

STUDENT DEBT CLINIC RESOURCE GUIDE

After attending a Student Debt Clinic, we want to make sure you've got all the tools and information you need to take the next steps to start reducing how much you pay every month and get on a path towards a debt-free future!

In this packet you will find:

1. Descriptions of the income-driven repayment plans.
2. What loans are eligible for income-driven repayment plans.
3. What you'd pay (based off of your income and family size) in income-driven repayment plans.
4. Description of Public Service Loan Forgiveness.
5. Application for income-driven repayment.
6. Application for Public Service Loan Forgiveness.

If you have any other questions or want to learn more, you can visit these websites:

Forgive My Student Debt

www.ForgiveMyStudentDebt.org

This website contains all the information you'd need in order to learn more about Public Service Loan Forgiveness and includes tips from other student loan borrowers.

Consumer Financial Protection Bureau

www.cfpb.gov

Having issues with your student loan servicer? You can visit the Consumer Financial Protection Bureau to file complaints about the issues you're dealing with.

My Student Loans

<https://www.studentloans.gov>

This the Education Department's database for your student loans. If you login, you'll be to see all of your federal loans, who your servicer is, and more. You can also apply for income-driven repayment plans through this website.

Education Department

www.ed.gov

The Education Department's website contains helpful frequently asked questions, more information on different federal programs that can benefit you, and how to get in touch with your servicer or file a complaint.

Summary of Income-Driven Repayment Plans

Repayment Plan	Available?	Eligibility	Monthly Payment	Discharge After
Revised Pay As You Earn (REPAYE)	Now (since Dec. 17, 2015)	All Direct student loan borrowers. ^a No partial financial hardship (PFH) requirement ^b	10% of discretionary income ^c	20 years if repaying only undergraduate debt; 25 years if repaying any graduate debt
Income-Based Repayment (2014 IBR)	Now (since July 1, 2014)	Borrowers who take out their first federal student loan on or after July 1, 2014, and have a PFH	10% of discretionary income, up to the fixed 10-year payment amount	20 years
Pay As You Earn (PAYE)	Now (since 2012)	Direct student loan borrowers ^a who took out their first loan after September 30, 2007 and at least one loan after September 30, 2011, and have a PFH	10% of discretionary income, up to the fixed 10-year payment amount	20 years
Income-Based Repayment (Original IBR)	Now (since 2009)	All federal student loan borrowers (Direct or FFEL) with a PFH	15% of discretionary income, up to the fixed 10-year payment amount	25 years
Income-Contingent Repayment (ICR)	Now (since 1994)	All Direct Loan borrowers. ^d No PFH requirement	The lesser of: 20% of discretionary income and 12-yr repayment amount x income percentage factor	25 years

These plans are only available for federal loans that are not in default. For more information about these repayment plans, see U.S. Department of Education, "Income-Driven Plans," <http://StudentAid.gov/idr>. To estimate your monthly payments and eligibility for these and other plans, visit the U.S. Department of Education's Repayment Estimator, <http://StudentAid.gov/repayment-estimator>. To apply for these plans online, go to <http://StudentLoans.gov>.

^a Borrowers may be able to consolidate their FFEL and Perkins loans into a Direct Consolidation Loan to repay them in REPAYE, PAYE, or ICR. Find out more about the pros and cons of consolidation at <http://StudentAid.gov/consolidation>.

^b Borrowers have a "partial financial hardship" (PFH) if their calculated payment based on income and family size is less than what they would pay under the fixed 10-year repayment plan.

^c For all of these plans, monthly payments can be as low as \$0. For REPAYE, 2014 IBR, PAYE, and Original IBR, discretionary income is defined as the amount of adjusted gross income (AGI) above 150% of the poverty level for the borrower's household size. For ICR, discretionary income is defined as the amount of AGI above 100% of the poverty level for the borrower's household size.

^d Parent PLUS loans can be repaid in ICR if consolidated into a Direct Consolidation Loan.

Is your loan eligible for Income-Based Repayment, Pay As You Earn, or Income-Contingent Repayment? Look below and find out!

Loan Type	Income-Based Repayment	Pay As You Earn	Income-Contingent Repayment
Direct Subsidized Loans	Eligible	Eligible	Eligible
Direct Unsubsidized Loans	Eligible	Eligible	Eligible
Direct PLUS Loans made to graduate or professional students	Eligible	Eligible	Eligible
Direct PLUS Loans made to parents	Not eligible	Not eligible	Eligible if consolidated*
Direct <i>Consolidation</i> Loans that did not repay any PLUS loans made to parents	Eligible	Eligible	Eligible
Direct Consolidation Loans that repaid PLUS loans made to parents	Not eligible	Not eligible	Eligible
Subsidized Federal Stafford Loans (from the FFEL Program)	Eligible	Eligible if consolidated*	Eligible if consolidated*
Unsubsidized Federal Stafford Loans (from the FFEL Program)	Eligible	Eligible if consolidated*	Eligible if consolidated*
FFEL PLUS Loans made to graduate or professional students	Eligible	Eligible if consolidated*	Eligible if consolidated*
FFEL PLUS Loans made to parents	Not eligible	Not eligible	Eligible if consolidated*
FFEL Consolidation Loans that did not repay any PLUS loans made to parents	Eligible	Eligible if consolidated*	Eligible if consolidated*
FFEL Consolidation Loans that repaid PLUS loans made to parents	Not eligible	Not eligible	Eligible if consolidated*
Federal Perkins Loans	Eligible if consolidated*	Eligible if consolidated*	Eligible if consolidated*

*If a loan type is listed as “eligible if consolidated,” this means that if you consolidate that loan type into a *Direct Consolidation Loan*, you can then repay the consolidation loan under the income-driven plan. For example, only Direct Loans may be repaid under the Pay As You Earn and ICR plans. However, if you consolidate a FFEL Program Loan or *Federal Perkins Loan* into a Direct Consolidation Loan, you may then be able to repay the Direct Consolidation Loan under the Pay As You Earn or ICR Plan (depending on the type of loan that you consolidate). Note that consolidation is not the right choice for all borrowers or all loan types. In particular, you may lose certain loan benefits if you consolidate a Federal Perkins Loan.

DEBT-FREE FUTURE

What would you pay in Income-Based Repayment or Pay As You Earn? Look below and find out!

