

Public Service Loan Forgiveness Eligibility

Dear Colleague:

Welcome to Seattle Colleges District! If you have student loans, you can join a federal program that could help you get your loans forgiven. That's because the U.S. Department of Education considers us as a qualified employer for the Public Service Loan Forgiveness (PSLF) program. Through this program, your student loan debt can be forgiven after 10 years of working for a state agency while making qualifying payments on your federal student loans.

Signing up for PSLF requires just a few steps. You'll need to repeat some of these items annually to continue qualifying. One important step is working with our agency's PSLF contact each year to submit a PSLF form. While the path to loan forgiveness can seem complicated, you could save thousands on your student loans.

To qualify for PSLF*, you must meet the following qualifications:



Have Federal Direct loans. This includes Direct Subsidized loans, Direct Unsubsidized loans, Direct Consolidation loans, and Direct Grad PLUS loans. If you have Perkins Loans, FFEL loans or Direct Parent PLUS loans, you must consolidate them into a Direct Consolidation loan to make them eligible. **Before you consolidate, make sure you need to. That's because consolidating can erase qualifying payments you may have already made.**



Work full time for a public employer. The U.S. Department of Education (ED) defines "full time" as working at least 30 hours/week. This includes multiple part-time public jobs where your combined work equals at least 30 hours/week.

- If you are part time faculty at an institution of higher education, we will multiply your in-class teaching hours by 3.35 to calculate your hours worked for PSLF.



Enroll in an Income-Driven Repayment (IDR) Plan. These include: Income-Based Repayment (IBR), Pay As You Earn (PAYE), Revised Pay As You Earn (REPAYE), and Income-Contingent Repayment (ICR). Payments you make on the 10-year Standard Repayment plan are also eligible for the PSLF program.



Make 120 on-time, complete payments. Your payments do not need to be consecutive (i.e., you need 10 full years to qualify but these 10 years don't need to happen all in a row). However, you must be employed full-time at a public employer when you make a payment. **After you make 120 qualifying payments, ED will forgive your remaining loan balance.**

To complete a PSLF form and submit an employment certification request to our agency's PSLF contact, you may use the [PSLF Help Tool \(https://studentaid.gov/pslf\)](https://studentaid.gov/pslf). Use the [PSLF Washington state agency directory \(https://ofm.wa.gov/PSLF_Directory\)](https://ofm.wa.gov/PSLF_Directory) to identify the correct PSLF contact email and Employer Identification Number (EIN) for your current and former employers. Once your PSLF form has been digitally signed by our agency's PSLF contact using the PSLF Help Tool, it will be submitted directly to the loan servicer for processing.

Check out these resources to help you get started:

- How to Get Your Student Loans Forgiven (No, Really): <https://tinyurl.com/PSLFInfographic>
- Steps to Apply for PSLF: <https://tinyurl.com/PSLFsteps>
- PSLF Frequently Asked Questions (FAQs): <https://tinyurl.com/FAQsPSLF>

*We will notify you about any federal updates and/or changes to the PSLF program rules.

Have questions or need help? Visit the Washington Student Loan Advocate's website: wsac.wa.gov/pslf