



Federal Student Aid

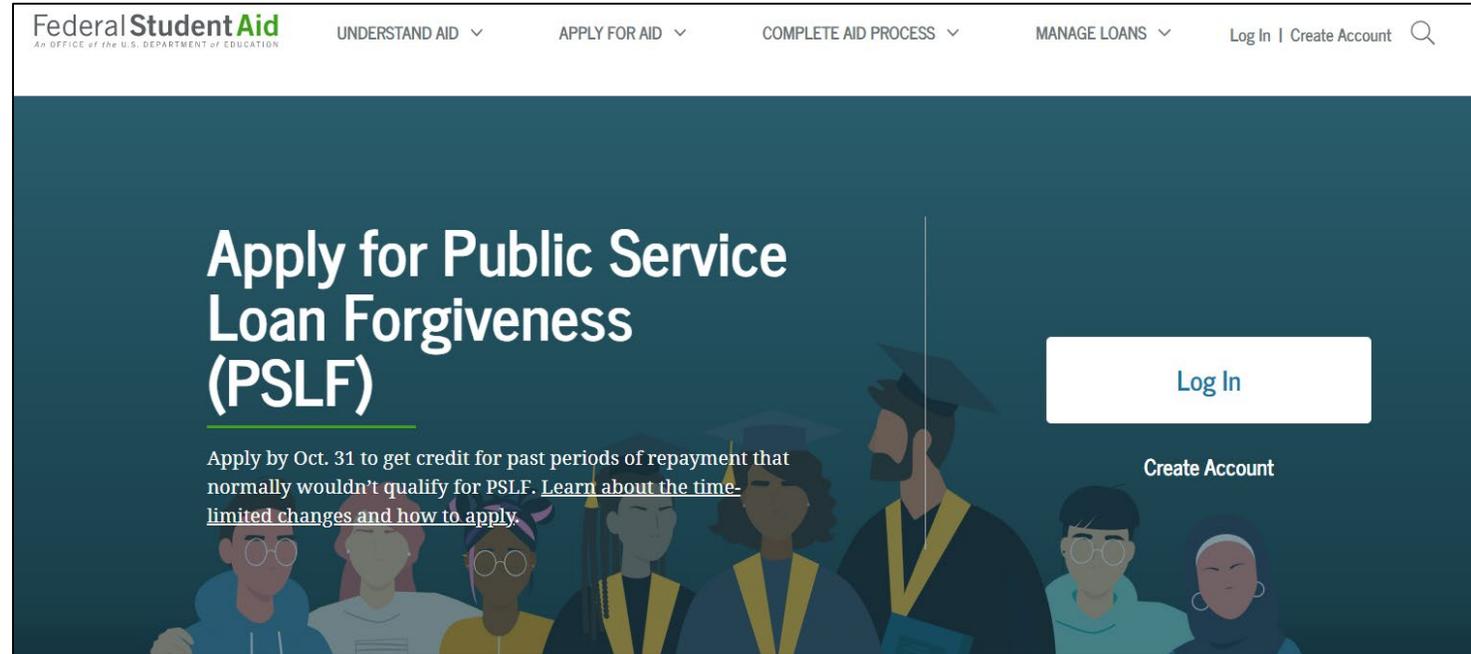
An OFFICE of the U.S. DEPARTMENT of EDUCATION

What is Public Loan Forgiveness ?

Public Service Loan Forgiveness is a federal program that forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments (10-years) under a qualifying repayment plan while working full-time for a qualifying* employer. You are NOT taxed on the forgiven amount.

