



step 4: public service

Do you want to be in the best position to have your student loans forgiven after working 10 years in public service?

Borrowers who work in public service jobs (such as education) often qualify for Public Service Loan Forgiveness. This means that loans could be completely forgiven after ten years of working and making payments. Use the Employment Certification for Public Service Loan Forgiveness (PSLF) form to keep track of your eligible employment and qualifying loan payments.

Step 1) Complete sections 1 and 2 of the Employment Certification for Public Service Loan Forgiveness (PSLF) Form. An authorized official from the public service organization at which you are/were employed must complete Section 3, which provides details of how long you have been employed, what type of organization do you/did you work for and if your job considers you full-time or part-time.

**PUBLIC SERVICE LOAN FORGIVENESS (PSLF):
EMPLOYMENT CERTIFICATION FORM**
OMB No. 1845-0110
Form Approved
Exp. Date 12/31/2017
William D. Ford Federal Direct Loan (Direct Loan) Program
WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.
SECTION 1: BORROWER IDENTIFICATION
Please enter or correct the following information.
☐ Check this box if any of your information has changed.
SSN _____
Date of Birth _____
Name _____
Former Name (if any) _____
Address _____
City, State, Zip Code _____
Telephone – Primary _____
Telephone – Alternate _____
E-mail (optional) _____
SECTION 2: BORROWER AUTHORIZATIONS, UNDERSTANDINGS, AND CERTIFICATIONS
Before signing, carefully read the entire form. For more information about PSLF, visit StudentAid.gov/publicservice.

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

Step 2) After section 3 has been completed, get the form back and mail the completed PSLF form to FedLoan Servicing (PHEAA), the PSLF servicer, following the instructions on the form. Update the form annually or whenever you change jobs.

Step 3) FedLoan Servicing (PHEAA) will review your Employment Certification form and based on the information provided by your employer, determine whether you qualify for the Public Service Loan Forgiveness program.



step 5: promote

Start and advance the conversations about NEA Degrees Not Debt and solutions to college affordability and student debt. If you are interested in organizing on Degrees Not Debt give us a shout out at degreesnotdebt@nea.org

visit www.nea.org/degreesnotdebt

- To view and download ready-to-use materials to help you and your team get started
- To check out the latest Degrees Not Debt videos
- To share your story

connect with NEA



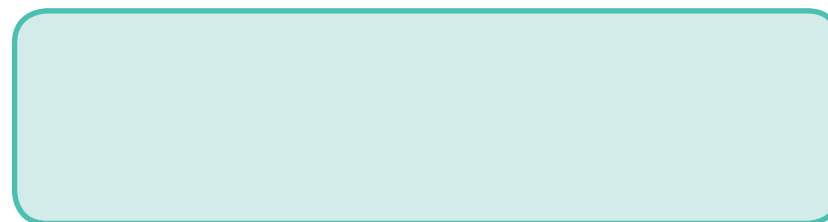
NEA.org



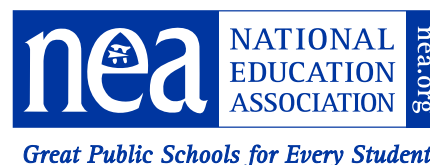
NEA Today



@NEAToday



#degreesnotdebt



5 steps to kick student debt

1. sign the pledge



2. apply for your FSA ID



3. certify your
employment in
public service



4. check your
eligibility for
lower monthly
payments



5. now that you've helped
yourself, it's time to help
others kick their student debt



brought to you by:

your friends at the NEA who want you to
own your future

join the **degrees not debt** campaign



step 1: pledge

Every American deserves a fair shot at higher education, but student debt has become a barrier to accessing the American Dream. Raise your voice for college affordability. Take the NEA Degrees Not Debt pledge.

NEA has recommended many solutions to lower student debt, including: more need-based aid (e.g., federal Pell Grants); affordable student loans; expanded loan-forgiveness programs; and state re-investment in higher education.

www.nea.org/degreesnotdebt



step 2: FSA ID

Get a Federal Student Aid ID! Why? It provides you access to your Federal Student Aid and Loan records and allows you to apply for lower student loan repayment programs.

You now need an FSA ID instead of a Free Application for Federal Student Aid (FAFSA), four-digit PIN to log in.

If you're a student, parent, or borrower and you're logging in to a U.S. Department of Education (ED) website - like fafsa.gov, the National Student Loan Data System (NSLDS®) at www.nsls.ed.gov, StudentLoans.gov, StudentAid.gov, and Agreement to Serve (ATS) at teach-ats.ed.gov - you will be asked to create new log-in credentials known as the FSA ID.

It's FREE and it's EASY



<https://studentloans.gov/myDirectLoan/index.action>



step 3: payments

Are you an educator or education support professional eligible for lower payments?

There are different plans that may help you lower your monthly student loan repayments. The most common are Income Based Repayment (IBR), Income Contingent Repayment (ICR) and the Pay As You Earn (PAYE) plans. Many other plans exist that could potentially save you money. Find out which one is right for you!

A calculator is available at <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action> to estimate your payment amounts under all available repayment plans.

If you are ready to get started, all you need is your FSA ID. Go to <https://studentloans.gov/myDirectLoan/index.action>. Sign in using your FSA ID and Complete IBR/ICR/Pay As You Earn Repayment Plan Request.

Note: Private student loans you may have received are not federal loans and are not eligible for these repayment plan options. You can submit a complaint about private student loans, which are often issued by a bank, a credit union, your school, or another lending institution at <https://help.consumerfinance.gov/app/debtcollection/ask#currentPage=0>

- Step 1) Enter Personal Information
- Step 2) Submit Your FSA ID Application
- Step 3) Receive Your FSA ID