
completed
in
their
entirety.</p>
Borrower's
Signature: Date

(mm/dd/yyyy):
</p>
<p class="western" style="margin-left: 0in; margin-top: 0.08in">

Section3Reminders</h1> - We highly recommend that you complete this form online by going to form, provide your own electronic signature, request that your employer sign electronically, and, once your employer signs electronically, submit this form directly to the Department on your behalf. - You should complete this form

annually or any time you change employers or have a change in your employment status.

Review the instruction in Section 6 before you complete the remainder of this form.

this

idth: 353px">
<br clear="left"/>

<br clear="left"/>

<br clear="left"/>

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

</p>
<h1 class="western">Section 4:
Employer Information (to
be completed
by the
borrower or
employer)</h1>

 <p style="margin-top: 0.1in">
 <br clear="left"/>

 Employer
 Identification
 Number
 (FEIN/EIN):</p>
 <p style="margin-top: 0.1in; margin-bottom: 0.01in">Employer
 Name:</p>

<p class="western" style="line-height: 0.01in; margin-left: 1.99in">
</p>
<ol start="3">
 <p style="line-height: 163%; margin-right: 5.84in; margin-top: 0.1in">

Employer
 Address:
 Street:</p>

<p class="western" style="line-height: 163%; margin-left: 0.75in; margin-right: 1.52in">

City: State: Zip
Code: Employer Website (if any):</p>
<ol start="4">
 <p style="margin-top: 0in">Employment
 Period:</p>

<p class="western" style="margin-left: 0.75in; margin-top: 0.12in">

 <br clear="left"/>

Employment
or Certification
Begin Date
(mm/dd/yyyy):</p>
<p class="western" style="margin-left: 0.75in; margin-top: 0.1in">Employment
or Certification
End Date
(mm/dd/yyyy): OR

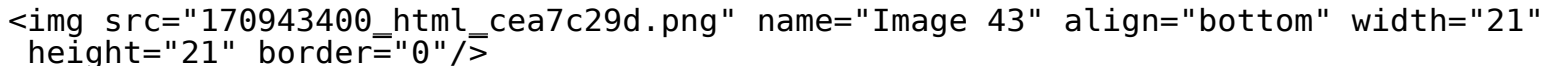
Still <span style="le
tter-spacing: -0.1pt">Employed</p>
<p class="western" style="line-height: 0.01in; margin-left: 4.63in">
</p>
<ol start="5">
 <p style="margin-top: 0.08in"><font size="2" style="font-size: 11pt"
>Employment<font size="3" style="f
ont-size: 12pt">
 Status:<font
size="3" style="font-size: 12pt">

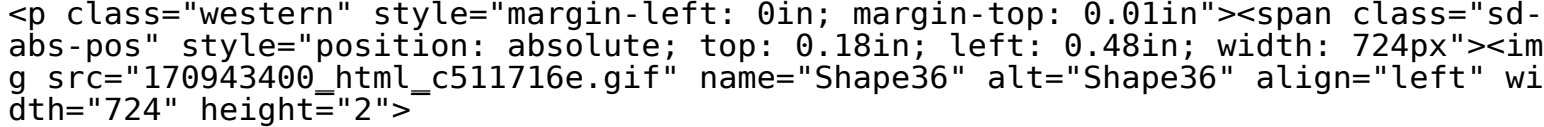
<span
style="letter-spacing: 3.1pt">
 Full-
Time

<span
style="letter-spacing: 4.0pt">
 <span style=
"letter-spacing: -0.1pt">Part-<font size="3" style="font-size: 12p
t">Time</p>
 <p style="margin-top: 0.11in"><span class="sd-abs-pos" style="positi
on: absolute; top: 0.31in; left: 2.85in; width: 120px">
 <br clear="left"/>

<font size="3" style="font-size: 1
2pt">Average<span style="letter-sp
acing: -0.1pt">
 hours<font s
ize="3" style="font-size: 12pt">
 per<font siz
e="3" style="font-size: 12pt">
 <span style="letter
-spacing: -0.2pt">week:
(round<span style="letter-spacing:
-0.2pt">
 up<font size
="3" style="font-size: 12pt">
 to<font size
="3" style="font-size: 12pt">
 nearest<font
size="3" style="font-size: 12pt">
 whole<font s
ize="3" style="font-size: 12pt">
 <span style="letter
-spacing: -0.1pt">number)</p>

<p class="western" style="line-height: 111%; text-indent: -0.34in; margin-left:
0.75in; margin-top: 0.09in">

 Check this box if your employer cannot be contacted because the organization has closed or is unable to certify your employment, and skip to Section 5B.



Section 5A: Employer Certification (MUST be completed by the employer)

Terms in **Bold** are defined in Section 7.

