west virginia
DIVISION OF PERSONNEL

U.S. Public Service Loan Forgiveness Program FAQ

The U.S. Department of Education offers federal student loan forgiveness programs, loan consolidation, and flexible student loan repayment plans for individuals currently repaying student loans, as well as federal financial aid to individuals who are considering enrolling or are currently enrolled in college or career school.

Individuals employed by public service in federal, state, tribal, or local government or for a not-for-profit organization may qualify for the Public Service Loan Forgiveness (PSLF) program.

1. What is the Public Service Loan Forgiveness program?

The PSLF program forgives the remaining balance on a federal student loan after 120 qualifying monthly payments while employed at least thirty (30) hours a week for one or more federal, state, tribal, or local government; the military; or a qualifying not-for-profit.

2. What counts as a government employer for the PSLF Program?

- Any U.S. federal, state, local, or tribal government agency is considered a government employer for the PSLF program. This includes employers such as the military, public elementary and secondary schools, public colleges and universities, public child and family service agencies, and special governmental districts.
- Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code.
- Other types of not-for-profit organizations that are not tax-exempt under Section 501(c)(3) of the Internal Revenue Code may still be considered a qualifying employer if they provide certain types of qualifying public services such as public safety, public health, health support occupations, counselors, social workers, and other community and social service specialist occupations as such terms are defined by the Bureau of Labor Statistics.
- Serving as a full-time AmeriCorps or Peace Corps volunteer also counts as qualifying employment for the PSLF program.

Visit the U.S. Department of Education Public Service Loan Forgiveness (PSLF) Help Tool for help determining if an employer is considered a qualifying employer under the PSLF program.

3. What determines whether an individual is considered to be an employee of a qualifying employer?

An individual must be directly employed by a qualifying employer for their employment to count toward PSLF. If a qualifying employer hires, pays and sends an individual a Form W-2 (Wage and Tax Statement) at the end of each tax year, they are considered employed by the qualifying employer.

4. **What types of public service jobs will qualify me for loan forgiveness under the PSLF program?**

   The specific job performed doesn't matter as long as employment is with a qualifying employer.

5. **What is considered full-time employment for eligibility purposes?**

   Hours worked for one or more qualifying employers are used in determining whether an individual is employed full-time for PSLF eligibility. The combined number of hours worked for each employer must equal at least 30 hours per week. For example, an individual who works for one qualifying employer for 10 hours per week and concurrently works 20 hours per week for a second qualifying employer would meet the 30-hours-per-week requirement.

6. **What employment certification**

   Employment can be certified by an agency official who has access to your employment or service records and is authorized by your current or former employer to certify your employment or your service. This may be someone in the human resources department, though in some cases, your direct supervisor or another individual may be authorized to certify your employment. Contact your agency or agency with whom you were formerly employed to certify your PSLF Form. If you were employed by multiple State agencies, you may be required to contact each agency individually.

7. **What type of loan is eligible for PSLF?**

   Only loans received under the William D. Ford Federal Direct Loan (Direct Loan) program that are not in default are eligible for PSLF. Loans received under the Federal Family Education Loan (FFEL) program, the Federal Perkins Loan (Perkins Loan) program, or any other student loan program are not eligible for PSLF. Loans through the FFEL program or Perkins Loan program may be consolidated into a Direct Consolidation Loan to take advantage of PSLF.

8. **Who verifies current and/or previous state of West Virginia employment?**

   The Division of Personnel does not verify current and/or previous state employment for purposes of the PSLF program. Current and/or former state employees should contact the human resources office(s) of the state agency they previously and/or currently work for.

   For more information, please visit the U.S. Department of Education, Student Aid.gov, or the Public Service Loan Forgiveness (PSLF) website.