



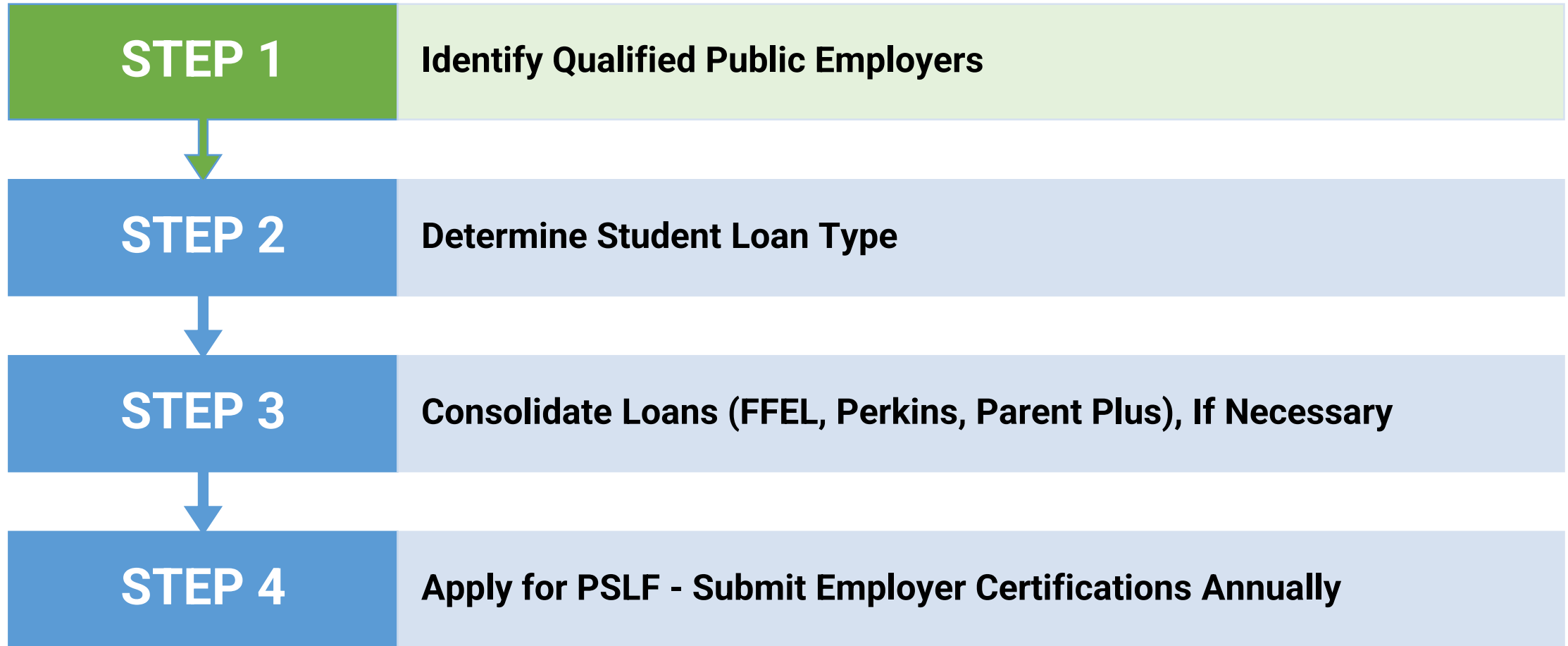
Step 1

Qualified Employer

Have I been employed by a PSLF Qualified Employer?



4 Steps to Loan Forgiveness





Qualified Employer Overview

Qualified Employers

All government organizations
(federal, state, local and tribal), including military)

501(c)(3) non-profit organizations

Other non-profit organizations may also qualify if they provide qualifying services
(e.g., public safety, public health, library services)

Unqualified Employers

Labor Unions

Partisan Political organizations

For-profit organizations

FSA ID and Password



Employer
Identification
Numbers (EIN)



Employment Dates
(Start & End)

