



JULY 3, 2024

# **PUBLIC SERVICE LOAN FORGIVENESS (PSLF) PROGRAM GUIDANCE**

HR LUNCH AND LEARN

**OFM**

OFFICE OF FINANCIAL MANAGEMENT

# MEET THE TEAM

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- Kaity Cazares, Planning and Strategy Specialist with OFM State HR
- Terri Parker, PSLF Policy and Performance Analyst with OFM State HR
- Amber Hay, PSLF Advocate with the Office of the Student Loan Advocate of the Washington Student Achievement Council
- Jessica Manfredi, Student Loan Advocate with the Office of the Student Loan Advocate of the Washington Student Achievement Council

# AGENDA

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Topics we will cover in this webinar include:

- Federal Student Loan Forgiveness data in Washington State.
- PSLF program requirements for state agencies due to HB 1950.
- Employer resources, including guidance, FAQ documents, and PSLF eligibility letter templates.
- Information about how to utilize PSLF tracking in the HR Management System (HRMS).
- Updates about changes to the federal PSLF program.
- How the Office of the Student Loan Advocate can help your employees navigate their student loan questions.
- An opportunity to provide input on how we can remove barriers and expand access to the PSLF program in Washington state.

# STUDENT LOAN FORGIVENESS DATA IN WASHINGTON

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Type of Federal Student Loan Forgiveness	Borrower Count	Outstanding Balance (in millions)	Average per Borrower
Borrowers Identified for Forgiveness under Income Driven Repayment Adjustment by Location (from file sent 5/22/24)	21,300	\$1,015.90	\$47,694.84
Borrowers with Processed PSLF Discharges (PSLF, TEPSLF, and limited waiver) by Location (10/1/2021-5/16/2024)	20,680	\$1,410.40	\$68,201.16

Source: U.S. Department of Education (2024). Student and school data reports (SDR) by state. Retrieved July 3, 2024, from <https://data.ed.gov/dataset/sdr-by-state/resources>

# PSLF TESTIMONIALS

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A state employee's perspectives on the PSLF program:

*"Getting my student loans forgiven through the PSLF program has been life changing! The Student Loan Advocate helped me navigate the application process and gave me peace of mind while I was struggling."*

– Judy Johnston, Department of Children, Youth and Families

A PSLF Contact's perspective on the PSLF program:

*"The positive impact PSLF has on staff can improve the quality of life for people who work in a very demanding field. It also enables a higher retention rate for agencies."*

– Erin Rains, Department of Children, Youth and Families



# **PSLF PROGRAM REQUIREMENTS UNDER HB 1950**

# WASHINGTON STATE PSLF LEGISLATION

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Washington State PSLF Legislation (ESSB 5847 and HB 1950):

- The Office of the Student Loan Advocate developed PSLF awareness materials for qualifying public service employees.
- OFM launched the PSLF employment certification program.
- The legislative plan for the statewide initiative to raise awareness and remove barriers for all public service employees to access the PSLF program is due December 1, 2024.

Codified as [RCW 28B.77.009](#), [RCW 43.41.425](#), [RCW 41.04.045](#), and [RCW 41.04.055](#)

# REQUIREMENTS UNDER HB 1950

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- HB 1950 went into effect on June 6, 2024.
- The bill resulted in the following PSLF process changes:
  - HB 1950 simplifies PSLF certification by removing the manual pdf form requirement for state agencies. Employees can now use the PSLF Help Tool instead to initiate their employment certification request for PSLF.
  - The bill also mandates that state agencies provide separated employees with PSLF awareness materials and send reminders to current employees who are participating in PSLF to initiate re-certification.
  - The calculation for teaching hours for part-time faculty has been updated to at least 3.35 hours, per new federal PSLF rules.
  - We are expanding outreach to school districts by partnering with the Office of the Superintendent of Public Instruction.



# EMPLOYER OBLIGATIONS FOR PSLF PROGRAM

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Under current Washington state law, state agency employers are required to

- Distribute PSLF eligibility letters to:
  - All current employees on an annual basis.
  - Newly hired employees within 30 days of their first day of employment.
  - Separated employees upon separation from employment.
- Certify employment for any current or former employee who requests it.
- Notify current employees one year after their last PSLF employment certification date, to submit a PSLF employment certification request in the following ways:
  - By completing digital PSLF forms received through the PSLF Help Tool, or
  - by completing manual PSLF forms.



