



U.S. Department of Education
Information about your federal student loan

March 28, 2022

#BWBBCFT
#B701 1621 6003 28L1#
KARI CHESLOCK
9960 EL GRANITO AVE
LA MESA CA 91941-4311

WE HAVE REVIEWED YOUR
REQUEST FOR PUBLIC SERVICE
LOAN FORGIVENESS (PSLF)

Account Number: 95 2666 8678



IMPORTANT UPDATE: On October 6, 2021, the Department of Education announced a change to the Public Service Loan Forgiveness (PSLF) program rules that, for a limited time, may allow you to receive credit for past periods of repayment on loans that would otherwise not qualify for PSLF. This waiver period is temporary and will end on October 31, 2022. To gain more information on this limited waiver period, including any actions you may need to take to gain access to these benefits, visit StudentAid.gov/pslfaiver.

Over the next couple of months, as we make changes to your account for the limited PSLF waiver and other routine status changes, you may receive several auto-generated communications, each of which will reflect an action we have taken on your account. Please be aware your account may be adjusted multiple times. We encourage you to check myfedloan.org as adjustments continue to be made to your account and appreciate your patience.

We reviewed your Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application (PSLF Form) you submitted and determined that we need additional information to complete our review, as explained below.

MISSING INFORMATION* - HAVE YOUR EMPLOYER CONTACT US: The authorized official at your employer did not provide their name in Section 4. The authorized official should contact us within 60 days of the date of this letter to provide us with this information so we can process your request. If you want us to consider your request after the 60 days, complete and submit a new PSLF Form and make sure to complete all of the required fields.

MISSING INFORMATION* - HAVE YOUR EMPLOYER CONTACT US: The authorized official at your employer did not provide their title in Section 4. The authorized official should contact us within 60 days of the date of this letter to provide us with this information so we can process your request. If you want us to consider your request after the 60 days, complete and submit a new PSLF Form and make sure to complete all of the required fields.

MISSING INFORMATION*: The signature of the authorized official at your employer is either missing from the form or you submitted the form with an electronic signature of the authorized official that is not an acceptable format. If the authorized official at your employer wishes to provide their signature electronically, please ensure they include an uploaded digital copy of their **actual** signature. If you have questions regarding acceptable electronic signatures, please contact us. If not, complete and return the enclosed PSLF Form. Don't forget to have your employer sign and date the form in Section 4.

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ENOTIFY

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P.O. Box 69184, Harrisburg, PA 17106-9184 | M-F 8AM to 9PM (ET) | 855-265-4038 | International 717-720-1985 | 711

MyFedLoan.org

Visit pheaa.org/oca for state and federal consumer advocacy resources.

MISSING INFORMATION* - HAVE YOUR EMPLOYER CONTACT US: The authorized official at your employer did not provide their telephone number in Section 4. The authorized official should contact us within 60 days of the date of this letter to provide us with this information so we can process your request. If you want us to consider your request after the 60 days, complete and submit a new PSLF Form and make sure to complete all of the required fields.

MISSING INFORMATION*: The authorized official at your employer did not provide the date they signed the form in Section 4. Complete and return a new PSLF Form. Don't forget to have your employer sign and date the form in Section 4.

MISSING INFORMATION: In Section 2, you indicated you were unable to obtain certification from an authorized official. However, we determined that your organization is still operational. As a result, an authorized official must complete Section 4 (Employer Certification) of the PSLF Form.

You will need to resubmit a completed form if you wish to be considered for participation in PSLF or TEPSLF. Please ensure your employer reads and completes all fields in Section 4. Employer certifications that are not provided in strict accordance with the instructions on the PSLF Form may result in delayed processing or denial of your application.

*We need this **MISSING INFORMATION** from you because you or your employer did not fill in the required field, provided information that was illegible, made changes to an existing form, added information to the margins of the form, or made changes to the form and did not initial the change.

Visit [MyFedLoan.org/PSLF](https://myfedloan.org/PSLF) for the Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application (PSLF Form) and more information on the program. You can also contact our PSLF loan counselors at the number provided.

