



Confirm Your Past or Present Employer is a Qualified Public Service Employer

Who is a PSLF Qualified Employer?

- All government (federal, state, local and tribal)
- 501(c)(3) non-profit organizations qualify
- Some other non-profit organizations qualify if they provide qualifying services (e.g., military, law enforcements, public library services, etc.)

Who is NOT a PSLF Qualified Employer?

- Union employment and political organizations do not qualify
- For-profit employers do not qualify

What information do you need?

- ✓ **Your FSA ID**
 - If you haven't logged into a U.S. Department of Education website since May 10, 2015, you probably do not have a FSA ID.
 - If you do not have an ID, you should create an account on the studentaid.gov log-in screen.
- ✓ **Employer Identification Number (EIN)**
 - You should collect the EIN for all of your public service employers since October 2007.
 - This number can be found on your W-2 tax form.
 - If you cannot locate your W-2, you should contact the employer for this information.
- ✓ **Employment Dates**
 - Start and end dates of your employment with each employer



❖ Log in at <https://studentaid.gov/>

You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help students each year.

Log In

Create Account

Log In ↗

FSA ID Username, Email, or Mobile Phone

[Forgot My Username](#)

Password

[Show Password](#)

[Forgot My Password](#)

Log In

or

[Create an Account](#)





❖ Select “Manage Loans” and PSLF

An official website of the United States government.

[Help Center](#)

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Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

[UNDERSTAND AID](#) ▾

[APPLY FOR AID](#) ▾

[COMPLETE AID PROCESS](#) ▾

[MANAGE LOANS](#) ▾

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[Collections](#)

[Getting Out of Default](#)



❖ Select “PSLF Help Tool”

Public Service Loan Forgiveness (PSLF)

If you are employed by a U.S. federal, state, local, or tribal government or not-for-profit organization, you might be eligible for the Public Service Loan Forgiveness Program. Keep reading to see whether you might qualify.

Qualifying for PSLF

Qualifying Employer

Full-time Employment

Eligible Loans

Qualifying Payments

Qualifying Repayment Plans

PSLF Process

Public Service Loan Forgiveness (PSLF) Help Tool

Employment Certification

Tax on Forgiveness

Important Limited PSLF Waiver Opportunity

On Oct. 6, 2021, the U.S. Department of Education (ED) announced a temporary period during which borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF. [Learn more about this](#) limited PSLF waiver.

The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

PSLF Resources

- [Public Service Loan Forgiveness \(PSLF\) Help Tool](#)
- [Public Service Loan Forgiveness \(PSLF\) & Temporary Expanded PSLF \(TEPSLF\) Certification & Application](#)
- [Limited PSLF Waiver Information](#)
- [Public Service Loan Forgiveness Program FAQ](#)

❖ Click “Start” & Read “PSLF Help Tool Overview”



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 FedLoan Servicing. 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

Public Service Loan Forgiveness (PSLF) Help Tool Overview

It’s important that you understand the PSLF and TEPSLF process and eligibility criteria. Qualifying payments must be made while eligibility criteria are met for your employer, loan status, loan type, and repayment plan. NOTE: There have been temporary changes that affect student loan borrowers because of the COVID-19 emergency. This tool has been modified to align with the conditions under COVID-19 relief measures and the limited PSLF waiver. Pay attention to information about the limited PSLF waiver or about COVID-19 emergency relief for student loans as you go through the PSLF Help Tool.

Eligibility Criteria



Employer Eligibility

Employer eligibility only depends on your employer, and not on the work you do for your employer. This tool will allow you to search our employer database to find out if the employer that will certify your employment qualifies for PSLF and TEPSLF.

Note: If at least one day of your employment falls within a period during which we determined your employer to be eligible, you will be able to complete the PSLF



Qualified Employer Search

- ❖ Create a list of your employers since October 2007 to determine if they qualify for PSLF.
- ❖ To begin, click the “+ Add Employer” box

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.

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 was created before [the COVID-19 relief measures](#) and the limited PSLF waiver period began, so it was not designed address those flexibilities. We are working to incorporate the [limited PSLF waiver](#) changes in the near future. As you go through this tool, pay special attention to alerts about information that may no longer apply to you due to these changes.