Income-Based Repayment							
Income	Family Size						
	1	2	3	4	5	6	7
\$10,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$15,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$20,000	\$29	\$0	\$0	\$0	\$0	\$0	\$0
\$25,000	\$92	\$14	\$0	\$0	\$0	\$0	\$0
\$30,000	\$154	\$76	\$0	\$0	\$0	\$0	\$0
\$35,000	\$217	\$139	\$61	\$0	\$0	\$0	\$0
\$40,000	\$279	\$201	\$123	\$45	\$0	\$0	\$0
\$45,000	\$342	\$264	\$186	\$108	\$30	\$0	\$0
\$50,000	\$404	\$326	\$248	\$170	\$92	\$14	\$0
\$55,000	\$467	\$389	\$311	\$233	\$155	\$77	\$0
\$60,000	\$529	\$451	\$373	\$295	\$217	\$139	\$61
\$65,000	\$592	\$514	\$436	\$358	\$280	\$202	\$124
\$70,000	\$654	\$576	\$498	\$420	\$342	\$264	\$186

Pay As You Earn/New Income-Based Repayment							
Income	Family Size						
	1	2	3	4	5	6	7
\$10,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$15,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$20,000	\$20	\$0	\$0	\$0	\$0	\$0	\$0
\$25,000	\$61	\$9	\$0	\$0	\$0	\$0	\$0
\$30,000	\$103	\$51	\$0	\$0	\$0	\$0	\$0
\$35,000	\$145	\$93	\$41	\$0	\$0	\$0	\$0
\$40,000	\$186	\$134	\$82	\$30	\$0	\$0	\$0
\$45,000	\$228	\$176	\$124	\$72	\$20	\$0	\$0
\$50,000	\$270	\$218	\$166	\$114	\$62	\$10	\$0
\$55,000	\$311	\$259	\$207	\$155	\$103	\$51	\$0
\$60,000	\$353	\$301	\$249	\$197	\$145	\$93	\$41
\$65,000	\$395	\$343	\$291	\$239	\$187	\$135	\$83
\$70,000	\$436	\$384	\$332	\$280	\$228	\$176	\$124

Notes:

Updated with 2015 Poverty Guidelines, provided by Health and Human Services Department.

Tables assume maximum payment under PFH formula. If standard 10-year payment is less than amount shown, that is the maximum for income-driven repayment.

DEBT-FREE FUTURE

Public Service Loan Forgiveness

What does it do? Who is eligible?

If you work in the public service, a little-known government program called “**Public Service Loan Forgiveness**” could allow you to have all of your direct federal student loans forgiven, tax-free. Public Service Loan Forgiveness (PSLF) isn’t a payment plan, like Income-Based Repayment or Pay As You Earn; it’s a separate program that incentivizes a career in the public service.

To qualify for the program, you need to make 10 years of qualifying on-time payments (120 in total) toward your federal student debt. You must be working in the public service at least 30 hours a week (you can combine multiple part-time jobs to meet this requirement) beginning after October 1, 2007. After you make your 120th on-time payment, the U.S. Department of Education forgives your remaining federal student loan debt.

Do You Work Full-Time in the Public Service?

Eligibility depends on whether or not you work for a qualifying public service employer. To put it another way, *it doesn’t matter what you do, just who employs you*. Qualifying public service employers include:

- Government organizations
- Emergency services
- Public health
- Public education
- Legal services
- 501(c)(3) nonprofit organizations

Do You Work Enough Hours to Qualify?

In order to qualify for Public Service Loan Forgiveness, you have to work at least 30 hours a week at least eight months of the year, or what your employer defines as full-time. You are able to combine hours from multiple employers that qualify as public service employers.

Any time spent participating in religious instruction, worship services, or any form of proselytizing does not count toward your 30 hours a week.

Does Your Loan Qualify?

One of the biggest barriers to enrollment in Public Service Loan Forgiveness is not having the right type of loan. Only Direct Loans are eligible for Public Service Loan Forgiveness.

DEBT-FREE FUTURE

There are different types of federal student loans, but as long as the word “Direct” appears in the name of the loan you should be good:

- Federal Direct Stafford/Ford Loans (Direct Subsidized Loans)
- Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans)
- Federal Direct PLUS Loans (Direct PLUS Loans)—for parents* and graduate or professional students
- Federal Direct Consolidation Loans (Direct Consolidation Loans)

Does Your Repayment Plan Qualify?

It’s important that you pay back your student loans in an eligible repayment plan. Here are the repayment plans that are eligible for Public Service Loan Forgiveness:

- Standard 10-year repayment plan
- Income-Based repayment plan
- Pay As You Earn repayment plan
- Income-Contingent repayment plan

Do Your Payments Qualify?

In order to have your loans forgiven, you have to make 120 “qualifying” on-time payments. All that means is that once you receive your bill (which will say how much you owe and when you have to pay it by), you pay that amount by the due date or up to 15 days after.

These payments do not need to be consecutive. If you were to make 100 qualifying payments and then missed a month, you wouldn’t need to start over; the next on-time payment would be counted as 101. It’s important to note that if you pay your student loan early, it doesn’t count toward the 120 payments.

The good news is that this works retroactively, too! Any payments you’ve made on time, in a qualifying repayment plan, while working in the public service after October 1, 2007, will be counted toward your 120 total.

DEBT-FREE FUTURE



INCOME-DRIVEN REPAYMENT PLAN REQUEST:

OMB No. 1845-0102
Form Approved
Exp. Date 10/31/2018

For the Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based (IBR), and Income-Contingent (ICR) repayment plans under the William D. Ford

IDR Federal Direct Loan (Direct Loan) and Federal Family Education Loan (FFEL) Programs

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 IDENTIFICATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN _____ - _____ - _____

Name _____

Address _____

City, State, Zip Code _____

Telephone - Primary (_____) _____ - _____

Telephone - Alternate (_____) _____ - _____

Email (Optional) _____

SECTION 2: REPAYMENT PLAN OR RECERTIFICATION REQUEST

READ BEFORE COMPLETING THIS FORM:

- You can apply online at StudentLoans.gov. It is faster and easier to complete this form online.
- Income-driven repayment plans offer many benefits, but may not be right for everyone.
- You can learn more about these plans at StudentAid.gov/IDR and by reading Sections 9 and 10.
- It's simple to explore all of your repayment options at StudentAid.gov/repayment-estimator.
- You can find out which types of loans you have and who your loan holder or servicer is at nslds.ed.gov.
- If you need help completing this request, contact your loan holder or servicer for free assistance.
- You may have to pay income tax on any loan amount forgiven under an income-driven plan.

1. Select the reason you are submitting this form (Check only one):

- I am not in an income-driven repayment plan, but want to enter one - Continue to Item 2.
- I am already in an income-driven repayment plan and am submitting documentation for the annual recalculation of my payment - Skip to Item 5.
- I am already in an income-driven repayment plan and am submitting documentation early because I want my loan holder to recalculate my payment immediately - Skip to Item 5.
- I am already in an income-driven repayment plan, but want to change to a different income-driven repayment plan - Continue to Item 2.

2. Choose a plan and then continue to Item 3.

- (Recommended) I want my loan holder to place me on the plan with the lowest monthly payment.
- REPAYE IBR
- PAYE ICR

3. Do you have multiple loan holders or servicers?

- Yes - Submit a separate request to each loan holder or servicer. Continue to Item 4.
- No - Continue to Item 4.

4. Are you currently in a deferment or forbearance?

- No - Continue to Item 5.
- Yes, but I want to start making payments under my plan immediately - Continue to Item 5.
- Yes, but I do not want to start repaying my loans until the deferment or forbearance ends - Continue to Item 5.

If you have FFEL Program loans, they may only be repaid under IBR. If you request a different plan, your loan holder will consider you for IBR on your FFEL Program loans. You may be able to consolidate your FFEL Program loans into a Direct Consolidation Loan to take advantage of other income-driven plans by visiting StudentLoans.gov.

Borrower Name: _____

Borrower SSN: _____ - _____ - _____

SECTION 3: FAMILY SIZE INFORMATION

5. How many children, including unborn children, are in your family and receive more than half of their support from you?

_____. Continue to Item 6.

6. How many people, excluding your spouse and children, live with you, and receive more than half of their support from you?

