



Employment Certification for Public Service Loan Forgiveness

William D. Ford Federal Direct Loan Program

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents will be subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: INSTRUCTIONS FOR COMPLETING AND SUBMITTING THIS EMPLOYMENT CERTIFICATION

Read the accompanying instructions for completing this Employment Certification for Public Service Loan Forgiveness. Type or print using blue or black ink. You must sign and date this form in Section 3 and an authorized official from the public service organization which employs/employed you must completely fill out, sign, and date Section 4. If any information is crossed out or altered, you or your employer must initial beside the change.

SECTION 2: BORROWER IDENTIFICATION

Please enter or correct the following information.

- 1. SSN - -
- 2. Name _____
- 3. Permanent Address _____ City, State, Zip Code _____
Mailing Address (if different) _____ City, State, Zip Code _____
- 4. Telephone – Home () Telephone – Other ()
- 5. E-mail _____

SECTION 3: BORROWER'S CERTIFICATION REQUESTS, AUTHORIZATION, AND UNDERSTANDINGS

Before signing, carefully read the entire form, including the instructions and accompanying letter.

I request that the U.S. Department of Education (the Department) accept this Employment Certification from the public service organization at which I am/was employed for purposes of qualifying for the Public Service Loan Forgiveness Program. If I submit this form before I am eligible to apply for forgiveness, I request that the Department retain this original certification form until I submit the Application for Public Service Loan Forgiveness.

I authorize my employer(s) or other entities having records about the employment that is part of the basis for my request for forgiveness to make information from those records available to the Department, including my Direct Loan servicer.

I understand that:

- (1) I may only qualify for public service loan forgiveness after I have made 120 separate, monthly, qualifying payments on an eligible Direct Loan, after October 1, 2007, while I was a full-time employee of a public service organization, or serving in a full-time AmeriCorps or Peace Corps position, in accordance with the definitions in Section 6;
- (2) I must be a full-time employee of a public service organization or serving in a full-time AmeriCorps or Peace Corps position at the time I apply for loan forgiveness and at the time the forgiveness is granted;
- (3) Only the remaining balance of my loan(s) after I have made the 120 separate, monthly, qualifying payments and met all other eligibility requirements of the Public Service Loan Forgiveness Program may be forgiven;
- (4) I am not required to submit any Employment Certification(s) before applying for loan forgiveness, but if I do, the Department will review each Employment Certification I submit to ensure that it is complete, and will verify that my employer qualifies as a public service organization, and that the loan payments I made during the period covered by the Employment Certification(s) are qualifying payments. Following this review, the Department will notify me in writing of the number of qualifying payments I have made and the remaining number of qualifying payments I must make before I am eligible to apply for public service loan forgiveness; and
- (5) The Department will only determine whether I have fulfilled all of the requirements to be eligible for public service loan forgiveness after I have made all 120 qualifying payments and have submitted my loan forgiveness application. I understand that the law does not permit partial forgiveness based on making a lesser number of qualifying monthly payments while working in qualifying public service.

Signature of Borrower

Date (MM-DD-YYYY)

Send the completed Employment Certification to:

If you need help completing this form, call:

SECTION 4: CERTIFICATION OF EMPLOYMENT

See Section 4 of the accompanying instructions for detailed information on completing this section.

An authorized official (see Section 6) of the public service organization at which the borrower is/was employed must complete this section.

Instructions for Authorized Official:

- Complete this form only if you are an authorized official of the public service organization at which the borrower identified in Section 2 is/was employed or, if the borrower is/was a full-time AmeriCorps or Peace Corps volunteer, an authorized official of AmeriCorps or the Peace Corps.
- Read the definitions in Section 6 before completing this form.
- Type or print using blue or black ink. All fields must be completed if applicable. Your signature date must include month, day, and year (mm-dd-yyyy).
- Provide all requested information for Items 1, 2, and 3 below. Complete the employer's certification at the bottom of this page. The Employment Certification form cannot be processed if the information requested in this section is missing.
- If you make any changes to the information you provide in this section, you must initial each change.

