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.
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).*

#### Department of Really Long Organizational Naming

<table>
<thead>
<tr>
<th>Employment Start Date</th>
<th>Employment End Date</th>
<th>Eligibility Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/24/2008</td>
<td>Current</td>
<td>Eligible</td>
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#### Office of Organizational Naming

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<td>Likely Ineligible</td>
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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.