

An aerial, high-angle view of a large, multi-level university atrium. The space is filled with people walking, sitting at tables, and standing. A large, circular logo is prominently displayed on the floor in the center. The logo features a stylized 'S' shape with a star above it, surrounded by the text 'UNIVERSITY OF CENTRAL FLORIDA' and the year '1963'. The atrium has multiple levels with railings, and there are several large potted plants. The overall lighting is warm and yellowish.

# Public Service Loan Forgiveness Program

*Administered by the U.S. Department of Education*



UCF

# Agenda

- Program Overview
- Eligibility/Qualification
- FedLoan Servicing
- Borrower Experience
- Resources



# What is the Public Service Loan Forgiveness (PSLF) Program?

- The PSLF Program was established to encourage individuals to work in public service by forgiving the remaining balance of their Direct Loans after they have made 120 qualifying payments while employed by a qualifying employer



# Qualified Employment

- Qualifying employment for the PSLF Program is not about the specific job that you do for your employer. Employment with the following types of organizations qualifies for PSLF:
  - Government organizations at any level (federal, state, local, or tribal)
  - Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code
  - Other types of not-for-profit organizations that provide certain types of qualifying public services

# Definition of Public Service Organization

- ★ A Federal, State, local, or Tribal government organization, agency, or entity (includes most public schools, colleges and universities)
- 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 (includes most not-for-profit private schools, colleges, and universities)
- A private non-profit organization (that is not a labor union or a partisan political organization) that provides a specific public service

# Definition of “Full-time” Employment

- For PSLF, you are considered to work full-time if you meet your employer’s definition of full-time or work at least 30 hours per week, whichever is greater
  - If you are employed in more than one qualifying part-time job at the same time, you may meet the full-time employment requirement if you work a combined average of at least 30 hours per week with your employers.



# Qualifying Payments

- A qualifying monthly payment is a payment that you make:
  - after October 1, 2007;
  - under a qualifying repayment plan;
  - for the full amount due as shown on your bill;
  - no later than 15 days after your due date; and
  - while you are employed full-time by a qualifying employer
- You can make qualifying monthly payments only during periods when you are required to make a payment
- Your 120 qualifying monthly payments do not need to be consecutive

# Additional Loan Information and Eligible Repayment Plans

- A qualifying loan for PSLF is any loan you received under the William D. Ford Federal Direct Loan (Direct Loan) Program
  - To get loan information, use the following link:  
[https://www.nslds.ed.gov/nslds/nslds\\_SA/](https://www.nslds.ed.gov/nslds/nslds_SA/)
- Contact the Office of Student Financial Assistance for more information about loans and the various eligible repayment plans
  - Student Loan Staff are available to answer questions at 407-823-2827 or [finaid@ucf.edu](mailto:finaid@ucf.edu)



# FedLoan Servicing



- In November 2011, FedLoan Servicing was awarded the contract to service borrowers eligible for Public Service Loan Forgiveness (PSLF)
- FedLoan Servicing responsibilities include:
  - Customer Support
  - Processing applications and forms related to PSLF eligibility
  - Tracking qualifying payments for PSLF
- Customer Support
  - Dedicated, toll-free number: 1-800-699-2908
  - Representatives available Monday through Friday 8:00 AM to 9:00 PM (ET)
  - Website: <https://myfedloan.org/>

# Borrower Process Flow



Borrower receives loan forgiveness packet which includes the Employment Certification Form (EFC) and instructions

•PDF: <https://studentaid.ed.gov/sa/sites/default/files/public-service-employment-certification-form.pdf>

Borrower submits Employment Certification Form to UCF Human Resources Records Department

Borrower submits loan forgiveness packet to U.S. Department of Education

Employer is approved as a public service organization

- Borrower receives approval notification
- Eligible loans are transferred to FedLoan Servicing, if applicable
- Borrower receives notification of qualifying payments made with all prior servicers

The borrower will be reminded annually, via email, to submit a new ECF if employed with a qualifying public service organization since the last ECF was submitted

# Borrower Completes



## PUBLIC SERVICE LOAN FORGIVENESS (PSLF): EMPLOYMENT CERTIFICATION FORM

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.