Please return the completed form to the Borrower. The U.S. Department of Education or the Direct Loan servicer may contact you for additional information or documentation.

1. Information about the public service organization at which the Borrower is/was employed.

Public Service Organization Name _____

Federally Assigned Employer ID# (EIN) _____

Public Service Organization Address _____

2. Borrower's Employment Status.

(a) Dates of employment: Start: _____ End: _____ (If there is no End Date, put today's date)
Date (MM-DD-YYYY) Date (MM-DD-YYYY)

(b) Is/was the Borrower employed **full-time** by your organization?

Yes No

If **NO**, average number of hours per week: _____

For purposes of eligibility for Public Service Loan Forgiveness, **full-time** employment is defined as:

(1) Working in qualifying employment in one or more jobs for the greater of:

(A) An annual average of at least 30 hours per week or, for a contractual or employment period of at least 8 months, an average of 30 hours per week; or

(B) Unless the qualifying employment is with two or more employers, the number of hours the employer considers full-time.

(2) Vacation or leave time provided by the employer or leave taken for a condition that is a qualifying reason for leave under the Family and Medical Leave Act of 1993, 29 U.S.C. 2612(a)(1) and (3) is not considered in determining the average hours worked on an annual or contract basis.

NOTE: A full-time AmeriCorps or Peace Corps volunteer is considered a full-time employee for eligibility purposes for Public Service Loan Forgiveness.

3. Type of Public Service Organization (check one):

(a) A Federal, State, local or Tribal government organization, agency or entity;

(b) A public child or family service agency;

(c) A non-profit organization under Section 501(c)(3) of the Internal Revenue Code that is exempt from taxation under Section 501(a) of the Internal Revenue Code;

(d) A Tribal college or university; or

(e) A private organization that provides at least one of the following public services and that is not a business organized for profit, a labor union, a partisan political organization, or an organization engaged in religious activities unless the qualifying activities are unrelated to religious instruction, worship services, or any form of proselytizing (check all that apply):

Emergency management,

Military service,

Public safety,

Law enforcement,

Public interest law services,

Early childhood education (including licensed or regulated child care, Head Start, and State funded pre-kindergarten),

Public service for individuals with disabilities and the elderly,

Public health (including nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health support occupations, as such terms are defined by the Bureau of Labor Statistics),

Public education,

Public library services,

School library services, or

Other school-based services.

I certify that the Borrower identified in Section 2 above is/was a full-time employee of a public service organization, as defined above, or is/was serving in a full-time AmeriCorps or Peace Corps position (in accordance with the definitions of these terms in Section 6) during the period identified in Item 2(a) of this section.

Authorized Official's Name (Printed) _____

Authorized Official's Title _____

Authorized Official's Signature _____

(_____) _____
Authorized Official's Telephone

Today's Date (mm-dd-yyyy) _____

SECTION 5: ELIGIBILITY REQUIREMENTS / TERMS AND CONDITIONS FOR PUBLIC SERVICE LOAN FORGIVENESS

You may obtain loan forgiveness under this program if:

- (1) You are not in default on the loan(s) for which forgiveness is requested.
- (2) Except as provided below for AmeriCorps and Peace Corps volunteers, you have made 120 separate, monthly, qualifying payments after October 1, 2007, on the Direct Loan(s) for which you are requesting forgiveness under one or more of the following repayment plans—
 - The Income-Based Repayment (IBR) Plan;
 - The Income Contingent Repayment (ICR) Plan;
 - The 10-Year Standard Repayment Plan* (Standard Repayment Plan with a maximum 10-year repayment period); or
 - Any other Direct Loan repayment plan, but only payments that are at least equal to the monthly payment amount that would be required under the Standard Repayment Plan with a 10-year repayment period may be counted toward the required 120 payments.