∅

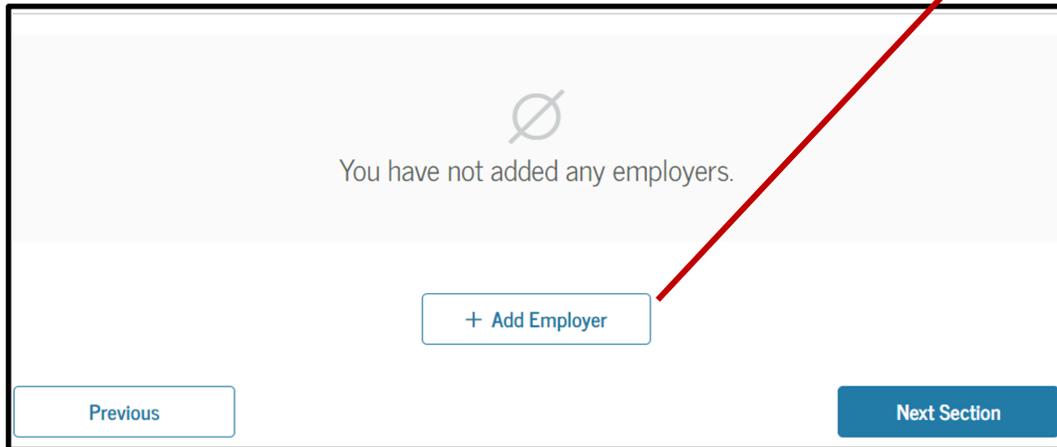
You have not added any employers.

+ Add Employer

Previous Next Section



- ❖ To search for an employer, type in the Employer Identification Number (EIN) without the dashes and your employment start and end dates.
 - If you are searching for your current employer, turn on the “This is my current employer” button and provide your employment start date.



Public Service Loan Forgiveness (PSLF) Help Tool

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

Search for Employer ?

Employer Identification Number (EIN)

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

This is my current employer

Employment Start Date:

To Employment End Date:

[Search](#)



- ❖ The results of your employer search will appear on the screen.
 - If your employer has been designated as a qualified public service employer, the results will display a **green** "Eligible" tag.
 - If your employer has not already been designated as a qualified public service employer, the results will display with **gold** "Likely Ineligible" tag.
 - If you believe your employer meets the PSLF eligibility requirements, you should select it on the list and proceed with the process.
 - If a determine has already been made that your employer does not qualify as a public service employer, the results will display with a **red** "Not Eligible" tag.

Search Results

1-2 of 2

i Review all search results before choosing the option to manually add your employer on the last page of results. If you recognize the name of the employer that resulted from your search, we strongly encourage you to select a result that relates to your employer's name. You should do this even if

- the name differs slightly,
- the name is for a larger organization or agency that your employer belongs to,
- there is no address,
- the address is different from where you typically work, or
- the address is a P. O. Box.

Please note that many state and local governments use a common EIN to pay their employees so you should select the appropriate result below if one displays. Likewise, many federal agencies share EINs so you may need to click through multiple pages to find your employer. As a last resort, you can manually add the name of your employer, however, doing so will add review time and delay your PSLF form.

14-6013200

Eligible ?

State of New York
No address on file

59-3597803

Likely Ineligible ?

THE VILLAGES CHARTER SCHOOL
No address on file

91-1646860

Not Eligible ?

AMAZON COM INC
No address on file



- ❖ Review the search results before selecting your employer and choose the employer whose name and address best matches information in your records.
- ❖ Click continue and confirm what types of federal student loans you have. (See Guide on Student Loan Types for instructions)

Search Results 1-2 of 2

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14-6013200 Eligible ?

State of New York
No address on file

14-6013200 Eligible ?

State of New York - All Employees
No address on file

Continue

❖ If no results are found for your employer, or you believe your employer is incorrectly labeled with a red “Not Eligible” tag, you should manually add the employer to your list. The Department of Education will review the information you provide and determine if the employer qualifies for PSLF.



No results were found using the Employer Identification Number (EIN) you entered. While we have many employers in our database, we do not have every employer. Manually adding your employer will help us expand the database to ensure that more employers are available.

[I've already searched for my employer but want to manually add it instead.](#)

Are you sure you want to manually add your employer?

It will take longer to get your PSLF form or for your PSLF form to be approved if you do not use an employer from the database. You can and should use the database results whenever possible, including if:

- the database displays a state, but you work for an agency of the state,
- the name of the organization you work for is different in the database from how you refer to the organization but you generally recognize the name, or
- the address of the organization in the database is different from where you regard the organization as being located.

[Return to Results](#) [Add Employer Manually](#)

General Employer Information

Employer Type
 ?

Employer Name
 ?

Employer Website – optional

Employer Identification Number (EIN)
 ?