



Education Debt Consumer Assistance Program

Public Service Loan Forgiveness (PSLF) Certification & Application

How to Complete and Submit the Form

The PSLF Certification & Application form is used by the U.S. Department of Education to verify that borrowers have met the employment requirements of the PSLF program. Filing this form triggers a review of your loans for qualifying payments for PSLF and will allow you to track your progress towards forgiveness. The form(s) should be filed annually or when you change public service jobs. To benefit from the PSLF Waiver Opportunity, file the form(s) by **10/31/2022**.

Step 1: Gather the information you will need

- You will need access to your Federal Student Aid account: studentaid.gov. If you don't have one, create one. It can take two-three days to gain access to your information if you create a new account.
- Write down the (1) name, (2) EIN (Employer Identification Number), and (3) employment dates for **ALL** non-profit and/or government jobs you've had from **October 1, 2007**, to the present. Include any AmeriCorps or Peace Corp volunteer work.
- Here's an example:
 - Name: New York City Department of Health. EIN (136400434).
Employment Dates: 02/01/2018-05/30/2021.
 - Name: Health and Welfare Council of Long Island. EIN (111858098). Employment Dates: 04/01/2012-12/10/2016.

Tip: You can find an employer's EIN on your W-2 or ask the agency's HR department.

Note: PSLF went into effect on 10/1/2007. This means that employment prior to 10/1/2007 will not count.

Step 2: Go to the PSLF Help Tool to Generate the Form(s)

- Access the [PSLF Help Tool](#) by logging in with your Federal Student Aid (FSA) ID.
- Follow the instructions, but in case you are lost:
 - Input the information for each employer—EIN and Employment dates. There is an option available to indicate if you are still employed.
 - Click search and select the employer you worked for from the search results.
 - Repeat the process for each employer.
 - When asked if you have made 120 qualifying payments, make your best guess.
 - Follow all the instructions.

If you can't use the PSLF Help Tool, access and complete the [PSLF paper application](#).

Step 3: Submit the Form to Your Employer(s)

- The PSLF tool generates the form based on the information you enter, but it **doesn't** send it anywhere.
- Download the form(s) generated through the Help Tool.
- Send it to your employer(s) for them to complete and sign.

Tips:

- Make sure you sign and date the bottom of page one.
- Check to be sure your employer fills in all the information in section 4 and signs and dates it. Be sure all the information is legible.
- Both you and the employer should use wet signatures. Electronic signatures and scripted fonts are not allowed.

Step 4: Submit the Completed Form(s) to Get an Eligibility Determination

- If your loans are with MOHELA, we recommend you upload the completed form(s) to your [MOHELA account online](#). Check your account "Inbox" for a letter confirming receipt of the form(s). Download and save that letter.
- If your loans are not at MOHELA, you will have to mail and/or fax the documents as follows:
 - **By mail:** To U.S. Department of Education, MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243
 - **By fax:** 866-222-7060
 - **For help completing the form call:** 1-855-265-4038
- If your loans are with FedLoan, you can still upload these forms to your [MyFedLoan](#) account until they are transferred to MOHELA. But we recommend you mail and fax the forms to MOHELA as well.

Tips:

- We recommend mailing AND faxing the forms to MOHELA.
- Keep mailing and faxing receipts.
- Always keep copies of the form(s) themselves for your records.
- Look for a confirmation letter or email of receipt of the forms.

Note: If you have already filed PSLF Certification & Application forms to FedLoan, they will be transferred to MOHELA over the coming months. If you want to be on the safe side, send a copy to MOHELA.

Have questions or need additional help? Contact the EDCAP Helpline at 888-614-5004, email us at edcap@cssny.org, or visit us online at www.edcapny.org. Our services are free and unbiased.