

Template PSLF Email/Letter

Use our template PSLF Email/Letter to alert employees about their eligibility for PSLF. **Fill in the pink content below and then copy-and-paste it into an email for a pre-written employee alert about PSLF!**

Dear Colleague:

As a [government/non-profit] organization, [Employer Name] is a “qualified employer” under the federal Public Service Loan Forgiveness (PSLF) Program. This means that you, as an employee, are potentially eligible for forgiveness on your federal student loans. We are committed to helping you participate in this program.

The PSLF program rewards government and non-profit employees with federal student loan forgiveness after 10 years of work and qualifying loan payments. There have been improvements to the program that make it easier to qualify in many instances. For this reason, even if you have previously applied for or been rejected by PSLF, we encourage you to learn more about this opportunity, make yourself aware of any deadlines, and apply if appropriate. Even if you do not have the full 10 years of service, taking these steps will put you closer to loan forgiveness if you continue to work in government or the non-profit sector. This program does not apply to private student loans or to work for for-profit employers.

Nationwide, over 9 million public service employees may qualify to have their federal student loans cancelled. The average loan balance forgiven so far is over \$60,000 per borrower!

Please note that although on August 24, 2022, President Biden made an announcement about federal student loan debt cancellation. The future of that cancellation program is being decided by the courts. That program does not affect PSLF. Even if you believe you qualify to have some of your debt cancelled through President Biden’s student debt relief program, we encourage you to follow the steps below to take advantage of PSLF, which could eliminate your entire loan balance. You can learn more about this announcement at <https://studentaid.gov/debtrelief>.

Here’s what you need to do:

- Confirm you have a qualifying loan type. There are different types of federal loans, and the U.S. Department of Education has said that to qualify for PSLF you must have a Direct Loan. In some instances, borrowers can convert any non-Direct Loan into a Direct Loan through a process called consolidation and still get PSLF credit for time before the consolidation. Be sure to review the latest guidance about consolidation and PSLF on the Department’s [website](#). You can confirm your loan type by logging in to studentaid.gov, where you can also consolidate your loans if necessary. You should do this before completing your PSLF Form.
 - There are additional considerations related to consolidation for borrowers who have a combination of older and new federal student loans. If any of your loans have not benefited from the payment pause in effect since March 2020, you should read more about these considerations [here](#).
- Submit the Public Service Loan Forgiveness Form. Use the [PSLF Help Tool](#) to complete the form. It only takes a few minutes. Complete this form for every employer you are trying to get credit toward. Only employment from October 1, 2007, or later will count. You will need our IRS Employer Identification Number to add us as an employer on the PSLF Help Tool. Our EIN is [EIN]. When you are ready for us to sign the form, please submit it to [email for employer HR contact]. Once signed, you will then need to follow the submission instructions in section seven of the form.

Visit studentaid.gov/PSLF for more information. You can also visit <https://www.cancelmystudentdebt.org/> for free tutorials or <https://protectborrowers.org/events/> for free webinars about accessing PSLF.

Sincerely, [Employer]