

Public Service Loan Forgiveness Program: Federal Employee Awareness Campaign Toolkit

The Federal Employee Awareness Campaign is aimed at Federal employees to increase awareness of the Public Service Loan Forgiveness Program (PSLF). The U.S. Office of Personnel Management led a group of federal agency and national union partners to collaborate on formulating this toolkit, and develop a campaign to raise awareness. The goal is to share information on what the PSLF Program is and how it can help Feds reduce or even eliminate student loan debt through continued public service. The campaign goal is to ensure we get [#PSLFtoFEDS](#) by sharing relevant tools and resources on PSLF.

The day-long awareness campaign on **Tuesday, October 25**, will feature Federal employee outreach and communications, and a Twitter Chat from 3:00 p.m.—4:00 p.m. EST. In this Toolkit, readers will find:

- ✓ Background on the PSLF Program
- ✓ PSLF Program Resources & Fact Sheets
- ✓ Suggested Email Language to Employees
- ✓ Social Media Post Suggestions and Graphics

These tools will help increase Federal employee awareness and participation in the Public Service Loan Forgiveness Campaign and should be used and shared across government to increase awareness. Campaign analytics and metrics will be shared in a timely manner.

Please share any and all of the information below in your agency- or union-specific publications and outreach on leading up to and on October 25; let's ensure we get [#PSLFtoFEDS](#)!

~Public Service Loan Forgiveness Working Group

ABOUT THE PUBLIC SERVICE LOAN FORGIVENESS PROGRAM

The Public Service Loan Forgiveness (PSLF) Program encourages individuals to enter and remain working full-time in public service jobs. Under this tax-free program, Federal employees may qualify for forgiveness of the remaining balance due on certain student loans after 120 qualifying payments have been made. To qualify for PSLF, borrowers must:

- ✓ Work for their federal agency **full-time**
- ✓ Have **qualifying federal Direct Loans**
- ✓ Repay their loans under a **qualifying repayment plan**, either an income-driven repayment plan or the 10-year standard plan

PUBLIC SERVICE LOAN FORGIVENESS PROGRAM: RESOURCES AND FACT SHEETS

To learn more about the PSLF Program, please visit: [StudentAid.gov/publicservice](https://studentaid.gov/publicservice)

To check out a list of answers to frequently asked questions regarding the Public Service Loan Forgiveness, visit: <https://studentaid.ed.gov/sa/sites/default/files/public-service-loan-forgiveness-common-questions.pdf>

PSLF PROCESS

For borrowers to qualify for PSLF, they need to be on a qualifying repayment plan and submit an Employment Certification Form. The purpose of the Employment Certification Form is to confirm for borrowers that they work for an eligible employer and are making qualifying payments towards loan forgiveness. It's recommended to certify early and often—once a year or any time a borrower's employer changes—to ensure they are on the right track.

The Employment Certification Form can be found here:

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

QUALIFYING REPAYMENT PLANS

Income-driven repayment plans and the 10-year standard repayment plan qualify for the Public Service Loan Forgiveness Program. But the majority of the 120 qualifying payments should be made on an income-driven repayment plan in order to receive any benefit from PSLF.

To learn more about income-driven repayment plans, visit: <https://studentaid.ed.gov/IDR>

To calculate monthly payments under an income-driven repayment plan, visit the Repayment Estimator* at:

<https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>

*The Repayment Estimator currently does not include calculations on the potential amount of forgiveness under PSLF.

Income-Driven Repayment Plans: Questions and Answers:

<https://studentaid.ed.gov/sa/sites/default/files/income-driven-repayment-q-and-a.pdf>

ADDITIONAL INFORMATION FOR AGENCIES

Financial Aid Toolkit Resources to Assist Borrowers:

<https://financialaidtoolkit.ed.gov/tk/outreach/target/borrowers/repayment-resources.jsp>

White House & U.S. Department of Education Student Debt Challenge Toolkit (June 2016):

<https://financialaidtoolkit.ed.gov/resources/student-debt-challenge-toolkit.pdf>

SUGGESTED EMAIL LANGUAGE TO FEDERAL EMPLOYEES

Federal employees may have a spectrum of awareness of the Public Service Loan Forgiveness Program and how to navigate the process. Below is suggested email language to Federal employees in support of the October 25th campaign day.

Email Subject Line: Student Loan Forgiveness for Feds

Email Body:

Dear Federal Employee,

Do you have federal student loan debt? Did you know that as a full-time Federal employee, you may qualify for student loan forgiveness?

Under the Public Service Loan Forgiveness Program, the remainder of your federal student loan debt could be forgiven in ten years by making 120 on-time payments while remaining employed in public service.

How do I find out if I am eligible for Public Service Loan Forgiveness (PSLF)?

1. Do you have eligible loans?

- Not all types of federal student loans are automatically eligible for PSLF. Log onto StudentAid.gov to see what loan types you have.
 - Only Direct Loans are eligible.
 - Private loans are not eligible.
 - If you have other types of federal loan types, you may be able to [consolidate them into the Direct Loan program](#) to be eligible for PSLF.

2. Are you on an eligible repayment plan?

- Only income-driven repayment plans or the 10-year standard plan are eligible, but to benefit from PSLF you'll need to make most of the 120 payments under an income-driven plan. Look at a recent student loan bill or log on to your servicer's website to find out what repayment plan you are in.
- If you need to switch to an income-driven repayment plan, you can apply online for free at [StudentLoans.gov](#).

If I am eligible, what should I do to ensure I am on track for loan forgiveness?