*U.S. Federal, state, local, or tribal government entity or not-for-profit, and U.S. Military

1. Go to StudentAid.gov



- Click Log In or Create Account
 - If you are trying to log-in to StudentAid.gov and it isn't recognizing your account, try 'Create Account' as profiles not accessed since before 2015 have been deleted with their new system
 - If you create an account, you must wait 1-3 days for the Social Security verification

2. Once logged in, you should be brought to your StudentAid.gov dashboard. Scroll down to Quick Links and click on *PSLF Help Tool*



If you don't see it the direct link to the PSLF Help Tool (Application) is: studentaid.gov

3. Click Start

Using the PSLF Help Tool

Use the PSLF Help Tool to search for a qualifying employer, learn what actions you may need to take to become eligible for PSLF or TEPSLF, and generate the form you need. Each time you submit a form, we will evaluate your eligibility for forgiveness, and provide that forgiveness to you if you are eligible. After you submit your form, if you have Direct Loans and work for a qualifying employer, you will receive a count of the number of qualifying payments you have made toward both PSLF and TEPSLF from MOHELA.



For the best experience using this tool, we strongly recommend that you read [Become a Public Service Loan Forgiveness \(PSLF\) Help Tool Ninja](#) before getting started.

The PSLF Help Tool has been modified to align with the conditions under [COVID-19 relief measures](#) and the limited PSLF waiver through Oct. 31, 2022. To get the most accurate information, make sure to carefully read any section titled “Special Notice for the COVID-19 Emergency” and [check out the limited PSLF waiver announcement](#).

Learn more about [PSLF](#) and [TEPSLF](#).

Start

[Search for Qualifying Employers](#)

This tool will examine the loan status, loan types, and repayment plans we have on file for you. This tool will help you determine whether your loans are set up for success or if there are actions you should take to benefit from the program.

After 10 years of making qualifying payments while working at a non-profit, you may qualify for PSLF

Part 1. Employment History

Click Add Employer. You must have your employer and/or previous employers Employer ID Number (61 600 1218), if they were also a non-profit, and you have been at your current non-profit for less than ten years

Public Service Loan Forgiveness (PSLF) Help Tool

1 Employment History 2 Loan Tips 3 Application Details 4 Personal Information 5 Review & Save

My Employers

Add your past and current employers below to determine whether they qualify for PSLF and TEPSLF during the time of your employment.

Note: Only add your employment history for periods where you do not have approved employment certification (if applicable). If you've certified an employment period in the past, then you do not need to do so again.

Notes: 1) Previous or current employment information will only be provided below if you have used the PSLF Help Tool to submit a form in the past. You do not need to submit a new form for employment that has already been certified.

2) This PSLF Help Tool has been modified to align with the conditions under COVID-19 relief measures and the limited PSLF waiver through Oct. 31, 2022. To get the most accurate information, make sure to carefully read any section titled "Special Notice for the COVID-19 Emergency" and check out the limited PSLF waiver announcement.

 You have not added any employers.

[+ Add Employer](#)

Part 1. Cont'd: Fill in Info for Each Employer

You will enter the EIN number, if this is a current or former employer, and then employment dates

Click Search

Public Service Loan Forgiveness (PSLF) Employer Search

To determine if your employer qualifies for PSLF, enter their Employer Identification Number (EIN) and your employment dates below.

Please note that many state and local governments use a shared EIN to pay their employees, so you should rely on the appropriate result if one displays. Likewise, many federal agencies share EINs, so you may need to filter by keyword or click through multiple pages to find your employer.

Search for Employer

Employer Identification Number (EIN)

616001218

How do I find my EIN?

This is my current employer

Employment Start Date

To

Employment End Date

 Search

Part 1. Cont'd: Verify Employment Details

Edit if you need to make adjustments, or click Next Section to proceed to section 2: Loan Tips

Search for Employer ?

Employer Identification Number (EIN)

[How do I find my EIN?](#)

This is my current employer

Employment Start Date To

Search Results 1-3 of 3

i **Employer Eligibility: Next Steps**

These search results usually only include an organization's official name and its official address. For more details on this employer's eligibility, make sure to click the information icon on the right side of the status box below.

If your employer is listed as eligible or split for PSLF, you should proceed to the [PSLF Help Tool](#) and begin the application process (the information entered here will not carry over). If your employer is listed as ineligible, undetermined, or not listed, remember that our database may be incomplete and your employer may still qualify for PSLF.

