Public Service Loan Forgiveness (PSLF)

PSLF is a Federal Student Aid program that forgives the remaining balance on federal Direct student loans after 120 qualifying monthly payments are made under a qualifying repayment plan while working full-time for a qualifying employer.

Federal Student Aid's PSLF Help Tool makes the program easier to comprehend, determine employer and loan qualifications, generate required documents and forms, and issue notifications.

PSLF Process: Steps to Take

1. Log in to the PSLF Help Tool with your FSA ID at studentaid.gov.
2. Does your employer qualify for PSLF?
   - WMed is a 501(c)(3), not-for-profit organization and a qualifying PSLF employer: **EIN 45-4135256**
3. Complete the steps provided by the PSLF Help Tool.
4. Securely transmit the digitally signed PSLF form to your employer for employment certification.
   - When prompted, insert the employer's human resources email
     - **WMed: HRmail@wmed.edu**
     - *The Office of Financial Aid is not authorized to certify employment.*
   - Inform the employer via email that they will receive a message from DocuSign: dse_na4@docusign.net.

The U.S. Department of Education has begun the transition of the management of the PSLF program, which was previously managed by MOHELA. During the transition, the processing of PSLF forms is paused and will resume processing after the pause has ended, anticipated to be in Fall 2024.

Borrower Responsibilities
- Submit an Employer Certification Form using the PSLF Help Tool annually, or when employment changes.
- Remain in a qualifying repayment plan.
- Maintain full-time employment (at least 30 hours).
- Make qualifying payments on time and in full as shown on your monthly statement.
- Review your progress on the PSLF Help Tool regularly.
- After your 120th qualifying payment, submit PSLF Certification using the PSLF Help Tool.

Resources
Federal Student Aid Public Service Loan Forgiveness (PSLF)
AAMC Public Service Loan Forgiveness (PSLF)