_____. Continue to Item 7.

A definition of "family size" is available in Section 9. Do not enter a value for you or your spouse. Those values are automatically included, if appropriate.

7. What is your marital status?

Single - Continue to Item 8.

Married - Skip to Item 11.

SECTION 4A: INCOME INFORMATION FOR SINGLE BORROWERS

8. Did you file a federal income tax return for either of the past two tax years?

Yes - Continue to Item 9.

No - Skip to Item 10.

9. Has your income significantly changed since you filed your last federal income tax return? For example, have you lost your job, gotten divorced, or experienced a drop in income?

Yes - Continue to Item 10.

No - Provide your most recent federal income tax return or transcript. Skip to Section 6.

10. Do you currently have taxable income? Check "No" if you do not have any income or receive only untaxed income.

Yes - Skip to Section 5.

No - Skip to Section 6.

Remember, any person who makes a knowingly false statement or misrepresentation on this form may be subject to fines, imprisonment, or both.

SECTION 4B: LOAN AND INCOME INFORMATION FOR MARRIED BORROWERS

11. Does your spouse have federal student loans?

Yes - Continue to Item 12.

No - Skip to Item 14.

12. Provide the following information about your spouse and then continue to Item 13:

a. Spouse's SSN:

____ - ____ - _____

b. Spouse's Name

c. Spouse's Date of Birth

____/____/____

13. If you are placed on the ICR plan, do you want to repay your Direct Loans jointly with your spouse?

Yes - Continue to Item 14.

No - Continue to Item 14.

14. When you filed your last federal income tax return, did you file jointly with your spouse?

Yes - Continue to Item 15.

No - Skip to Item 20.

15. Did you and your spouse file a federal income tax return for either of the past two tax years?

Yes - Continue to Item 16.

No - Skip to Item 18.

16. Has your income significantly changed since you filed your last federal income tax return? For example, have you lost your job or experienced a drop in income?

Yes - Skip to Item 18.

No - Continue to Item 17.

17. Has your spouse's income significantly changed since your spouse filed his or her last federal income tax return? For example, has your spouse lost his or her job or experienced a drop in income?

Yes - Continue to Item 18.

No - Provide your and your spouse's most recent federal income tax return or transcript. Skip to Section 6.

18. Do you currently have taxable income? Check "No" if you do not have any income or receive only untaxed income.

Yes - Provide documentation of your income as instructed in Section 5. Continue to Item 19.

No - Continue to Item 19.

Remember, any person who makes a knowingly false statement or misrepresentation on this form may be subject to fines, imprisonment, or both.

SECTION 4B: LOAN AND INCOME INFORMATION FOR MARRIED BORROWERS (CONTINUED)**19. Does your spouse currently have taxable income?**

Check "No" if your spouse has no taxable income or receives only untaxed income.

- Yes - Provide documentation of your spouse's income as instructed in [Section 5](#).
- No - [Skip to Section 6](#).

20. Did you file a federal income tax return for either of the past two years?

- Yes - [Continue to Item 21](#).
- No - [Skip to Item 22](#).

21. Has your income significantly changed since you filed your last federal income tax return? For example, have you lost your job or experienced a drop in income?

- Yes - [Continue to Item 22](#).
- No - Provide your most recent federal income tax return or transcript. [Skip to Item 23](#).

22. Do you currently have taxable income? Check "No" if you have no taxable income or receive only untaxed income.

- Yes - Provide documentation of your income as instructed in [Section 5](#). [Continue to Item 23](#).
- No - [Continue to Item 23](#).

23. Are you separated from your spouse?

- Yes - Provide documentation of only your income as instructed in [Item 21 or 22](#) and then [skip to Section 6](#).
- No - [Continue to Item 24](#).

24. Are you reasonably able to access information about your spouse's income and able to have your spouse sign this application?

- Yes - [Continue to Item 25](#).
- No - Provide documentation of only your income as instructed in [Item 21 or 22](#) and then [skip to Section 6](#).

25. Did your spouse file a federal income tax return for either of the past two tax years?

- Yes - [Continue to Item 26](#).
- No - [Skip to Item 27](#).

26. Has your spouse's income significantly changed since your spouse filed his or her last federal income tax return? For example, has your spouse lost a job or experienced a drop in income?

- Yes - [Continue to Item 27](#).
- No - Provide your spouse's most recent federal income tax return or transcript. This information will only be used for the REPAYE Plan. [Skip to Section 6](#).

27. Does your spouse currently have taxable income? Check "No" if your spouse has no taxable income or received only untaxed income.

- Yes - Provide documentation of your spouse's income as instructed in [Section 5](#). This information will only be used for the REPAYE Plan.
- No - [Skip to Section 6](#).

Remember, any person who makes a knowingly false statement or misrepresentation on this form may be subject to fines, imprisonment, or both.

SECTION 5: INSTRUCTIONS FOR DOCUMENTING CURRENT INCOME

You only need to follow these instructions if, based on your answers in Section 4, you and your spouse (if applicable) are required to provide documentation of your current income instead of a tax return or tax transcript. After gathering the appropriate documentation, continue to Section 6.

- You must provide documentation of **all taxable income** you and your spouse currently receive.
- **Documentation will usually include** a pay stub or letter from your employer listing your gross pay.
- You must provide at least **one piece** of documentation for each source of taxable income.
- **Taxable income includes**, for example, income from employment, unemployment income, dividend income, dividend income, interest income, tips, and alimony.
- Do not provide documentation of **untaxed income** such as Supplemental Security Income, child support, or federal or state public assistance.
- **If documentation is not available or you want to explain your income**, attach a signed statement explaining each source of income and giving the name and the address of each source of income.
- Write on your documentation **how often you receive the income**, for example, "twice per month" or "every other week."
- The **date** on any supporting documentation you provide must be **no older than 90 days** from the date you sign this form.
- Copies of documentation are acceptable.

Borrower Name: _____

Borrower SSN: _____ - _____ - _____

SECTION 6: BORROWER REQUESTS, UNDERSTANDINGS, AUTHORIZATION, AND CERTIFICATION

If I am requesting an income-driven repayment plan or seeking to change between income-driven repayment plans, **I request:**

- That my loan holder place me on the plan I selected in Section 2 to repay my eligible Direct Loan or FFEL Program loans held by the holder to which I submit this form.
- If I do not qualify for the plan or plans I requested, that my loan holder place me on the plan with the lowest monthly payment amount.
- If I selected more than one plan, that my loan holder place me on the plan with the lowest monthly payment amount from the plans that I requested.
- If more than one of the plans that I selected provides the same initial payment amount, or if my loan holder is determining which income-driven plans I qualify for and I qualify for more than one of those plans, my loan holder will use the following order in choosing my plan: REPAYE (if my repayment period is 20 years), PAYE, REPAYE (if my repayment period is 25 years), IBR and then ICR.

If I am currently repaying my Direct Loans under the IBR plan and am requesting to change to another income-driven plan, I must be placed on the Standard Repayment Plan, and cannot change to the plan that I requested until I make a payment under the Standard Repayment Plan or make a payment under a reduced-payment forbearance.

If I check the box below, **I request** that my loan holder grant me a reduced-payment forbearance for one month so that I can move from the IBR plan to my new income-driven repayment plan.