# **PSLF EMPLOYER RESOURCES**

# PSLF RESOURCES FOR EMPLOYERS

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[The OFM PSLF webpage](#) has links to the following resources:

- [Washington state agency directory of PSLF contacts](#)
- [OFM State HR – Guidance about PSLF eligibility letter templates and the employment certification process](#)
- [OFM State HR – PSLF Frequently Asked Questions for Washington state agencies](#)
- [Student Loan Advocate – Guidance about how to digitally sign PSLF forms via the PSLF Help Tool](#)
- [Office of Federal Student Aid – Tackling the PSLF Form: Employer Tips](#)
- PSLF eligibility letter templates, including:
  - PSLF Notice for New Employees ([web](#) and [print](#))
  - PSLF Annual Notice ([web](#) and [print](#))
  - PSLF Notice for Separated Employees ([web](#) and [print](#))



# **PSLF TRACKING REQUIREMENTS**

# WHAT AM I REQUIRED TO TRACK FOR PSLF?

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At this time, agencies have the discretion to determine where and how to track PSLF employment certifications but must adhere to the records handling and retention requirements outlined below:

- Effective July 1, 2023, agencies must track PSLF employment certifications, including personnel number, employee name, and last date the form was completed.
- Retain signed PSLF forms and tracking documents as category 4 data, handling them according to the General Records Retention Schedule (DAN GS # 03048), keeping records for 6 years after separation or withdrawal before destroying them.
- Contact your agency's Chief Information Security Officer for guidance on safeguarding data.

# PSLF TRACKING IN HRMS

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- Use the PSLF tracking feature in HRMS to monitor employees' certification status.
- For agencies that have PSLF Contacts who do have access to update HRMS, after completing PSLF employment certification requests, be sure to update the PSLF effective date and status in HRMS. You can also utilize monitoring of tasks to set reminders one year from the last date of employment certification to remind employees to submit another PSLF form to recertify their employment.
- For agencies that have PSLF Contacts who do not have access to update HRMS, after completing PSLF employment certification requests, be sure to work with your agency's HRMS Data Steward to update PSLF tracking in HRMS.
- To update 30 or more records at a time, use the Winshuttle process in HRMS and email the file to [HereToHelp@ofm.wa.gov](mailto:HereToHelp@ofm.wa.gov).
- Reference the [HRMS Data Definitions Resource Guide](#) and user procedures on the [HRMS Support Hub](#) to learn more.



# **FEDERAL PSLF PROGRAM UPDATES**

# FEDERAL PSLF PROGRAM UPDATES

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- The deadline to consolidate loans to maximize forgiveness under the IDR Account Adjustment has passed as of June 30, 2024.
- FSA is taking over form processing for the PSLF program from MOHELA and are transitioning to a single sign-on platform.
- During this transition, the processing of PSLF applications is paused until mid-July. However, borrowers can continue to submit PSLF forms during the pause. If borrowers meet the required 120 qualifying payments for the PSLF program during the PSLF form processing pause, encourage them to escalate concerns to the Student Loan Advocate's Office using the [Washington State Student Complaint Portal](#).
- There is a new [manual PSLF form](#) that includes the updated contact information and mailing address to send manual forms to.
  - Mail: U.S. Department of Education P.O. Box 300010, Greenville, TX 75403.
  - Fax: 540-212-2415.