By providing an **acceptable signature** below, I certify and declare under penalty of perjury that (1) the information in Section 4 is true, complete, and correct to the best of my knowledge and belief (see Section 6 for instructions), (2) I am an

acing: -0.1pt">
authorized
official of
the organization
named in
Section 4,
and (3)
the borrower
named in
Section 1 is or
was a direct
employee of
the organization named in Section 4;
or is
or was
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
organization named in Section 4.</p>
<p class="western" style="margin-left: 0in; margin-top: 0.05in">
<br clear="left"/>

<p style="margin-left: 0.14in; margin-top: 0.09in">
If
any
of
the
information
is
crossed

ze: 10pt">out
or
altered
in
Section
4
or
5A,
the
authorized
official
must
initial
those
changes.</p>

</p>
<p class="western" style="line-height: 181%; margin-left: 0.25in; margin-right: 0.21in; margin-top: 0.09in">
^{Official's Name}^{:}
<u></u>Official's
Phone:<u></u>
Official's Title:</p>
<p class="western" style="margin-left: 0.25in; margin-top: 0.06in">

Official's
Email:</p>
<p class="western" style="margin-left: 0in; margin-top: 0in"><img s

rc="170943400_html_ee39049f.gif" name="Shape39" alt="Shape39" align="left" width="610" height="1">
<br clear="left"/>

</p>
<h2 class="western" style="margin-left: 0.26in; margin-top: 0.14in">_{Authorized}
Official's
Signature:<sub><u>
</u></sub>_{Date}<sub>
</sub>_{(mm/dd/yyyy):}
><sub><u>
</u></sub></h2>

<p class="western" style="margin-left: 0.23in; page-break-before: always">

</p>

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

</p>
<h1 class="western" style="line-height: 110%; margin-right: 0.26in">Section
5B: Alternative
Documentation For
Employment Certification
(<i>only</i><i> </i>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
documents, we
will contact
you to
request additional
information before
your employment
can be certified.</p>
<p class="western" style="margin-left: 0in; margin-top: 0in"><span class="sd-abs

-pos" style="position: absolute; top: 0.17in; left: 0.48in; width: 724px">
<br clear="left"/>

</p>
<h1 class="western">Section 6:
Instructions for
Completing This
Form</h1>

<p class="western" style="line-height: 120%; margin-right: 0.26in; margin-top: 0.1in">

When completing

this form,

type or

print using

dark ink.

Enter dates

as month/day/year

(mm/dd/yyyy). Use only

numbers. Example:

March 14, 2027 =

03/14/2027. If

you need to correct any

answer 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 <u>StudentAid.gov/pslf</u>,
you can request that your employer sign it

electronically and submit

it directly to the

Department. If this form

is being completed manually or was generated to sign manually, it must be signed using an acceptable signature and submitted to us.

Terms in BOLD are defined in Section 7.</p>

<h3 class="western" style="margin-top: 0.17in">Notes

for completing

Section 4:</h3>

<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0.35in; margin-top: 0.15in">

Question 1: The Federal Employer Identification Number (FEIN/EIN)

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 **Professional** **Employer** **Organization** (PEO) or you 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 qualifying employer, you will need to obtain the **FEIN/EIN** of the qualifying employer directly, because the **FEIN/EIN** 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 (for example an IRS Form 1099), may be different than the **FEIN/EIN** that an employer uses for payroll purposes and will not be included in the **PSLF Employer Database**.

Question 2: If this form was generated by the **Help** **Tool**, the employer name selected from the **PSLF** **Employer Database** or name you manually entered will be pre-populated. If this form is being completed manually, the

enter the name of your employer as it appears on your W-2 (unless your employer uses a PEO, in which case provide your non-PEO employer's name).

Question 3: If this form is being manually, enter the address of your employer. If your form was generated by the Help Tool, that information will be prepopulated on this form.

Question 4: Employment or Certification? Begin Date Enter the date that you

yle="font-size: 12pt">
began<font size="3"
style="font-size: 12pt">
your employment
with the employer whose FEIN/EI
N
appears in Question
1:</p>

<p style="margin-top: 0.17in"><font size="2" style="font-size: 11pt"
>If<font size="3" style="font-size
: 12pt">
this<font si
ze="3" style="font-size: 12pt">
is<font size
="3" style="font-size: 12pt">
the<font siz
e="3" style="font-size: 12pt">
first time<f
ont size="3" style="font-size: 12pt">
you<font siz
e="3" style="font-size: 12pt">
are<font siz
e="3" style="font-size: 12pt">
submitting<f
ont size="3" style="font-size: 12pt">
this<font si
ze="3" style="font-size: 12pt">
employer<fon
t size="3" style="font-size: 12pt">
for<font siz
e="3" style="font-size: 12pt">
certification,</fon
t>
or</p>

<p style="line-height: 118%; margin-right: 0.29in; margin-top: 0.12i
n">
<font size="3" style="font-size:
12pt">If<span style="letter-spacin
g: -0.3pt">
you<font siz
e="3" style="font-size: 12pt">
have<font si
ze="3" style="font-size: 12pt">
continued<fo
nt size="3" style="font-size: 12pt">
to<font size
="3" style="font-size: 12pt">
be<font size
="3" style="font-size: 12pt">
employed<fon
t size="3" style="font-size: 12pt">
in<font size
="3" style="font-size: 12pt">
the<font siz
e="3" style="font-size: 12pt">
same <font s
ize="3" style="font-size: 12pt">employment<font size="3" style="fo
nt-size: 12pt">
status</>

font>
(Question</font
>
5)<font size
="3" style="font-size: 12pt">
since<font s
ize="3" style="font-size: 12pt">
you began
employment with this employer.</p>