I want a one-month reduced-payment forbearance in the amount of _____ (must be at least \$5).

I understand that:

- If I do not provide my loan holder with this completed form and any other required documentation, I will not be placed on the plan that I requested.
- I may choose a different repayment plan for any student loans that are not eligible for income-driven repayment.
- If I requested a reduced-payment forbearance of less than \$5 above, my loan holder will grant my forbearance request in the amount of \$5.
- If I am requesting the ICR plan, my initial payment amount will be the amount of interest that accrues each month on my loan until my loan holder receives the income documentation needed to calculate my payment amount. If I cannot afford the initial payment amount, I may request a forbearance by contacting my loan holder.
- If I have FFEL Program loans, my spouse may be required to give my loan holder access to his or her loan information in the National Student Loan Data System (NSLDS). My loan holder will contact me with further instructions.
- My loan holder may grant me a forbearance while processing my application or to cover any period of delinquency that exists when I submit my application.

I authorize the loan holder to which I submit this request (and its agents or contractors) to contact me regarding my request or my loan(s), including repayment of my loan(s), at any number that I provide on this form or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

I certify that all of the information I have provided on this form and in any accompanying documentation is true, complete, and correct to the best of my knowledge and belief.

Borrower's Signature _____

Date: _____

Spouse's Signature _____

Date: _____

If you are married, your spouse is required to sign this form unless you answered "yes" to Item 23 or "no" to Item 24.

SECTION 7: WHERE TO SEND THE COMPLETED AGREEMENT

Return the completed form and any documentation to:
(if no address is shown, return to your loan holder or servicer.)

If you need help completing this form, call:
(if no telephone number is shown, call your loan holder or servicer.)

SECTION 8: INSTRUCTIONS FOR COMPLETING THE FORM

Type or print using dark ink. Enter dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: March 14, 2015 = 03-14-2015. Include your name and account number on any documentation that you are required to submit with this form. **Return the completed form and any required documentation to the address shown in Section 7.**

SECTION 9: DEFINITIONS

COMMON DEFINITIONS FOR ALL INCOME-DRIVEN

REPAYMENT PLANS:

The **William D. Ford Federal Direct Loan (Direct Loan) Program** includes Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans.

The **Federal Family Education Loan (FFEL) Program** includes Federal Stafford Loans (both subsidized and unsubsidized), Federal PLUS Loans, Federal Consolidation Loans, and Federal Supplemental Loans for Students (SLS).

The **poverty guideline amount** is the figure for your state and family size from the poverty guidelines published annually by the U.S. Department of Health and Human Services (HHS). The HHS poverty guidelines are used for purposes such as determining eligibility for certain federal benefit programs. If you are not a resident of a state identified in the poverty guidelines, your poverty guideline amount is the amount used for the 48 contiguous states.

Family size always includes you and your children (including unborn children who will be born during the year for which you certify your family size), if the children will receive more than half their support from you.

For the PAYE, IBR, and ICR Plans, family size also always includes your spouse. For the REPAYE plan, family size includes your spouse unless your spouse's income is excluded from the calculation of your payment amount because you are **(1)** separated from your spouse or **(2)** unable to access your spouse's income information.

For all plans, family size also includes other people only if they live with you now, receive more than half their support from you now, and will continue to receive this support for the year that you certify your family size. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs.

For the purposes of these repayment plans, your family size may be different from the number of exemptions you claim on your federal income tax return.

Capitalization is the addition of unpaid interest to the principal balance of your loan. This will increase the principal balance and the total cost of your loan.

A **deferment** is a period during which you are entitled to postpone repayment of your loans. Interest is not generally charged to you during a deferment on your subsidized loans. Interest is always charged to you during a deferment on your unsubsidized loans.

A **forbearance** is a period during which you are permitted to postpone making payments temporarily, allowed an extension of time for making payments, or temporarily allowed to make smaller payments than scheduled.

The **holder** of your Direct Loans is the U.S. Department of Education (the Department). The holder of your FFEL Program loans may be a lender, secondary market, guaranty agency, or the Department. Your loan holder may use a servicer to handle billing, payment, repayment options, and other communications on your loans. References to "your loan holder" on this form mean either your loan holder or your servicer.

SECTION 9: DEFINITIONS (CONTINUED)

A **partial financial hardship** is an eligibility requirement for the IBR and PAYE plans. You have a partial financial hardship when the annual amount due on all of your eligible loans (or, if you are also required to provide documentation of your spouse's income, the annual amount due on all of your eligible loans and your spouse's eligible loans) exceeds 10% (for the PAYE plan and for new borrowers under the IBR plan) or 15% (for those who are not new borrowers under the IBR plan) of the amount by which your adjusted gross income (AGI) exceeds 150% of the annual poverty guideline amount for your family size and state of residence. The annual amount due is calculated based on the greater of **(1)** the total amount owed on eligible loans at the time those loans initially entered repayment, or **(2)** the total amount owed on eligible loans at the time you initially request the PAYE or IBR plan. The annual amount due is calculated using a standard repayment plan with a 10-year repayment period, regardless of loan type. When determining whether you have a partial financial hardship for the PAYE plan, the Department will include any FFEL Program loans that you have into account even though those loans are not eligible to be repaid under the PAYE plan, except for: (1) a FFEL Program loan that is in default, (2) a Federal PLUS Loan made to a parent borrower, or (3) a Federal Consolidation Loan that repaid a Federal or Direct PLUS Loan made to a parent borrower.

The **standard repayment plan** has a fixed monthly payment amount over a repayment period of up to 10 years for loans other than Direct or Federal Consolidation Loans, or up to 30 years for Direct and Federal Consolidation Loans.

DEFINITIONS FOR THE REPAYE PLAN:

The **Revised Pay As You Earn (REPAYE) plan** is a repayment plan with monthly payments that are generally equal to 10% of your discretionary income, divided by 12.

Discretionary income for the REPAYE plan is the amount by which your adjusted gross income exceeds 150% of the poverty guideline amount for your state of residence and family size. If you are married, your AGI generally includes your spouse's income regardless of how you file your federal income tax return.

Eligible loans for the REPAYE plan are Direct Loan Program loans other than: **(1)** a loan that is in default, **(2)** a Direct PLUS Loan made to a parent borrower, or **(3)** a Direct Consolidation Loan that repaid a Direct or Federal PLUS Loan made to a parent borrower. FFEL Program Loans, Federal Perkins Loans, HEAL loans or other health education loans, and private education loans are not eligible to be repaid under the REPAYE plan.

DEFINITIONS FOR THE PAYE PLAN:

The **Pay As You Earn (PAYE) plan** is a repayment plan with monthly payments that are generally equal to 10% of your discretionary income, divided by 12, but will never be more than what you would have paid under the standard repayment plan with a 10-year repayment period based on what you owed when you entered the PAYE plan.

Discretionary income for the PAYE plan is the amount by which your adjusted gross income exceeds 150% of the poverty guideline amount for your state of residence and family size. To initially qualify for PAYE and to continue making payments based on your income under this plan, you must have a partial financial hardship (see definition). If you are married and file a joint federal income tax return, your AGI includes your spouse's income.

