

Public Service Loan Forgiveness Frequently Asked Questions

What is PSLF?

- Public Service Loan Forgiveness (PSLF) is a program for people who work in public service in federal, state, tribal, or local government, or for a non-profit organization. The PSLF Program forgives the remaining balance on Direct Loans after they have made 120 qualifying payments.

Who is eligible to apply?

- Individuals employed by a U.S. Federal, State, local, or tribal government or a qualifying not-for-profit organization (Federal service includes U.S. military service);
- Full-time employment, working for a qualifying employer for a weekly average, alone or when combined, must equal at least 30 hours;
- Have Direct Loans (or consolidate other federal student loans into a Direct Loan);
- Repay your loans under an income-driven repayment plan or a 10-year Standard Repayment Plan; and
- Make a total of 120 qualifying monthly payments that need not be consecutive.

What is the deadline to apply?

- To help you track your progress toward qualifying for PSLF, we recommend applicants to submit the PSLF form annually or when you change employers.

How to apply?

1. Go to Student Aid.Gov [PSLF Form](#) to download the PSFL Application
2. Once you have downloaded or otherwise obtained the PSFL Application, you must complete
 - **Section 1:** Borrower Information
 - **Section 2:** Borrower Authorization, Understandings, and Certification
 - Submitting applications with incomplete Section 1 and Section 2 may delay the process.
 - You will need the Research Foundation's EIN (13-1988190)
3. Submit your PSLF form to RFCUNY Human Resources through the HR Digital Mailbox. For your own security and privacy, please do not email any documents with your personal identifiable information.
 - Use the HR Digital Mailbox Dropbox
<https://www.rfcuny.org/RFWwebsite/electronic-tools/digital-mailbox-human-resources/>
 - No log in is necessary and your form will only be accessed by an authorized HR personnel.
4. Once your form is received, the designated RFCUNY HR personnel will complete Section 3: Employer Information and Section 4: Employer Certification.
5. PSLF Forms with employer's certification will be returned to the applicant via secure DropBox link.
6. The applicant must submit the completed form to the appropriate entities within the aforementioned deadline.
RFCUNY will not submit applications to governing entities on behalf of the applicant.

Who can I contact if I have any questions?

Domestic: 855-265-4038

International: 636-532-0600

TTY: dial 711, then Enter 855-265-4038

Website: www.mohela.com

[Public Service Loan Forgiveness \(PSLF\) Help Tool | Federal Student Aid](#)

or

Research Foundation Office of Human Resources

Ratna Karki, Benefits Coordinator @ Ratna_Karki@rfcuny.org