

Enhancing the PSLF (Public Service Loan Forgiveness) Help Tool

The U.S. Department of Education's (ED) office 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 2021, with additional updates scheduled throughout 2022 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.

Though the PSLF Help Tool has helped millions of borrowers, customer feedback informed FSA that more can be done to make the program and application process clearer. For example, an FSA analysis found that more than 80% of Direct Loan borrowers' PSLF applications for forgiveness were determined to be ineligible because the borrowers had not been in repayment long enough to qualify. Based on this information, FSA introduced several enhancements to the PSLF Help Tool to ensure borrowers understand their eligibility, submit accurate forms, and can better track their progress.

The screenshot shows the Federal Student Aid website interface. At the top, there is a navigation bar with the Federal Student Aid logo and several menu items: UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS, and MANAGE LOANS. There are also utility links for Help Center, Submit a Complaint, and English | Español. Below the navigation bar, the main heading reads "Complete the Public Service Loan Forgiveness (PSLF) Form With the PSLF Help Tool". A sub-heading explains that the tool helps determine eligibility for PSLF or TEPSLF programs and guides users through the form and submission process. A prominent yellow callout box titled "Important Limited PSLF Waiver Opportunity" informs users that on Oct. 6, 2021, the U.S. Department of Education announced a temporary period during which borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF. Below this, there is a section titled "Using the PSLF Help Tool" which provides instructions on how to use the tool to search for a qualifying employer, learn about required actions, and generate the necessary forms. A "Start" button is visible in the bottom right corner of this section. The bottom of the page includes a link to "Learn more about PSLF and TEPSLF."

Introducing a Modern, Intuitive Interface

In November 2020, 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 borrowers' 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 dates of employment to determine if their employer is eligible, ineligible, or likely ineligible 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 more than 2.7 million employers and will be updated regularly through a data-match, using resources such as those provided by the Internal Revenue Service, ensuring borrowers receive the most up-to-date eligibility determination.

My Employers

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

Note: Only add your employment history since your last approved PSLF application (if applicable).

12-5211500	Remove	Edit
Department of Really Long Organizational Naming		
Employment Start Date	Employment End Date	Eligibility Status
02/24/2008	Current	✔ Eligible ?

12-5211500	Remove	Edit
Office of Organizational Naming		
Employment Start Date	Employment End Date	Eligibility Status
02/24/2008	Current	⚠ Likely Ineligible ?

[+ Add Employer](#)

Temporary Waiver Period


In October 2021, **ED announced a temporary change to PSLF Program rules** due to the COVID-19 emergency. For a limited time, borrowers may receive credit for past periods of repayment on loans that otherwise would not qualify for PSLF or **Temporary Expanded PSLF (TESPLF)**.

The updated “Loan Tips” section of the PSLF Help Tool highlights the temporary eligibility rules outlined in the limited PSLF waiver. The section also provides generalized guidance about loan consolidation, employment certification, and COVID-19 emergency relief.

Public Service Loan Forgiveness (PSLF) Help Tool

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


New Loan Eligibility Rules

 **Loan Eligibility Changes Through October 31, 2022**


On Oct. 6, 2021, the U.S. Department of Education (ED) announced a limited PSLF waiver period as a result of the COVID-19 national emergency. From Oct. 6, 2021, through Oct. 31, 2022, borrowers may receive credit for past payments made on loans that would otherwise not qualify for PSLF.

[Learn More About the New Rule](#)


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 Jan. 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.