Eligible loans for the PAYE plan are Direct Loan Program loans received by a new borrower other than: **(1)** a loan that is in default, **(2)** a Direct PLUS Loan made to a parent borrower, or **(3)** a Direct Consolidation Loan that repaid a Direct or Federal PLUS Loan made to a parent borrower. FFEL Program Loans, Federal Perkins Loans, HEAL loans or other health education loans, and private education loans are not eligible to be repaid under the PAYE plan.

You are a **new borrower for the PAYE plan** if: **(1)** you have no outstanding balance on a Direct Loan or FFEL Program loan as of October 1, 2007 or have no outstanding balance on a Direct Loan or FFEL Program loan when you obtain a new loan on or after October 1, 2007, and **(2)** you receive a disbursement of a Direct Subsidized Loan, Direct Unsubsidized Loan, or a Direct PLUS Loan made to a student borrower on or after October 1, 2011, or you receive a Direct Consolidation Loan based on an application received on or after October 1, 2011. However, you are **not** considered a new borrower if the Direct Consolidation Loan you receive repays loans that would make you ineligible under part **(1)** of this definition.

SECTION 9: DEFINITIONS (CONTINUED)

DEFINITIONS FOR THE IBR PLAN:

The **Income-Based Repayment (IBR) plan** is a repayment plan with monthly payments that are generally equal to 15% (10% if you are a new borrower) of your discretionary income, divided by 12, but will never be more than what you would have paid under the standard repayment plan with a 10-year repayment period based on what you owed when you entered the IBR plan.

Discretionary income for the IBR plan is the amount by which your adjusted gross income exceeds 150% of the poverty guideline amount for your state of residence and family size. To initially qualify for IBR and to continue making payments based on your income under this plan, you must have a partial financial hardship (see definition). If you are married and file a joint federal income tax return, your AGI includes your spouse's income.

Eligible loans for the IBR plan are Direct Loan and FFEL Program loans other than: **(1)** a loan that is in default, **(2)** a Direct or Federal PLUS Loan made to a parent borrower, or **(3)** a Direct or Federal Consolidation Loan that repaid a Direct or Federal PLUS Loan made to a parent borrower. Federal Perkins Loans, HEAL loans or other health education loans, and private education loans are not eligible to be repaid under the IBR plan.

You are a **new borrower for the IBR plan** if **(1)** you have no outstanding balance on a Direct Loan or FFEL Program loan as of July 1, 2014 or **(2)** have no outstanding balance on a Direct Loan or FFEL Program loan when you obtain a new loan on or after July 1, 2014.

DEFINITIONS FOR THE ICR PLAN:

The **Income-Contingent Repayment (ICR) plan** is a repayment plan with monthly payments that are the lesser of **(1)** what you would pay on a repayment plan with a fixed monthly payment over 12 years, adjusted based on your income or **(2)** 20% of your discretionary income divided by 12.

Discretionary income for the ICR plan is the amount by which your adjusted gross income exceeds the poverty guideline amount for your state of residence and family size. If you are married and file a joint federal income tax return or if you choose to repay your Direct Loans jointly with your spouse, your AGI includes your spouse's income.

Eligible loans for the ICR plan are Direct Loan Program loans other than: **(1)** a loan that is in default, **(2)** a Direct PLUS Loan made to a parent borrower, or **(3)** a Direct PLUS Consolidation Loan (these are Direct Consolidation Loans made based on an application received prior to July 1, 2006 that repaid Direct or Federal PLUS Loans made to a parent borrower). However, a Direct Consolidation Loan made based on an application received on or after July 1, 2006 that repaid a Direct or Federal PLUS Loan made to a parent borrower is eligible for the ICR plan. FFEL Program Loans, Federal Perkins Loans, HEAL loans or other health education loans, and private education loans are not eligible to be repaid under the ICR plan.

SECTION 10: INCOME-DRIVEN PLAN ELIGIBILITY REQUIREMENTS AND GENERAL INFORMATION

Table 1: Income-driven repayment plan eligibility requirements and general information.

Plan Feature	REPAYE	PAYE	IBR	IBR for New Borrowers	ICR
Payment Amount	Generally, 10% of discretionary income.	Generally, 10% of discretionary income.	Generally, 15% of discretionary income.	Generally, 10% of discretionary income.	Lesser of 20% of discretionary income or what you would pay under a repayment plan with fixed payments over 12 years, adjusted based on your income.
Cap on Payment Amount	None. Your payment may exceed what you would have paid under the standard repayment plan with a 10-year repayment period.	What you would have paid under the standard repayment plan with a 10-year repayment period when you entered the plan.	What you would have paid under the standard repayment plan with a 10-year repayment period when you entered the plan.	What you would have paid under the standard repayment plan with a 10-year repayment period when you entered the plan.	None. Your payment may exceed what you would have paid under the standard repayment plan with a 10-year repayment period.
Married Borrowers	You must provide income documentation for yourself and your spouse regardless of whether you file a joint or separate Federal income tax return unless you and your spouse (1) are separated or (2) you are unable to reasonably access your spouse's income information.	You must provide income documentation for you and your spouse only if you file a joint Federal income tax return.	You must provide income documentation for you and your spouse only if you file a joint Federal income tax return.	You must provide income documentation for you and your spouse only if you file a joint Federal income tax return.	You must provide income documentation for you and your spouse only if you file a joint Federal income tax return or if you and your spouse choose to jointly repay under the plan.
Borrower Responsibility for Interest if Payment Does Not Cover All Interest that Accrues	<ul style="list-style-type: none"> On subsidized loans, you do not have to pay the difference between your monthly payment amount and the remaining interest that accrues for your first 3 consecutive years of repayment under the plan. On subsidized loans after the first consecutive 3 years and on unsubsidized loans during all periods, you are only responsible for paying half of the difference between your monthly payment amount and the remaining interest that accrues. 	On subsidized loans, you do not have to pay the difference between your monthly payment amount and the remaining interest that accrues for your first 3 consecutive years of repayment under the plan.	On subsidized loans, you do not have to pay the difference between your monthly payment amount and the remaining interest that accrues for your first 3 consecutive years of repayment under the plan.	On subsidized loans, you do not have to pay the difference between your monthly payment amount and the remaining interest that accrues for your first 3 consecutive years of repayment under the plan.	You are responsible for paying all of the interest that accrues.

SECTION 10: INCOME-DRIVEN PLAN ELIGIBILITY REQUIREMENTS AND GENERAL INFORMATION (CONTINUED)