61-6001218 Eligible

UNIV OF KENTUCKY

111 ADMINISTRATION BLDG. LEXINGTON, KY 40506 US

Part 1. Cont'd: Enter Employment Details

You can click edit if you need to make adjustments, or click Next Section to proceed to section 2: Loan Tips

Public Service Loan Forgiveness (PSLF) Help Tool

1 Employment History 2 Loan Tips 3 Application Details 4 Personal Information 5 Review & Save

Your Employment Details

Employment Status

Full-time

Part-time

Hours Per Week (Average)

?

Is this organization closed, or have they refused to certify your employment?

Yes

No

[Previous](#) [Save Employer](#)

Part 2. Loan Tips

This part will discuss which loans apply to PSLF and which must be consolidated to qualify

What this Means for You



Loan Consolidation

If you have Federal Family Education Loan (FFEL) Program loans, Federal Perkins Loans, or other types of federal student loans, you must consolidate those loans into the Direct Loan program by Oct. 31, 2022.



Employment Certification

You must have been employed full-time at a qualifying employer when prior payments were made. You can receive credit only for payments made after October 1, 2007, since that is when the PSLF program began. At the end of this flow, you must print, sign, and submit your PSLF form to the PSLF servicer for any period where you may receive additional qualifying payments. This employment certification must be submitted by Oct. 31, 2022.



COVID-19 Emergency Relief

As part of the COVID-19 emergency relief, federal student loan payments were paused. Payments will restart after Dec. 31, 2022. [Find info about this payment pause and other COVID-19 emergency relief](#) for student loans. In order to qualify for PSLF during the COVID-19 payment pause, you do not need to remove your loans from deferment or forbearance. As long as you are employed full-time for a qualifying employer, you will receive credit toward PSLF.

Eligibility Requirements: #1

#1-ELIGIBLE LOANS

Make sure all your loans are eligible!

- ✓ DIRECT Subsidized & Unsubsidized Loans
- ✓ DIRECT Grad/PLUS & Parent PLUS Loans
- ✓ DIRECT Federal Consolidation Loans

*NON-Eligible Loans: (Federal Family Education Loan) FFEL Stafford, FFEL Grad PLUS, FFEL Federal Consolidation, Perkins, also DHHS loans: LDS and PCL

**You may make some Non-Eligible Loans, eligible for PSLF, by consolidating them into a DIRECT Federal Consolidation Loan (FFEL loans, Perkins & LDS)*

Note: *Defaulted Loans, Private Loans, **PCL loans** & Consolidation Loans that contain a spousal Consolidation Loan are not eligible*

Part 3. Application Details

This part will ask if you believe you've made 120 qualifying payments.

Click Next Section

Public Service Loan Forgiveness (PSLF) Help Tool

Employment History Loan Tips **Application Details** Personal Information Review & Save

Have you made 120 qualifying payments? [?](#)

If you don't know, take your best guess! We will always review to see if you are eligible for forgiveness, so your answer won't negatively impact you in any way.

[Why do we ask this question?](#)

Yes, I have made 120 qualifying payments and qualify for forgiveness right now.

No, I haven't made 120 qualifying payments.

[Previous](#) [Next Section](#)

Part 4. Personal Information

This part will verify your personal information and allow you to update.

Click Continue once you've verified all is correct

The screenshot displays the 'Public Service Loan Forgiveness (PSLF) Help Tool' interface. At the top, a progress bar shows five steps: 'Employment History', 'Loan Tips', 'Application Details', 'Personal Information' (the current step, highlighted with a blue circle and the number 4), and 'Review & Save' (highlighted with a grey circle and the number 5). Below the progress bar, the section is titled 'Your Permanent Address'. It contains several input fields: 'Address Line 1', 'Address Line 2 - optional', 'City', 'State', 'ZIP Code', and 'Country'. Each field is represented by a rectangular text box.

Part 5. Review and Save

This part will allow you to verify all information is correct. If all looks correct, click Save.