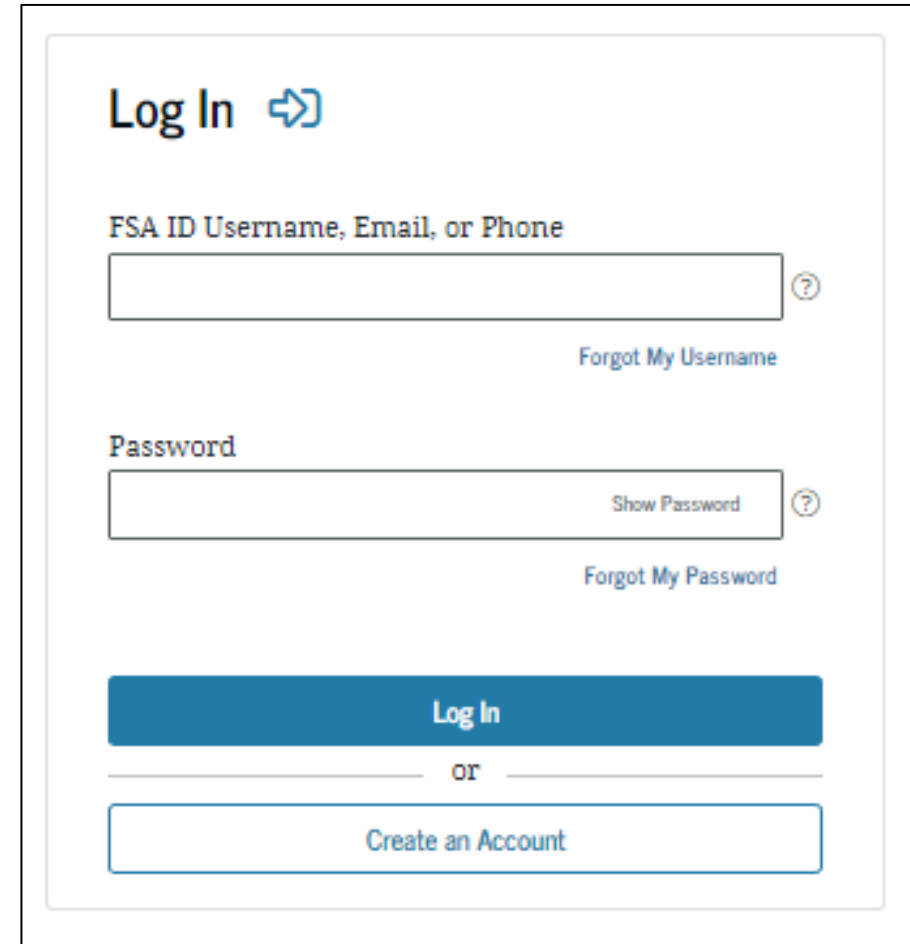
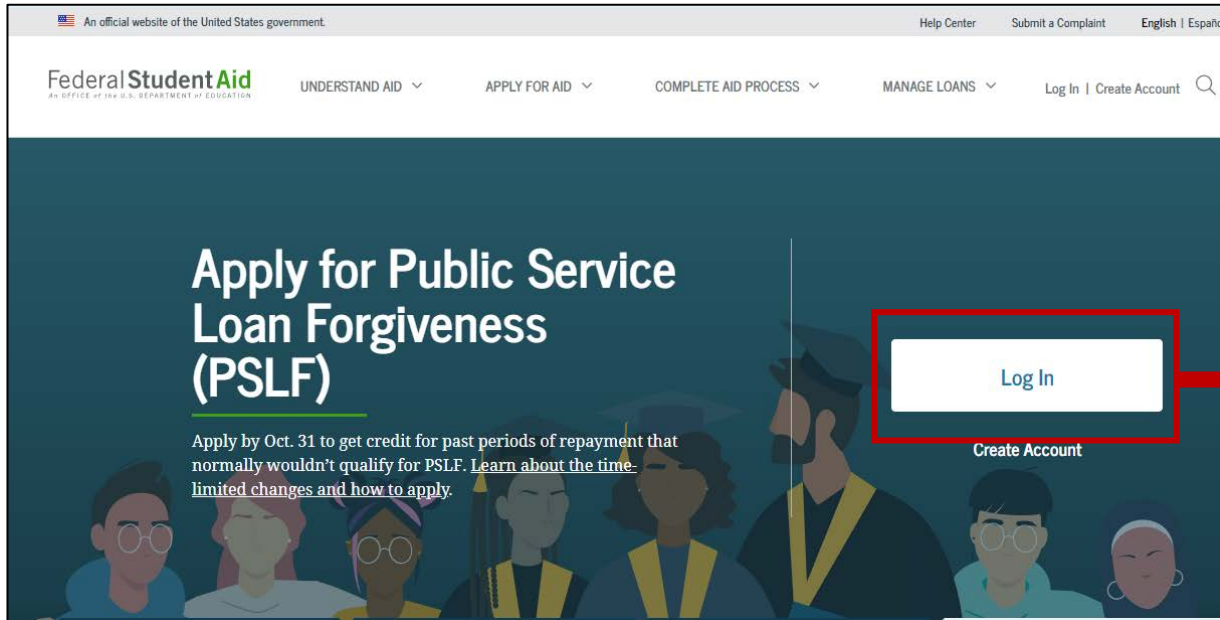