In addition, each of the required 120 separate, monthly qualifying payments must have been made on time (within 15 days of the scheduled due date) and for the full scheduled installment amount.

* **IMPORTANT:** The Standard Repayment Plan for Direct Consolidation Loans is not the same repayment plan as the 10-Year Standard Repayment Plan. Therefore, monthly payments you make under the Standard Repayment Plan on a Direct Consolidation Loan are not qualifying payments for PSLF. The 10-Year Standard Repayment Plan is for all Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.

Note for AmeriCorps/Peace Corps volunteers: If you were an AmeriCorps or Peace Corps volunteer, you may receive credit for making qualifying payments if you make a lump sum payment on an eligible loan for which you are seeking forgiveness by using all or part of a Segal Education Award received after a year of AmeriCorps service, or by using all or part of a Peace Corps transition payment (if the payment is made within 6 months after you leave the Peace Corps). The Department will consider the lump sum payment you have made as the equivalent of qualifying payments equal to the lesser of:

- (1) The number of payments resulting after dividing the amount of the lump sum payment by the monthly payment amount you would have made under one of the qualifying repayment plans listed above; or
- (2) Twelve payments.

- (3) You were/are employed full time by a public service organization or serving in a full-time AmeriCorps or Peace Corps position at the time you made each of the required 120 qualifying monthly payments, at the time you apply for loan forgiveness, and at the time loan forgiveness is granted.

You may not apply for Public Service Loan Forgiveness until after you have met the eligibility requirements listed above. Since only qualifying payments made after October 1, 2007 while providing qualifying service may be counted toward the required 120 payments, and borrowers may not apply for loan forgiveness until after they have made all 120 payments, the earliest date that any borrower will be eligible to apply for and receive loan forgiveness is October 2017. A Public Service Loan Forgiveness Application will be made available to the public before October 2017.

SECTION 6: DEFINITIONS

Eligible Loans

Loans that are eligible for Public Service Loan Forgiveness are:

- Federal Direct Stafford/Ford Loans (Direct Subsidized Loans)
- Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans)
- Federal Direct PLUS Loans (Direct PLUS Loans)
- Federal Direct Consolidation Loans (Direct Consolidation Loans).

Loans that are in default are not eligible for forgiveness.

Note: Federal Family Education Loan (FFEL) Program loans, Federal Perkins Loans, and certain Health Professions and Nursing Loans may be consolidated into a Direct Consolidation Loan. However, payments made on these loans prior to consolidation into the Direct Loan Program are not qualifying payments and are not counted toward the required 120 payments for Public Service Loan Forgiveness.

Qualifying Payments

- Separate, on-time, scheduled monthly payments made after October 1, 2007 on a qualifying Direct Loan repayment plan. A payment is considered on-time if it is made for the full scheduled installment amount within 15 days of the due date for the payment.
- Qualifying Direct Loan repayment plans are:
 - The IBR Plan;
 - The ICR Plan;
 - The 10-Year Standard Repayment Plan (Standard Repayment Plan with a maximum 10-year repayment period); and
 - Any other Direct Loan repayment plan, but only payments that are at least equal to the monthly payment amount that would be required under the Standard Repayment Plan with a 10-year repayment period may be counted toward the required 120 monthly payments.

Qualifying Employment

- **AmeriCorps** position means a position approved by the Corporation for National and Community Service under Section 123 of the National and Community Service Act of 1990 (42 U.S.C. 12573).
- An **authorized official** is an official of a public service organization (including AmeriCorps or the Peace Corps) who has access to the borrower's employment or service records and is authorized by the public service organization to certify the employment status of the organization's employees or former employees, or the service of AmeriCorps or Peace Corps volunteers.
- An **employee** means an individual who is hired and paid by a public service organization.
- **Full-time** means working in qualifying employment in one or more jobs for the greater of:
 - An annual average of at least 30 hours per week or, for a contractual or employment period of at least 8 months, an average of 30 hours per week; or
 - Unless the qualifying employment is with two or more employers, the number of hours the employer considers full time.Vacation or leave time provided by the employer or leave taken for a condition that is a qualifying reason for leave under the Family and Medical Leave Act of 1993, 29, U.S.C. 2612(a)(1) and (3) is not considered in determining the average hours worked on an annual or contract basis.
- **Government employee** means an individual who is employed by a local, State, Federal, or Tribal government, but does not include a member of the U.S. Congress.

