# You might be eligible for the Public Service Loan Forgiveness (PSLF) Program

## Dear Colleague,

As you may know, working at **[STATE AGENCY NAME HERE]** means you may be eligible for the Public Service Loan Forgiveness (PSLF) program, which can lead to federal student loan forgiveness. This program, managed by the U.S. Department of Education (ED), is available to employees of [qualifying public sector employers](https://studentaid.gov/pslf/employer-search), including our agency. After 10 years of making qualifying payments on your federal student loans while working full time for a public employer, you could have your remaining loan balance forgiven.

## How to Qualify for PSLF:

### **Have Federal Direct loans**.

* Direct Subsidized, Direct Unsubsidized, Direct Grad PLUS, or Direct Consolidation
* Note: Perkins and FFEL loans must be consolidated into a Direct Consolidation Loan. Direct Parent PLUS loans may also require consolidation.

### Work full time for one or more public employers.

* ED defines "full time" as an average of 30 hours per week.
* Multiple part-time public jobs can count if your combined hours average 30 hours per week.
* If you are part-time faculty, in-class teaching hours are multiplied by 3.35 to calculate total hours worked.

### **Enroll in an Income-Driven Repayment (IDR) Plan.**

* Qualifying plans include Income-Based Repayment (IBR), Pay As You Earn (PAYE), and Income-Contingent Repayment (ICR).
* Payments under the 10-year Standard Repayment Plan also count toward PSLF.

### **Make 120 qualifying payments.**

* These payments do not need to be consecutive.
* You must be employed full-time for a public employer both when making a qualifying payment and at the time you apply for PSLF.
* Forgiven loan amounts under PSLF are not considered taxable income.

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### Next Steps to Apply for PSLF

If you haven’t signed up for PSLF yet, now is a great time to start. Here’s how:

* **Certify Your Employment Annually:** Use the [**PSLF Help Tool**](https://studentaid.gov/pslf/) to complete and submit your PSLF form. Once digitally signed by our agency through DocuSign, the form is submitted directly to ED’s Office of Federal Student Aid (FSA) for processing.
* **Track Your Progress:** All PSLF information, including your payment count, is available through your account at StudentAid.gov.

### Check out these resources from the [Maryland Student Loan Ombudsman](https://www.labor.maryland.gov/finance/consumers/frslombud.shtml) to help you get started:

* [Steps to Apply for PSLF](https://www.labor.maryland.gov/finance/consumers/pdf/frslo-stepstoapplypslf.pdf)
* [PSLF Frequently Asked Questions (FAQs)](https://www.labor.maryland.gov/finance/consumers/pdf/frslo-pslffaqs.pdf)
* [Quick PSLF Fact Sheet](https://www.labor.maryland.gov/finance/consumers/pdf/frslo-pslffactsheet.pdf)

**Having a problem with your student loan servicer? Submit a complaint to the Maryland Student Loan Ombudsman at** [**Student Loan Ombudsman Complaints Page**](https://www.labor.maryland.gov/finance/consumers/frslcomplaints.shtml)

**To complete a Public Service Loan Forgiveness (PSLF) form and submit an employment certification request to our agency’s PSLF contact**, please use the [PSLF Help Tool](https://studentaid.gov/pslf/). Once we have digitally signed your form through the PSLF Help Tool (via DocuSign), it will be submitted directly to ED’s Office of Federal Student Aid (FSA) for processing.

All PSLF information, including payment counts, is available on StudentAid.gov. [Log into your account](https://studentaid.gov/fsa-id/sign-in) to learn more.

### Agency Contact Information:

Employer Identification Number (EIN): **[STATE AGENCY EIN HERE]**

PSLF contact email: **[STATE AGENCY PSLF CONTACT EMAIL ADDRESS HERE]**

### A Few Final Reminders:

* If you’ve worked for multiple qualifying employers, submit a separate PSLF form for each employer.
* If you had a break in service, you need a separate form for each period of employment.
* Remember to apply for PSLF before leaving public service to avoid losing eligibility.

Thank you for your service and dedication. We’re here to support you in achieving your financial goals.