Before you
begin **STEP 1**,
you'll need...



Log into the Federal Student Aid website

www.studentaid.gov





Click "Loan Forgiveness" → "PSLF"

Just announced: New one-time student loan debt relief to be granted based on income. Student loan payment pause extended through 12/31/2022.

An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ **Loan Forgiveness ▾** 🔔 👤 NICOLE ▾ 🔍

Apply for Forgiveness	Learn About Loan Forgiveness
Student Loan Debt Relief	Closed School Loan Discharge
Public Service Loan Forgiveness (PSLF)	Loan Discharge Due to Death
Teacher Loan Forgiveness	Other Forgiveness and Loan Discharge Programs
Borrower Defense to Repayment	



PSLF Help Tool

Click "Start" to begin

Using the PSLF Help Tool

Use the PSLF Help Tool to search for a qualifying employer, learn what actions you may need to take to become eligible for PSLF or TEPSLF, and generate the form you need. Each time you submit a form, we will evaluate your eligibility for forgiveness, and provide that forgiveness to you if you are eligible. After you submit your form, if you have Direct Loans and work for a qualifying employer, you will receive a count of the number of qualifying payments you have made toward both PSLF and TEPSLF from MOHELA.

For the best experience using this tool, we strongly recommend that you read [Become a Public Service Loan Forgiveness \(PSLF\) Help Tool Ninja](#) before getting started.

The PSLF Help Tool has been modified to align with the conditions under [COVID-19 relief measures](#) and the limited PSLF waiver through Oct. 31, 2022. To get the most accurate information, make sure to carefully read any section titled "Special Notice for the COVID-19 Emergency" and check out the [limited PSLF waiver announcement](#).

Learn more about [PSLF](#) and [TEPSLF](#).



[Search for Qualifying Employer](#)

Public Service Loan Forgiveness (PSLF) Help Tool Overview

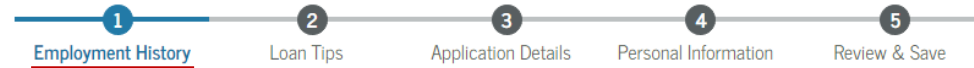
It's important that you understand the PSLF and TEPSLF process and eligibility criteria. Qualifying payments must be made while eligibility criteria are met for your employer, loan status, loan type, and repayment plan. NOTE: There have been temporary changes that affect student loan borrowers because of the COVID-19 emergency. This tool has been modified to align with the conditions under COVID-19 relief measures and the limited PSLF waiver. Pay attention to information about the limited PSLF waiver or about COVID-19 emergency relief for student loans as you go through the PSLF Help Tool.



Qualified Employer Search

Click "Add Employer"

Public Service Loan Forgiveness (PSLF) Help Tool



My Employers

Add your past and current employers below to determine whether they qualify for PSLF and TEPSLF during the time of your employment.

Note: Only add your employment history for periods where you do not have approved employment certification (if applicable). If you've certified an employment period in the past, then you do not need to do so again.

Notes: 1) Previous or current employment information will only be provided below if you have used the PSLF Help Tool to submit a form in the past. You do not need to submit a new form for employment that has already been certified.

2) This PSLF Help Tool has been modified to align with the conditions under COVID-19 relief measures and the limited PSLF waiver through Oct. 31, 2022. To get the most accurate information, make sure to carefully read any section titled "Special Notice for the COVID-19 Emergency" and check out the limited PSLF waiver announcement.



You have not added any employers.

