

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.

The screenshot shows the top navigation bar of the Federal Student Aid website with links for FAFSA Form, Loans and Grants, Loan Repayment, and Loan Forgiveness. The main heading reads "Complete the Public Service Loan Forgiveness (PSLF) Form With the PSLF Help Tool". Below this is a sub-header: "Use the PSLF Help Tool to confirm you're eligible and fill out and submit your PSLF form." The main content area is divided into two columns. The left column contains text explaining the PSLF program, a recommendation to read the "PSLF Help Tool Ninja" guide, instructions on how to use the tool to find a qualifying employer, and a note about IDR account adjustments. The right column features a blue "Start" button and a link to "Search for Qualifying Employers".

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.

Public Service Loan Forgiveness (PSLF) Help Tool

My Employers

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

Note: Only add your employment history for periods where you do not have approved employment certification (if applicable). If you’ve certified an employment period in the past, then you do not need to do so again.

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 has been modified to align with the conditions under [COVID-19 relief measures](#). To get the most accurate information, make sure to carefully read any section titled “Special Notice for the COVID-19 Emergency”.

EIN 10-3454455	Remove Edit	
Department of Motor Vehicles		
Employment Start Date 03/03/2021	Employment End Date Current	Eligibility Status Eligible

EIN 05-3445643	Remove Edit	
Mentos		
Employment Start Date 03/01/2019	Employment End Date 03/01/2020	Eligibility Status Undetermined

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.

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Understandings & Certification

To qualify for forgiveness, I must have made 120 qualifying payments on my Direct Loans while employed full-time by a qualifying employer. Neither the 120 qualifying payments nor employment have to be consecutive.

To qualify for forgiveness, I must be employed full-time by a qualifying employer when I apply for and get forgiveness.

By submitting this form, I understand that my student loans held by the U.S. Department of Education (ED) may be transferred to MOHELA.

If ED determines that I have met the initial eligibility criteria for forgiveness, it may contact my employer to confirm I remain an employee at the point my forgiveness is granted.

If I am eligible for forgiveness, the amount forgiven will be the principal and interest that was due on my eligible Direct Loans when I made my final qualifying payment. Any amount that I pay on those loans after I have made my final qualifying payment will be treated as an overpayment. I must continue to make payments on any of my other loans.

If I am not eligible for forgiveness, I will be notified of the determination, why it was made, and how many qualifying payments I have made towards PSLF and TEPSLF. If I requested forbearance while my eligibility was being determined, my loans will return to their active status.

Sign your PSLF form

I, BILL JONES, certify that all of the information I have provided on this form and in any accompanying documentation is true, complete, and correct to the best of my knowledge and belief and that if I cease to be employed by a qualifying employer after I submit this form, but before forgiveness is granted, I will notify ED immediately.

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Public Service Loan Forgiveness (PSLF) Help Tool

Request Employer Signatures

To complete your PSLF form, both you and your employer(s) must sign it. Your employment can be certified by an official who has access to your employment or service records and is authorized by your employer to certify your employment or your service as an AmeriCorps or Peace Corps volunteer.

This will often be someone in the human resources department, though in some cases your direct supervisor or another individual may be authorized to certify your employment. Check with your organization to see who is allowed to certify your PSLF form.

You can send an **electronic signature request** to your employer's email address or opt to **manually sign** the form instead.

If you request an electronic signature, tell your employer to expect an email sent from DocuSign (dse@docusign.net) on behalf of the Department of Education's office of Federal Student Aid.

My Employers

! Don't Have Your Employer's Email Address on Hand?

You can complete the PSLF Help Tool without your employer's email address and come back once you have it. When you're ready, go to My Activity to add it and send an electronic signature request or choose another method to sign the form.

Department of Motor Vehicles 10-3454455
Employment Period: 2012-06-08 - Current

How do you want this employer to sign your PSLF form?

Electronic Signature Manual Signature

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