<p class="western" style="margin-left: 0.5in; margin-top: 0.09in">Enter<span sty
le="letter-spacing: -0.3pt">
the begin<span style="letter-
spacing: -0.1pt">
date that<span style="letter-
spacing: -0.3pt">
you would<span style="letter-
spacing: -0.1pt">
like to<span style="letter-sp
acing: -0.2pt">
be evaluated<span style="lett
er-spacing: -0.1pt">
with the<span style="letter-s
pacing: -0.1pt">
employer whose<span style="le
tter-spacing: 0.4pt">
FEIN/EIN</p>
<p class="western" style="margin-left: 0.5in; margin-top: 0.04in">appears<span s
tyle="letter-spacing: -0.1pt">
in Question <span style="lett
er-spacing: -0.3pt">1:</p>
<p class="western" style="margin-left: 0in; margin-top: 0.01in">

</p>

<p style="line-height: 118%; margin-right: 0.54in"><font size="2" st
yle="font-size: 11pt">If<font size
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ont size="3" style="font-size: 12pt">
certified<fo
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with this
employer, or</p>
<p style="line-height: 117%; margin-right: 0.39in; margin-top: 0.08i
n">
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12pt">If<span style="letter-spacin
g: -0.3pt">
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ize="3" style="font-size: 12pt">employer.</
span></p>

<p class="western" style="margin-left: 0.5in; margin-top: 0.09in">Enter<span sty
le="letter-spacing: -0.3pt">
the date<span style="letter-s
pacing: -0.1pt">
that you:</p>
<p class="western" style="margin-left: 0in; margin-top: 0.01in">

</p>

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employment<f
ont size="3" style="font-size: 12pt">
with<font si
ze="3" style="font-size: 12pt">

the employer whose FEIN/EIN appears in Question 1,

Ceased to be in the **employment** **status** reported in Question 5.

Check box "Still Employed", if you are still employed with the employer whose

FEIN/EIN appears in

letter-spacing: -0.1pt">
Question 1
at the
time you
are completing
this form.</p>
<p class="western" style="margin-left: 0in; margin-top: 0.01in">

</p>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0.26in; margin-top: 0in">
Question 5:
Check the
Full-Time box
if you
worked an
average of
30 hours
or more
per week
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 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
rounded up
to the
nearest whole
number. This
should include
vacation, leave
time, or
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 for
completing Section
5A:</h3>

Authorized Official must review the information provided in Section 4 for accuracy. As part of this review, they should ensure that the **FEIN/EIN** provided in Question 1 belongs to their organization OR is the **FEIN/EIN** that is used for payroll purposes, that the employee named in Section 1 is or was a **direct employee** of their organization for the period being certified, 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 **direct employee** of their organization. If the **Authorized Official** needs to correct any answer in Section 4, they must cross through the original answer, provide the correct answer, AND initial the changes.

Notes for completing Section 5B:

If you are unable to have this form completed by an **Authorized Official** because the organization has closed or you are unable to contact your employer to obtain an **acceptable signature**, 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 **SCRA Status Report** document that corresponds with the employment period in Question 4, instead of completing Section 5A. If the employment being certified is for any other employer, you must submit documentation that

= "letter-spacing: -0.3pt">
confirms both
the FEIN/EIN 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 paystubs), OR paystubs for every month
that you were employed during the employment period. Any month that
cannot be documented will not be certified as eligible employment.</p>
<p class="western" style="margin-left: 0in">
>
<br clear="left"/>

</p>
<h1 class="western">Section 7:
Definitions</h1>
<h2 class="western">Definitions
Specific to
this Form</h2>
<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0.45in; margin-top: 0.15in">
The PSLF Employer Database 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
form. Forms
generated this
way will
be prepopulated
with data
from this
database when
the form is
generated by
using the
Help Tool.
Many employers
are already

included in the database and more are added every day. The database can be searched without logging in by going to StudentAid.gov/pslf/employer-search. The database will display if the employer is eligible, ineligible, or undetermined during the period of employment entered by the borrower.

The PSLF Help Tool can be accessed at StudentAid.gov/pslf. This Help Tool permits a borrower the ability to search the PSLF Employer Database to generate this form for eligible employers in the database. The Help Tool also allows a borrower to request the Authorized Official to sign this form electronically. By signing electronically, this form can be submitted for review without the need to print it out or obtaining an acceptable signature.