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

### SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN \_\_\_\_\_  
Date of Birth \_\_\_\_\_  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
Telephone - Primary \_\_\_\_\_  
Telephone - Alternate \_\_\_\_\_  
Email (Optional) \_\_\_\_\_

### SECTION 2: BORROWER AUTHORIZATIONS, UNDERSTANDINGS, AND CERTIFICATIONS

Before signing, carefully read the entire form. For more information on PSLF, visit [StudentAid.gov/publicservice](http://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 entity to which I submit this request and its agents to contact me regarding my request or my loans at any cellular telephone number that I provide now or in the future 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 the employment have to be consecutive.
2. To qualify for PSLF, I must be employed full-time by a qualifying employer when I apply for and receive PSLF.
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 and how many more 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's Signature \_\_\_\_\_

Date \_\_\_\_\_

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# Employer Completes

Borrower Name \_\_\_\_\_

Borrower SSN \_\_\_\_\_

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

1. Employer Name: \_\_\_\_\_
2. Federal Employer Identification Number (FEIN) \_\_\_\_\_  
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 AmeriCorps.  
 Yes - Skip to Section 4.  
 No - Continue to Item 10.
10. Is your employer tax-exempt 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. Indicate which service or services your employer provides and then continue to Section 4, if appropriate:  
 Emergency management  
 Military service (See Section 6)  
 Public safety  
 Law enforcement  
 Public interest legal services (See Section 6)  
 Early childhood education (See Section 6)  
 Public service for individuals with disabilities  
 Public service for the elderly  
 Public health (See Section 6)  
 Public education (See Section 6)  
 Public library services  
 School library services  
 Other school-based services  
 None of the above - your employer does not qualify.

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

By signing, 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 the rest of this Section.**

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

Authorized Official's Name \_\_\_\_\_

Authorized Official's Phone \_\_\_\_\_

Authorized Official's Title \_\_\_\_\_

Authorized Official's Email \_\_\_\_\_

Authorized Official's Signature \_\_\_\_\_

Date \_\_\_\_\_

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UCF

# The Role of UCF HR

- UCF does not administer or make the final decision on student loan debt forgiveness
- We can assist by completing the employer portion of the Public Service Loan Forgiveness [Employment Certification Form \(ECF\)](#)
- Instructions on completing the ***Employment Certification Form (ECF)*** may be found on the HR website at: <https://hr.ucf.edu/files/Instructions-on-completing-ECF-for-PSLF.pdf>
  - **Submit *Employment Certification Form* to HR via Email, Fax, Mail or In Person to:**
    - **Email:** [Records@ucf.edu](mailto:Records@ucf.edu)
    - **Fax:** 407-823-3507
    - **Mail:** UCF Human Resources Department  
3280 Progress Drive, Suite 100  
Orlando, FL 32826-0140



# Resources

- **PSLF Fact Sheet and Q&As:**  
[www.studentaid.ed.gov/publicservice](http://www.studentaid.ed.gov/publicservice)
- **Borrower Information and Employment Certification Form from FedLoan Servicing:**  
[www.MyFedLoan.org/PSLF](http://www.MyFedLoan.org/PSLF)
- **CFBP Public Service Toolkit:**  
[http://files.consumerfinance.gov/f/201308\\_cfpb\\_public-service-toolkit.pdf](http://files.consumerfinance.gov/f/201308_cfpb_public-service-toolkit.pdf)
- **CFBP Action Guide for Employees:**  
[http://files.consumerfinance.gov/f/201308\\_cfpb\\_pledge-action-guide-for-employees.pdf](http://files.consumerfinance.gov/f/201308_cfpb_pledge-action-guide-for-employees.pdf)
- **UCF Human Resources:**  
<https://hr.ucf.edu/public-service-loan-forgiveness-program/>
- **Instructions on how to complete the PSLF Employment Certification Form (ECF):**  
<https://hr.ucf.edu/files/Instructions-on-completing-ECF-for-PSLF.pdf>

# Q&A