You should land on this page below

You must now download and print the application



You've completed the PSLF Help Tool, but your application has not been submitted.

 [Download the PSLF Application Form](#)

 **Print, Sign and Submit Your Form**

You must print, sign your PSLF form, have your employer(s) sign your form, and submit it to the PSLF servicer using one of the methods below.

After you have submitted the signed form, it will take time for the PSLF servicer to review and process it. You can expect to receive a letter from MOHELA with your status in the coming months.

Important: *Please follow the guidelines for accepted signatures to avoid processing delays.*

 <p>Secure Upload</p> <p>mohela.com/uploadDocument (only available to borrowers who already have loans serviced by MOHELA)</p>	 <p>Mail</p> <p>U.S. Department of Education, MOHELA 633 Spirit Drive Chesterfield, MO 63005-1243</p>	 <p>Fax</p> <p>(866) 222-7060 </p>
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Filling out the Printables

You must sign page 1 that says Borrower's Signature.

You will fill out Page 2: SECTION 3: EMPLOYER INFORMATION

 **PUBLIC SERVICE LOAN FORGIVENESS (PSLF) & TEMPORARY EXPANDED PSLF (TEPSLF) CERTIFICATION & APPLICATION**
William D. Ford Federal Direct Loan (Direct Loan) Program

OMB No. 1845-0110
Form Approved
Exp. Date 11/30/2023

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

PSLF

SECTION 1: BORROWER INFORMATION

Please enter the following information:

SSN: _____
Date of Birth: _____
Name: _____
Address: _____
City: _____ State: _____ Zip Code: _____
Telephone - Primary: _____
Email: _____

For more information on PSLF, visit StudentAid.gov/publicservice. To apply online, visit StudentAid.gov/PSLF.

SECTION 2: 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 or TEPSLF forgiveness when I submit this form, determine how many qualifying payments I have made toward PSLF and TEPSLF.

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.

I understand that:

- 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 be employed full-time by a qualifying employer when I apply for forgiveness.
- By submitting this form, my student loans held by the Department may be transferred to a different loan servicer.
- If the Department determines that I appear to be eligible for forgiveness, the Department may contact my employer before granting forgiveness to ensure that I was employed by the employer at the time I applied for forgiveness.
- If I am eligible for forgiveness, the amount forgiven will be the principal 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.
- If I am not yet eligible for forgiveness, I will be notified of the determination, why it was 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.

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

Borrower's Signature _____ Date _____
(mm/dd/yyyy)

Pages 1 and 2 of this form must be completed in their entirety.

SECTION 3: BEFORE YOU BEGIN

Borrower Name _____ Borrower SSN _____

- We highly recommend that you complete this form online by going to StudentAid.gov/pslf. Doing so allows you to search for your employer using the PSLF Employer Database to prepopulate this form. You are also able to submit this form if your employer electronically certifies your employment.
- You should complete this form annually or any time you change employers or have a change in your employment status.
- Review the instructions in Section 6 before you complete the remainder of this form.

SECTION 4: EMPLOYER INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)

- Federal Employer Identification Number (FEIN/EIN): _____
- Employer Name: _____
- Employer Address: _____
Street: _____
City, State, Zip Code: _____
Employer Website (if any): _____
- Employment Period:
Employment or Certification Begin Date: _____ (mm/dd/yyyy)
Employment or Certification End Date: _____ (mm/dd/yyyy) OR Still Employed
- Employment Status: Full-Time Part-Time
- Average hours per week: _____
 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 (TO BE COMPLETED BY THE EMPLOYER)

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

By providing an **acceptable signature** below, I certify 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 **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 or by a **contracted organization** 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.

Note: If any of the information is crossed out or altered in Section 4 or 5A, the authorized official must initial those changes.