Plan Feature	REPAYE	PAYE	IBR	IBR for New Borrowers	ICR
Forgiveness Period	<ul style="list-style-type: none"> If you only have eligible Direct Loans that you received for undergraduate study, any remaining balance is forgiven after 20 years of qualifying repayment on all of your loans. If you have any eligible Direct Loans that you received for graduate or professional study, any remaining balance is forgiven after 25 years of qualifying repayment on all of your loans. <p>Forgiveness may be taxable.</p> <p>Any months when you received an economic hardship deferment are considered the equivalent of qualifying payments, but not any months you received any other type of deferment or months you received any type of forbearance.</p>	<p>Any remaining balance is forgiven after 20 years of qualifying repayment, and may be taxable.</p> <p>Any months when you received an economic hardship deferment are considered the equivalent of qualifying payments, but not any months you received any other type of deferment or months you received any type of forbearance.</p>	<p>Any remaining balance is forgiven after 25 years of qualifying repayment, and may be taxable.</p> <p>Any months when you received an economic hardship deferment are considered the equivalent of qualifying payments, but not any months you received any other type of deferment or months you received any type of forbearance.</p>	<p>Any remaining balance is forgiven after 20 years of qualifying repayment, and may be taxable.</p> <p>Any months when you received an economic hardship deferment are considered the equivalent of qualifying payments, but not any months you received any other type of deferment or months you received any type of forbearance.</p>	<p>Any remaining balance is forgiven after 25 years of qualifying repayment, and may be taxable.</p> <p>Any months when you received an economic hardship deferment are considered the equivalent of qualifying payments, but not any months you received any other type of deferment or months you received any type of forbearance.</p>
Income Requirement to Enter Plan	None.	You must have a “partial financial hardship”.	You must have a “partial financial hardship”.	You must have a “partial financial hardship”.	None.
Borrower Eligibility Requirement	You must be a Direct Loan borrower with eligible loans.	You must be a “new borrower” with eligible Direct Loans.	You must be a Direct Loan or FFEL Program borrower with eligible loans.	You must be a “new borrower” with eligible Direct Loans.	You must be a Direct Loan borrower with eligible loans.
Requirement to Recertify Income and Family Size	Annually. Failure to submit documentation by the deadline will result in capitalization of interest and being placed on the alternative repayment plan with a payment that will ensure that your loan is paid in full over a period that is the lesser of 10 years or the remainder of 20 or 25 years.	Annually. Failure to submit documentation by the deadline may result in the capitalization of interest and will increase the payment amount to the 10-year standard payment amount.	Annually. Failure to submit documentation by the deadline will result in the capitalization of interest and increase in payment amount to the 10-year standard payment amount.	Annually. Failure to submit documentation by the deadline will result in the capitalization of interest and increase in payment amount to the 10-year standard payment amount.	Annually. Failure to submit documentation by the deadline will result in the recalculation of your payment amount to be the 10-year standard payment amount.

SECTION 10: INCOME-DRIVEN PLAN ELIGIBILITY REQUIREMENT AND GENERAL INFORMATION (CONTINUED)

Plan Feature	REPAYE	PAYE	IBR	IBR for New Borrowers	ICR
Leaving the Plan	At any time, you may change to any other repayment plan for which you are eligible.	At any time, you may change to any other repayment plan for which you are eligible.	If you want to leave the plan, you will be placed on the standard repayment plan. You may not change to a different plan until you have made at least one payment under the standard repayment plan or a payment under a reduced-payment forbearance.	If you want to leave the plan, you will be placed on the standard repayment plan. You may not change to a different plan until you have made at least one payment under the standard repayment plan or a payment under a reduced-payment forbearance.	At any time, you may change to any other repayment plan for which you are eligible.
Interest Capitalization	Interest is capitalized when you are removed from the plan for failing to recertify your income by the deadline or when you voluntarily leave the plan. Otherwise, interest capitalizes at the expiration of a deferment or forbearance.	If you are determined to no longer have a “partial financial hardship” or if you fail to recertify your income by the deadline, interest is capitalized until the outstanding principal balance on your loans is 10% greater than it was when you entered the plan. Interest is also capitalized when you leave the plan.	If you are determined to no longer have a “partial financial hardship”, fail to recertify your income by the deadline, or leave the plan, interest is capitalized.	If you are determined to no longer have a “partial financial hardship”, fail to recertify your income by the deadline, or leave the plan, interest is capitalized.	Interest that accrues when your payment amount is less than accruing interest on your loans is capitalized annually until the outstanding principal balance on your loans is 10% greater than it was when your loans entered repayment.
Re-Entering the Plan	You must provide income documentation for the period when you were not on the REPAYE plan. Your loan holder will calculate the amount you would have been required to pay under the REPAYE plan during that period and compare that to the amount you were required to pay under a different plan over the same period. If the amount you would have been required to pay under the REPAYE plan is more than what you actually paid during this period, your new payment amount under the REPAYE plan will be increased. The increased amount is equal to the difference between what you were required to pay while not on the REPAYE plan and what you would have been required to pay if you had been on the REPAYE plan, divided by the number of months remaining in your 20- or 25-year forgiveness period.	You must again show that you have a “partial financial hardship”.	You must again show that you have a “partial financial hardship”.	You must again show that you have a “partial financial hardship”.	No restrictions.

SECTION 11: SAMPLE PAYMENT AMOUNTS

The tables below provide repayment estimates under the traditional and income-driven repayment plans. These figures are estimates based on an interest rate of 6%, the average Direct Loan interest rate for undergraduate and graduate borrowers. The figures also assume a family size of 1, that you live in the continental U.S., and that your income increases 5% each year. Various factors, including your interest rate, your loan debt, your income, and if and how quickly your income rises, may cause your repayment to differ from the estimates shown in these tables. These figures use the 2015 Poverty Guidelines and Income Percentage Factors.

Table 2. Non-Consolidation, Undergraduate Loan Debt of \$30,000 in Direct Unsubsidized Loans and Starting Income of \$25,000

Repayment Plan	Initial Payment	Final Payment	Time in Repayment	Total Paid	Loan Forgiveness
Standard	\$333	\$333	10 years	\$39,967	N/A
Graduated	\$190	\$571	10 years	\$42,636	N/A
Extended-Fixed	Ineligible	-	-	-	-
Extended-Graduated	Ineligible	-	-	-	-
PAYE & IBR (new borrowers)	\$61	\$299	20 years	\$38,714	\$27,164
REPAYE	\$61	\$299	20 years	\$38,714	\$23,672
IBR	\$92	\$333	21 years, 6 months	\$60,441	\$0
ICR	\$197	\$255	19 years, 2 months	\$51,838	\$0

Table 3. Non-Consolidation, Undergraduate/Graduate Loan Debt of \$60,000 in Direct Unsubsidized Loans and Starting Income of \$40,000

Repayment Plan	Initial Payment	Final Payment	Time in Repayment	Total Paid	Loan Forgiveness
Standard	\$666	\$666	10 years	\$79,935	N/A
Graduated	\$381	\$1,143	10 years	\$85,272	N/A
Extended-Fixed	\$387	\$387	25 years	\$115,974	N/A
Extended-Graduated	\$300	\$582	25 years	\$126,173	N/A
PAYE & IBR (new borrowers)	\$186	\$615	20 years	\$88,314	\$41,008
REPAYE	\$186	\$819	24 years, 11 months	\$131,061	\$0
IBR	\$279	\$666	18 years, 1 month	\$107,385	\$0
ICR	\$471	\$586	13 years, 8 months	\$89,152	\$0

SECTION 12: 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. and §451 et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 et seq. and 20 U.S.C. 1087a 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 31 U.S.C. 7701(b). Participating in the Federal Family Education Loan (FFEL) Program or 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 loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL and/or Direct Loan Programs, 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) becomes delinquent or defaults. 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. The routine uses of this information 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 consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of 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, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state 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.

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.

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. The valid OMB control number for this information collection is 1845-0102. Public reporting burden for this collection of information is estimated to average 20 minutes (0.33 hours) per response, including the time for reviewing instructions, searching existing data resources, gathering and maintaining the data needed, and completing and reviewing the information collection. Individuals are obligated to respond to this collection to obtain a benefit in accordance with 34 CFR 682.215, 685.209, or 685.221.