# **OFFICE OF THE STUDENT LOAN ADVOCATE**

# STUDENT LOAN BILL OF RIGHTS

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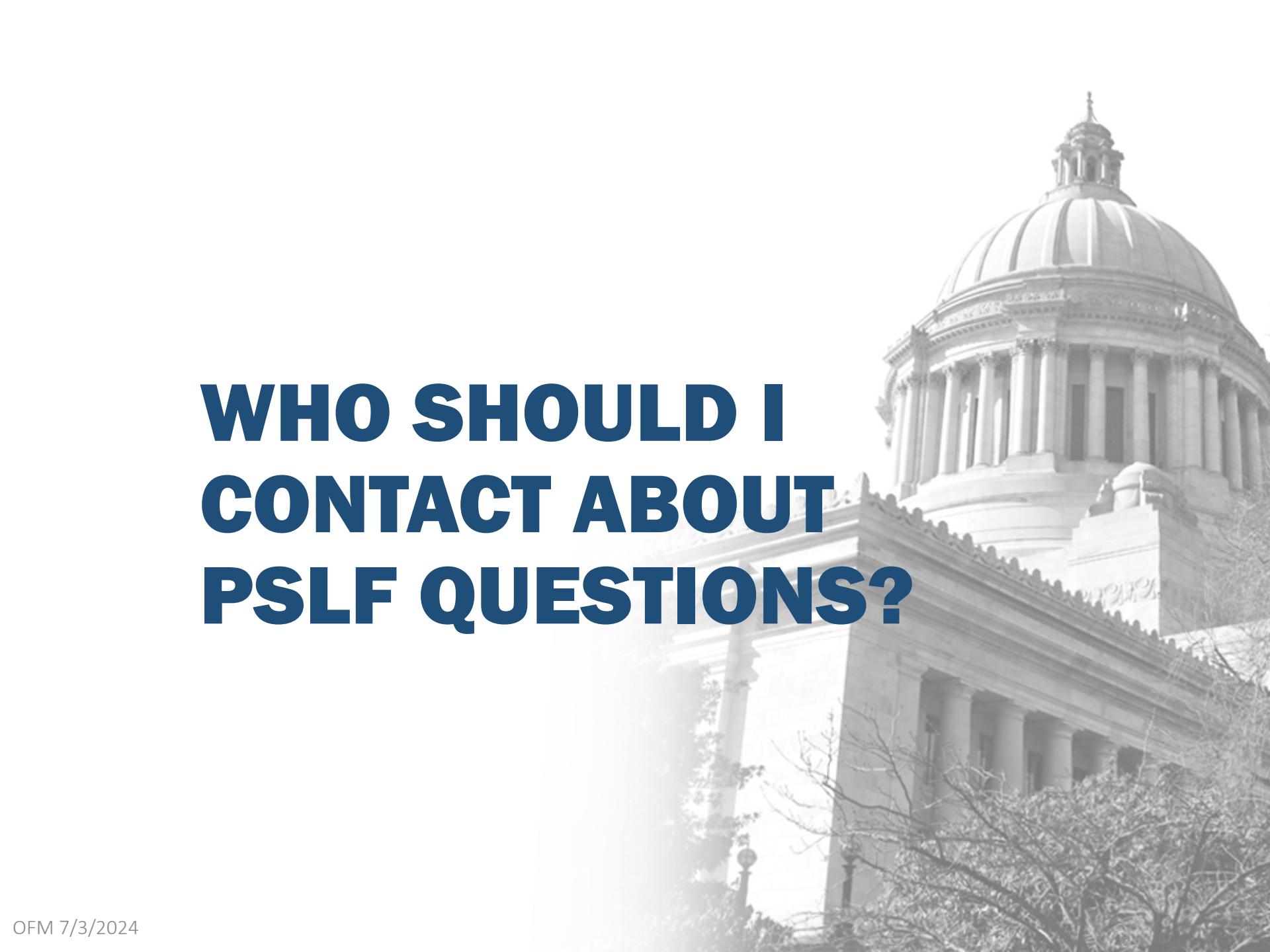
- Student loan servicers must be licensed with DFI.
- Schools must notify student borrowers about Student Loan Advocate.
- Develop student borrower education course.
- Borrowers may request information or resources or make a complaint to Advocate.
- Student Loan Advocate makes recommendations to legislature regarding student debt in Washington.

# WASHINGTON STUDENT LOAN ADVOCATE

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[SLA's PSLF webpage](#) includes links to the following resources for student loan borrowers:

- SLA's PSLF Webinars:
  - [PSLF: New Regulations and Limited-Time Opportunities](#)
  - [Understanding the Income-Driven Repayment \(IDR\) Payment Adjustment](#)
- Documents linked in the PSLF eligibility letter templates:
  - [Quick PSLF Overview](#)
  - [Steps to Apply for PSLF](#)
  - [PSLF Frequently Asked Questions](#)
- [Washington State Student Complaint Portal](#)



**WHO SHOULD I  
CONTACT ABOUT  
PSLF QUESTIONS?**

# WHO SHOULD I CONTACT FOR PSLF QUESTIONS?

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Email [PSLF@ofm.wa.gov](mailto:PSLF@ofm.wa.gov) if:

- You have questions about this guidance.
- You would like to join our PSLF mailing list for state agency employers.
- You need to update your agency's PSLF contact in the [directory](#).
- You are running into recurring issues with the PSLF Help Tool.

Email [LoanAdvocate@wsac.wa.gov](mailto:LoanAdvocate@wsac.wa.gov) if you are experiencing issues with PSLF form processing for individual borrowers.

If borrowers are having issues with their PSLF form, direct them to submit a complaint to the [Washington State Student Complaint Portal](#).



# **STATEWIDE INITIATIVE SURVEY FOR PSLF PROGRAM**

# STATEWIDE INITIATIVE SURVEY FOR PSLF PROGRAM

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We are seeking feedback to improve access to the PSLF Program in Washington state. Please respond and share the surveys by July 31, 2024:

- [PSLF Survey for Washington State Employers](#). This survey is for PSLF contacts, or HR and/or Payroll contacts who sign PSLF forms at your agency.
- [PSLF Survey for Washington State Borrowers](#). This survey is for student loan borrowers about their experience with the PSLF program. Please share this survey with your employees.



**DO YOU HAVE  
OUTSTANDING  
QUESTIONS?**

**OFM**

OFFICE OF FINANCIAL MANAGEMENT

