

Federal Public Service Loan Forgiveness (PSLF) Program Frequently Asked Questions

1. How do I find out if I’m eligible for federal PSLF?

To qualify for federal PSLF, an employee must:

- Make 120 qualifying payments on student loans, or the equivalent;
- Be employed by a U.S. federal, state, local, or tribal government or not-for-profit organization (federal service includes U.S. military service);
- Work full-time for a qualifying agency or organization during the repayment period; and
- Have Direct Loans (or consolidate other federal student loans into a Direct Loan).

Under the Limited PSLF Waiver, certain requirements have changed through the end of the waiver period October 31, 2022. More information on the changes under the Limited PSLF Waiver can be found [here](#).

General information about the federal PSLF program can be found [here](#).

2. What is the difference between the normal PSLF program and the Limited PSLF Waiver?

The following are differences between normal PSLF requirements and the Limited PSLF Waiver through October 31, 2022.

Normal PSLF Requirements	Changes Until Oct. 31, 2022
<ul style="list-style-type: none"> • Receive credit only on Direct Loans • Repay under the 10-year Standard Plan or an income-driven repayment plan • Make on-time payments • Need to be employed full-time for a qualifying employer in order to receive credit, and must work for a qualifying employer at the time of application and forgiveness • If you got Teacher Loan Forgiveness, the period of service that led to your eligibility cannot also count toward PSLF 	<ul style="list-style-type: none"> • Receive credit for periods of repayment on Direct, FFEL, or Perkins Loans. • Periods of repayment under any plan count • Periods of repayment on loans before consolidation count, even if paid late or for less than the amount due. • Can get forgiveness even if not employed or not employed by a qualifying employer at the time of application and forgiveness • If you got Teacher Loan Forgiveness, the period of service that led to your eligibility can count toward PSLF if you certify PSLF employment for that period

Under the Limited PSLF Waiver, certain requirements have changed through the end of the waiver period October 31, 2022. More information on the changes under the Limited PSLF Waiver can be found [here](#).

General information about the federal PSLF program can be found [here](#).

3. How do I apply for the Limited PSLF Waiver?

To take advantage of the waiver, you will need to:

- Register for a Federal Student Aid (FSA) ID, if you haven't already, at [StudentAid.gov/fsa-id/create-account](https://studentaid.gov/fsa-id/create-account).
- Consolidate your loans into Direct Loans, if necessary, at [StudentAid.gov/consolidation](https://studentaid.gov/consolidation).
- Submit a [form](#) to your Agency HR to certify the State employment you want credit for the PSLF program. This completed form will need to be submitted as part of your PSLF application. **IMPORTANT: Signatures must be either wet, or hand drawn from a signature pad, mouse, or finger. Typed signatures, even those made to mimic hand-drawn signatures, are not accepted.**
 - Find your agency HR contact here:
 - You will need the federal Employer Identification Number (EIN) for the State of Maryland to complete the form. The federal EIN can be found on your W-2, which can be accessed via the [Payroll Online Service Center \(POSC\)](#).

For additional guidance, please refer to the [PSLF Help Tool](#).

4. When is the deadline to apply for the Limited PSLF Waiver?

The Limited PSLF Waiver is through October 31, 2022. **Please Remember:** This opportunity is time sensitive. Loan consolidation and employment verification will need to be completed prior to submitting your application. **It's important for you to take the necessary steps to qualify for the Limited PSLF Waiver before the deadline of October 31, 2022.** Learn more about the Limited PSLF Waiver at [StudentAid.gov/PSLFWaiver](https://studentaid.gov/PSLFWaiver).

5. What are Direct Loans? Do I need to consolidate my loans to qualify under the Limited PSLF Waiver?

A federal Direct Loan is a federal student loan made directly by the U.S. Department of education. To find out more information on your student loans and whether consolidation is an option for you, please visit <https://studentaid.gov/app/launchConsolidation.action>.