Submit an [Employment Certification Form](#) to confirm that you are on track to have your loans forgiven after 120 qualifying payments. It doesn't cost anything to find out.

What if I have more questions?

Tuesday, October 25, 2016 has been designated as Public Service Loan Forgiveness Program Federal Employee Awareness Campaign Day. To answer your questions, in partnership with the Office of Federal Student Aid at the U.S. Department of Education, the Office of Personnel Management will host a Twitter chat from 3:00—4:00 p.m. EST. See what others are sharing about these efforts on Twitter through the hashtag **#PSLFtoFEDS**. We hope that you will join us.

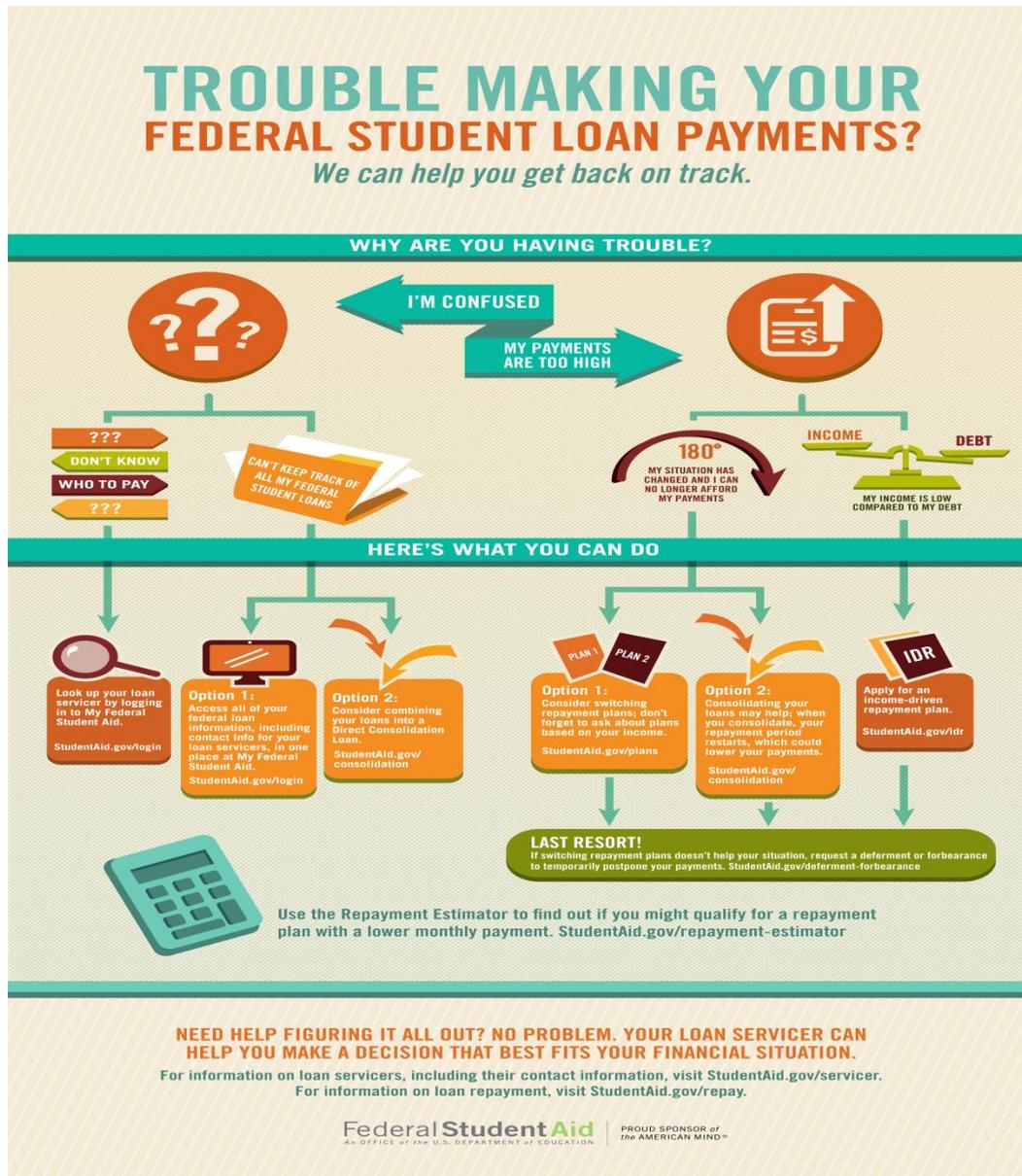
If you are not interested or eligible, keep PSLF in mind as a potential recruiting tool for new federal employees. You can learn more about the Public Service Loan Forgiveness Program at StudentAid.gov/publicservice.

[Agency signature and contact information]

SOCIAL MEDIA POSTS AND GRAPHICS

Official campaign hashtag: **#PSLFtoFEDS**

- Federal employees may qualify for Public Service Loan Forgiveness (PSLF). Find out how here: <https://t.co/ly4xNgolGB> **#PSLFtoFEDS**
- Are you on track for student loan forgiveness? Make sure you're certified: <https://studentaid.ed.gov/sa/sites/default/files/public-service-employment-certification-form.pdf> **#PSLFtoFEDS**
- Lower your monthly student loan payments and get the remaining balance forgiven in as little as 10 years StudentAid.gov/publicservice **#PSLFtoFEDS**



Source: [Trouble Making Your Federal Student Loan Payments? Graphic](#)

PDF: <https://studentaid.ed.gov/sites/default/files/trouble-paying-graphic.pdf>