



MAY 2023

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

EMPLOYMENT CERTIFICATION PROCESS  
AND EMPLOYEE NOTIFICATION LETTERS

**OFM**

OFFICE OF FINANCIAL MANAGEMENT

# PSLF PROGRAM





## ESSB 5847 –

- Codified as [RCW 28B.77.009](#), [RCW 43.41.425](#), [RCW 41.04.045](#), and [RCW 41.04.055](#)
- Interagency collaboration to plan statewide initiative to raise awareness and remove barriers for public service employees to access the PSLF program
- Awareness materials for qualifying public service employees
- Employment certification program



## Full time calculation:

- FSA defines full time as working at least 30 hours per week, including multiple part-time public service jobs
- Calculation for part-time academic staff:
  - Multiply in-class teaching hours by 3.35 hours
  - May be applied retroactively

Codified as [RCW 41.04.055](#)

# **EMPLOYEE NOTIFICATION LETTERS**



# EMPLOYEE NOTIFICATION LETTERS

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Employers must send employee notification letters by email or regular mail to:

- All employees starting now, and then annually (see guidance for exceptions),
- Newly hired employees within 30 days of the first day of employment, and
- Separated employees within 60 days of separation from service or employment.

# EMPLOYEE NOTIFICATION LETTERS (cont'd)



- HR professionals can access employee notification template letters via the HR Professional Portal
- Please add your agency's name and logo to all three employee notification letters before saving them as PDF documents for distribution

STATE AGENCY HEADER/LOGO HERE

LAST UPDATED APRIL 18, 2023

## Public Service Loan Forgiveness Eligibility

Dear Colleague:

As you may know, working at **YOUR AGENCY NAME HERE** means you can join a federal program that could help that could help you get your loans forgiven. That's because the U.S. Department of Education considers us as a qualified employer for the Public Service Loan Forgiveness (PSLF) program. Through this program, your student loan debt can be forgiven after 10 years of working for a state agency while making qualifying payments on your federal student loans.

An update to the federal PSLF program rules is expected to go into effect on July 1, 2023.

- Anytime there are significant changes to the rules for the PSLF program, OFM will notify employers
- Templated letters will be posted to the HR Professional Portal for employers to send to employees within 10 business days





# **EMPLOYMENT CERTIFICATION PROCESS**

# EMPLOYMENT CERTIFICATION PROCESS

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Beginning July 1, 2023, employers must certify employment for the PSLF program reflecting at least the last 12 months of employment for:

- Any current or former employee who requests it,
- A separated employee within 60 days of separation, unless they have opted out, and
- Annually for any current employee who has requested employment certification, moving forward, unless they have opted out.

# EMPLOYMENT CERTIFICATION PROCESS (cont'd)

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Beginning July 1, 2023, OFM advises employers to:

- Track which employees have completed PSLF forms, and which employees opt into and out of the PSLF employment certification process.
- Seek permission from employees prior to certifying employment for the PSLF program.
- Complete PSLF Forms within 10 business days of receiving requests. If the process takes longer than 10 business days, employers should provide employees with an updated completion date
- Return paper PSLF forms to the employee to send directly to the PSLF servicer for processing.

# EMPLOYMENT CERTIFICATION PROCESS (cont'd)



## PSLF Help Tool Process:



1. Employees use PSLF Help Tool to generate PSLF Form



2. Employees submit PSLF Form to agency's PSLF contact



3. Employers sign employment certification portion of PSLF Form



4. FSA submits PSLF Form to PSLF servicer for processing

# EMPLOYMENT CERTIFICATION PROCESS (cont'd)

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Add [dse\\_Na4@docusign.net](mailto:dse_Na4@docusign.net) to your trusted contacts and check spam folders for these PSLF Forms

For more information:

- Reference the PSLF Help Tool Guidance titled [“PSLF Help Tool E-sign Employer Guidance”](#) on the HR Professional Portal for written step-by-step instructions
- [Attend HR Lunch & Learn on May 16<sup>th</sup>](#) for an in-depth tutorial on how to navigate the PSLF Help Tool to digitally sign the employment certification portion of the PSLF Form

# **STAY INFORMED**





## Signs of PSLF fraud include:

- Fees for service, since PSLF is a free program;
- Company names that include official-sounding words such as “Federal” or “National;”
- Promises of immediate debt forgiveness; or
- Advertisement via text message, social media, TV/Radio, or browser ads.

# ADDITIONAL RESOURCES

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- [OFM PSLF webpage](#)
- [Washington state agency directory of PSLF contacts](#)
- [HR Professional Portal, “PSLF Guidance” tab](#)
- [WSAC website](#)
- [Washington State Student Complaint Portal](#)



# QUESTIONS ABOUT PSLF FORM OR STUDENT LOANS

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[Washington State Student Complaint Portal](#)





# QUESTIONS ABOUT THIS GUIDANCE OR TO UPDATE PSLF DIRECTORY

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