

Q & A from FDLP Academy Webinar 6/6/2018

Helen Keremedjiev : What if you did PSLF years ago, and then went back to school? Should I do an initial enrollment or try to re-activate my original PSLF?

PSLF is currently an all or nothing program, meaning you're enrolled or you're not. I would start with submitting an Employment Certification Form (ECF) to your loan servicer to see where you stand. When the loan servicer receives it, they will look at your account and will likely provide updated account information via email and include or add qualifying payment counts for PSLF.

Ella Shurr : If you are already enrolled in an income-based repayment plan and have been making payments for a while before applying for a PSLF-will past payments on the IBR count towards the PSLF?

Submit an Employment Certification Form (ECF) to your loan servicer and they should count all payments made on a qualifying payment plan while working for a qualifying public service organization that occurred October 1, 2007 to present. You will likely get an email from the loan servicer that will provide updated account information including qualifying payment counts for PSLF.

Sabrina Dyck : Does the 120 payments have to be consecutive payments for PSLF?

The 120 payments do not have to be made consecutively to count for PSLF. An example would be if you changed employers and had a period of time where you didn't work in public service, even though you were still repaying your loans. Here's the official answer from Federal Student Aid's PSLF Q&A page:

Do I need to make consecutive payments to qualify for PSLF?

No. The 120 payments do not have to be consecutive payments. For example, if you have a period of employment with a nonqualifying employer, you won't lose credit for prior qualifying payments you made. However, a payment can be counted only if you are employed full-time by a qualifying employer at the time you make the payment.

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service/questions>

emily bruce : Is the employment certification only for employment during times when you have been repaying with a qualifying repayment plan? Or can your time worked count retroactively?

The Employment Certification Form (ECF) simply asks your Human Resources Department to verify how long you have worked for each organization by providing your start date, end date, and if you've worked full-time or part-time including the average number of hours per week, and for the HR staff person to identify what type of qualifying organization they are (please look at page 1-2 of the 6 page form that was one of the presentation handouts).

The loan servicer will look at the see if you're meeting the qualifying employer and full-time hours requirement. Next they will check to see what loan repayment plan(s) you were on between October 2007 to present and make their assessment of how many payments made between 2007 to the current time you've submitted the ECF form and send an email advising how many payments count toward the 120-payment requirement.

So here's an example... Jane has worked in a public library since 2006, but the PSLF program did not begin until October 2007. Jane submits an Employment Certification form in 2012. The loan servicer sees that Jane has met the employment requirements working within a qualifying public service organization at the time PSLF begins in 2007 to 2012. Next the loan servicer will look to see if Jane has been on a qualifying repayment plan for her loan payments. If Jane was on a non-qualifying loan repayment plan for PSLF, the payments made between 2007 and 2012 will not be counted as qualifying payments for PSLF, and her qualifying PSLF payment count will remain at 0 until she changes to one of the qualifying repayment plans. They will not count payments made prior to October 2007. If Jane was on a PSLF-qualifying repayment plan during this time period, then the loan servicer will count those payments made between October 2007 and October 2012 toward the 120-payment requirement and she would have close to 60 payments counting towards PSLF.

Currently PSLF is an "all or nothing" program, meaning you must meet all of its requirements, for 10+ years/120 qualifying payments, or you don't get any loan forgiveness. You also must be working for a public service employer at the time when loan forgiveness occurs.