How to Complete a PSLF Form - Employee Guide

The Public Service Loan Forgiveness (PSLF) program can forgive the remaining balance on direct loans after the borrower has made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Qualifying employers include governmental employers and many not-for-profit organizations. Further information about qualifying government and not-for-profit organizations can be found at https://studentaid.gov/pslf/.
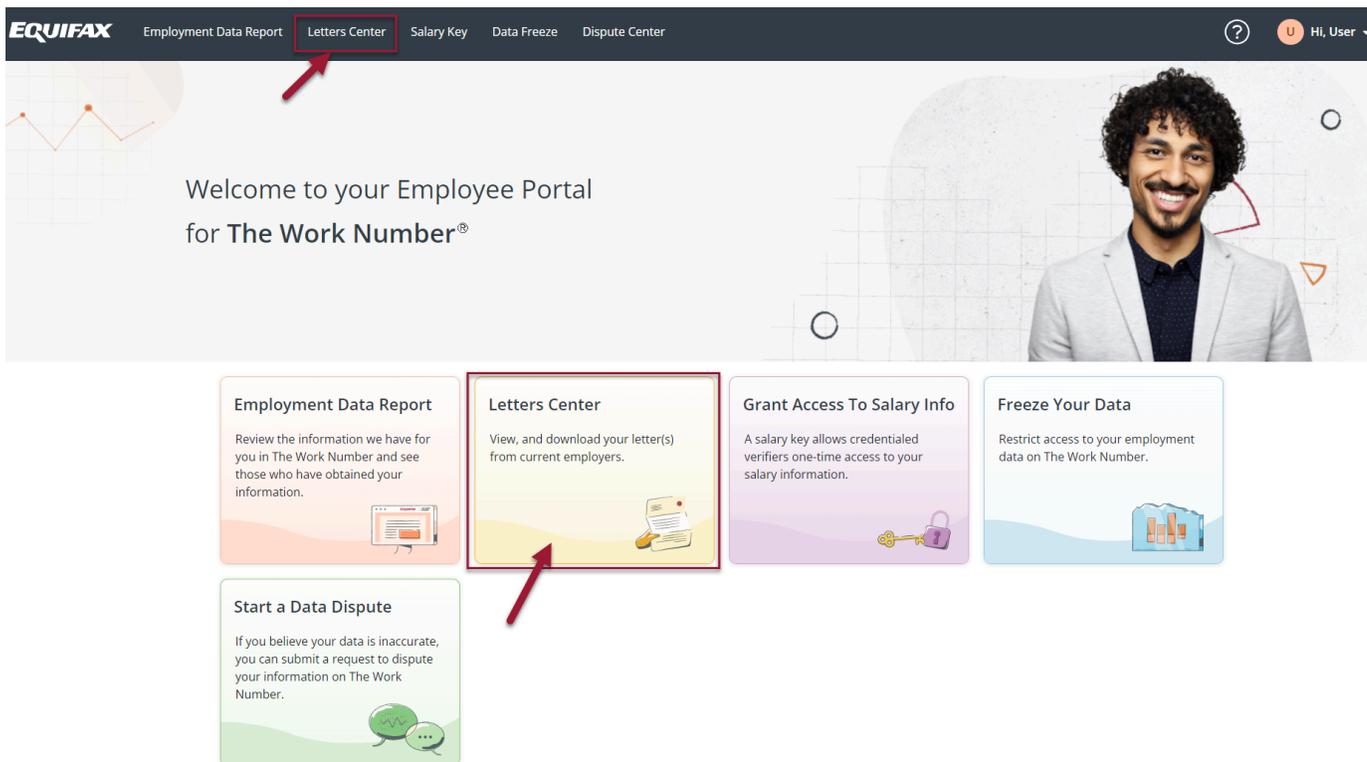
The Public Service Loan Forgiveness (PSLF) Form Fulfillment feature in The Work Number Employee Portal can help you leverage the employment data your employer(s) contribute to help populate the PSLF form, which allows you to self-service pull the form quicker, typically without the need to engage your employer, depending on what data elements are in your employer's data feed. **Please note:** There may be times when data is not populated for certain fields and/or you decide to alter pre-populated fields when validating your information. When that occurs, the employer's electronic signature will be removed from the form and you will need to reach out to your employer for a manual signature.

Steps to Complete a PSLF Form

Go to https://employees.theworknumber.com.
Click **Login** and follow the simple prompts. If you are a returning user, enter your username and password you set up.