The Federal Employer Identification

>
Number (FEIN/EIN)
is a<span style="letter-s
pacing: -0.2pt">
number issued<span style="let
ter-spacing: -0.2pt">
by the<span style="letter-spa
cing: -0.2pt">
IRS to<span style="letter-spa
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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 Professional Employer Organization (PEO) 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
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the non-PEO<span style="lette
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employer's FEIN/EIN<span styl
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appears on<span style="letter
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their W-2<span style="letter-
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is that</p>
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5in; page-break-before: always">
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PEO. A PEO is<span style="let
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same as<span style="letter-sp
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instead is<span style="letter
-spacing: -0.2pt">
the sole<span style="letter-s
pacing: -0.1pt">
employer of<span style="lette
r-spacing: -0.3pt">
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 direct employee is an employee that is hired by and receives

a W-2 to document their compensation from their employer or from a PE0 contracted by the employer. An employee that is self-employed or receives an IRS Form 1099 generally not considered a direct employee 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 **qualifying employer**.

An **Authorized** **Official** is an individual who by the authority of an employer has access to 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.

The **employment period** is

the time between 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.

Employment status is the determination of whether borrower Full-Time or Part-Time during the employment period on the form. A separate form must be submitted when there is a change in employment status with the same employer. A borrower with multiple simultaneous qualifying

Part-Time employers during the same period can be considered to meet Full-Time employment if the Part-Time hours at each employer total 30 or more hours.

Full-Time employment, for PSLF purposes, means working 30 or more hours per week on average for the employment period on the form regardless of

whether the employer considers that Full-Time

for other purposes. Working less than 30 hours per week on average is considered 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, do not include time spent performing volunteer services. If a borrower is employed on a contractual basis where they provide an average of 30 hours of work per week for a minimum of 8 months in a 12 month period, such as in an educational setting, but they continue to be considered employed for the full year, they should be considered Full-Time for the full 12 months.

If the borrower performs non-tenure track employment, such as an adjunct or non-tenure track faculty member, the employer can calculate the weekly average hours for determining Full-Time status by using a formula that multiplies the contact hours per week by at least 3.35 hours.

