

# Public Service Loan Forgiveness (PSLF) Program — OFM State HR Guidance about the Employment Certification Process and Employee Notification Letters

Last updated May 2, 2023

## Background

In response to the student loan debt crisis facing the country, in March 2022 the Washington State Legislature passed legislation to raise awareness and remove barriers for public service employees to access the PSLF program ([RCW 28B.77.009](#), [RCW 43.41.425](#), [RCW 41.04.045](#), and [RCW 41.04.055](#)).

Many state employees who qualify for the PSLF program do not access it. Employers (state agencies and institutions of higher education) should help their employees access the program by providing information and helping them complete the employment certification part of the PSLF form.

## Purpose

This guidance provides information for qualifying employers on how to help their employees access the PSLF program, a key benefit of state employment. **HR Departments should begin collaborating with supervisors to discuss these new requirements as soon as possible to help them implement these process changes.**

## PSLF employment certification process requirements

**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,<sup>1</sup> and
- Annually for any current employee who has requested employment certification, moving forward, unless they have opted out.<sup>2</sup>

**Beginning July 1, 2023, the Office of Financial Management (OFM) encourages employers to keep track of which employees have completed PSLF forms, and which employees opt into and out of the PSLF employment certification process.** If an employee opts out of the employment certification process, they may opt back in at any time by sending the employment certification portion of the PSLF form to their employer's PSLF contact.

Employers should seek permission from employees prior to certifying employment. Employers may direct employees to start this process by sending the employment certification portion of the PSLF form to their employer's PSLF contact via the [PSLF Help Tool](#) or by providing a paper copy.<sup>3</sup>

---

<sup>1</sup> This requirement is not limited to employees that have previously requested certification. This includes employees who leave voluntarily and employees whose employment is terminated by their employer.

<sup>2</sup> If employers have a record of employees who have previously certified employment for the PSLF program, a best practice would be to provide certification, unless the employee has opted out.

<sup>3</sup> Paper PSLF forms must be returned to the employee to send directly to the PSLF servicer for processing.

Beginning July 1, 2023, OFM encourages employers to complete a PSLF form within ten business days of receiving the request from a current or former employee. If this process takes longer than ten business days, employers should contact employees to provide them with an updated completion date. Employers should not delay returning the signed form longer than 60 days, as the form may expire, and the employee may need to resubmit it.

The U.S. Department of Education's Office of Federal Student Aid (FSA) released a new feature on the PSLF Help Tool that allows employees and employers to digitally sign the PSLF Form using DocuSign. Forms submitted via this tool will come from [dse\\_Na4@docusign.net](mailto:dse_Na4@docusign.net). Add this email to your trusted contacts and check spam folders for these PSLF forms. For more guidance about how to digitally sign PSLF forms, please reference the document titled "PSLF Help Tool E-sign Employer Guidance" on the [HR Professional Portal](#), under the "PSLF Guidance" tab.

## PSLF employee notification letters

**Effective immediately, employers must begin notifying employees about the PSLF program by distributing employee notification letters.** OFM has created template letters in collaboration with the Washington Student Achievement Council (WSAC) Office of the Student Loan Advocate which contain links to a detailed fact sheet, an FAQ about the PSLF program, and the [Washington state agency directory of PSLF contacts](#).

Employers are required to send the employee notification letters either by email or regular mail to:

- All current employees starting now, and then annually between September and December, except for certain employees,<sup>4</sup>
- Newly hired employees within 30 days of their first day of employment, and
- Separated employees within 60 days of separation from service or employment.<sup>5</sup>

**Employers can access employee notification template letters via the [HR Professional Portal](#) to send to their employees.** Please add your employer's name and logo to all three employee notification letters before saving them as pdf documents for distribution. Employers should include PSLF notification letters in onboarding and offboarding.

## Ongoing PSLF program update letters

**An update to the federal rules is expected to go into effect on July 1, 2023.** Any time there are significant changes to the rules for the PSLF program, whether at the state or federal level, OFM will notify employers and template letters will be posted to the HR Professional Portal for employers to send to employees.

**Employers should send PSLF program update letters to employees within ten business days of receiving the updated PSLF information from OFM.**

---

<sup>4</sup> After the first notification letters, employers may send annual notification letters to their seasonal/cyclical employees and adjunct faculty while the employee is actively working.

