

# Public Service Loan Forgiveness (PSLF) Program — OFM State HR Guidance about PSLF Eligibility Letter Templates and the PSLF Employment Certification Process

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### 1.1 Background on the PSLF Program and Washington state legislation

The Public Service Loan Forgiveness (PSLF) Program is the federal loan forgiveness program overseen by the U.S. Department of Education's Office of Federal Student Aid (FSA) which allows full-time public service employees to have their remaining Federal Direct student loan balance forgiven after 120 qualifying payments ([Title 20 U.S.C. Sec. 1087e\(m\)](#) and [34 C.F.R. Sec. 685.219](#)).

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](#)).

While the PSLF program is a key benefit of public service employment, many people who qualify for the program do not access it. Employers should help their employees access the program by providing information and helping them complete the employment certification part of the PSLF form.

## 1.2 Purpose of this guidance

This guidance provides information for employers on how to help their employees access the PSLF program. It also provides information about how to implement the requirements of Washington state law, the federal PSLF rules ([34 CFR § 685.219](#)), and recommended best practices from the Office of Federal Student Aid (FSA) and the Washington State Office of Financial Management (OFM).

For the purposes of this guidance, "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](#)).

## 2 PSLF Contact

OFM recommends that each Washington state agency identify a person or team to serve as the "PSLF Contact" for their agency. The PSLF Contact has the following responsibilities:

- Maintain updated contact information in the [Washington state agency directory of PSLF contacts](#).
- Ensure that resources like PSLF eligibility letters have current contact information.
- Track all PSLF employment certification forms completed for employees from July 1, 2023, onward, including the forms they themselves have signed, as well as those completed by other authorized signers.
- Keep records of employees who choose to opt out of the certification process.

## 3 PSLF eligibility letter templates

OFM and the Office of the Student Loan Advocate (SLA) created letter templates to help employers share information about the PSLF program. **Employers can access PSLF eligibility letter templates on [OFM's PSLF webpage](#).**

**Employers must distribute these PSLF eligibility letters to:**

- All current employees as soon as possible, and then on an annual basis.
- Newly hired employees within 30 days of their first day of employment ([RCW 41.04.045](#)).

OFM also recommends providing this information to separated employees upon separation, but this is not required by state law. Employers should include PSLF eligibility letters in their onboarding and offboarding processes.

Please add your employer's name, federal employer identification number (FEIN), and PSLF contact email to these PSLF eligibility letter templates. These letter templates contain links to a detailed fact sheet, an FAQ, and the [Washington state agency directory of PSLF contacts](#).

### 3.1 Ongoing PSLF program update letters

Any time there are significant changes to the rules for the PSLF program, whether at the state or federal level, OFM will notify employers by updating the OFM PSLF webpage and by emailing the designated agency PSLF contact. OFM and SLA will work together to ensure that all PSLF resources are updated.

### 3.2 Washington state agency directory of PSLF contacts

Employer contacts for PSLF forms are listed in the [Washington state agency directory of PSLF contacts](#). PSLF Contacts 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 to 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.

## 4 PSLF employment certification process

**Beginning July 1, 2023, employers must certify employment for the PSLF program for the following:**

- Any current or former employee who requests it.
- A separated employee within 60 days of separation unless they have opted out.<sup>1</sup>
- Any current employee who has previously requested employment certification, from July 1, 2023, onward on an annual basis unless they have opted out<sup>2</sup> ([RCW 41.04.045](#)).

### 4.1 PSLF employment certification methods

Employers may certify employment in two ways: (1) By completing digital PSLF forms received through the [PSLF Help Tool](#), or (2) by completing [manual PSLF forms](#).

#### 4.1.1 PSLF Help Tool

The PSLF Help Tool allows employees and employers to digitally sign the PSLF form using DocuSign. Please note that only employees can initiate employment certification requests via the PSLF Help Tool. Forms submitted using 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.