An
acceptable

signature

for

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form

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<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0.26in; margin-top: 0.09in">
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</span>of<span style="letter-spacing: -0.3pt"> </span>signatures<span style="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 style="letter-spacing: -0.1pt">
</span>typed<span style="letter-spacing: -0.1pt"> </span>names,<span style="letter-spacing: -0.3pt">
</span>even<span style="letter-spacing: -0.1pt"> </span>if<span style="letter-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="letter-spacing: -0.4pt">
</span>Definitions<span style="letter-spacing: -0.1pt"> </span>Related<span style="letter-spacing: -0.3pt">
</span>to PSLF and<span style="letter-spacing: -0.3pt"> </span>Student<span style="letter-spacing: -0.3pt">
</span>

```

pan style="letter-spacing: -0.2pt">

Loans</h2>

<p class="western" style="margin-left: 0.5in; margin-top: 0.15in">NOTE:

Additional

PSLF and

TEPSLF

specific

terms

are

defined

in-context

in

Section

10.</p>

<p class="western" style="margin-left: 0in; margin-top: 0.01in">

</p>

<p class="western" style="line-height: 120%; margin-left: 0.5in; margin-right: 0.26in">

A loan enters default when a borrower's payment is delinquent more than 270 days. A loan in default

is not

eligible for

PSLF and

payments made

while in default

are not

eligible payments

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">

A **deferment** **is** **a** **period** **during** **which** **you** **are allowed** **to** **postpone** **making** **payments** **temporarily,**
on the basis of meeting the eligibility requirements for the
deferment.

Eligible **Loans** **are** **loans** **made** **under** **the** **William** **D.** **Ford** **Federal** **Direct** **Loan** **(Direct** **Loan)** Program that are not in default.

eligible **payment** **is** **a payment** **that** **is** **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.

A **forbearance** is a period during which you are allowed to
postpone making payments temporarily, **allowed** **an** **extension** **of** **time** **for** **making** **payments,** **or** **temporarily** **allowed** **to**

= "letter-spacing: -0.2pt">
 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 Income<span style=
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 Repayment
 (IDR) </sp
an>plan
 is a
 repayment plan<span style="l
etter-spacing: -0.2pt">
 that bases<span style
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 your monthly<span sty
le="letter-spacing: -0.2pt">
 payment on your<span
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 annual income<span st
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 and family<span style
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 size. These<span styl
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 plans are<span style=
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 qualifying repayment<
span style="letter-spacing: -0.3pt">
 plans for<span style=
"letter-spacing: -0.2pt">
 PSLF and are,<span st
yle="letter-spacing: -0.1pt">
 generally, the
 only plans that 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 qualifying employer is a U. S. based governmental
 organization, an organization under Section<span style="letter-spacing:
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 501(c)(3) of<span sty
le="letter-spacing: -0.3pt">
 the Internal<span sty
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 taxation under<span s
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 section 501(a) of<spa
n style="letter-spacing: -0.2pt">
 the Internal Revenue Code,
 or a non-profit<span
style="letter-spacing: -0.2pt">

Organization that dedicates a majority of its full-time equivalent employees to providing certain non-governmental public services. Serving in an AmeriCorps or Peace Corps position is also qualifying employment.

A**qualifying** **payment** is recorded when an eligible payment (or equivalent) is matched to a month of eligible full-time employment with a qualifying employer.

Section 8: Where to Send This Form

Return the completed form and any documentation

n style="letter-spacing: -0.1pt">
 to:</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-spa
cing: -0.3pt">to:</h2>
 <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
top: 0.04in">
 U.S. Department of Education </span
>
 </p>
 <p class="western" style="line-height: 120%; margin-left: 0.5in; margin-
top: 0.04in">
 P.O. Box<span style="letter-
spacing: -0.8pt">
 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">Fax
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 540-212-
2415
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t"><u>StudentAid.gov</u></fon
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yle="letter-spacing: -0.1pt">
 visit My <span style=
"letter-spacing: -0.1pt">Activity</p>
</div>
<div id="Section4" dir="ltr"><p class="western" style="margin-left: 0in; margin-
top: 0in">

 </p>
 <p class="western" style="line-height: 0.02in; margin-left: 0.23in">

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

</p>
<p class="western" style="margin-left: 0.5in; margin-top: 0in">Phone:

1-888-303-7818 (T
TY:
dial 711,<span style=
"letter-spacing: -0.3pt">
then phone<span style
="letter-spacing: -0.1pt">
number)</p>
<h2 class="western" style="margin-left: 0.5in; margin-top: 0.04in">Websi
te:
<u>Stu
dentAid</u><span style="letter-spacing: -0.1
pt"><u>.gov</u></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">
<br clear="left"/>

</p>
10:
Important Information

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

</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 eligible loans once they have made the equivalent of 120 qualifying payments after October 1, 2007, while employed full-time with a qualifying employer. Congress authorized a Temporary Expansion of the PSLF program (TEPSLF) in March 2018, that allowed<span style="letter-spacing:

-0.1pt">

borrowers that

were otherwise

eligible for

PSLF to

become eligible

if the

only reason

they 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

<u>Student Aid.gov/publicservice</u>.</p>

<h2 class="western" style="margin-top: 0.17in">Loan

Eligibility</h2>

<p class="western" style="line-height: 120%; margin-right: 0.26in; margin-top: 0.15in">

Only Direct Loan Program loans (including Direct Consolidation Loans) that are not in default are eligible for PSLF. Loans you received under the

