



A Department of Education Servicer

# Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

March 2, 2024

ACCT NUMBER: [REDACTED] 988

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M [REDACTED] F [REDACTED]  
[REDACTED]

We have reviewed your *Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application* (PSLF form) or *Certification of Military Service* and have counted the number of qualifying payments made during each period of qualifying employment. The following information is provided for each loan eligible for the PSLF Program:

- The total number of eligible payments made,
  - The total number of qualifying payments made out of 120 required for forgiveness under PSLF or TEPSLF,
  - The estimated number of payments that are still required for PSLF and TEPSLF,
  - The date you are or were expected to be eligible to apply for forgiveness under PSLF and TEPSLF.
- Note: If the total number of qualifying payments you have made for PSLF is identical to the total number you have made for TEPSLF, only those periods for PSLF are shown.

### PSLF Qualifying Payment Details

Loan Sequence	Disbursement Date	Loan Program	PSLF Eligible Payments	PSLF Qualifying Payments (Total) <sup>†</sup>	PSLF Qualifying Payments (Remaining) <sup>†</sup>	Estimated Eligibility Date for PSLF
1	08/16/2009	DLSTFD	141	120	-	N/A <sup>††</sup>
2	08/15/2010	DLSTFD	141	120	-	N/A <sup>††</sup>
3	08/16/2009	DLUNST	141	120	-	N/A <sup>††</sup>
4	05/22/2010	DLUNST	141	120	-	N/A <sup>††</sup>
5	08/15/2010	DLUNST	141	120	-	N/A <sup>††</sup>

<sup>†</sup> These include payment counts and employment certifications processed through the date of this letter and, further updates may be processed for your eligible and qualifying payment counts.

<sup>††</sup> When reviewing communications received or your PSLF progress in Account Access online, please note that Estimated Eligibility Dates provided currently do not account for remaining months of the COVID-19 suspension that would typically be projected as eligible to qualify. Please refer to your Qualifying Payment count to monitor progress towards PSLF.

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**How can I find out how many qualifying payments I have made?** At any time, you can view the number of qualifying payments counted toward forgiveness by signing in to mohela.com. Your payment count information is available in the PSLF menu under "Payment Tracking". You may also track your qualifying payment progress by:

- Checking your monthly bill, or
- Reviewing the communication that we send you each time you submit new PSLF form or Certification of Military Service

Please note that only payments made after October 1, 2007, when the PSLF Program began, qualify for PSLF.

**Pro tip:** We recommend submitting a new PSLF form annually and each time you change employers to update your progress toward PSLF and TEPSLF. Your qualifying payment count does not automatically increase. You must submit a new PSLF form and have your employment verified. Approved employment determines the number of eligible payments that will convert to qualifying payments and increase your qualifying payment count. Using the PSLF Help Tool is the fastest and most accurate method of certifying employment or applying for PSLF and TEPSLF.

You may use the PSLF Help Tool to complete and e-sign your portion of the PSLF form. You can then provide your employer's email address to have the form sent electronically for them to e-sign. You're not required to use the PSLF Help Tool, but doing so allows your form to be processed more quickly than completing the form manually. Be sure to have your Federal Student Aid (FSA) ID ready to log in.

Although we will maintain copies of any documents that we receive, we recommend you keep copies of all forms that you submit and any supporting documentation regarding your employment and the PSLF Program.

**When do you estimate I will become eligible for loan forgiveness?** The Estimated Eligibility Date listed on the chart above is the date on which we estimated you would make your final qualifying payment and become eligible to submit your application for forgiveness for this loan. This is based on the assumption that you continue to work an average of at least 30 hours per week for an eligible employer through the signature date of your approved PSLF form, while continuing to make on-time, qualifying payments every month until the time you apply for loan forgiveness.

**What should I do if I disagree with the payment count?** If you think that you have more qualifying payments than what's listed in this letter, please provide a written explanation and supporting documentation for review. When submitting your request, you should specify the exact payments and/or periods that you believe should qualify; the periods in question must be during an approved period of eligible employment. You may submit your request by using any of the methods listed below:

File upload via your account at mohela.com, under Documents, Upload Documents, select document type Loan Discharge and Forgiveness, and choose PSLF or TEPSLF.

Fax: 866-222-7060

Mail: U.S. Department of Education  
MOHELA  
633 Spirit Dr.  
Chesterfield, MO 63005-1243

If you have any additional questions, please contact a PSLF specialist at 1-855-265-4038.

### **What You Need to Know About the Limited PSLF Waiver and Payment Count Adjustments**

The Limited PSLF Waiver allowed borrowers to receive credit for past periods of repayment that otherwise would not qualify for PSLF. This limited opportunity was announced on Oct. 6, 2021, and ended on Oct. 31, 2022. Normal program requirements for PSLF and Temporary Expanded PSLF (TEPSLF) resumed on Nov. 1, 2022, however those who submitted a PSLF form or used the PSLF Help Tool on or before Oct. 31, 2022, will still receive the benefits of the Limited PSLF Waiver if their employer is determined as eligible.

Borrowers who work in public service may have another opportunity to increase their payment counts through a Payment Count Adjustment toward Income-Driven Repayment (IDR) and PSLF Programs announced by ED. Through this account adjustment, borrowers with Direct Loans may see changes to their qualifying payment counts for IDR and PSLF programs, which will be applied automatically to all PSLF-eligible Direct Loans, including consolidated and unconsolidated Parent PLUS Loans.

If you believe you might benefit from this payment count adjustment, you should use the PSLF Help Tool to certify your employment periods and track your progress toward forgiveness.

ED currently expects that the payment count adjustment will be completed by Jul. 1, 2024. When the adjustment is implemented, it will automatically be applied to all Direct Loans and FFEL Program loans that are managed by ED at that time. This includes Direct Consolidation Loans that repaid a privately held Perkins or FFEL Program loan and that are disbursed before the adjustment occurs.

Please note that submitting a consolidation application alone does not guarantee any benefits under the payment count adjustment. In general, it takes at least 60 days to process a Direct Consolidation Loan application and to disburse the new loan. This means that, if you want to consolidate your loan(s) in order to get the benefit of the adjustment, you should submit a loan consolidation application by April 30, 2024.

Also note that, if you chose to consolidate, payment counts for the new Direct Consolidation Loan will temporarily reset to zero before being readjusted accordingly.

**Want to learn more about PSLF and TEPSLF?**

For more detailed information about eligible payments, qualifying payments, qualifying repayment plans, and eligibility for the PSLF and TEPSLF programs, please visit [StudentAid.gov/publicservice](https://StudentAid.gov/publicservice).

**Beware of Scams!** You never have to pay for help with your federal student loans. Contact us for free help with questions or concerns about your loans. Learn more about how you can protect yourself from scams at [StudentAid.gov/resources/scams](https://StudentAid.gov/resources/scams).

**PSLF Qualifying Payments - To Be Continued**

You still have information to review! We weren't able to fit all of your PSLF qualifying payment loan details in one letter. You should see another letter from us that includes information for your other loans.