If you have additional information for consideration or disagree with this information, you may contact FedLoan Servicing at 1-855-265-4038 from 8 AM - 9 PM Eastern time, Monday through Friday. Additionally, if you disagree with the results, or wish to file a complaint, submit a request to the U.S. Department of Education through the Feedback Center at [Studentaid.gov/feedback-center/](https://studentaid.gov/feedback-center/) or 1-844-651-0077 or contact the Federal Student Aid [Ombudsman Group](https://studentaid.gov/feedback-ombudsman/disputes/prepare) at [Studentaid.gov/feedback-ombudsman/disputes/prepare](https://studentaid.gov/feedback-ombudsman/disputes/prepare) or at 1-877-557-2575.

Eligibility Criteria for Participation in the Public Service Loan Forgiveness Program

Participant Eligibility

You must have made 120 qualifying payments for PSLF. A qualifying payment for PSLF or TEPSLF is a payment that is made:

- After October 1, 2007
- Each month
- For the "total due" or the "installment amount" shown on your bill, unless your amount due is \$0, in which case you must pay the "installment amount"
- On-time (received within 15 days of the payment due date)
- Under one of the eligible repayment plans for PSLF or TEPSLF, as appropriate
- While you are employed full-time at a qualifying employer (or serving in a full-time AmeriCorps or Peace Corps position)

For PSLF, the 120 required payments must be made under one or more of the following Direct Loan Program repayment plans:

- Pay As You Earn (PAYE) plan (not available for parent Direct PLUS Loans or Direct Consolidation Loans that repaid a parent PLUS Loan)
- Revised Pay As You Earn (REPAYE) plan (not available for parent Direct PLUS Loans or Direct Consolidation Loans that repaid a parent PLUS Loan) NOTE: If you do not recertify on time annually you will be placed on an alternative repayment plan. The payments made while on the alternative repayment plan are not eligible for PSLF or TEPSLF.
- Income-Based Repayment (IBR) plan (not available for parent Direct PLUS Loans or Direct Consolidation Loans that repaid a parent PLUS Loan)
- Income-Contingent Repayment (ICR) plan (not available for parent Direct PLUS Loans or Direct PLUS Consolidation Loans)
- Standard Repayment plan with a 10-year repayment period

- Any other Direct Loan Program repayment plan; but only payments that are at least equal to the monthly payment amount that would have been required under the Standard Repayment plan with a 10-year repayment period may be counted toward the required 120 payments.

For TEPSLF, if your PSLF Form was denied because some or all of your payments were not made on a qualifying repayment plan for PSLF, you may be able to receive loan forgiveness under TEPSLF.

To qualify for loan forgiveness under the TEPSLF opportunity, you must have

- Met the TEPSLF requirement for the amount you paid 12 months prior to applying for TEPSLF and the last payment you made before applying for TEPSLF to be at least as much as you would have paid under an income-driven repayment plan;
- Had at least 10 years of approved, full-time employment certified by a qualifying employer
- Made 120 qualifying payments under the new requirements for TEPSLF while working full-time for your qualifying employer or employers

Please be aware that the TEPSLF opportunity is temporary, has limited funding, and must be evaluated on a first come, first served basis.

Employment Eligibility

You must be employed full-time (in any position) by a public service organization, or must be serving in a full-time AmeriCorps or Peace Corps position at the time you make each qualifying payment. Organizations that meet the definition of "public service organization" for purposes of the PSLF Program are listed below.

- A government organization (including a federal, state, local or tribal organization, agency, or entity; a public child or family service agency; or a Tribal college or university);
- A not-for-profit, tax-exempt organization* under Section 501(c)(3) of the Internal Revenue Code (includes most not-for-profit private schools, colleges, and universities);
- A private, not-for-profit organization* (that is not a labor union or a partisan political organization) that provides one or more of the following public services:
 - Emergency management
 - Military service
 - Public safety
 - Law enforcement
 - Public interest legal services
 - Early childhood education (including licensed or regulated child care, Head Start, and State-funded pre-kindergarten)
 - Public service for individuals with disabilities and the elderly
 - Public health (including nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health support occupations)
 - Public education
 - Public library services
 - School library services, or other school-based services

If you need to submit a new form, click on the following link to access the PSLF Help Tool: [Public Service Loan Forgiveness \(PSLF\) & Temporary Expanded PSLF \(TEPSLF\) Certification & Application \(PSLF Form\)](#)