[+ Add Employer](#)



Search for Employer

Provide employer and employment information

Public Service Loan Forgiveness (PSLF) Help Tool



1 Employment History 2 Loan Tips 3 Application Details 4 Personal Information 5 Review & Save

Search for Employer ⓘ

Employer Identification Number (EIN)

[How do I find my EIN?](#)

This is my current employer

Employment Start Date  To Employment End Date 



Employer Search Results

Three result types— Follow instructions for each

Search Results

5-10 of 12



Review all search results before choosing the option to manually add your employer on the last page of results. If you recognize the name of the employer that resulted from your search, we strongly encourage you to select a result that relates to your employer's name. You should do this even if

- the name differs slightly,
- the name is for a larger organization or agency that your employer belongs to,
- there is no address,
- the address is different from where you typically work, or
- the address is a P. O. Box.

Please note that many state and local governments use a common EIN to pay their employees so you should select the appropriate result below if one displays. Likewise, many federal agencies share EINs so you may need to click through multiple pages to find your employer. As a last resort, you can manually add the name of your employer, however, doing so will add review time and delay your PSLF form.

EIN 14-6013200

State of New York

Employment Start Date

09/01/2022

Employment End Date

09/05/2022

Eligibility Status

✔ Eligible



EIN 41-0794059

NATIONAL ASSOCIATION OF SOCIAL WORKE

Employment Start Date

08/01/2022

Employment End Date

09/17/2022

Eligibility Status

⚠ Likely Ineligible



EIN 91-1646860

AMAZON COM INC

Employment Start Date

09/01/2022

Employment End Date

09/08/2022

Eligibility Status

❌ Not Eligible





Green Tag - Employer "Eligible"

Select your employer

Search Results

5-10 of 12



Review all search results before choosing the option to manually add your employer on the last page of results. If you recognize the name of the employer that resulted from your search, we strongly encourage you to select a result that relates to your employer's name. You should do this even if

- the name differs slightly,
- the name is for a larger organization or agency that your employer belongs to,
- there is no address,
- the address is different from where you typically work, or
- the address is a P. O. Box.

Please note that many state and local governments use a common EIN to pay their employees so you should select the appropriate result below if one displays. Likewise, many federal agencies share EINs so you may need to click through multiple pages to find your employer. As a last resort, you can manually add the name of your employer, however, doing so will add review time and delay your PSLF form.

14-6013200

Eligible



NEW YORK STATE OFFICE OF INFORMATION

1011 E TOUHY AVE STE 475 DES PLAINES, IL 60018 US

14-6013200

Eligible



NY STATE OFFICE OF INFORMATION

1011 E TOUHY AVE STE 475 DES PLAINES, IL 60018 US

14-6013200

Eligible



OFFICE OF TEMPORARY DISABILITY ASSISTANCE

No address on file

14-6013200

Eligible



STATE OF NEW YORK COMPTROLLER OFFICE

110 STATE ST STE 1 ALBANY, NY 12207 US

Continue



Enter employer and employment information

Employer Address

Address Line 1

Address Line 2 *- optional*

City

State

ZIP Code

Country

Your Employment Details

Employment Status

Full-time

Part-time

Hours Per Week (Average)

 ?

Is this organization closed, or have they refused to certify your employment?

Yes

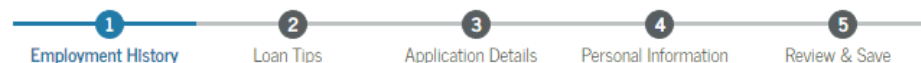
No

Save Employer



Add additional employers, if necessary

Public Service Loan Forgiveness (PSLF) Help Tool



My Employers

Add your past and current employers below to determine whether they qualify for PSLF and TEPSLF during the time of your employment.

Note: Only add your employment history for periods where you do not have approved employment certification (if applicable). If you've certified an employment period in the past, then you do not need to do so again.

Notes: 1) Previous or current employment information will only be provided below if you have used the PSLF Help Tool to submit a form in the past. You do not need to submit a new form for employment that has already been certified.

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EIN 14-6013200 Remove Edit

State of New York

Employment Start Date	Employment End Date	Eligibility Status
09/01/2022	09/13/2022	Eligible ?