<sup>5</sup> OFM recommends providing this information to separated employees who have not opted out of the PSLF employment certification process, but this is not required by state law.

## PSLF contact best practices

Employer contacts for PSLF are listed in the [Washington state agency directory of PSLF contacts](#). HR Departments should ensure they are offering multiple ways for employees to contact them with questions they may have while completing the PSLF form, such as their dates of employment or employer address. A best practice would be to list a shared inbox and phone number in the directory, rather than an individual person.

To submit updates for the point of contact for your employer, please contact the OFM State HR PSLF Policy and Performance Analyst via email at [PSLF@ofm.wa.gov](mailto:PSLF@ofm.wa.gov) or phone at 564-669-3017.

## Contact information

If employer HR professionals have questions about this guidance or to update the point of contact on the [Washington state agency directory of PSLF contacts](#), contact:

**OFM State HR PSLF Program**

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

564-669-3017

If HR professionals have questions about the PSLF process or need instructions on how to complete the employer section on the PSLF form, contact:

**WSAC Office of the Student Loan Advocate**

[LoanAdvocate@wsac.wa.gov](mailto:LoanAdvocate@wsac.wa.gov)

If employees have questions about the PSLF process or need help completing the employee section on the PSLF form, please direct them to the WSAC Office of the Student Loan Advocate here:

[Washington State Student Complaint Portal](#)

## PSLF Program Resources

### OFM PSLF webpage

OFM has published a [PSLF webpage](#) that supplies helpful information about the PSLF program and employment certification process.

### Washington state agency directory of PSLF contacts

Agencies should direct their employees who have worked for other agencies to the [Washington state agency directory of PSLF contacts](#) to complete their PSLF form. This directory lists agencies and higher education institutions that FSA considers “qualifying employers” for the PSLF program. The directory includes Employer Identification Numbers (EINs) and HR email addresses for each agency, which FSA requires for employees to complete the PSLF form.

### HR Professional Portal

Sign in to the [HR Professional Portal](#) to access resources for HR professionals about the PSLF program, including guidance, employee notification letters, and updates.

## WSAC website and webinars

The WSAC Office of the Student Loan Advocate maintains a [PSLF webpage](#), which employers may direct their employees to visit in order to learn more about the PSLF program. The WSAC Office of the Student Loan Advocate regularly hosts PSLF webinars, which OFM encourages employers and employees to attend. WSAC posts webinar registration information to their website. Employers should encourage new employees who are unfamiliar with the PSLF program to attend a WSAC PSLF webinar to learn more about the program.

## PSLF fraud alert

In recent months, a private sector company has solicited employers to offer administrative services for PSLF, saying that state and union leadership, including OFM, are supportive of their business, services, and practices. OFM State HR does not support or advocate employers using these types of services. Any information to the contrary provided by such entities is not factual.

Please note, 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.

## Definitions

### Certifying employment

"Certifying employment" means either completing the employer sections of the PSLF form or sharing data directly with FSA that corresponds to the information required for the PSLF form ([RCW 43.41.425](#)).

### PSLF program

"Public Service Loan Forgiveness Program" or "PSLF program" means the federal loan forgiveness program established pursuant to [Title 20 U.S.C. Sec. 1087e\(m\)](#) and [34 C.F.R. Sec. 685.219](#), which allows full-time public service employees to have their remaining Federal Direct student loan balance forgiven after 120 qualifying payments.

### Employers

"Employers," "state agencies" or "agencies" means departments, offices, agencies, or institutions of state government, the legislature, institutions of higher education, school districts, and educational service districts ([RCW 43.41.425](#)).

### Full time calculation

FSA defines "full time" as at least 30 hours per week, including combined hours from part time jobs.

### Higher education institutions

HR professionals at institutions of higher education must multiply part time faculty's in-class teaching hours by 3.35 to calculate their hours worked for the PSLF form ([RCW 41.04.055](#)). HR professionals may apply this calculation retroactively to figure out whether FSA considers a part-time academic employee "full time" for the PSLF form. This calculation does not supersede any calculation or adjustment set up in the collective bargaining agreements or higher education institution policies.