

## **PUBLIC SERVICE LOAN FORGIVENESS PROGRAM (PSLF Program)**

(Student loan forgiveness)

For complete information on PSLF Program, visit <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>. It is your responsibility to verify that you qualify and are enrolled under the PSLF program. This form is intended to give general information on the PSLF program.

➤ For your loans to count towards PSLF you must:

- 1) **Work for a qualifying employer.** Missoula County is a government entity and, therefore, is a qualified employer under the PSLF Program.
- 2) **Work the required number of hours.** Effective August 2023, PSLF requires that you work an average of 30 hours per week. HR will average all hours for part-time employees to determine if they have worked 30 hours or more per week. This change for PSLF does not change Missoula County's definition nor state law of a full-time employee. Missoula County's definition of a full-time employee is an employee whom is regularly scheduled to work 40 hours per week on a continuous basis. State law (MCA 2-18-601) which applies to public employees, defines "full-time employee" as "an employee who normally works 40 hours per week."
- 3) **Have Direct Loans.** Direct must be in the title. All loans disburse after July 1, 2010 were issued through the Direct Loan program.
- 4) **Have the Correct Servicer-** MOHELA. If you have another servicer than submitting the Employment Certification Form will move your loans from your current servicer to FedLoan Servicing.
- 5) **Have the correct type of repayment plan.** You need to have an income-based payment plan and make 120 qualifying payments.

### *Public Service Loan Forgiveness Form Instructions:*

- Submit Employment Certification Form to Jenny Gray for employer verification and signature.
- Please submit through departmental mail or in person to the HR office or through DocuSign on the PSLF website. DO NOT EMAIL- IT IS NOT SECURE. Your confidential identifying information is on this form.
- Print legibly or use online PSLF form- page 1 only. HR completes page 2.
- HR will return the form directly to you if submitted in person or through interdepartmental mail. HR does not submit forms directly to MOHELA. That is the employee's responsibility.
- Reminder: Keep a copy for your records.

For Questions contact:

Jenny Gray

HR Analyst- Payroll

[jgray@missoulacounty.us](mailto:jgray@missoulacounty.us)

(406) 258-3288