

## **Public Service Loan Forgiveness (PSLF)**

As a public employee with the County of Ventura, you may be eligible for student loan debt relief with the U.S. Department of Education's Public Service Loan Forgiveness (PSLF) Program.

To qualify for PSLF, you must:

- Be employed by a U.S. federal, state, local, or tribal government or not-for-profit organization (federal service includes U.S. military service). The County of Ventura is qualified as a local government agency;
- Work full-time for that agency or organization;
- Have Direct Loans (or consolidate other federal student loans into a Direct Loan);
- Repay your student loans under an income-driven repayment plan (waived under the PSLF Limited Waiver Opportunity – see box); and
- Make 120 qualifying payments.

#### **IMPORTANT PSLF Limited Waiver Opportunity**

#### Apply by October 31, 2022

Eligible borrowers may apply to receive credit for past payments made on loans that would otherwise not qualify under the PSLF Program. For more information see: https://studentaid.gov/announcements-events/pslf-limited-waiver.

### **Apply**

To get started, visit <a href="https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service">https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service</a> and submit a <a href="https://example.com/PSLF">Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application (PSLF Form)</a>.

# **Certify Your Employment**

Complete the <u>Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification</u> & <u>Application</u> and submit to <u>PSLF.Employer@ventura.org</u> to certify your employment with the County of Ventura. The County of Ventura's Federal Tax ID Number is 95-6000944.

You don't have to wait until you reach 120 payments. Get certified now.

### **Help Navigating the PSLF Process**

To provide expert support and guidance through the PSLF process, the County of Ventura has partnered with Fidelity Investments, to bring you a cost-effective digital solution to navigate the PSLF process through <u>Summer</u>. For a \$50 annual fee, Summer's experts can help County of Ventura employees check eligibility, navigate requirements, compare options, sign, and submit the necessary documentation,



making it easy to tackle the PSLF process and wipe out student debt, even if previously denied. Click <a href="https://example.com/here">here</a> for more information on how Summer can help with Public Service Loan Forgiveness.

### **Links for More Information**

- U.S. Department of Education Federal Student Aid PSLF/Limited Waiver
- PSLF Information Flyer
- PSLF Form
- California Attorney General Press Release on PSLF (10/8/21)
- California Dept. of Financial Protection & Innovation includes Webinar on PSLF Info.
- U.S. Department of Education Fact Sheet <a href="https://www.ed.gov/news/press-releases/fact-sheet-public-service-loan-forgiveness-pslf-program-overhaul">https://www.ed.gov/news/press-releases/fact-sheet-public-service-loan-forgiveness-pslf-program-overhaul</a>
- Biden-Harris Administration Student Debt Relief Plan Explained
- The White House Information on Public Service Loan Forgiveness

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