

# Public Service Loan Forgiveness (PSLF) FAQs for Washington State Agencies

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## What is the PSLF Contact’s role?

Each Washington state agency must have a PSLF Contact listed in the [Washington state agency directory of PSLF contacts](#). This contact is responsible for maintaining an updated email address in the directory and ensuring that resources like PSLF eligibility letters have current contact information.

The PSLF Contact is in charge of filling out Sections 4 and 5A of the [PSLF form](#) as requested by current and former employees. They must track all PSLF employment certification forms completed for employees from July 1, 2023, including forms they complete themselves and ones signed by authorized signers. Additionally, they must keep records of employees who choose to opt out of the employment certification process. The PSLF Contact receives program and resource updates from OFM's PSLF Policy and Performance Analyst. The PSLF Contact is expected to update agency resources, working with Human Resources and Communications Directors, and other appropriate agency stakeholders.

## PSLF ELIGIBILITY

### Which employees are eligible?

The PSLF program offers loan forgiveness for public service workers in government (including federal, state, tribal, and local government) or non-profit organizations. Unlike other programs, eligibility is determined by employer rather than specific job.

### Do part-time employees qualify?

To qualify for PSLF, employees must work a minimum of 30 eligible hours per week. For part-time faculty at higher education institutions, PSLF hours are calculated by multiplying in-class teaching hours by 3.35. Hours can be accumulated from either one full-time job or multiple part-time jobs with qualifying employers.

### Do contractors qualify?

Employees of contracted organizations, such as government contractors and for-profit organizations, generally do not qualify for PSLF. However, there is an exception for contractors of qualifying employers if specific state laws prevent direct hiring for positions or services.

The [manual PSLF form](#) and the [PSLF Help Tool](#) have been updated to include the exception for qualifying contractors. Please note, the U.S. Department of Education has not yet released specific guidance about the standards they will use to determine which contractors are eligible for this exemption.

The PSLF Contact should coordinate with their agency's assigned program AAG to determine if this exception applies to their contracted employees. After confirming with their program AAG that their agency has qualifying contractors, the PSLF Contact should promptly inform OFM's Policy and Performance Analyst at [pslf@ofm.wa.gov](mailto:pslf@ofm.wa.gov). The PSLF Contact should also begin sending qualifying contractors PSLF eligibility letters at the same cadence as required for regular employees.

## PSLF ELIGIBILITY LETTER TEMPLATES

### How should I send out PSLF eligibility letters?

Agencies can choose electronic or printed letters, although electronic is recommended in most cases. For electronic letters, use the "for web" versions with hyperlinks. For printed copies, use the "for print" versions with complete web addresses. Agencies can download and customize letter templates from the [OFM PSLF webpage](#) with their own agency name and PSLF Contact email. As a best practice, agencies should share the annual PSLF eligibility letter on their intranet site for easy employee access.

### Do I need to send a PSLF eligibility letter to every employee?

Agencies must distribute these letters to all employees, irrespective of full-time status, as part-time employees can qualify for PSLF by working multiple part-time jobs for qualifying employers.

### What do I need to do for separated employees?

Agencies should give separated employees the updated PSLF eligibility letter. Although it is not legally required, it is a recommended best practice. Agencies must complete employment certification within 60 days of separation unless the employee opts out (as per [RCW 41.04.045](#)).

## PSLF EMPLOYMENT CERTIFICATION PROCESS

### Is PSLF employment certification the same as verification of employment requests?

The PSLF form is only for the PSLF program and there are key differences between verification of employment forms and PSLF forms. These differences include the form itself, who signs the forms, and how employment hours are calculated. PSLF Contacts are responsible for signing PSLF forms and may or may not also handle VOE requests.

### Who is responsible for submitting PSLF forms to the PSLF servicer?

For forms submitted through [PSLF Help Tool](#), the tool will automatically send the form to the loan servicer for processing.

For [manual PSLF forms](#), if the employee does not initiate the request, the form should be sent directly to the employee for them to submit to MOHELA for processing. If the employee does initiate the request using a manual PSLF form, the employer can either return the form to the employee or send it to MOHELA for processing. PSLF forms should be sent by mail to U.S. Department of Education, MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243, or fax to 866-222-7060.

### What information can I edit on PSLF forms received through DocuSign?

Employers are only able to edit the following questions and fields on Section 4 of the PSLF form:

- Employment Begin Date,
- Employment End Date or check/uncheck the "Still Employed" box, and
- Employment Status to select full-time or part-time.

For any other changes, employers must contact the employee using the email and phone number on page 1 of the PSLF form.

### What if the employee's name on the PSLF form is different than my agency's records?

When the employee uses the [PSLF Help Tool](#), the automatically generated form will have the employee's information associated with their federal student loans. There may be differences in names and addresses on the form. Verify the employee's social security number and date of birth with your agency's records. If unsure, contact the employee directly to confirm the PSLF certification request.