If you have questions regarding the status of your individual submission of this form, contact your loan holder (see Section 7).



PUBLIC SERVICE LOAN FORGIVENESS (PSLF): EMPLOYMENT CERTIFICATION FORM

OMB No. 1845-0110
Form Approved
Exp. Date 12/31/2017

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

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 IDENTIFICATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN _____ - _____ - _____

Date of Birth _____

Name _____

Former Name (if any) _____

Address _____

City, State, Zip Code _____

Telephone – Primary _____

Telephone – Alternate _____

E-mail (optional) _____

SECTION 2: BORROWER AUTHORIZATIONS, UNDERSTANDINGS, AND CERTIFICATIONS

Before signing, carefully read the entire form. For more information about PSLF, visit StudentAid.gov/publicservice.

I authorize:

1. My employer or other entity having records about the employment that is the basis of my request to make information from those records available to the U.S. Department of Education (the Department) or its agents or contractors.
2. The Department (and its agents or contractors) to contact me regarding my request or my loan(s), including repayment of my loan(s), at the telephone number that I provide on this form or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

I understand that:

1. To qualify for PSLF, I must make 120 qualifying payments on my Direct Loan(s) while employed full-time by a qualifying employer or employers. Neither the 120 qualifying payments nor employment have to be consecutive.
2. To qualify for PSLF, I must be employed full-time by a qualifying employer or employers when I apply for PSLF and when my loan is forgiven.
3. If I qualify for forgiveness, only the remaining balance on my Direct Loan(s) will be forgiven.
4. By submitting this form, my student loan(s) held by the Department will be transferred to FedLoan Servicing.
5. The Department may request supplemental documentation substantiating my employment.
6. The Department will notify me in writing or electronically of the number of qualifying payments I have made while employed full-time by a qualifying employer or employers and the remaining number of qualifying payments I must make before I am eligible to apply for PSLF.
7. The Department will notify me in writing or electronically if the form that I submit is incomplete, or if it determines that my employment or payments do not qualify for PSLF. The Department will explain the reason for the determination and the steps I need to take to correct the form or make qualifying payments.
8. The Department will retain this certification form until I submit my application for forgiveness.

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.

Check this box if you cannot obtain certification from your employer because the organization is closed or because the organization has refused to certify your employment. The Department will follow up to assist you in getting documentation of your employment. **Complete section 3, but do not complete Section 4.**

Borrower Signature _____ **Date** _____

SECTION 3: EMPLOYMENT INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)

1. Employer Name: _____

2. Federal Employer Identification Number (EIN): _____
Your employer's EIN may be found on your Wage and Tax Statement (W-2).

3. Employer Address: _____

4. Employer Website (if any): _____

5. Employment Begin Date: _____

6. Employment End Date: _____ **OR**
 Still employed.

7. Employment Status: Full-Time Part-Time

8. Hours Per Week (Average): _____
Include vacation, leave time, or any leave taken under the Family Medical Leave Act of 1993. If your employer is a 501(c)(3) or a not-for-profit organization, do not include any hours you spent on **religious instruction, worship services, or proselytizing.**

9. Is your employer a **governmental** organization?
A governmental organization is a Federal, State, local, or Tribal government organization, agency, or entity, a public child or family service agency, a Tribal college or university, or the Peace Corps or AmericCorps.
 Yes - Skip to Section 4
 No - Continue to Item 10

10. Is your employer a tax-exempt organization under section **501(c)(3)** of the Internal Revenue Code?
 Yes - Skip to Section 4.
 No - Continue to Item 11.

11. Is your employer a **not-for-profit** organization?
 Yes - Continue to Item 12.
 No - Your employer does not qualify.

12. Is your employer a partisan political organization?
 Yes - Your employer does not qualify.
 No - Continue to Item 13.

13. Is your employer a labor union?
 Yes - Your employer does not qualify.
 No - Continue to Item 14.

14. Does your employer provide any of the below services?
 Yes - Select all the services your employer provides and then continue to Section 4.

- Emergency management
- Military service (see Section 6)
- Public safety
- Law enforcement (see Section 6)
- Public interest legal services (see Section 6)
- Early childhood education (see definition of "public service organization" in Section 6)
- Public service for individuals with disabilities
- Public service for the elderly
- Public health (see definition of "public service organization" in Section 6)
- Public education
- Public library services
- School library services
- Other school-based services

 No - Your employer does not qualify.

SECTION 4: EMPLOYER CERTIFICATION (TO BE COMPLETED BY THE EMPLOYER)

15. I certify that the information in Section 3 is true, complete, and correct to the best of my knowledge and belief and that I am an authorized official (see Section 6) of the organization named in Section 3. **Complete Items 16-21.**

Note: If any of the information is crossed out or altered in Section 3, you must initial those changes.

16. Authorized Official's Name: _____

17. Authorized Official's Title: _____

18. Authorized Official's Signature: _____

19. Authorized Official's Phone: _____

20. Authorized Official's Email: _____

21. Date: _____

SECTION 5: INSTRUCTIONS FOR COMPLETING THE FORM

You may submit information about multiple employers by submitting one copy of Sections 1 and 2 (Page 1), and one copy of Sections 3 and 4 (Page 2) per employer. When completing this form, type or print using dark ink. Enter dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: March 14, 2014 = 03-14-2014. If any information is crossed out or altered in Section 3, it must be initialed by your employer. For more information about PSLF and how to use this form, visit StudentAid.gov/publicservice. **Return the completed form to the address shown in Section 7.**

SECTION 6: DEFINITIONS

- **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.
- **Eligible loans** are loans that are not in default and made under the William D. Ford Federal Direct Loan (Direct Loan) Program.
- 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.
- An **on-time payment** is a payment made no more than 15 days after the due date for the payment.
- **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 the 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 of 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 is not a business organized for profit, a labor union, or a partisan political organization) that provides at least one of the following public services: **(1)** emergency management, **(2)** military service, **(3)** public safety, **(4)** law enforcement, **(5)** public interest law services, **(6)** early childhood education (including licensed or regulated child care, Head Start, and State funded pre-kindergarten), **(7)** public service for individuals with disabilities and the elderly, **(8)** 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), **(9)** public education, **(10)** public library services, **(11)** school library services, or **(12)** other school-based services.
- **Qualifying payments** are separate, on-time, full monthly payments made on a Direct Loan after October 1, 2007 under a qualifying repayment plan.
- **Qualifying employment** includes an AmeriCorps position, a Peace Corps position, or employment at a public service organization.
- **Qualifying repayment plans** include:
 - The Income-Based Repayment Plan;
 - The Pay As You Earn Plan;
 - The Income-Contingent Repayment 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 if payments are at least equal to the monthly payment amount that would be required under the Standard Repayment Plan with a 10-year repayment period.

SECTION 7: WHERE TO SEND THE COMPLETED FORM

Return the completed form to:

U.S. Department of Education
FedLoan Servicing Or Fax to: 717-720-1628
P.O. Box 69184
Harrisburg, PA 17106-9184

If you need help completing this form, call: 855-265-4038
If you are calling internationally, call: 717-720-1985 If you use a telecommunication device for the hearing or speech impaired: (TTY), dial: 711 and enter 800-699-2908 when prompted.