Official's Name: _____ Official's Phone: _____
Official's Title: _____ Official's Email: _____

Authorized Official's Signature _____ Date _____
(mm/dd/yyyy)

SECTION 5B: ALTERNATIVE DOCUMENTATION FOR EMPLOYMENT CERTIFICATION (only if Section 5A cannot be completed)

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, the PSLF servicer will contact you to request additional information before your employment can be certified.

Page 1 of 9 Page 2 of 9

Cont'd: Filling out the Printables

Contact the GME office to have Section 5A signed: Employer Certification

SECTION 5A: EMPLOYER CERTIFICATION (TO BE COMPLETED BY THE EMPLOYER)

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

By providing an **acceptable signature** below, I certify 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 **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 or by a **contracted organization** 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.

Note: If any of the information is crossed out or altered in Section 4 or 5A, the authorized official must initial those changes.

Official's Name: _____ Official's Phone: _____

Official's Title: _____ Official's Email: _____

Authorized Official's Signature _____ Date _____
(mm/dd/yyyy)

SECTION 5B: ALTERNATIVE DOCUMENTATION FOR EMPLOYMENT CERTIFICATION (only if Section 5A cannot be completed)

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, the PSLF servicer will contact you to request additional information before your employment can be certified.

Cont'd: Filling out the Printables

What signatures are OK?

<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service/questions>

What method of signing is acceptable on the PSLF form?

Digital signatures from you or your employer must be hand drawn (from a signature pad, mouse, finger, or by taking a picture of a signature drawn on a piece of paper that you then scan and embed on the signature line of the PSLF form) to be accepted. Typed signatures, even if made to mimic a signature, or security certificate-based signatures are not accepted.

Signature Examples

Signature Type	Yes/No
Hand drawn from signature pad, mouse, or finger	✓
Typed signature using a cursive font or any other font	X
A scanned photo of a signature that was hand drawn on paper	✓
A digital certificate-based signature	X
A wet signature that was drawn in ink and sent in its original format	✓

What now?

You will scan the signed application and make a copy for yourself. You can submit it one of three ways:

Once submitted, it can take up to six weeks to hear back.

You may also fax your PSLF form to 866-222-7060.

For updates on your application status, visit MOHELA's website or contact them at 1-855-265-4038. Be aware that MOHELA is experiencing historic submission volume that may delay response time

To find out who your loan servicer is, call Federal Student Aid at 1-800-433-3243

 <p>Secure Upload</p> <p>mohela.com/uploadDocument (only available to borrowers who already have loans serviced by MOHELA)</p>	 <p>Mail</p> <p>U.S. Department of Education, MOHELA 633 Spirit Drive Chesterfield, MO 63005-1243</p>	 <p>Fax</p> <p>(866) 222-7060 </p>
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ADDITIONAL NOTES:

1. PSLF Forms contain Social Security Numbers.
 - a. Request should be submitted directly from current or former trainees, and not from Program Coordinators.
 - b. Completed forms should only be returned to the trainee via the email provided in the Qualtrics Survey or in person.
1. PSLF forms submitted for Bowling Green residents with training history dates prior to 2018, should be directed to Stacey Sims (SimsSS@MCHHealth.net), GME Director for The Medical Center at Bowling Green. Bowling Green trainees were not employees of UK prior to 2018.
 - a. The Medical Center at Bowling Green: <https://medcenterhealth.org/graduate-medical-education/>
2. Trainees with additional UK employment history outside of their GME training should request employment certification from UK Employee Records. GME only has access to their resident or fellowship history.
 - a. UK HR: <https://www.uky.edu/hr/work-life-and-well-being/personal-finance/student-loan-savings>
3. Loan Forgiveness forms for programs outside of PSLF should be reviewed and completed to the fullest extent possible, using the learner's training history in MedHub.
4. The GME Office does not provide financial counseling or guidance related to the PSLF program. Residents or fellows with questions about PSLF can be directed to The US Department of Education Website or to financial counseling services provided by the University.
 - a. Financial Counseling: <https://medicine.uky.edu/sites/gme/financial-health>
 - b. Federal Student Aid: <https://studentaid.gov/>