Federal Family

Education Loan

(FFEL) Program,

the Federal

Perkins Loan

(Perkins 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; margin-top: 0.17in">

Eligible payments made on the original Direct Loans before consolidation will

r-spacing: -0.2pt">
 be added
 as eligible
 payments to
 the new
 Direct Consolidation Loan based on a weighted average of the loans that were included in the Direct Consolidation Loan.</p>
 <h3 class="western">Eligible
 Repayment Plans</h3>
 <p class="western" style="line-height: 120%; margin-right: 0.26in; margin-top: 0.15in">
 Your payments
 must be
 made under
 a qualifying
 repayment plan.
 Qualifying repayment
 plans for PSLF include:</p>
 <p class="western" style="margin-top: 0.17in">any
 of the
 following Income
 Driven Repayment
 (IDR) plans:</p>
 <p class="western" style="margin-left: 0in; margin-top: 0.01in">

 </p>

 <p>Repayment Assistance Plan,</p>
 <p style="margin-top: 0.12in">Income-Based
 Repayment
 (IBR),</p>
 <p style="margin-top: 0.12in">Pay
 As
 You<

font size="3" style="font-size: 12pt">
 Earn

 <span style
 ="letter-spacing: -0.1pt">(PAYE)
 (prior to 7/1/2028),</p>
 <p style="margin-top: 0.12in"><font size="2" style="font-siz
 e: 11pt">Income-Contingent
 Repayment (ICR) (prior to 7/1/2028)</p>

 <p style="margin-left: 0.75in; margin-top: 0.12in">

 </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">
 Repayment plan),<span
 style="letter-spacing: -0.3pt">
 if those<span style="

 letter-spacing: -0.1pt">
 payments are<span sty
 le="letter-spacing: -0.1pt">
 at least<span style="

 letter-spacing: -0.3pt">
 equal to<span style="

 letter-spacing: -0.1pt">
 the monthly<span styl
 e="letter-spacing: -0.2pt">
 payment 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">

 </p>
 <p class="western" style="line-height: 120%; margin-right: 0.26in; margi
 n-top: 0.05in">
 NOTE: The<span
 style="letter-spacing: -0.1pt">
 Standard Repayment<sp
 an style="letter-spacing: -0.3pt">
 Plan for<span style="

 letter-spacing: -0.2pt">
 Direct Consolidation<
 span style="letter-spacing: -0.1pt">
 Loans made<span style
 ="letter-spacing: -0.1pt">
 on or<span style="let
 ter-spacing: -0.2pt">
 after July<span style
 ="letter-spacing: -0.2pt">
 1, 2006, and
 before July 1, 2026, has repayment periods that range from 10 to 30<span
 style="letter-spacing: -0.1pt">
 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

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.

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 will be fully repaid within 10 years. You will generally only have a remaining balance if you have been repaying under an IDR plan. To apply for an IDR plan, visit [StudentAid.gov/idr](https://studentaid.gov/idr).

Payment Eligibility

An eligible payment is one that is made in full for a month that you are repaying your loan under an eligible repayment plan or is the equivalent of an eligible payment attributed to a month in which you are in repayment. Only eligible payments made on or after October 1, 2007, can become a qualifying payment for PSLF or TEPSLF.

A payment is made in full for a month if you have made a payment that is at least equal to the amount of your required payment for that month.

For a payment to be a qualifying payment for PSLF or TEPSLF, it must be made on or after October 1, 2007, and you must be in repayment on the date of the payment.

For a payment to be a qualifying payment for PSLF or TEPSLF, it must be made on or after October 1, 2007, and you must be in repayment on the date of the payment.

For a payment to be a qualifying payment for PSLF or TEPSLF, it must be made on or after October 1, 2007, and you must be in repayment on the date of the payment.

For a payment to be a qualifying payment for PSLF or TEPSLF, it must be made on or after October 1, 2007, and you must be in repayment on the date of the payment.

etter-spacing: -0.1pt">
 full only if<span sty
 le="letter-spacing: -0.3pt">
 it is<span style="let
 ter-spacing: -0.2pt">
 received for<span sty
 le="letter-spacing: -0.2pt">
 the full<span style="l
 etter-spacing: -0.1pt">
 amount due<span style
 ="letter-spacing: -0.1pt">
 based on<span style="l
 etter-spacing: -0.1pt">
 your 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
 Payment <span style="l
 etter-spacing: -0.1pt">Equivalents</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 date<span st
 yle="letter-spacing: -0.1pt">
 or 12<span style="let
 ter-spacing: -0.1pt">
 months, whichever<spa
 n style="letter-spacing: -0.2pt">
 is sooner.<span style
 ="letter-spacing: -0.3pt">
 Any payment
 equivalent in excess<span st
 yle="letter-spacing: -0.2pt">
 of your
 recertification date or made when you opt out of advancing your due
 date will<span style="letter
 -spacing: -0.1pt">
 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">
 made while<span style

= "letter-spacing: -0.1pt">
 your loans<span style
 = "letter-spacing: -0.2pt">
 are in<span style="le
 tter-spacing: -0.1pt">
 an in-school<span sty
 le="letter-spacing: -0.1pt">
 or grace<span style="le
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 status, or<span style
 = "letter-spacing: -0.2pt">
 in a<span style="lett
 er-spacing: -0.1pt">
 deferment or<span sty
 le="letter-spacing: -0.2pt">
 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 one<span style="le
 tter-spacing: -0.1pt">
 of the<span style="le
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 following deferments<
 span style="letter-spacing: -0.2pt">
 or forbearances<span
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 at any<span style="le
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 time during<span styl
 e="letter-spacing: -0.1pt">
 a month<span style="l
 etter-spacing: -0.1pt">
 is equivalent to an eligible payment while you are in
 repayment under an IDR plan other than the Repayment Assistance
 Plan:</p>

 <p style="margin-top: 0.16in"><font size="2" style="font-siz
 e: 11pt">Cancer<font size="3" styl
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 treatment</
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 >
 <span style
 = "letter-spacing: -0.1pt">deferment,</p>
 <p style="margin-top: 0.12in"><font size="2" style="font-siz
 e: 11pt">Economic<font size="3" st
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 hardship</f
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 <span style
 = "letter-spacing: -0.1pt">deferment,</p>
 <p style="margin-top: 0.12in"><font size="2" style="font-siz
 e: 11pt">Military<font size="3" st
 yle="font-size: 12pt">
 service</fo