To access the Public Service Loan Forgiveness Form, navigate to the **Letters Center** by clicking on the Letters Center tile or choosing Letters Center from the menu at the top of the screen.

Depending on your employer's set up, all or some of these letters may appear. To generate the Public Service Loan Forgiveness Form, click on the **PDF icon** next to Public Service Loan Forgiveness.

Letters Center

If you have letters for any active employer, you'll find them below. You may download these letters for your own records and review the information for accuracy.

Company Name	4 Letters
Employment	
Employment & Income	
Immigration	
Public Service Loan Forgiveness	

These documents are **not suitable** for use by lending institutions, credit agencies, pre-employment firms, property managers, or other private sector or social service agency entities who are determining an individual's eligibility for any employment, credit, governmental benefit or other purposes authorized under the FCRA. These letters **do not comply** with the underwriting requirements of Fannie Mae or Freddie Mac, nor does it satisfy other standards typically required.

There are a variety of letters we offer

Employment

Provides proof of employment for instances outside of verification requests from credentialed verifiers.

Employment & Income

Provides proof of employment and income for instances outside of verification requests from credentialed verifiers.

Immigration

Provides proof of employment and income to the U.S. Citizenship and Immigration Services when traveling internationally.

Public Service Loan Forgiveness

Provides easy access to the Federal Public Service Loan Forgiveness form. You can complete the form conveniently within The Work Number portal.

Verify your information   Step 1 of 5   ✖

Select the organization that best fits your employment:

○ **Enterprise USA LLC** (View More Info)

○ **Enterprise Inc.** (View More Info)

○ **Enterprise Widgets Corp** (View More Info)

If the employer has multiple FEIN's (Federal Employer Identification Numbers), this screen will appear. Otherwise, this screen will not appear and it will take you to the next screen.

Back   Next

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You will now be asked to review pre-populated data in the next four steps. Changes can be made directly on the screen.

Verify your information Step 2 of 5 ✕

We've populated your personal information based on the information provided by your employer. Review this information for accuracy. Changes to your first name, last name, SSN, employment date, average hours worked, and employment status will require a manual signature from your employer.

SSN
XXX-XX-0555 👁

Date of Birth
01/01/1980

Full Name
Sue Sample

Back   Next

Validate your **Social Security Number**, **Date of Birth** and **Full Name**. Click **Next**.

Verify your information Step 3 of 5 ✕

We've populated your personal information based on the information provided by your employer. Review this information for accuracy. Changes to your first name, last name, SSN, employment date, average hours worked, and employment status will require a manual signature from your employer.

Street Address
123 East West St.

City
St Louis

State
MO

ZIP Code
40000

Back   Next

Validate your **Street Address**. Click **Next**.

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Verify your information

✖

We've populated your personal information based on the information provided by your employer. Review this information for accuracy. Changes to your first name, last name, SSN, employment date, average hours worked, and employment status will require a manual signature from your employer.

Primary Phone Number

(555) 400-4500

Alternate Phone Number

(555) 388-9999

Email Address

sue.sample@sampleemail.com

Back   Next

Validate your **Phone Number** and **Email Address**. The Alternate Phone Number and Email Address are optional. Click **Next**.

Verify your information

✖

We've populated your personal information based on the information provided by your employer. Review this information for accuracy. Changes to your first name, last name, SSN, employment date, average hours worked, and employment status will require a manual signature from your employer.

Employment Begin Date

05/05/2018   📅

Are you still employed here?

● Yes   ○ No

Average Hours per Week

40

Employment Status

● Part-Time   ○ Full-Time

Back   Submit

Validate your **Employment Begin Date**, confirm if you are **still employed** there, **Average Hours Per Week**, and **Employment Status**. Click **Submit**.

Generating your form ✖

We've made it easy for you! We're helping you fill out your PSLF form using your employer's information, and your personal information.

> **IMPORTANT NOTE**
> Follow the instructions in Section 8 of your Public Student Loan Forgiveness form to learn where you can send the completed form.

⟳ Generating Form

A message will appear on the screen indicating that the form is being generated.

Generating your form ✖

We've made it easy for you! We're helping you fill out your PSLF form using your employer's information, and your personal information.

> **IMPORTANT NOTE**
> Follow the instructions in Section 8 of your Public Student Loan Forgiveness form to learn where you can send the completed form.

Download Form

Once the form has completed generating, click on **Download Form**.

You are then able to download and print the form so that you can sign it.
The employer's electronic signature will appear on the form if the employer has supplied that and as long as you did not change the information in certain fields when reviewing your data.