6. The PSLF form requires my employer's Federal Employer Identification Number (EIN). How do I find my employer's EIN?

Your employer's EIN is listed on your W-2, which you can access via the [Payroll Online Service Center \(POSC\)](#):

How do I Find my EIN?

Your employer's Federal Employer Identification Number (EIN) can be found on your Wage and Tax Statement (W-2) in box b.

22222		Employee's social security number		OMB No. 1545-0048	
b Employer identification number (EIN)		1 Wages, tips, other compensation		2 Federal income tax withheld	
		3 Social security wages		4 Social security tax withheld	
		5 Medicare wages and tips		6 Medicare tax withheld	
		7 Social security tips		8 Allocated tips	
d Control number		9		10 Dependent care benefits	
e Employee's first name and initial Last name		11 Nonqualified plans		12a	
		13 Salary/wages		12b	
		14 Other		12c	
				12d	
f Employee's address and ZIP code		15 State		16 State wages, tips, etc.	
		17 State income tax		18 Local wages, tips, etc.	
		19 Local income tax		20 Locality name	
Form W-2 Wage and Tax Statement		2019		Department of the Treasury - Internal Revenue Service	

7. What if I had a break or breaks in State service? How does that apply toward my employment eligibility?

Your current agency HR will be able to provide employment verification for the time you worked in State Personnel Management System (SPMS) agencies, even if you worked at multiple SPMS agencies, or had a break(s) in service. However, separate forms will be required for each period of service. For instance, if you worked for five years at an SPMS agency, were separated a month, then were rehired for another five years, two forms will be needed.

Transfers between State agencies without a break in service do not require separate forms. Only payments made during the time the employee was employed by a qualifying employer count toward the 120 required payments for the PSLF program.

8. What if I am no longer employed by the State, but was employed since initiation of the program in October 2007?

Former State employees are eligible to apply for loan forgiveness through the federal PSLF program through the Limited PSLF Waiver. The deadline to apply under this waiver is October 31, 2022. Former State employees are not eligible under normal PSLF rules, unless working for another qualified employer.

9. Does my State employment as a contractual or temporary employee count toward the federal PSLF program?

Contractual and temporary State employment may count toward federal PSLF employment eligibility requirements if the employee worked full-time during their employment.

10. What if I worked at multiple State agencies? Do I need to go get my employment certified by multiple agency HR PSLF contacts?

Your current agency HR should be able to pull your work history for employment verification, even if you worked at multiple SPMS agencies. Employees who worked for agencies with their own independent personnel systems (*i.e.* Maryland Department of Transportation, institutions of higher education, non-budgeted agencies), or separate branches of government (*i.e.* legislative or judicial branches) should reach out directly to these institutions to certify employment at those entities.

11. The PSLF form requires my employer's address. Do I use the location where I work or my agency headquarters?

You may either use your agency's work address, or central payroll's address, which is:

State of Maryland
Central Payroll Bureau
80 Calvert Street Room 200
PO Box 746
Annapolis, MD 21404

12. Who can I contact for help with my PSLF Application?

For assistance verifying your dates of employment – contact your agency HR. You can also email the Department of Budget and Management at DBM.PSD@maryland.gov if you have additional questions or concerns regarding employment verification.

Answers to PSLF program-related questions can be found at studentaid.gov. You may also call MOHELA at 1-855-265-4038.

The State is not the owner of the federal PSLF program, and therefore cannot answer questions regarding loans, eligibility, or the application process. The State is a qualifying employer and can provide employment verification, which is a requirement of the application.

Other Helpful Resources:

- [Public Service Loan Forgiveness Program FAQ](#)
- StudentAid.gov/consolidation
- [Public Service Loan Forgiveness \(PSLF\) Help Tool](#)
- [Limited PSLF Waiver Information](#)
- [6 Things to Know About Public Service Loan Forgiveness During the COVID-19 Emergency](#)