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 <span style
 = "letter-spacing: -0.1pt">deferment,</p>
 <p style="margin-top: 0.12in"><font size="2" style="font-siz
 e: 11pt">Post-active-duty<font siz

e="3" style="font-size: 12pt">
student</fo
nt>
<span style
="letter-spacing: -0.1pt">deferment,</p>
<p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt">AmeriCorps<font size="3"
style="font-size: 12pt">
<span style
="letter-spacing: -0.1pt">forbearance,</p>
<p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt">National<font size="3" st
yle="font-size: 12pt">
Guard</font
>
Duty

forbearance,</p>
<p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt">U.S.<font size="3" style=
"font-size: 12pt">
Department<
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of<f
ont size="3" style="font-size: 12pt">
Defense</fo
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Student</fo
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Loan

Repayment</
font><span style="letter-spacing: -0.2pt"
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Program</fo
nt>
forbearance,</p>
<p style="margin-top: 0.12in"><font size="2" style="font-siz
e: 11pt">Administrative<font size=
"3" style="font-size: 12pt">
forbearance
<span style="letter-spacing: -0.4
pt">
<span style
="letter-spacing: -0.3pt">or</p>
<p style="margin-top: 0.12in"><font size="2" style="font-siz
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administrat
ive<span style="letter-spacing: -0
.3pt">
<span style
="letter-spacing: -0.1pt">forbearance</p>

<h2 class="western" style="margin-top: 0.08in">

</h2>
<h2 class="western" style="margin-top: 0.13in">Employment<span style="le
tter-spacing: -0.6pt">

Eligibility

To qualify for PSLF, you must be a **direct** employee of a qualifying employer. A direct employee is someone who is hired and paid by the employer, and who receives an IRS Form W-2 from the employer. You may physically perform your work at a qualifying or non-qualifying organization, as long as you are a direct employee of a qualifying employer.

However, if you are employed under a contract in a position or providing services that, under applicable State law, cannot be filled or provided by direct employees of the qualifying employer, you can be treated as a direct employee of the qualifying employer where you perform your work.

Qualifying Employer

For PSLF, a

etter-spacing: -0.1pt">
 qualifying employer
 is a:</p>
 <p class="western" style="margin-left: 0in; margin-top: 0.01in">

 </p>

 <p style="line-height: 118%; margin-right: 0.34in">U.S.

 based
>
 governmenta
l<span style="letter-spacing: -0.2
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 the U.S. Ar
med
 Forces and National Guard)</p>
 <p style="margin-top: 0.08in"><font size="2" style="font-siz
e: 11pt">tax-exempt<font size="3"
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 organizatio
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 under
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 Section</fo
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 501(c)(3)</
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 Internal</f

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Code

(IRC),</fon
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<span style
="letter-spacing: -0.3pt">or</p>
<p style="margin-top: 0.12in"><font size="2" style="font-siz
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organizatio
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that

provides</f
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non-governm
ental<span style="letter-spacing:
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public</fon
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<span style
="letter-spacing: -0.1pt">services.</p>

<p class="western" style="line-height: 120%; margin-right: 0.26in; margi
n-top: 0.12in">
Service in<span style="lette
r-spacing: -0.2pt">
an AmeriCorps<span st
yle="letter-spacing: -0.3pt">
position approved<spa
n style="letter-spacing: -0.2pt">
by the<span style="le
tter-spacing: -0.2pt">
Corporation for<span
style="letter-spacing: -0.3pt">
National and<span sty
le="letter-spacing: -0.2pt">
Community 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">
be a<span style="lett
er-spacing: -0.1pt">
qualifying organizati
on
if a<span style="lett
er-spacing: -0.1pt">
majority of<span styl
e="letter-spacing: -0.3pt">

its full-time employees are engaged in one or more specific non-governmental public services.

These services include:

- Emergency management,
- Civilian service to the public to military personnel,
- Military service,
- Public safety,
- Law enforcement services,
- Public health services,
- Public services

- education,

Public

library

services,
- School

library

and

other

school-base

services,
- Public

interest

legal

services,
- Early

childhood

education,

and
- Public

service for individuals with disabilities and the elderly

Full

definitions

each

these

public

services

are available

at

StudentAid.gov/publicservice

.

Non-Qualifying Employer

For PSLF, a qualifying employer cannot be

- a business organized for profit,
- a labor union,
- a partisan political organization,
- the U.S. Congress (if you're employed as a Representative or Senator).

<p class="western" style="margin-top: 0.12in">

</p>

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

</p>

<h3 class="western" style="margin-top: 0in">Full-Time

Employment</h3>

<p class="western" style="line-height: 120%; margin-right: 0.26in; margin-top: 0.15in">

For PSLF

purposes, full-time

means at

least an

average of

30 hours

per week

for the

employment period being certified.</p>

<p class="western" style="line-height: 120%; margin-right: 0.26in; margin-top: 0.16in">

All hours

for which

you are

paid should

be included

in the

average hours

worked per

week, however, time spent performing volunteer work should not be included.</p>

<p class="western" style="line-height: 120%; margin-right: 0.26in; margin-top: 0.17in">

Vacation or

leave time

provided by

the employer

or leave

taken for condition that is 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.

If you are a teacher or another position under contract for at least eight out of 12 months, you 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.

If you are a non-tenure or adjunct faculty member at an institution of higher education meaning you are paid solely for the credit hours you teach, you meet the definition of full-time if you are employed the equivalent of 30 hours per week as determined by multiplying each credit