Remember:
Changes to first name, last name, social security number, employment date, average hours worked and employment status will require a manual signature from your employer. Generally, the employer signature is applied electronically, but when these pieces of data are changed, the electronic employer signature will be removed, helping secure correct certification and completion. The image below illustrates how the reminder will appear if there were changes to the form requiring a manual signature.

Generating your form ✕

We've made it easy for you! We're filling out your Public Service Loan Forgiveness Form (PSLF) using your employer's information, and your personal information.

IMPORTANT NOTE

Due to changes to your personal information, you will need to contact your employer and have them sign the bottom of page 2. Section 8 contains further information about where to send your form once you have a signature.

⋮⋮ Generating Form
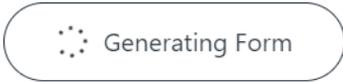
You will sign in the **Borrower's Signature** line and your employer will sign (electronic or manual) in the **Authorized Official's Signature** line.

Borrower Name: Borrower Name Here   Borrower SSN: 555555555

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 the qualifying employment have to be consecutive.
2. To qualify for forgiveness, I must be employed full-time by a qualifying employer when I apply for forgiveness.
3. 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 was employed by the employer at the time I applied for forgiveness.
4. 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.
5. If I am not yet eligible for forgiveness, I will be notified of the determination, why it was made, and how many qualifying payments I have made toward PSLF and TEPSLF. If I requested my loans be placed in forbearance while this determination was being made, they will be placed back into repayment.

I certify that all the information I have provided on this form and in any accompanying document is

Borrower's Signature: _____

Pages 1 and 2 of this form must be completed in their entirety.

Section 3: Before You Begin

- We highly recommend that you complete this form online by going to **StudentAid.gov/pslf.** Doing so allows you to search for your employer using the PSLF Employer Database to prepopulate this form, provide your own electronic signature, request that your employer sign electronically, and, once your employer signs electronically, submit this form directly to the Department on your behalf.
- You should complete this form annually or any time you change employers or have a change in your employment status.
- Review the instructions in Section 6 before you complete the remainder of this form.

Federal Student Aid | StudentAid.gov

Borrower Name: Borrower Name Here   Borrower SSN: 555555555

Section 4: Employer Information (to be completed by the borrower or employer)

1. Federal Employer Identification Number (FEIN/EIN): #########
2. Employer Name: Example Company
3. Employer Address:
   Street: 555 Example St
   City: Example   State: MO   Zip Code: 55555
   Employer Website (if any): www.example.com
4. Employment Period:
   Employment or Certification Begin Date (mm/dd/yyyy): 06/17/2011
   Employment or Certification End Date (mm/dd/yyyy): _____ OR ☑ Still Employed
5. Employment Status: ☑ Full-Time ☐ Part-Time
6. Average hours per week: 40   (round up to nearest whole number)

☐ Check this box if your employer cannot be contacted because the organization has closed or is unable to certify your employment, and skip to Section 5B.

Section 5A: Employer Certification (to be completed by the employer)

Terms in **Bold** are defined in Section 7.

By providing an **acceptable signature** below, I certify that (1) the information in Section 4 is true, complete, and correct to the best of my knowledge and belief (see Section 6 for instructions), (2) I am an **authorized official** of the organization named in Section 4, and (3) the borrower named in Section 1 is or was a **direct employee** of the organization named in Section 4; or is or was employed under a contract in a position or providing services that, under applicable state law, cannot be filled or provided by a direct employee of the organization named in Section 4.

If any of the information is crossed out or altered in Section 4 or 5A, the authorized official must initial those changes.

Official's Name: Official Name   Official's Phone: 555555555
Official's Title: HR Admin
Official's Email: name@company.com

Authorized Official's Signature: _____ Date

Please note: There are three ways you can fill out the PSLF form in order to receive the benefit.
1. Utilize the PSLF feature through The Work Number as mentioned above.
2. Utilize the studentaid.gov website to print out the form.
3. Utilize can use the studentaid.gov website to digitally fill out the form.

If you choose to use the studentaid.gov site for completion of the form, you must engage the employer for either a wet signature or an electronic signature through DocuSign. If you are using the digital form, you should input an email address of an authorized signer at their employer in order to successfully complete the form. Employees should always send the form to their employer for an authorized signature. This is typically someone in Human Resources, not Equifax Workforce Solutions. Equifax Workforce Solutions is not authorized to provide a signature for these documents.