+ Add Employer

Next Section



PSLF Certification and Application

Complete for each employer - See Step 4 for instructions



PSLF

PUBLIC SERVICE LOAN FORGIVENESS (PSLF) & TEMPORARY EXPANDED PSLF (TEPSLF) CERTIFICATION & APPLICATION

William D. Ford Federal Direct Loan (Direct Loan) Program

OMB No. 1845-0110
Form Approved
Exp. Date 08/31/2023
PSFAP - XBCR

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

SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN _____
Date of Birth _____
Name _____
Address _____
City _____ State _____ Zip Code _____
Telephone - Primary _____
Telephone - Alternate _____
Email _____

For more information on PSLF, visit [StudentAid.gov/publicservice](https://studentaid.gov/publicservice). To apply online, visit [StudentAid.gov/PSLF](https://studentaid.gov/PSLF).

SECTION 2: BORROWER REQUEST, UNDERSTANDINGS, AND CERTIFICATION

I request (1) that the U.S. Department of Education (the Department) determine whether I qualify for PSLF or TEPSLF, and discharge any qualifying loans that I have, and **(2)** if none of my loans qualify for PSLF or TEPSLF when I submit this form, determine how many qualifying payments I have made towards PSLF and TEPSLF.

- I just want to find out how many qualifying payments I have made or if my employer is a qualified employer.
- I believe I qualify for forgiveness under PSLF or TEPSLF right now.
- If I indicated that I believe I qualify for forgiveness now, I want a forbearance while my application is being processed, but understand that periods of forbearance do not count towards forgiveness.

I understand that:

1. To qualify for forgiveness, I must have made 120 qualifying payments on my Direct Loans while employed full-time by a qualifying employer. Neither the 120 qualifying payments nor employment have to be consecutive.
2. To qualify for forgiveness, I must be employed full-time by a qualifying employer when I apply for and get forgiveness.
3. By submitting this form, my student loans held by the Department may be transferred to FedLoan Servicing.
4. If the Department determines that I appear to be eligible for forgiveness, the Department may contact my employer before granting forgiveness to ensure that I continue to work for the employer.
5. If I am eligible for forgiveness, the amount forgiven will be the principal and interest that was due on my eligible Direct Loans when I made my final qualifying payment. Any amount that I pay on those loans after I have made my final qualifying payment will be treated as an overpayment. I must continue to make payments on any of my other loans.
6. If I am not eligible for forgiveness, I will be notified of the determination, why it was made, and how many qualifying payments I have made towards PSLF and TEPSLF.

I certify that all of the information I have provided on this form and in any accompanying document is true, complete, and correct to the best of my knowledge and belief and that if I cease to be employed by a qualifying employer after I submit this



Navigating the Road to Public Service Loan Forgiveness

Step 4

PSLF Application & Employer Certification

How do I apply for PSLF?



Yellow Tag - Employer "Likely Ineligible"

Select employer / Provide employment information

41-0794059

NATIONAL ASSOCIATION OF SOCIAL WORKE
1885 UNIVERSITY AVE W STE 340 SAINT PAUL, MN 55104 US

Likely Ineligible ?

Employer Likely Ineligible for PSLF

Our records show that this employer is likely ineligible for the PSLF program as of 1/1/1901.

If you want to continue with this employer, select "Use This Employer."

Before you will be able to view or download your PSLF application with this employer, we will need to assess your employer's eligibility. You will be required to submit documentation explaining why your employer qualifies for our review.

[Return to Search Results](#) [Use This Employer](#)

Employer Address

Address Line 1
Address Line 2 - optional
City
State
Select
ZIP Code
Country
UNITED STATES

Your Employment Details

Employment Status
 Full-time
 Part-time
Hours Per Week
Is this organization a 501(c)(3) organization?
 Yes
 No

Supporting Documentation - Highly Recommended

Because we think your employer does not or probably does not qualify, or is not currently in our database, providing information about your employer can help us make the best decision about your employer's eligibility.

To reduce review times and assist us with making a decision on your employer's eligibility, we strongly encourage you to upload a copy of your IRS Form W-2, which provides information about your employer such as their Employer Identification Number (EIN) and name.