or contact hour taught per week by at least 3.35.

If you are employed part-time by more than one qualifying employer simultaneously, you may meet the full-time employment requirement if you work a combined average of at least 30 hours per week with your employers.

Qualifying Payment

You must accumulate 120 qualifying payments to have your eligible loans forgiven through PSLF. These qualifying payments do not need to be consecutive.

An eligible payment is considered to become a qualifying payment when the month to which the eligible payment is attributed

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 is<font size
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 matched<font
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 to<font size
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 month<font s
ize="3" style="font-size: 12pt">
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 certified<fo
nt size="3" style="font-size: 12pt">
 full-time<fo
nt size="3" style="font-size: 12pt">
 employment<f
ont size="3" style="font-size: 12pt">
 with a
 qualifying
 employer.</font
></p>

<h2 class="western" style="margin-top: 0.17in">TEPSLF<span style="letter
-spacing: -0.2pt">
Eligibility</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
prior to<span style="l
etter-spacing: -0.2pt">
reaching 120<span sty
le="letter-spacing: -0.2pt">
qualifying payments<s
pan style="letter-spacing: -0.2pt">
for TEPSLF<span style
="letter-spacing: -0.1pt">
and the<span style="l
etter-spacing: -0.2pt">
120^{th}<sup>
>
</sup>qualifying
payment were at<span
style="letter-spacing: -0.3pt">
least as<span style="l
etter-spacing: -0.1pt">
much as<span style="l
etter-spacing: -0.1pt">
you would<span style=
"letter-spacing: -0.1pt">
have paid<span style=
"letter-spacing: -0.1pt">
under the<span style=

letter-spacing: -0.1pt">
 lowest payment
 available to
 you on
 an IDR
 plan other
 than the Repayment Assistance Plan.</p>
 <p class="western" style="line-height: 121%; margin-top: 0.16in">If
 you meet
 these requirements,
 you will
 be evaluated
 for TEPSLF
 eligibility under
 the expanded
 list of
 qualifying repayment plans for TEPSLF which include the:</p>

 <p style="margin-top: 0.16in">Qualifying
 repayment
 plans

 for
 PSLF
 except the Repayment Assistance Plan,</p>
 <p style="margin-top: 0.12in">Graduated
 Repayment
 Plans,</p>
 <p style="margin-top: 0.12in">Extended
 Repayment
 </p>

Plans,

Standard

Repayment

Plan

for

Direct

Consolidation

Loans,

and

Graduated

Repayment

Plan

for

Direct

Consolidation

Loans.

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.

Other

Important

Information

The

period

of

service

used

to

qualify

Teacher

Loan

Forgiveness

style="letter-spacing: -0.2pt">
 or Civil
 Legal Assistance
 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; margin-top: 0.17in">
 You have the option to request a forbearanceon 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
 these periods of
 forbearance will
 not count
 toward PSLF
 or TEPSLF
 if it
 is determined
 you do
 not have 120 qualifying paymentsyet. 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; margin-top: 0.05in">
 If you
 have a
 month in
 your payment
 history that
 would otherwise
 count as
 a qualifying
 payment, but it is not because you were in a defermentor forbearancestatus 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

under an
IDR plan
that you
were eligible
for each
month that
meets the
condition. More
information about this process is available at
<u>StudentAid.gov/publicservice</u>.</p>
<p class="western" style="line-height: 120%; margin-right: 0.35in; margin-top: 0.17in">

</p>

</div>

<p class="western" style="margin-left: 0in; page-break-before: always">

<br clear="left"/>

</p>

<h1 class="western">Section 11:
Important Notices</h1>

<h2 class="western">PRIVACY ACT
STATEMENT</h2>

<p class="western" style="line-height: 120%; margin-right: 0.29in; margin-top: 0.15in">

Authority:The authorities for collecting the requested information from and about you are §421 et seq.,

§451 et

seq., or

§461 of

the Higher

Education Act

of 1965,

as amended (HEA)

letter-spacing: -0.1pt">
(20 U.S.C.1071
et seq., 20 U.S.C.
1087a et seq., or 20 U.S.C. 1087aa et seq.), and the authorities for
collecting and using your Social
Security number
(SSN) are
§§428B(f) and
484(a)(4) of
the HEA
(20 U.S.C.
1078-2(f) 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">
Purpose: The principal purposes for collecting the information
on this form 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
Programs, to
permit the
servicing of
your loans,
and, if
it becomes
necessary, to
locate you
and to collect
and report
on your
loans If
your loans

become delinquent or default.

Routine **Uses:**

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

<https://www2.ed.gov/notices/ed-pia.html>.

Effects **of**

Not **Providing**

Information: **Providing** information

on this form,

including your

SSN, is voluntary; however, failure to provide the requested information may result in your request being delayed or denied.

PAPERWORK REDUCTION NOTICE

According to the Paperwork Reduction Act of 1995, no persons are required

to

respond to

a collection

of information

unless such

collection displays

a valid

OMB 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, and completing and reviewing the collection of information. The obligation to respond to this collection is required to obtain a benefit (34 CFR 685.219).

If you have comments or concerns regarding the status of this form, please contact us (see Section 9).

 Federal Student Aid

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"font-size: 10pt"><span style="letter-spacing: -0.1pt">StudentAid.gov</span></font></font></font></p>
    </span><span class="sd-abs-pos" style="position: absolute; top: -0.06in;
left: 6.95in; width: 78px">
    
</span>
    <span id="Frame2" dir="ltr" style="position: absolute; top: 10.23in; left: 7.2in; width: 0.81in; border: none; padding: 0in; background: #ffffff"><p style="margin-left: 0.01in; margin-top: 0.01in">
        <font size="2" style="font-size: 11pt"><font color="#575e5f"><font size="2" style="font-size: 10pt">Page</font></font><font color="#575e5f"><font 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="font-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="font-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>
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</p>

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