Web site: www.MyFedLoan.org

SECTION 8: IMPORTANT INFORMATION ABOUT PSLF

You may obtain loan forgiveness under this program if:

- You make 120 qualifying payments (see “Payment Eligibility”);
- On eligible loans (see “Loan Eligibility”);
- While working in qualifying employment (see “Employment Eligibility”).

Payment Eligibility

To receive PSLF, you must make 120 on-time, full, scheduled, separate monthly payments on your Direct Loans under a qualifying repayment plan after October 1, 2007.

On-time payments are those that are received by the Department no later than 15 days after the scheduled payment due date.

Full payments are payments on your Direct Loan in an amount that equals or exceeds the amount you are required to pay each month under your repayment schedule. If you make a payment that is less than what you are required to pay for that month, that month's payment will not count as one of the required 120 qualifying payments. If you make multiple, partial payments in a month and the total of those partial payments equals or exceeds the required full monthly payment amount, those payments will count as one qualifying payment.

Scheduled payments are those that are made while you are in repayment. They do not include payments made while your loans are in an in-school or grace status, in a deferment or forbearance period, or if your loan is “paid ahead” because you have made prepayment.

You must make separate monthly payments. Lump sum payments or payments you make as advance payments for future months do not count as more than one qualifying payment. If you wish to make a payment in excess of your scheduled monthly payment, follow the instructions on your bill for providing payment instructions, and notate that your payment is not intended to cover future installments. Otherwise, your excess payment may affect your ability to make future qualifying payments.

If you were an AmeriCorps or Peace Corps volunteer, you may receive credit for making qualifying payments if you make a lump sum payment by using all or part of a Segal

Education Award or Peace Corps transition payment. 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 below; or (2) 12 payments.

Peace Corps volunteers making an eligible lump sum payment must do so within 6 months of the Employment End Date, as reported in Section 3.

Your payments must be made under a qualifying repayment plan. Qualifying repayment plans include:

- The Income-Based Repayment (IBR) Plan;
- The Pay As You Earn Repayment Plan;
- The Income Contingent Repayment (ICR) Plan;
- The 10-Year Standard Repayment Plan; 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 10-Year Standard Repayment Plan.

Though repayment plans other than the IBR, Pay As You Earn, and ICR Plan are qualifying repayment plans for PSLF, you must enter IBR, Pay As You Earn, or ICR to have a remaining balance to forgive after becoming eligible for PSLF. Otherwise, your loans will be fully repaid within 10 years. To apply for these plans, visit StudentLoans.gov.

IMPORTANT: The Standard Repayment Plan for Direct Consolidation Loans made on or after July 1, 2006 have repayment periods of different lengths. Monthly payments you make under the Standard Repayment Plan on such Direct Consolidation Loans are only qualifying payments if the loans have a 10-year repayment period (which would only occur if your total education indebtedness is less than \$7,500).

Loan Eligibility

Only Direct Loan Program loans that are not in default are eligible for PSLF. Loans you received under the Federal Family Education Loan (FFEL) Program, the Federal Perkins Loan (Perkins Loan) Program, or any other student loan program are not eligible for PSLF.

SECTION 8: IMPORTANT INFORMATION ABOUT PSLF (CONTINUED)

If you have FFEL Program or Perkins Loan Program loans, you may consolidate them into a Direct Consolidation Loan to take advantage of PSLF. However, payments made on your FFEL Program or Perkins Loan Program loans before you consolidated them, even if they were made under a qualifying repayment plan, do not count as qualifying PSLF payments. In addition, if you made qualifying payments on a Direct Loan and then consolidate it into a Direct Consolidation Loan, you must start over making qualifying payments on the new Direct Consolidation Loan. If you consolidate your FFEL Program or Perkins Loan Program loans into a Direct Consolidation Loan to take advantage of PSLF and do not have any Direct Loans, do not submit this form until you have consolidated your loans. The application for Direct Consolidation Loans contains a section that allows you to indicate that you are consolidating your loans for PSLF. You can consolidate your federal student loans online by visiting StudentLoans.gov. If you don't know what type of federal student loans you have, check the National Student Loan Data System (NSLDS) at nsls.ed.gov.

Employment Eligibility

To qualify for PSLF, you must be an employee of a qualifying organization. An employee is someone who is hired and paid by the organization. You may physically perform your work at a qualifying or non-qualifying organization, so long as your employer is a qualifying organization. If you are a contracted employee, the organization that hired and pays you must qualify, not the organization where you perform your work. The type or nature of employment with the organization does not matter for PSLF purposes.

A qualifying organization is a Federal, State, or local government agency, entity, or organization or a tax-exempt organization under Section 501(c)(3) of the Internal Revenue Code (IRC). Service in an AmeriCorps or Peace Corps position is also qualifying employment. The type of services that these organizations provide does not matter for PSLF purposes.

A private not-for-profit organization that is not a tax-exempt organization under Section 501(c)(3) of the IRC may be a qualifying organization if it provides certain specified public services. These services include emergency management, military service, public safety, or law enforcement services; public health services; public education or public library services; school library and other school-based services; public interest law services; early childhood education; public service for individuals with disabilities and the elderly. The organization must not be a

business organized for profit, a labor union, or a partisan political organization.

Employment as a member of the U.S. Congress is not qualifying employment.

You must be employed full-time by your employer.

Generally, you must meet your employer's definition of full-time. However, for PSLF purposes, that definition must be at least an annual average of 30 hours per week. For purposes of the full-time requirement, your qualifying employment at a 501(c)(3) organization or a not-for-profit organization does not include time spent participating in religious instruction, worship services, or any form of proselytizing.

If you are a teacher, or other employee of a public service organization, under contract for at least eight out of 12 months, you meet the full-time standard if you work an average of at least 30 hours per week during the contractual period and receive credit by your employer for a full year's worth of employment.

If you are employed in more than one qualifying part-time job simultaneously, you may meet the full-time employment requirement if you work a combined average of at least 30 hours per week with your employers.

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 equivalent to hours worked in qualifying employment.

Other Important Information

The submission of this form before you apply for PSLF is optional. However, if you wait to submit this form until you apply for PSLF, you will be required to submit one form for each employer that you want considered toward your eligibility for PSLF.

If you submit this form and your employer qualifies, all of your loans held by the Department will be transferred to FedLoan Servicing. FedLoan Servicing will then determine how many qualifying payments you made during the period of qualifying employment within the dates provided in Section 3.

You are not permitted to apply the same period of service to receive PSLF and the Teacher Loan Forgiveness, Service in Areas of National Need, and Civil Legal Assistance Attorney Student Loan Repayment programs.

No borrower will be eligible for PSLF until October 2017 at the earliest. An application for PSLF will be made available at a later time.

SECTION 9: 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. and §451 et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 et seq. and 20 U.S.C. 1087a 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 31 U.S.C. 7701(b). Participating in the Federal Family Education Loan (FFEL) Program or 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 loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL and/or Direct Loan Programs, 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 defaults. 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. The routine uses of this information 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 consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of 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, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state 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.

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.

Paperwork Reduction Notice. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0110. Public reporting burden for this collection of information is estimated to average 30 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. If you have comments or concerns regarding the status of your individual submission of this form, please contact FedLoan Servicing directly (see Section 7).