

## Public Service Loan Forgiveness Program

As an employee of **Western Washington University**, you may qualify for the Public Service Loan Forgiveness (PSLF) program.

You might have heard in the news that the federal government is reviewing possible changes to the program. We understand you might have concerns and questions. [Visit the U.S. Department of Education Federal Student Aid website for the latest information.](#)

### PSLF program requirements

If you meet these four requirements, the remaining balance of your qualifying student loans may be forgiven.

**1. You must have a federal Direct loan**

Qualifying loans include Direct Subsidized, Direct Unsubsidized, Direct Consolidation, and Direct PLUS loans. If you have Perkins or FFEL loans, you must consolidate them into a Direct Consolidation Loan. Private student loans do not qualify for PSLF.

**2. You must work full time for a qualifying employer**

Qualifying employers include any government organization (state, city, county, federal, Tribal), 501(c)(3) nonprofit organization, or other nonprofit organization that provides qualifying public services.

The program defines full-time employment as working at least an average of 30 hours per week for one or more qualifying employer.

If you work in a part-time faculty position for a higher education institution, calculate your average hours worked by multiplying in-class teaching hours by 3.35.

**3. You must enroll in an Income-Driven Repayment Plan**

These include Income-Based Repayment, Pay As You Earn, and Income-Contingent Repayment plans. If you are or were on the Saving on a Valuable Education (SAVE) repayment plan, see important instructions on the [IDR Plan Court Actions page of the Federal Student Aid website.](#)

**4. You must make 120 qualifying monthly payments while working for a qualifying employer**

### How to apply

[Use the PSLF Help Tool on the Federal Student Aid website](#) to confirm if you are eligible and to submit your PSLF form(s) annually or as needed. If you have worked for multiple qualifying employers, submit a form for each employer.

You will need this information about **Western Washington University**:

- Employer Identification Number (EIN): **91-6000562**
- PSLF contact email: **HR@wwu.edu**

Find EIN numbers and email addresses for other state agencies and public higher education employers on the [PSLF State Agency Directory on the Office of Financial Management website.](#)

## Helpful PSLF resources

- [Washington Student Achievement Council website.](#)
- [Quick PSLF Fact Sheet \(PDF, 195KB\).](#)
- [Steps to Apply for PSLF \(PDF, 276 KB\).](#)
- [PSLF Frequently Asked Questions \(PDF, 239KB\).](#)

## Questions

If you have questions about:

- How we process PSLF requests, please reply to this email.
- Your student loan or the PSLF program, please send them to [Washington's State Student Complaint Portal](#). You can submit both questions and complaints through this portal.

We feel privileged to help you to achieve student loan forgiveness through the PSLF program.

**IMPORTANT:** The information in this letter is only for your education. Please do not rely on it for legal advice or for financial planning or advice. The best and most up to date information about the topics in this letter is available on the [FSA website](#) and through your student loan servicer.