### What if I receive a PSLF form with employment gaps and/or multiple employers?

For a PSLF form with breaks in service or multiple employers, separate forms need to be filled out for each employer or period of employment. If multiple dates of service or employers are noted on a single form, please reject, and request the employee to resubmit separate forms.

### Other than the PSLF Contact, who else can sign PSLF forms?

Agencies have the authority to decide who qualifies as "authorized signers." They need to determine whether they allow individuals other than the designated PSLF Contact to sign PSLF employment certification forms. There are two choices for agencies in dealing with this matter:

Option 1: Agencies may choose to only allow the PSLF Contact to sign PSLF employment certification forms. In this case, agencies should instruct individuals receiving these forms who are not the designated

PSLF Contact to email the employee and request that they resend the form to the PSLF Contact, providing the correct email address.

Option 2: An agency can allow supervisors or other agency leadership to sign and receive PSLF employment certification forms. In this case, the signer must have access to their agency's HR records management system (such as HRMS or ctcLink) to verify employment dates and average weekly hours. After signing, the authorized signer should save a copy of the PSLF form in the appropriate location and notify the PSLF Contact so they can update their agency's PSLF employment certification records. See the answer to "What records do I need to retain?" below for more details on how to handle PSLF records.

### When do I need to certify or recertify employment without the employee's request?

Agencies must complete section 4 and 5A of the [manual PSLF form](#) for separated employees within 60 days of separation and provide them with a copy to submit to the loan servicer (MOHELA) for processing (as per [RCW 41.04.045](#)). The exception to this would be if a separated employee has opted out of the employment certification process, either verbally, or using the optional opt out form.

The recertification process for current employees starts on July 1, 2024. Agencies must track employees who have submitted PSLF forms from July 1, 2023, onward, and conduct annual recertifications. Agencies may remind previously certified employees to resubmit the PSLF employment certification process using the [PSLF Help Tool](#). If employees fail to do so, state agencies are obligated to complete a manual PSLF form and provide a copy to the employee for forwarding to MOHELA, the loan servicer ([RCW 41.04.045](#)). MOHELA manages the PSLF Program on behalf of the U.S. Department of Education.

### How can employees opt out of the PSLF employment certification process?

PSLF eligibility letter templates include an optional opt-out form. This form allows employees to actively opt-out of the employment certification process by signing and returning it. If agencies wish to offer a "passive opt-out" option, they have the discretion to do so but are also responsible for assuming the legal risk, as this is not explicitly addressed in [RCW 41.04.045](#).

To clarify, an example of a "passive opt-out" option would be to include language in the eligibility letter template that explicitly states that if an employee does not submit a PSLF employment certification request within a certain timeframe, the PSLF Contact will consider them to have opted out of the employment certification process, and thus will not be required to submit manual PSLF forms for annual recertification and upon separation.

## RECORDS RETENTION AND TRACKING

### What do I need to track?

As of July 1, 2023, agencies are responsible for implementing PSLF employment certification tracking. The key pieces of information agencies are required to track include:

- personnel number,
- employee name,
- whether they are opting in or opting out of PSLF employment certification,
- and the date they opted-in or out.

This information needs to be tracked for two main reasons:

1. To help agencies know when to recertify employment on an annual basis by tracking the opt-in date. This date would be the last date the employer completed a PSLF form for the employee.
2. To reduce administrative burden by tracking the date employee opt-out of the PSLF employment certification process.

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.

### What records do I need to retain?

There are three records that are generated for the PSLF program that agencies should retain copies of:

1. The signed PSLF form,
2. The optional opt-out form, which is available on the second page of the PSLF eligibility letter, and
3. The agency's PSLF employment certification tracking document or system.

The PSLF Contact or other "authorized signer" of the PSLF form should capture a copy of the form at the time of signing for the agency's record. PSLF records should be treated as "category 4" data, which is considered "confidential information requiring special handling" under the federal Privacy Act. Redislosure would need to be consistent with [Office of the Chief Information Officer \(OCIO\) requirements](#), as well as the federal Privacy Act notice.

PSLF records must be kept securely and confidentially in an administrative file. After an employee leaves, the file should remain with the employer. PSLF Contacts and authorized signers should talk to their agency's Chief Information Security Officer about safeguarding category 4 data to ensure compliance and ideal levels of security for storing and handling PSLF records.

Keep PSLF records as per the "Benefits Enrollment and Participation (DAN GS 03048) in the State Government General Records Retention Schedule." This means they need to be retained for 6 years after the date of separation from the agency, or 6 years after withdrawal from participation, whichever is sooner, then destroyed.

### Will there be an auditing process in the future?

No, OFM will not be conducting any formal auditing of agencies' PSLF records.