Enhancing the PSLF (Public Service Loan Forgiveness) Help Tool

The U.S. Department of Education's (ED) office of Federal Student Aid (FSA) is committed to helping borrowers successfully navigate the **Public Service Loan Forgiveness (PSLF) Program**. That's why FSA introduced several improvements to the **PSLF Help Tool** in 2023, with additional updates scheduled throughout the year and beyond.

The Evolution of the PSLF Help Tool

FSA launched the PSLF Help Tool in December 2018 to help borrowers determine their eligibility for the program. At launch, the tool used borrowers' input to determine steps they needed to take based on their specific circumstances. Then, the tool populated forms specific to borrowers' needs. Since the Help Tool's launch, FSA has collected and analyzed customer feedback in order to continually improve the tool to ensure borrowers understand their eligibility, submit accurate forms, and can track their progress.

In November 2020, for example, FSA overhauled the PSLF Help Tool, providing customers with a more-intuitive interface and clearer prompts about how to evaluate and manage eligibility for the program. FSA's goal is to improve the borrower experience and, when possible, reduce the time it takes to review a submitted form and the number of ineligible forms filed.

Searchable Employer Database

The PSLF Help Tool provides borrowers with information about employer eligibility in real-time through a searchable employer database. Borrowers can use their employer's Federal Employer Identification Number (also referred to as "FEIN" or "EIN") and their dates of employment to determine if their employer is eligible, ineligible, or undetermined to meet the employment criteria for the PSLF Program. Additionally, when borrowers use the PSLF Help Tool to complete a form, their employer data is stored, making it easier for them to track their employment history and generate forms that need to be certified in the future.

The employer database contains millions of employers and is updated regularly through a data match, using resources such as those provided by the Internal Revenue Service. This process ensures that borrowers receive the most up-to-date eligibility determination.

Streamlining the Process to Submit PSLF Forms

In April 2023, FSA further updated the PSLF Help Tool to streamline how borrowers fill out and submit the PSLF Form and obtain employer signatures for employment verification. In the past, a borrower applying for PSLF had to follow multiple, disjointed steps to complete and submit the PSLF Form. Previously, a borrower would need to use the PSLF Help Tool to determine their eligibility; print and sign the PSLF Form; have one or more employers sign the paper form; and submit the completed form by mail or fax, or by uploading it to the PSLF servicer portal, in some cases.

Now, the redesigned PSLF Help Tool allows for a fully digital process. The new components of the PSLF Help Tool allow borrowers to digitally sign and submit their PSLF Form on StudentAid.gov, identify employers that need to sign the PSLF Form and send requests for e-signature via DocuSign, and track the status of their PSLF Form via the borrowers' Status Center on StudentAid.gov.

These significant changes in the PSLF application process will not only create a faster and more-straightforward process for borrowers, but also will improve the experience for employers, who will be able to confirm a borrower's employment digitally via DocuSign. It's important, however, that borrowers contact their employer or employers in advance to notify them that they will receive an email from DocuSign (dse_na4@docusign.net) on behalf of FSA to confirm employment. Borrowers must also obtain the correct email address for each employer to receive the email from DocuSign.