- **Law enforcement** means service performed by an employee of a public service organization that is publicly funded and whose principal activities pertain to crime prevention, control or reduction of crime, or the enforcement of criminal law.
- **Military service** for uniformed members of U.S. Armed Forces or the National Guard means "active duty" service or "full-time National Guard duty" as defined in Section 101(d)(1) and (d)(5) of Title 10 in the United States Code, but does not include active duty for training or attendance at a service school. For civilians, military service means service on behalf of the U.S. Armed Forces or the National Guard performed by an employee of a public service organization.
- **Peace Corps** position means a full-time assignment under the Peace Corps Act as provided for under 22 U.S.C. 2504.
- **Public interest law** refers to legal services provided by a public service organization that are funded in whole or in part by a local, State, Federal, or Tribal government.
- **A public service organization** is:
 - A Federal, State, local or Tribal government organization, agency or entity;
 - A public child or family service agency;
 - A non-profit organization under Section 501(c)(3) of the Internal Revenue Code that is exempt from taxation under Section 501(a) of the Internal Revenue Code;
 - A Tribal college or university; or
 - A private organization that provides at least one of the following public services and that is not a business organized for profit, a labor union, a partisan political organization, or an organization engaged in religious activities, unless the qualifying activities are unrelated to religious instruction, worship services, or any form of proselytizing:
 - emergency management,
 - military service,
 - public safety,
 - law enforcement,
 - public interest law services,
 - early childhood education (including licensed or regulated child care, Head Start, and State funded pre-kindergarten),
 - public service for individuals with disabilities and the elderly,
 - public health (including nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health support occupations, as such terms are defined by the Bureau of Labor Statistics),
 - public education,
 - public library services,
 - school library services, or
 - other school-based services.

SECTION 7: IMPORTANT NOTICES

Privacy Act Notice. The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are §421 et seq., §451 et seq., §461 et seq., and §420L et seq. of the Higher Education Act of 1965, as amended (the HEA) (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., 20 U.S.C. 1087aa et seq., and 20 U.S.C. 1070g et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)) and §31001(i)(1) of the Debt Collection Improvement Act of 1996 (31 U.S.C. 7701(c)). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a Direct Loan, to receive a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness), to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices.

For a loan, the routine uses of the information that we collect about you include, but are not limited to, its disclosure to federal, state, or local agencies, to institutions of higher education, and to third party servicers to determine your eligibility to receive a loan, to investigate possible fraud, and to verify compliance with federal student financial aid program regulations.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

For a loan, the routine uses of this information also include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to creditors, to financial and educational institutions, and to guaranty agencies to verify your identity, to determine your program eligibility and benefits, to permit making, servicing, assigning, collecting, adjusting, or discharging your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, or to verify whether your debt qualifies for discharge or cancellation. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state or local agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

Paperwork Reduction Notice. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. Public reporting burden for this collection of information is estimated to average X.X hours (XX minutes) per response, including time for reviewing instructions, searching existing data resources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is required to obtain a benefit in accordance with 34 CFR 685.219. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S Department of Education, 400 Maryland Ave., SW, Washington, DC 20210-4537 or e-mail ICDocketMgr@ed.gov and reference OMB Control Number 1845-XXXX. **Note: Please do not return the completed Employment Certification for Public Service Loan Forgiveness to this address.**

If you have comments or concerns regarding the status of your individual submission of this form, contact your Direct Loan servicer (see Section 3).