After PSLF forms are signed by the employer, they are automatically submitted to MOHELA (the PSLF loan servicer) for processing. For more guidance about how to digitally sign PSLF forms, please reference the document titled “PSLF Help Tool E-sign Employer Guidance” on [OFM’s PSLF webpage](#).

#### 4.1.2 Manual PSLF forms

While the PSLF Help Tool is the recommended method to certify employment, some situations would still call for the employer to complete manual PSLF forms. An example would be when the employee does not initiate the request, such as in the case of separated employees. If the employee does not initiate the request, the manual PSLF 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. Return the completed manual PSLF form by mail to U.S. Department of Education, MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243, or fax to 866-222-7060.

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<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 they have previously certified employment for the PSLF program, a best practice would be to provide certification, unless the employee has opted out.

## 4.2 Qualifying employees and contractors

Employers should certify employment for anyone who meets FSA’s definition of “employee” ([34 C.F.R. Sec. 685.219](#)):

Employee or employed means an individual—

- (i) To whom an organization issues an IRS Form W–2;
- (ii) Who receives an IRS Form W–2 from an organization that has contracted with a qualifying employer to provide payroll or similar services for the qualifying employer, and which provides the Form W–2 under that contract;
- (iii) who works as a contracted employee for a qualifying employer in a position or providing services which, under applicable state law, cannot be filled or provided by a direct employee of the qualifying employer.

Employers coordinate with their agency’s assigned program AAG to determine if any of their contracted employees qualify for PSLF. 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.

## 4.3 Full-time employment

Employers should use FSA’s definition of “full-time” to complete the PSLF form ([34 C.F.R. Sec. 685.219](#)):

Full-time means:

- (i) Working in qualifying employment in one or more jobs—
  - (A) A minimum average of 30 hours per week during the period being certified,
  - (B) A minimum of 30 hours per week throughout a contractual or employment period of at least 8 months in a 12-month period, such as elementary and secondary school teachers and professors and instructors, in higher education, in which case the borrower is deemed to have worked full time; or
  - (C) The equivalent of 30 hours per week as determined by multiplying each credit or contact hour taught per week by at least 3.35 in non-tenure track employment at an institution of higher education.
- (ii) Routine paid vacation or paid leave time provided by the employer, and leave taken under the Family and Medical Leave Act of 1993 ([29 U.S.C. 2612\(a\)\(1\)](#)) will be considered when determining if the borrower is working full-time.

The determination of "full time" for the PSLF program does not affect the agency's definition of "full time" employment or other related benefits.

#### 4.4 Recommended processing times

OFM encourages employers to complete PSLF employment certification requests 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 for longer than 60 days, as the form may expire, and the employee may need to resubmit it.

#### 4.5 Authorized signers for PSLF forms

Agencies have the authority to decide who qualifies as "authorized signers" on the PSLF form. They need to determine whether they allow individuals other than the designated PSLF Contact to sign PSLF employment certification forms. For additional guidance about who can sign PSLF forms, see the "[PSLF FAQ for Washington State Agencies](#)" on the OFM PSLF webpage.

#### 4.6 Opt-out 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.

#### 4.7 Record retention and tracking

**OFM encourages employers to keep track of which employees they have completed PSLF forms for from July 1, 2023, onward, 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 requesting PSLF employment certification. For additional guidance about records retention and tracking, see the "[PSLF FAQ for Washington State Agencies](#)" on the OFM PSLF webpage.

## 5 Contact information for questions

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

**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 contact the Office of the Student Loan Advocate via this webform:

[Washington State Student Complaint Portal](#)

## 6 Additional PSLF Resources

### 6.1 OFM PSLF webpage

OFM has published a [PSLF webpage](#) where employers can access PSLF guidance, PSLF eligibility letter templates, and updates about the PSLF program.

## 6.2 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 PSLF Contact email addresses for each agency, which FSA requires for employees to complete the PSLF form.

## 6.3 Washington Student Loan Advocate (SLA) PSLF webpage and webinars

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

## 6.4 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.
- Advertisement via text message, social media, TV/Radio, or browser ads.