You may also upload any additional, relevant documents that demonstrate that your employer meets the definition of a qualifying employer. Examples include, but aren't limited to, the following:

- A letter from your employer explaining its governmental or not-for-profit status or qualifying services
- A letter from you or your attorney explaining your organization's governmental or not-for-profit status or qualifying services
- A letter from a government official explaining that the organization is governmental
- Your employer's articles of incorporation or organization (the documents that created your organization)
- Your employer's bylaws (the rules that your organization operates under)
- The law that created your organization

No files have been uploaded

[+ Upload File](#)

[Previous](#) [Save Employer](#)



Red Tag - Employer "Ineligible"

Select employer / Provide employment information / Submit documents

91-1646860

AMAZON COM INC
No address on file

Not Eligible ?

Employer Ineligible for PSLF

Your employer selection is categorized as a for-profit organization, which is not eligible for PSLF.

Our records show that this employer is not eligible for the PSLF program as of 1/1/1901.

If you want to continue with this employer, select "Use This Employer".

Before you will be able to view or download your PSLF application with this employer, we will need to assess your employer's eligibility. You will be required to submit documentation explaining why your employer qualifies for our review.

[Return to Search Results](#)

[Use This Employer](#)

Employer Address

Address Line 1

Address Line 2 - optional

City

State

Select

ZIP Code

Country

UNITED STATES

Your Employment Details

Employment Status

Full-time

Part-time

Hours Per Week (Average)

Is this organization closed, or do you no longer work there?

Yes

No

Supporting Documentation

Because we think your employer does not or probably does not qualify, or is not currently in our database, providing information about your employer can help us make the best decision about your employer's eligibility.

To reduce review times and assist us with making a decision on your employer's eligibility, we strongly encourage you to upload a copy of your IRS Form W-2, which provides information about your employer such as their Employer Identification Number (EIN) and name.

You may also upload any additional, relevant documents that demonstrate that your employer meets the definition of a qualifying employer. Examples include, but aren't limited to, the following:

- A letter from your employer explaining its governmental or not-for-profit status or qualifying services
- A letter from you or your attorney explaining your organization's governmental or not-for-profit status or qualifying services
- A letter from a government official explaining that the organization is governmental
- Your employer's articles of incorporation or organization (the documents that created your organization)
- Your employer's bylaws (the rules that your organization operates under)
- The law that created your organization

! You must provide supporting documentation for employers with an "ineligible" status.

No files have been uploaded


[+ Upload File](#)



Manually Add an Employer

If employer is not shown in search results

Search Results 0 of 0



No results were found using the Employer Identification Number (EIN) you entered. While we have many employers in our database, we do not have every employer. Manually adding your employer will help us expand the database to ensure that more employers are available.

I've already searched for my employer but want to manually add it instead.

41-0794059 Likely Ineligible ?

NATIONAL ASSN OF SOCIAL WORKERS MINNESOTA CHAPTER
No address on file

41-0794059 Likely Ineligible ?

NATIONAL ASSOCIATION OF SOCIAL WORKE
1885 UNIVERSITY AVE W STE 340 SAINT PAUL, MN 55104 US

41-0794059 Likely Ineligible ?

NATIONAL ASSOCIATION OF SOCIAL WORKERS M CHAPTER
1885 UNIVERSITY AVE W STE 340 SAINT PAUL, MN 55104 US

Is your employer not listed? [Manually add your employer](#)



Manually Add an Employer

Provide employer and employment information

Are you sure you want to manually add your employer?

It will take longer to get your PSLF form or for your PSLF form to be approved if you do not use an employer from the database. You can and should use the database results whenever possible, including if:

- the database displays a state, but you work for an agency of the state,
- the name of the organization you work for is different in the database from how you refer to the organization but you generally recognize the name, or
- the address of the organization in the database is different from where you regard the organization as being located.

[Return to Results](#)

[Add Employer Manually](#)

General Employer Information

Employer Type
Select

Employer
Employer
Employer
Number (

State
Select

ZIP Code

Country
UNITE

Employer Address

Address Line 1

Your Employment Details

This is my current employer

Employment Start Date To Employment End Date

Employment Status

Full-time
 Part-time

Hours Per Week (Average) ?

Is this organization closed, or have they refused to certify your employment?

Yes
 No

[Save Employer](#)



Additional Student Debt Resources

www.AFSCME.org





Next Step

Determine if your loans are eligible for PSLF.



Navigating the Road to Public Service Loan Forgiveness

Step 2

Student Loan Type

Are my loans eligible for PSLF?